



Fannie Mae and Freddie Mac

# **Uniform Appraisal Dataset Specification**

Appendix D: Field-Specific Standardization Requirements

Document Version 1.7

Version Date: February 3, 2022

This specification relates to the Uniform Mortgage Data Program, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

Please be advised that use of this tool to change the data sort or content of data from the Uniform Appraisal Dataset Specification (UAD Specification) could result in inaccurate information. Users should always refer back to the UAD Specification as the true and complete source of information for the UAD.

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#### **Document Version and Revision History**

Date	Version #	Description
12/16/2010	1.0	Initial version
2/18/2011	1.1	Minor formatting changes

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8/11/2011	1.2	Updates:
		<ul> <li>Added additional clarity in Introduction and Purpose and Overview Sections</li> </ul>
		<ul> <li>Added notation in multiple sections that additional information can be provided elsewhere in the appraisal report</li> <li>Added clarification to Overall Condition rating</li> <li>Provided clarity on View and Location factors on how toreport multiple factors</li> <li>Provided additional notation on Basement &amp; Finished Rooms Below Grade</li> <li>Provided additional notation on Price of Prior Sale/Transfer</li> </ul>
4/10/2012	1.3	Clarifications relating to the selection of Condition and Quality ratings, as well as clarifications with respect to each condition rating
6/19/2012	1.4	Modification to the requirement for indicating the Unit Number when not available.
11/5/2013	1.5	Updates in the Sales Comparison section: <ul> <li>Updated instructions for Design (Style)</li> <li>Updated instructions for Garage/Carport</li> </ul>
11/22/2013	1.6	<ul> <li>Updates in the Sales Comparison section:</li> <li>Updating the Design (Style) for Condominiums reporting format section to include abbreviated entry "DT" for detach option.</li> <li>Updating Design (Style) instruction to include subjectand comparable in the text.</li> <li>Garage/Carport instruction to include subject and comparable in the text.</li> </ul>
02/03/2022	1.7	<ul> <li>Updates in the Additional Comments section:</li> <li>Added fields that would capture additional details for Single Family Hybrid/Desktop appraisal forms.</li> </ul>
03/03/2022	1.7	<ul> <li>Updates in the Reconciliation section:</li> <li>Added fields that would capture additional details for Condominium Hybrid/Desktop appraisal forms.</li> </ul>

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#### Introduction

Under the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the GSEs) havedeveloped the Uniform Mortgage Data Program<sup>®</sup> (UMDP<sup>®</sup>) 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.

For conventional loans delivered to the GSEs on or after March 19, 2012 (and with application dates on or after December 1, 2011), Fannie Mae and Freddie Mac will require appraisals to 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 the UAD and be delivered through the Uniform Collateral Data Portal<sup>®</sup> (UCDP<sup>®</sup>), the joint portal through which lenders will submit electronic appraisal reports for delivery to Fannie Mae or Freddie Mac. The UAD and UCDP will help lenders, the GSEs, and other industry participants manage collateral risk through efficient collection and enhanced quality of appraisal data.

With the UAD, the GSEs will require that appraisals be completed with standardized responses in certain appraisal form fields. The standardization of certain data points will support consistent appraisal reporting, regardless of geographic location of the property or any localized reporting conventions, by addressing vague or disparate data currently included on some appraisal reports. The UAD standardized response requirements include:

- Standardized formats for fields that include dates, currency, and other values
- Allowable values from a list of choices provided for certain fields
- Standardized abbreviations to allow more information to fit on the printed appraisal forms
- Standardized ratings and definitions for the "Condition," and "Quality," of the property and "Updated/Remodeled" status

The UAD supports improved quality and accuracy of the appraisal data while preserving each GSE's ability todetermine how the data relates to loan performance and loan quality. The GSEs will each continue to exercise independent business judgment in evaluating and maintaining business terms, credit policies, and analytics.

Differences in the assessment and use of the appraisal data will remain due to unique and separate business policies, mortgage products, and processes.

### **Purpose and Overview**

This document provides field-specific standardization requirements for completing the GSEs' residential appraisal report forms listed in the table below (the appraisal forms). It lists the requirements for the data that must be included in specific fields and how the data should be formatted. These requirements are in

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addition to the GSEs' appraisal-related policies and guidelines, which are subject to change and are identified in Fannie Mae's *Selling Guide* and Freddie Mac's *Single-Family Seller/Servicer Guide*.

It is important to Fannie Mae and Freddie Mac that appraisals are conducted and communicated accurately and effectively. The UAD was developed with that in mind and none of the UAD requirements inhibit or limit appraisers' responsibility to comply with the Uniform Standards of Professional Appraisal Practice (USPAP). As with all appraisal report forms, there is no limitation on appraisers' ability to present additional information in the appraisal report or an addendum to the appraisal report form. Appraisal reports must include any and all informationnecessary to accurately and completely describe the subject property. Conforming to the UAD does not replace appraisers' development and reporting responsibilities as required by the Uniform Standards of Professional Appraisal Practice (USPAP).

The UAD will apply to the following most commonly used residential appraisal report forms (Fannie Mae / FreddieMac form numbers), which represent the vast majority of appraisals supporting loans delivered to the GSEs:

Appraisal Form Name	Fannie Mae Form Number	Freddie Mac Form Number
Uniform Residential Appraisal Report	1004	70
Uniform Residential Appraisal Report (Hybrid)	1004 Hybrid	70H
Uniform Residential Appraisal Report (Desktop)	1004 Desktop	70D
Individual Condominium Unit Appraisal Report	1073	465
Individual Condominium Unit Appraisal Report (Hybrid)	1073 Hybrid	465H
Individual Condominium Unit Appraisal Report (Desktop)	1073 Desktop	465D
Exterior-Only Inspection Individual Condominium AppraisalReport	1075	466
Exterior-Only Inspection Residential Appraisal Report	2055	2055

Appraisals must comply with all field-specific standardization requirements in this document. To assist appraisers meeting UAD requirements, the GSEs are working with appraisal forms vendors to incorporate the UAD requirements into the software appraisers use to complete appraisal reports.

The requirements for completion of the UAD forms are organized in the order in which they appear on the appraisal form. Information is organized in a table format and contains the form field label(s), a description of the requirement, the corresponding appraisal forms to which it applies, and a reporting format. "Reporting format" defines the standardized format for entering data on the appraisal forms.

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The "Requirement or Instruction" column defines the data specifications of the UCDP. For form fields labeled as arequirement, the UCDP will validate the data and will return an error message if the data does not conform to the defined reporting format. 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.

This document is not intended as a sole quality review tool for appraisal reports. Compliance with the UAD and UCDP specifications does not relieve lenders of their responsibility to meet the GSEs' appraisal related policies and guidelines.

The GSEs may extend the UAD and the standardized responses to the other appraisal forms at a later date. Please refer to Fannie Mae's *Selling Guide* and Freddie Mac's *Single-Family Seller/Servicer Guide* regarding requirements for additional appraisal forms required to be submitted to UCDP.

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UNIFORM MORTGAGE DATA PROGRAM

Subject Section	Details	Forms	Requirement or Instruction
Property Address, City, State, ZIP Code	<ul> <li>Property Address, City, State, ZIP Code</li> <li>The appraiser must enter the physical property address in a format that conforms to the United States Postal Service (USPS) address standards in Publication 28 – Postal Addressing Standards (pub28) for complete addresses. Address standards can be found at USPS.gov. The subject address must be populated consistently throughout the form.</li> <li>The following address elements must be included in these fields: <ul> <li>Street number</li> <li>Street name (including pre-directional indicator, suffix, post-directional indicator, and unit number when applicable)</li> <li>City</li> <li>USPS two-letter state or territory representation</li> <li>5-digit ZIP Code or ZIP+4 code (either with or without the dash)</li> </ul> </li> <li>Reporting Format: <ul> <li>Property Address– Text</li> <li>City – Text</li> <li>State – 2-letter USPS abbreviation</li> <li>ZIP Code – 5-digit ZIP Code or ZIP+4 code (either with or without the dash)</li> </ul> </li> </ul>	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT

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M MORTGAGE DATA PROGRAM			
number/designator. During the appraisal determines that a uni for a property known the appraiser must pu field. The "-" symboliz has researched the p unable to identify a u condominium unit. Th necessary in a limited This format option is subject property and properties. The addre must be provided cor property throughout t	d number of instances. allowable for both the the comparable ess and unit number nsistently for the subject	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
Reporting Format: Unit # – Text			
county in which the s	property is not located in subject property is ident city), enter the nicipality or district in	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
Assessor's Parcel # The appraiser should assessor's parcel nur identify the subject par number(s) should be by the taxing agency dashes as applicable available, enter 'None Reporting Format: Assessor's Parcel Nu	enter any available mber(s) that would further arcel/property. The parcel in the same formatused , including all spaces and . If no parcel number is e'. umber – Text separate multiple parcel	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT

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Tax Year, Real Estate Taxes \$	<ul><li>1004/70</li><li>1004 Hybrid/70H</li></ul>	REQUIREMENT
The appraiser should enter the tax year. If the tax year spans two calendar years, the appraiser should enter the first year only.	<ul> <li>1004 Hybrid/701</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> </ul>	
The appraiser should report the amount of taxes payable on the subject property, expressedas an annual or annualized amount. If real estate taxes are payable to more than one entity, the appraiser should enter the annualized sum of all real estate taxes (not including special assessments). Additional information about tax year(s) or tax amount(s) may be provided elsewhere in the appraisal report.	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
Reporting Format:		
Tax Year – 4-digit year, yyyy		
Real Estate Taxes – Currency, whole dollars only		
<b>Neighborhood Name</b> The appraiser should enter a neighborhood name. It may be a name recognized by the municipality in which the property is sited, such as a subdivision name. If there is not a neighborhood name recognized by the municipality, enter the common name by which residents refer to the location.	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> </ul>	REQUIREMENT
Reporting Format:		
Neighborhood Name – Text		
Project Name	• 1073/465	REQUIREMENT
The appraiser must enter the legal name of the project for the subject property and each comparable property.	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
<b>Reporting Format:</b> Project Name – Text		

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RIGAGE DATA PR	Occupant	• 1004/70	REQUIREMENT
	The appraiser must indicate whether the subject property is occupied by the owner or a tenant, or is vacant as of the effective date of the appraisal. Only one selection is permitted. For properties that are comprised of one unit with an accessory unit, the selection must reflect the occupancy status of the main unit. Additional information regarding the occupancy of any accessory unit may be provided elsewhere in the appraisal report.	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
	Reporting Format:		
	Occupant – Checkbox designated with an 'x' <b>Special Assessments \$</b> The appraiser should enter any special assessment applicable to the subject property. It must be expressed as an annual or annualized amount. If there is more than one special assessment, enterthe annualized sum of all special assessments. If there are no special assessments applicable to the subject property, enter the numeral zero (0). Additional information about special assessments may be provided elsewhere in the appraisal report. <b>Reporting Format:</b> Special Assessments \$ – Currency, whole	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	dollars only <b>PUD (Indicator)</b> The appraiser must indicate if the property is located in a Planned Unit Development (PUD). If the checkbox is indicated, the appraiser must select 'Yes' or 'No' in response tothe question, "Is the developer/builder in control of the Homeowners' Association (HOA)?" located in the PUD Information section. <b>Reporting Format:</b> PUD (Indicator) – Checkbox designated with an 'x'	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> </ul>	REQUIREMENT

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HOA \$, Per Year, Per Month	• 1004/70	REQUIREMENT
The appraiser must enter all applicable homeowners' association (HOA) fees associated with the subject property. Additionally, the appraiser must select the appropriate checkboxto indicate if the amount is payable per year or per month. Only one selection is permitted. If the amount is paid on a different frequency (e.g., bi-monthly or semi- annually), it must be normalized as either per year or per month for reporting.	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
If there are multiple fees assessed, such as for a HOA and a master association, the appraiser must first convert the fees to the appropriate frequency (if necessary) and then report the total of all fees in this data field. For instance, if the property is subject to a monthly HOA fee and a quarterly master association fee, the quarterly fee must be converted to a monthly fee and added to the monthly HOA fee.		
If there are no HOA fees applicable to the subject property, enter the numeral zero (0).		
Additional information about HOA fees, frequency of payment(s), etc. may be providedelsewhere in the appraisal report or an addendum if necessary.		
Note: For appraisals of condominium units, the amount of any applicable condominium association fees must be included in the HOA fees section.		
<b>Reporting Format:</b> HOA \$ – Currency, whole dollars only Per Year, Per Month – Checkbox designated with an 'x'		

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Assignment Type	• 1004/70	REQUIREMENT
	<ul> <li>1004 Hybrid/70H</li> </ul>	
The appraiser must indicate the transaction	<ul> <li>1004 Desktop/70D</li> </ul>	
type for the assignment – Purchase, Refinance,or Other. Only one selection is	• 2055/2055	
permitted. If 'Other' is selected, a description	• 1073/465	
must be provided.	<ul> <li>1073 Hybrid/465H</li> </ul>	
	<ul> <li>1073 Desktop/465D</li> </ul>	
Reporting Format:	• 1075/466	
Assignment Type – Checkbox designated with an 'x'Description of 'Other' (if applicable) – Text		
Lender/Client	• 1004/70	REQUIREMENT
The appraiser must enter the name of the	<ul> <li>1004 Hybrid/70H</li> </ul>	
lender. Any applicable AMC name should only beentered in the Appraiser Certification	<ul> <li>1004 Desktop/70D</li> </ul>	
Section.	• 2055/2055	
	• 1073/465	
Reporting Format:	<ul> <li>1073 Hybrid/465H</li> </ul>	
Lender/Client – Text	<ul> <li>1073 Desktop/465D</li> </ul>	
	• 1075/466	

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ORM MORTGAGE DATA PR	(UGRAM		
	Is the subject property currently offered for sale or has it been offered forsale in the 12 months prior to the effective date of this appraisal? Report data source(s) used, offering price(s), and date(s). The appraiser must identify whether the subject property is currently offered for sale or hasbeen offered for sale in the twelve months prior to the date of the appraisal by selecting either the 'Yes' or the 'No' checkbox.	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	<b>Reporting Format:</b> Is the subject property currently offered for sale or has it been offered for sale in the 12 months prior to the effective date of this appraisal? – Checkbox designated with an 'x'		
	If the answer is 'No,' the data source(s) used must be provided. If the answer is 'Yes,' the following information is required: Days on Market (DOM) – The appraiser must enter the DOM for the subject property. DOM is defined as the total number of continuous days from the date thata property is listed or advertised for sale through the date that it is taken off the market or contracted for sale. DOM applies not only to properties that are listed in a Multiple Listing Service (MLS), but also applies to properties marketed for sale outside MLS. If the subject property was not individually listed or advertised for sale, enter the numeral zero (0). If the DOM is unknown, enter 'Unk'.		
	<ul> <li>Offering Price(s) – The appraiser must report the original offering price and ahistory of price changes, if any.</li> <li>Offering Date(s) – The appraiser must report the date(s) that the property wasoffered for sale.</li> <li>Data Source(s) Used – The appraiser must report the data source(s) used to obtain the offering information. If the data source is MLS, the appraiser must enter the abbreviated MLS organization name, followed by a pound sign (#), and the specificlisting identifier.</li> </ul>		
	If the subject property was offered For Sale by Owner (FSBO) or otherwise marketed for sale outside of MLS, the appraiser must report the original offering price, history of price changes, if any, and the date(s) the property was offered for sale, etc., to the extent that		

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ORM MURIGAGE DATA Pr		
	thisinformation is known or available to the appraiser in the normal course of business. The appraiser may report any other relevant information regarding the length of time that the subject property was offered for sale, including cumulative days on market, in this field or elsewhere in the appraisal report.	
	<b>Reporting Format:</b> DOM – Numeric to 4 digits, whole numbers only or 'Unk'Text – Include the following three	
	items: Offering Price(s) – Currency, whole dollars onlyOffering Date(s) – mm/dd/yyyy Data Source(s) Used – Abbreviated	
	MLS#Listing Identifier or Text The PDF creator (the software that creates the PDF) will automatically insert a semicolon	
	toseparate DOM from other data values. The PDF creator will also insert "DOM". Examples (if Yes):	
	DOM 150;Subject property was offered for sale on 03/01/2010 for \$200,000. The data source is MRIS#12345AB.	
	DOMUnk;Subject property was listed for sale by owner for \$200,000. The data source is a public source.	
	Example (if No): MRIS MLS	

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I did/did not analyze the contract for sale for the subject purchase transaction.       • 1004/T0       • 1004 Desktop/70D         The appraiser must indicate whether analysis was performed on the contract for sale.       • 1004 Desktop/70D       • 2055/2055         Reporting Format:       I did/did not analyze the contract for sale for the subject purchase transaction. – Checkbox designated with an 'x'       • 1073 He5kb0/465D       • 1073 He5kb0/465D         The appraiser must also indicate the type of sale for this transaction from the list of availablechoices. The appraiser must start at the top of the list and select the first sale type that applies. Only one selection is permitted. The valid sale types are as follows:       • 1075/466         SALE TYPE       • REO sale       • 1075/466         Short sale       • Court Ordered sale       • 1075/466         Court Ordered sale       • Reporting formation regarding the sale type, including whether more than one sale type applies, in this field or elsewhere in the appraisel report.       • 1075/466         Reporting Format:       Sale Type – Appraiser must select one value from the specified listDescription of Analysis – Text       • The PDF creator will automatically insert a semicolon to separate the data values.         Example:       Arm's length sale; Text of the appraiser analysis of the sales contract       • Sale Type – Appraiser must select one value from the specified listDescription of Analysis – Text	ORTGAGE DATA PROGRAM			
SALE TYPE         REO sale         Short sale         Court Ordered sale         Estate sale         Relocation sale         Non-arm's length sale         Arm's length sale         Arm's length sale         Arm's length sale         She contract or why the analysis of the contract or why the analysis was not performed. The appraiser may report any other relevantinformation regarding the sale type, including whether more than one sale type applies, in this field or elsewhere in the appraisal report.         Reporting Format:         Sale Type - Appraiser must select one value from the specified listDescription of Analysis – Text         The PDF creator will automatically insert a semicolon to separate the data values.         Example:         Arm's length sale; Text of the appraiser	for t The was Rep I did the s desi The sale avai the t	the subject purchasetransaction. appraiser must indicate whether analysis performed on the contract for sale. forting Format: //did not analyze the contract for sale for subject purchase transaction. – Checkbox gnated with an 'x' appraiser must also indicate the type of for this transaction from the list of lablechoices. The appraiser must start at top of the list and select the first sale type applies. Only one selection is permitted.	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> </ul>	REQUIREMENT
semicolon to separate the data values.         Example:         Arm's length sale; Text of the appraiser	Afte expl the o perfo othe type type appu <b>Rep</b> Sale from Text	SALE TYPE         REO sale         Short sale         Court Ordered sale         Estate sale         Relocation sale         Non-arm's length sale         Arm's length sale         Arm's length sale         r selecting a valid sale type, enter an anation of the results of the analysis of contract or why the analysis was not ormed. The appraiser may report any er relevantinformation regarding the sale including whether more than one sale applies, in this field or elsewhere in the raisal report.         porting Format:         a Type – Appraiser must select one value in the specified listDescription of Analysis – the specif		
	<b>Exa</b> Arm	<b>mple:</b> 's length sale; Text of the appraiser		

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	Contract Price \$	• 1004/70	REQUIREMENT
	The appraiser must enter an amount in this	<ul> <li>1004 Hybrid/70H</li> </ul>	
	field if the "Assignment Type" is a purchase	<ul> <li>1004 Desktop/70D</li> </ul>	
	transaction. Contract price must be the same as the sales price for the subject property in	• 2055/2055	
	theSales Comparison Approach section.	• 1073/465	
		• 1073 Hybrid/465H	
	Reporting Format:	<ul> <li>1073 Desktop/465D</li> </ul>	
	Contract Price \$ – Currency, whole dollars only	• 1075/466	
	Date of Contract	• 1004/70	REQUIREMENT
	The appraiser must enter a contract date if the	<ul> <li>1004 Hybrid/70H</li> </ul>	
	"Assignment Type" is a purchase transaction.	<ul> <li>1004 Desktop/70D</li> </ul>	
		• 2055/2055	
	Reporting Format:	• 1073/465	
	Date of Contract – mm/dd/yyyy	<ul> <li>1073 Hybrid/465H</li> </ul>	
		<ul> <li>1073 Desktop/465D</li> </ul>	
		• 1075/466	
Contract	Is the property seller the owner of public	• 1004/70	REQUIREMENT
Section	record?	<ul> <li>1004 Hybrid/70H</li> </ul>	
		<ul> <li>1004 Desktop/70D</li> </ul>	
	The appraiser must indicate 'Yes' or 'No' if the "Assignment Type" is a purchasetransaction.	• 2055/2055	
	Assignment Type is a purchasetransaction.	• 1073/465	
	Reporting Format:	• 1073 Hybrid/465H	
	Is the property seller the owner of public	<ul> <li>1073 Desktop/465D</li> </ul>	
	record? – Checkbox designated with an 'x'	• 1075/466	

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Is there any financial assistance (loan charges, sale concessions, gift or down	<ul><li> 1004/70</li><li> 1004 Hybrid/70H</li></ul>	REQUIREMENT
payment assistance, etc.) to be paid by any party on behalf of the borrower?	<ul> <li>1004 Desktop/70D</li> </ul>	
The appraiser must indicate 'Yes' or 'No' if the "Assignment Type" is a purchasetransaction.	<ul><li> 2055/2055</li><li> 1073/465</li></ul>	
If 'No' is selected, enter the numeral zero (0) in the dollar amount field.	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
Reporting Format:	• 1075/466	
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? – Checkbox designatedwith an 'x'		
If 'Yes' is selected, enter the total dollar amount of all financial assistance (loan charges, saleconcessions, gift or down payment assistance, etc.) paid by any party on behalf of the borrower, including any closing costs or other payments from the seller or other third party. If the appraiser is not able to determine a dollar amount for all or part of the financial assistance, the number must reflect the total known dollar amount. Leave this field blank if the entire financial assistance amount is unknown. If there is any unknown financial assistance amount, the text 'There is a financial assistance amount that is unknown' will appear in this field. Next, the appraiser must provide a description of the items being paid.		
<b>Reporting Format:</b> Total Financial Assistance – Currency, whole dollars only (if applicable)Description of Analysis of Financial Assistance – Text		
The PDF creator will automatically insert a semicolon to separate the data values.		
Examples:		
\$5000;There is a financial assistance amount that is unknown.;		
Down payment assistance,plus furniture of unknown value.		
\$5000; Down payment assistance.		
Note: Financial assistance or concessions paid by any party on behalf of the borrower include both monetary and non-monetary		

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	items, including below-market-rate mortgage financing, gifts of personal property, payment of property taxes and/or HOA dues for a period of time, etc.		
Neighborho	One-Unit Housing Trends	• 1004/70	REQUIREMENT
od Section		<ul> <li>1004 Hybrid/70H</li> </ul>	
	Property Values	<ul> <li>1004 Desktop/70D</li> </ul>	
	The appraiser must indicate whether property values for one-unit housing in the subject's neighborhood are increasing, stable, or declining. Only one selection is permitted.	• 2055/2055 •	
	Demand/Supply		
	The appraiser must indicate whether the demand/supply of one-unit housing in the subjectproperty's neighborhood is in shortage, in balance, or over supply. Only one selection is permitted.		
	<b>Marketing Time</b> The appraiser must indicate whether the marketing time for one-unit housing is under 3 mths, 3–6 mths, or over 6 mths. Only one selection is permitted.		
	Reporting Format:		
	Property Values – Checkbox designated with an 'x'Demand/Supply – Checkbox designated with an 'x'Marketing Time – Checkbox designated with an 'x'		

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Condominium Unit Housing Trends	• 1073/465	REQUIREMENT
	<ul> <li>1073 Hybrid/465H</li> </ul>	
Property Values	<ul> <li>1073 Desktop/465D</li> </ul>	
The appraiser must indicate whether property values for condominium unit housing in the subject's neighborhood are increasing, stable, or declining. Only one selection is permitted.	• 1075/466	
Demand/Supply		
The appraiser must indicate whether the demand/supply of condominium unit housing in the subject property's neighborhood is in shortage, in balance, or over supply. Only one selection ispermitted.		
Marketing Time		
The appraiser must indicate whether the marketing time for condominium unit housing is under3 mths, 3–6 mths, or over 6 mths. Only one selection is permitted.		
Reporting Format:		
Property Values – Checkbox designated with an 'x'Demand/Supply – Checkbox designated with an 'x'Marketing Time – Checkbox designated with an 'x'		
Neighborhood Boundaries	• 1004/70	INSTRUCTION
The appraiser should provide an outline of the neighborhood boundaries, which should be clearlydelineated using 'North', 'South', 'East', and 'West'. These boundaries may include but are not limited to streets, legally recognized neighborhood boundaries, waterways, or other natural boundaries that define the separation of one neighborhood from another. Appraisers should not reference a map or other addendum as the only example of the neighborhood boundaries.	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
Reporting Format:		
Description of Neighborhood Boundaries – Text		

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Site Section	Area	• 1004/70	REQUIREMENT
	For sites/parcels that have an area of less	<ul> <li>1004 Hybrid/70H</li> </ul>	
	than one acre, the size must be reported in	<ul> <li>1004 Desktop/70D</li> </ul>	
	squarefeet. For sites/parcels that have an area of one acre or greater, the size must be	• 2055/2055	
	reported in acreage to two decimal places.		
	The unit of measure must be indicated as		
	either 'sf' for square feet or 'ac' for acres. A numeric value must be entered followed by		
	the appropriate unit of measure. The total size		
	of the entire site/parcel must be entered. No other data is permitted		
	other data is permitted		
	Reporting Format:		
	Area less than one acre – whole numbers only + unit of measure		
	Area equal to one acre or more – numeric to 2		
	decimals + unit of measure		
	Examples:		
	27840 sf		
	3.40 ac		

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REQUIREMENT

View The appraiser must provide one of the ratings from the list below to describe the overall

from the list below to describe the overall effect on value and marketability of the view factors associated with the subject property

ABBREVIAT ED ENTRY	OVERALL VIEW RATING
N	Neutral
В	Beneficial
А	Adverse

The appraiser must also provide at least one, but not more than two, view factor(s) from the list below to provide details about the overall view rating selected above.

Wtr	Water View
Pstrl	Pastoral View
Woods	Woods View
Prk	Park View
Glfvw	Golf Course
CtySky	View
	City Street
	View
Mtn	Mountain
	View
Res	Residential
CtyStr	View
	City Street
	View
Ind	Industrial
	View
PwrLn	Power Lines
LtdSght	Limited Sight
See	Other –
Instructions	Appraiser to
Below	enter a
	description of
	the view *

\*Other: If a view factor not on this list materially affects the value of the subject property, the appraiser must enter a description of the view associated with the property (see second example below). The description entered must allow a reader of the • 1004/70

- 1004 Hybrid/70H
- 1004 Desktop/70D
- 2055/2055
- 1073/465
- 1073 Hybrid/465H
- 1073 Desktop/465D
- 1075/466

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	appraisal report to understand what the view associated with the property actually is.	
	Descriptors such as 'None', 'N/A', 'Typical',	
	'Average', etc., are unacceptable.	
	Descriptions should be entered carefully because the same text will be represented in	
	both the Site section and the comparable	
	sales grid for the subject property. The text	
	must fit in the allowable space.	
	Any additional information may be reported	
	elsewhere in the appraisal report.	
	Note, the UAD does not limit the number of	
	different view factors associated with a	
	property that may be reported in the appraisal	
	report. If there are more than two view factors,	
	an appraiser may choose "other" and then enter a text description of the multiple view	
	factors to the extent that the description fits	
	within the allowable space on the appraisal	
	report form. Any additional information that does not fit in the allowable spacemay be	
	reported elsewhere in the appraisal report.	
	Reporting Format:	
	View Rating – Appraiser must select one	
	value from the specified list	
	View Factors – Appraiser must select one or two factors from the specified listDescription	
	of 'Other'(if applicable) – Text	
	The PDF creator will automatically insert a	
	semicolon to separate the data values.	
	Examples:	
	B;Mtn;Wtr	
	A;RRtracks [example of appraiser-entered 'Other' description]	
	Refer to the complete list of acceptable	
	abbreviations provided at the end of this	
	documentin Exhibit 3: Requirements –	
	Abbreviations Used in Data Standardization Text.	
	161.	
		1

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ORM MORTGAGE DATA PR	UGRAM		
	Utilities The appraiser must indicate for each utility whether it is 'Public' and/or 'Other'. Utilities include electricity, gas, water, and sanitary sewer. The appraiser must also enter a description if 'Other' is indicated. If the utility is not present, enter 'None' in the description field.	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	Reporting Format: Electricity – Checkbox(es) designated with an 'x' Gas – Checkbox(es) designated with an 'x' Water – Checkbox(es) designated with an 'x' Sanitary Sewer – Checkbox(es) designated with an 'x' Description of 'Other' (if applicable) – Text		
	Street/Alley The appraiser should indicate whether the street or alley type is 'Public' and/or 'Private'. Enter 'None' in the appropriate description field if there is no street or alley. Reporting Format: Street – Checkbox(es) designated with an 'x' Alley – Checkbox(es) designated with an 'x' Description of Street/Alley – Text	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	INSTRUCTION
Project Information Section	<ul> <li>Project Description</li> <li>If the project includes more than one building, the appraiser should enter the type of building in which the subject unit is located. Only one selection is permitted. If 'Other' isselected, the appraiser must enter a description.</li> <li>Reporting Format:</li> <li>Project Description – Checkbox designated with an 'x'Description of 'Other' (if applicable) – Text</li> </ul>	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	INSTRUCTION

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AGE DATA PRO	JGRAM		
	General Description - # of Stories, # of Elevators, Existing/Proposed/Under Construction, Year Built If the project includes more than one building, the appraiser should enter data for thebuilding in which the subject unit is located. Reporting Format:	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	INSTRUCTION
	# of Stories – See requirements in Improvements section # of Elevators Numeric, whole numbers only Existing/Proposed/Under Construction – Checkbox designated with an 'x' Only one selection is permitted Year Built – See requirements in Improvements section Estimation of Year Built – See requirements in Improvements section	• 1073/465	INSTRUCTION
	Homeowners' Association(HOA)? For condominiums, the appraiser must select 'Yes' or 'No' in response to the question, "Is the developer/builder in control of the Homeowners' Association (HOA)?" located in the Project Information section. Reporting Format: Is the developer/builder in control of the Homeowners' Association (HOA)? – Checkboxdesignated with an 'x'	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	INSTRUCTION
	Is there any commercial space in the project? If Yes, describe and indicatethe overall percentage of the commercial space. The appraiser must select either 'Yes' or 'No' to indicate whether there is commercial space in the project. If 'Yes' is indicated, the appraiser must enter the overall percentageof commercial space in the project in which the subject property is located. <b>Reporting Format:</b> Is there any commercial space in the project? – Checkbox designated with an 'x'Percentage of Commercial Space – Numeric to 2 digits, whole numbers only	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	INSTRUCTION

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RM MORTGAGE DATA PR	OGRAM		
Improvemen ts Section	<ul> <li># of Stories</li> <li>The appraiser must indicate the number of stories for the subject property. Do not useany designators or descriptors, such as '1 story' or 'one story and a half.'</li> <li>For condominiums, the appraiser must enter the number of stories for the building inwhich the subject unit is located.</li> <li>Reporting Format:</li> <li># of Stories – Numeric to 2 decimal places</li> <li># of Levels</li> <li>The appraiser must indicate the number of levels for the subject unit. Do not use any designators or descriptors, such as '1 level'.</li> <li>Reporting Format:</li> <li># of Levels</li> <li>The appraiser must indicate the number of levels for the subject unit. Do not use any designators or descriptors, such as '1 level'.</li> <li>Reporting Format:</li> <li># of Levels – Numeric, whole numbers only</li> </ul>	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> <li>*FIELD IS LOCATED IN PROJECT INFORMATION SECTION</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> <li>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</li> </ul>	REQUIREMENT
	<ul> <li>Design (Style)</li> <li>The appraiser should enter an appropriate architectural design (style) type descriptor that best describes the subject property. Valid descriptions include, but are not limited to, 'Colonial,' 'Rambler,' 'Georgian,' 'Farmhouse'. Do not use descriptors such as 'brick,' '2 stories,' 'average,' 'conventional,' or 'typical' as these are not architectural styles.</li> <li>Design style names may vary by locality. The appraiser should report the name of thedesign style that is applicable within the local market area.</li> <li>Reporting Format: Design (Style) – Text</li> </ul>	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> </ul>	INSTRUCTION

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Year Built	• 1004/70	REQUIREMENT
The appraiser must indicate the year the	<ul> <li>1004 Hybrid/70H</li> </ul>	
subject property was built. If it is unknown or unavailable to the appraiser within the normal	<ul> <li>1004 Desktop/70D</li> </ul>	
course of business, the appraiser must	• 2055/2055	
estimate the year the subject property was	<ul><li>1073*/465*</li></ul>	
built.	<ul> <li>1073 Hybrid/465H</li> </ul>	
Bonorting Format:	<ul> <li>1073 Desktop/465D</li> </ul>	
<b>Reporting Format:</b> Year Built – 4-digit number, yyyy	<ul><li>1075*/466*</li></ul>	
Estimation of Year Built – A tilde (~) must	*FIELD IS LOCATED IN	
precede the year built	PROJECT INFORMATION	
	SECTION	
Examples:		
1978		
~1950 (The PDF creator will insert the tilde)		
Basement Area, Basement Finish	• 1004/70	REQUIREMENT
	<ul> <li>1004 Hybrid/70H</li> </ul>	
If a basement exists, the appraiser must indicate the basement size in square feet and	<ul> <li>1004 Desktop/70D</li> </ul>	
thepercentage of the basement that is	• 2055/2055	
finished. If there is no basement, enter the		
numeral zero (0) in both fields.		
Reporting Format:		
Basement Area – Numeric to 5 digits, whole		
numbers only		
Basement Finish– Numeric to 3 digits, whole		
numbers only		

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Heating, Cooling		<ul><li>1004/70</li><li>1004 Hybrid/70H</li></ul>	INSTRUCTION
The appraiser should s and/or cooling types. If cooling source, the app 'Other' and enter 'None	there is no heating or praiser should indicate	<ul> <li>1004 Prysha / Off</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> </ul>	
cooling types. If there is the appraiser should in no cooling source, the indicate 'Other' and ent <b>Reporting Format</b> : Heating Types (for 107 Cooling Types – Check with an 'x'Description of	eed with an 'x'Cooling designated with an 'x' f applicable) – Text or Condominiums) ndicate the heating and s no heating source, dicate 'None'. If there is appraisershould ter 'None'. 3 and 1075) – Text abox(es) designated	<ul> <li>1073 Hyblid403H</li> <li>1073 Desktop/465D</li> <li>1075**/466**</li> <li>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</li> <li>** FIELD IS LOCATED IN UNIT IMPROVEMENTS SECTION</li> </ul>	
<ul> <li>Text</li> <li>Amenities</li> <li>The appraiser should s checkbox(es) to indicat available. The appraise numeral zero (0) in the there are no fireplaces appraiser should enter appropriate space if the pool, fence, porch, or o</li> <li>Reporting Format: Amenity Types – Check with an 'x'</li> <li>Description of Amenity</li> </ul>	te the amenities er should enter the appropriate space if or woodstoves. The 'None' in the ere is no patio/deck, ther amenity.	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075**/466**</li> <li>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</li> <li>** FIELD IS LOCATED IN UNIT IMPROVEMENTS SECTION</li> </ul>	INSTRUCTION

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Car Storage, Driveway, Garage, Carport	• 1004/70	REQUIREMENT
The appraiser must indicate whether the subject property has a driveway, garage, and/orcarport, or has no car storage. If the subject property has a driveway, garage, and/or carport, the appraiser must enter the number of spaces for each type of car storage; if none, enter the numeral zero (0). <b>Reporting Format:</b> Car Storage Types – Checkbox(es) designated with an 'x' # of Cars - Numeric to 2 digits, whole numbers only	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> <li>*CAR STORAGE AND # CARS FIELDS ARE LOCATED IN UNIT DESCRIPTION SECTION</li> </ul>	
Finished Area Above Grade Contains Rooms The appraiser must enter the total number of finished rooms above grade. Reporting Format: # of Rooms – Numeric to 2 digits, whole numbers only	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> <li>* FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</li> </ul>	REQUIREMENT
Finished Area Above Grade Contains Bedrooms This appraiser must enter the total number of bedrooms above grade. Reporting Format: # of Bedrooms – Numeric to 2 digits, whole numbers only	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> <li>* FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</li> </ul>	REQUIREMENT

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Square Feet of Gross Living Area Above Grade	<ul><li> 1004/70</li><li> 1004 Hybrid/70H</li></ul>	REQUIREMENT
The appraiser must enter the total square footage of the above grade living area.	<ul> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> </ul>	
<b>Reporting Format:</b> Square Feet of GLA – Numeric to 5 digits, whole numbers only	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> </ul>	
	* FIELD IS LOCATED IN UNIT DESCRIPTION SECTION	

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Describe the condition of the property	• 1004/70	REQUIREMENT
(including needed repairs, deterioration,	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> </ul>	REGUITEMENT
renovations, remodeling, etc.)	<ul> <li>1004 Hysha/70H</li> <li>1004 Desktop/70D</li> </ul>	
	<ul> <li>1004 Desktop/70D</li> <li>1073*/465*</li> </ul>	
Interior/Exterior Complete Inspection		
Reports:	<ul> <li>1073 Hybrid/465H</li> <li>1073 Declarate (405D)</li> </ul>	
The appraiser must provide the following information:	<ul> <li>1073 Desktop/465D</li> </ul>	
	• 2055/2055	
Overall Condition rating – The appraiser must	<ul> <li>1075*/466*</li> </ul>	
select one of the following ratingsthat best	*FIELD IS LOCATED IN	
describes the overall condition of the subject	UNIT DESCRIPTION	
property or unit. For condominium properties, the rating must reflect the overall condition for	SECTION	
the individual unit being appraised. Only one		
selection is permitted. The condition rating		
must describe the physical condition of the subject property as-of the effective date of the		
appraisal on an absolute basis, not on a		
relative basis or howthe property relates to other properties in the neighborhood. The		
rating for the subject property must match the		
overall condition rating that is reported in the		
Sales Comparison Analysis section.		
• C1		
• C2		
• C3		
• C4		
• C5		
• C6		
The definitions for the ratings listed above are		
provided in Exhibit 1: Requirements – Condition and Quality Ratings Usage. The		
appraiser must indicate 'Yes' or 'No' if there		
has been any material work done to the kitchen(s) or bathroom(s) in the prior 15		
years. If 'No', the text 'No updates in the prior		
15 years' must be provided. If 'Yes', additional		
information for kitchens and bathrooms must be provided.		
be provided.		
If information indicating whether material work		
has been done to the kitchen(s) or		
bathroom(s) in the prior 15 years is not		
available to the appraiser in the normal course of business, the appraiser is to either		
select "Yes" or "No" based on the appraiser's		
observations of the subject property and any		
other available information. The appraiser should indicate the basis for this		
determination in the appraisal report and		

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MURIGAGE DATA PRUGRAM	
describe the efforts undertaken to obtain information.	the
Kitchen(s) and Bathroom(s) – Level of W Completed and Timeframes – The appra must identify any work completed in the kitchen(s) and bathroom(s) along with the timeframes in which the work was comple The appraiser mustselect one of the valu from the lists below for both the kitchen(s) the bathroom(s).	iser e eted. es
Level of Work Completed:	
not updated	
updated	
remodeled	
Definitions for the Level of Work Complet are provided in Exhibit 2:Requirements – Definitions of Not Updated, Updated, and Remodeled.	
Timeframes:	
less than one year ago	
one to five years ago	
six to ten years ago	
eleven to fifteen years ago	
timeframe unknown	
Timeframes represent the time period in the majority of the improvementswere completed.	which
Descriptions or Comments – The apprais must provide a description of thecondition the improvements to the subject property	n of
Note, the UAD does not limit the informat that an appraiser may provide about the condition of a property, including any upo or remodeling. An appraiser can and mus provide any additional information require communicate an appraisal in a manner th meaningful and not misleading, including providing sufficient information to enable client and any other intended user(s) to understand the appraiser's conclusions regarding the property condition and any updates or remodeling.	lating st ed to nat is the
Reporting Format:	

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RM MORTGAGE DATA PR	DGRAM	
	Condition Rating – Appraiser must select one value from the specified list.	
	Indicator of Work Completed in Prior 15 Years – 'Yes' or 'No' response	
	Level of Work Completed for Kitchen(s) and Bathroom(s) – Appraiser mustselect one value from the specified list	
	Timeframes for Work Completed for the Kitchen(s) and Bathroom(s) – Appraisermust select one value from the specified list	
	Description of Condition of Improvements – Text	
	The PDF creator will populate the selected text from the specified lists for 'Overall Condition Rating' (Improvement Area), 'Level of Work Completed,' and 'Timeframe for Work Completed.' A semicolon will be used to separate theoverall condition rating from the kitchen and bathroom improvements.	
	Examples:	
	C4; No updates in the prior 15 years; [enter description of property condition]	
	C3; Kitchen- updated less than one year ago;Bathrooms-remodeled-one to fiveyears ago; [enter description of property condition]	
	C2; Kitchen- not updated;Bathrooms- remodeled-less than one year ago; [enter description of property condition]	
	Exterior-Only Inspection Residential Appraisal Report Forms:	
	The appraiser must report the overall condition of the property or unit using one of theoverall condition ratings.	
	Poperting Formati	
	Reporting Format:	
	Condition Rating – Appraiser must select one value from the specified list	
	Description of Condition of Improvements – Text	

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Sales	Address	• 1004/70	REQUIREMENT
Comparison Approach Section	The appraiser must enter the physical address of the subject property and each comparable sale. Refer to "Property Address" and "Unit#" (if applicable) data fields in the Subject section for the requirements on completing this field. <b>Reporting Format:</b> Property Address – Text Unit # (if applicable) – Text City – Text State – 2-letter USPS abbreviation ZIP Code – 5-digit ZIP Code or ZIP+4 code (either with or without the dash)	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
	Proximity to Subject The appraiser must enter the proximity of the comparable sales to the subject property, expressed as a distance in miles. The distance between the subject propertyand each comparable property is to be measured using a straight line between the properties. The direction of the comparable property in relation to the subject property must be expressed. If the address for a comparable property is not found by the appraiser's mapping program, the appraiser must choose a location on the map as close as possible to theaddress of the comparable property to derive an accurate	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	distance calculation. <b>Reporting Format</b> : Proximity to Subject – Numeric to 2 decimal places + 'miles' + Directional <b>Example:</b> 1.75 miles NW		

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	[]	REQUIREMENT
<b>Data Source(s)</b> The appraiser must provide the data source(s) utilized to obtain the data for each comparable sale. When using MLS as the data source, the MLS organization acronym or abbreviation followed by '#' and the listing identifier (numbers and letters) must be reported. If the appraiser utilizes additional data sources that do notfit into this data field, they must be provided in the comments section or addenda inthe appraisal report.	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
Additionally, the appraiser must provide the DOM for each comparable sale for the latest time period that the property was listed or advertised for sale. DOM is defined as the total number of continuous days from the date that a property is listed or advertised for sale until the date that it is taken off the market or sold. DOM appliesnot only to properties that are listed in the MLS, but also applies to properties marketed for sale outside MLS. If the comparable property was not individually listed or advertised for sale, enter the numeral zero (0). If the DOM is unknown, enter 'Unk'. The appraiser may report any other relevant information regarding thelength of time that a property was offered for sale, including cumulative days on market elsewhere in the appraisal report.		
Reporting Format:		
Data Source(s) – Abbreviated MLS#Listing Identifier or TextDOM – Numeric to 4 digits, whole numbers only The PDF creator will automatically insert a semicolon to separate the data valuesand print the letters 'DOM' prior to the response.		
Examples: MRIS#AA123456789;DOM 220		
MRIS#BB123456789;DOM Unk		
	1	1

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	Sale or Financir	ng Concessions	• 1004/70	REQUIREMENT
	used to capture s any concessions	comprised of two lines, is sale type, financing type,and . The information must be and line 2 as indicated.	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> </ul>	
	each comparable sale type applies	ust indicate the sale type for property. If more than one to the comparable property, st start at the top ofthe list	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
	The valid values			
	REO	REO Sale		
	Short	Short Sale		
	CrtOrd	Court ordered sale		
	Estate	Estate Sale		
	Relo	Relocation sale		
	NonArm	Nonarms length sale		
	ArmLth	Arms length sale		
	Listing	Listing		
	relevant inionnat	ion regarding the sale type,		
	including whethe applies, elsewhe	ion regarding the sale type, r more than one sale type re in the appraisal report.		
ſ	including whethe applies, elsewhe Line 2	r more than one sale type re in the appraisal report.		
F	including whethe applies, elsewhe	r more than one sale type		
- -	including whethe applies, elsewhe Line 2 FHA	r more than one sale type re in the appraisal report. FHA		
	including whethe applies, elsewhe Line 2 FHA VA	r more than one sale type re in the appraisal report. FHA VA		
	including whethe applies, elsewhe Line 2 FHA VA Conv Seller	r more than one sale type re in the appraisal report. FHA VA Conventional Seller		
	including whethe applies, elsewhe Line 2 FHA VA Conv Seller Cash	r more than one sale type re in the appraisal report. FHA VA Conventional Seller Cash		
	including whethe applies, elsewhe FHA VA Conv Seller Cash RH See Instructions below The appraiser mu from the list below concessions, if a	FHA         VA         Conventional Seller         Cash         USDA – Rural housing         Other – Appraiser to         enter a description of         the financing type*         ust enter the financing type         wand the total amount of         ny, for each settled sale. If         s or financing, enter the		

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*Other: If the financing type is not on this list, the appraiser must enter a description of the financing type. The text must fit in the allowable space. Note: Below-market financing can have an impact on market values and therefore is of particular importance. A variety of government programs, such as state and local bond programs, provide below-market financing. The appraiser must indicate if sales transactions with below-market financing are used for comparable sales.	
Reporting Format:	
<b>Line 1:</b> Sale Type – Appraiser must select one value from the specified list	
Line 2: Financing Type – Appraiser must select one value from the specified list	
Description of 'Other Financing Type' (if applicable) – Tex	
Concession Amount – Numeric, whole numbers only	
The PDF creator will automatically insert a semicolon to separate the data values.	
Example:	
Line 1: ArmLth	
Line 2: FHA;5000	

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Date of Sale/Time	• 1004/70	REQUIREMENT
For each comparable property, the appraise must first identify the status type from the list of options below.	• 1004 Hybrid/70H	
Active Contract Expired Withdrawn Settledsale	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
If the comparable property is an active listing the appraiser must specify 'Active'. If the comparable property is under contract or an expired or withdrawn listing, the appraiser must first indicate the date status type using the abbreviations below followed by the corresponding contract, expiration, or withdrawal date in mm/yy format. Use 'c' for contract, 'w' for withdrawn listings, and 'e' for expired listings. If the comparable property is a settled sale and the contract date is known, the appraiser must first indicate the date status type 's' followed by the settlement date (mm/yy), an then the date status type 'c' followedby the contract date (mm/yy). For settled sales for which the contract date is unavailable to the appraiser in the normal course of business, the appraiser must enter the abbreviation 'Unk', for unknown, in place of the contract date.	- - r ər	
CContract DateSSettlement DateWWithdrawn DateEExpiration Date		
Reporting Format: Status Type – Appraiser must select one value from the specified list Date – mm/yy Contract Date Unknown Indicator (for Settle Sales only) – Select 'Yes' or 'No' The PDF creator will automatically insert the abbreviated Date Status type and a semicol to separate the data values (for settled sales only). If the appraiser indicates the contract	on	

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date is unknown, the PDF creator will populate 'Unk' after the semicolon	
Examples:	
Active listing: Active	
Contract: c04/10	
Expired listing: e04/10	
Withdrawn listing: w04/10	
Settled sale (contract date known): s04/10;c02/10	
Settled sale (contract date unknown): s04/10;Unk	

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RTGAGE DATA PRO	GRAM			
			• 1004/70	REQUIREMENT
	Location		<ul> <li>1004 Hybrid/70H</li> </ul>	
	The appraiser must sel	ect one of the following	-	
	ratings to describe the overall effect onvalue		• 2055/2055	
	and marketability of the associated with the sub			
	comparable property. 7			
	rating must be entered			
	N	Neutral		
	В	Beneficial		
	А	Adverse		
	The appraiser must als	o select at least one,		
	but not more than two,			
	the list below. If two fac separate them with a s			
	abbreviation for the fac			
	with the exception of 'C			
	Res	Residential		
	Ind	Industrial		
	Comm	Commercial		
	BsyRd	Busy Road		
	WtrFr	Waterfront		
	GlfCse	Golf Course		
	AdjPrk	Adjacent to Park		
	AdjPwr	Adjacent to Power Lines		
	Lndfl	Landfill		
	PubTrn	Public Transportation		
	See	Other –		
	Instructions	Appraiser to		
	Below	enter a description of		
		the location *		
	*Other: If a location fac			
	materially affects the va			
	appraiser must enter a description of the location associated with the property. The			
	description entered mu			
	appraisal report to und	erstand the location		
	factor(s) that is associa			
	Descriptors such as 'N 'Average', etc., are una			
	must fit in the allowable			
				1]

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FORM MORTGAGE DATA PR	OGRAM		
	A list of acceptable abbreviations and definitions is also provided at the end of this document in Exhibit 3: Requirements – Abbreviations. Note, the UAD does not limit the number of different location factors associated with a property that may be reported within the appraisal report. If there are more than two locationfactors, an appraiser may choose "other" and then enter a text description of the multiple location factors. Any additional information that does not fit in the allowable space may be reported elsewhere in the appraisal report.		
	Reporting Format: Location Rating – Appraiser must select one value from the specified list Location Factors – Appraiser must select one or two factors from the specified list Description of 'Other' (if applicable) – Text The PDF creator will automatically insert a semicolon to separate the data values.		
	<b>Example:</b> B;AdjPrk;WtrFr		
	Site For sites/parcels that have an area of less than one acre, the size must be reported in square feet. For sites/parcels that have an area of one acre or greater, the size must be reported in acreage to two decimal places. The unit of measure must be indicated as either 'sf' for squarefeet or 'ac' for acres. A numeric value must be entered followed by the appropriate unit of measure. The total size of the entire site/parcel must be entered. No other data is permitted inthis field.	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> </ul>	REQUIREMENT
	<b>Reporting Format:</b> Area less than one acre – whole numbers only Area equal to one acre or more – numeric to 2		
	decimals Indicate the unit of measure as either 'sf' for square feet or 'ac' for acres as appropriate.		
	Examples: 6400 sf 3.40 ac		

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REQUIREMENT • 1004/70 View The appraiser must provide one of the ratings • 1004 Hybrid/70H from the list below to describe the overall 1004 Desktop/70D ٠ effect on value and marketability of the view • 2055/2055 factors associated with the subject property • 1073/465 1073 Hybrid/465H OVERALL ABBREVIA **TED ENTRY** VIEW 1073 Desktop/465D • RATING 1075/466 Ν Neutral В **Beneficial** А Adverse The appraiser must also provide at least one, but not more than two, view factor(s) from the list below to provide details about the overall view rating selected above. Wtr Water View Pstrl Pastoral View Woods Woods View Prk Park View Golf Course Glfvw View CtySky City Street View Mtn Mountain View Residential Res View CtyStr City Street View Ind Industrial View Power Lines PwrLn LtdSght Limited Sight Other -See Instructions Appraiser to Below enter a description of the view \* \*Other: If a view factor not on this list materially affects the value of the subject property, the appraiser must enter a description of the view associated with the property (see second example below). The description entered must allow a reader of the appraisal report to understand what the view

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Quality of Construction	• 1004/70	REQUIREMENT
<ul> <li>The appraiser must select one quality rating from the list below for the subject property and each comparable property. The appraiser must indicate the quality rating that best describes the overall quality of the property. Only one selection is permitted. The quality rating for the subject property must describe the overall quality of the property as-of the effective date of the appraisal and the overall quality of each comparable property as-of the date of sale for the comparable properties on an absolute basis, not on a relative basis or how the properties relate to other properties in the neighborhood.</li> <li>Q1</li> <li>Q2</li> <li>Q3</li> <li>Q4</li> <li>Q5</li> <li>Q6</li> <li>The definitions for the quality ratings are provided in Exhibit 1.</li> <li><b>Reporting Format:</b> Quality of Construction – Appraiser must select one value from the specified list</li> </ul>	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	

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RM MORTGAGE DATA PR	Design (Style)		• 100 <i>4/</i> 70	INSTRUCTION
	The appraiser should describe the architectural design for the subject and each comparableproperty. In addition, they should provide the attachment type and the number of stories.		<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> </ul>	INSTRUCTION
	Reporting Form	at:		
	The Attachment Type – The appraiser should select one value from the specified list below:			
	Number of Stories – The appraiser should enter a number up to 2 decimal places.			
	enter a brief dese	yle – The appraiser should cription of the style of the		
	property. The PDF creator should display the input in the specified order. For Number of Stories, only display a number after the decimal point if it exceeds zero. There should be no spaces before or after the semicolon. The maximum number of characters permitted before the semicolon is 6.			
	AT	Attached Structure, use for row and townhomes that share multiple communal walls		
	DT	Detached Structure, does not share any communal walls, floor or ceiling with another property.		
	SD	Semi-detached structure, use for end- unit row and townhomes as well as duplexes		
	<b>Examples:</b> DT1.75;CapeCod AT2;IntTwnhse SD3.5;Duplex	9		
	The appraiser sh type, the number	for Condominiums) rould provide the attachment of levels and the gn for the subject property rable property.		

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Reporting Format:			
Attachment Types – select one value from below:			
Abbreviated Entry	Attachment Type	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> </ul>	
DT	Detached Structure, does not share any communal walls, floor, or ceiling with another property	<ul> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
RT	Row or Townhouse - Onein a row of identical houses or having a common wall; attached to another unit via commonwall		
GR	Garden - Structure is 1-3 stories tall, contains units with communal walls,floors, and/or ceilings		
MR	Mid-Rise - Structure is 4-7 stories tall, contains units with communal walls, floors, and/orceilings		

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HR         O         Number of Levels – T         indicate the attachme         followed by the numb         condominium unit. Th         should be displayedin         Description of Style -         enter a brief description         property. The PDF created         the selected text from	nt type of the proper er of levels within the e number of levels whole numbers. The appraiser should on of the style of the eator should populat	d		
Levels', and the 'Desc semicolon should be number of levels from style. Note that no set between the Attachmo Number of Levels. <b>Examples:</b> DT1L;SitecondoRamb RT3L;Twnhse GR1L;Garden MR1L;Midrise HR2L;Penthouse	usedto separate the the Description of th nicolon shouldbe us ent Type and the			

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Actual Age	• 1004/70	REQUIREMENT
The appraiser must report the actual age of the subject property and each comparable property. For new construction that is less than one year old, enter the numeral zero (0). Do not enter any additional information such as 'years' or other descriptors. If the actual age is unknown, enter the estimated age. <b>Reporting Format:</b> Actual Age – Numeric to 3-digits, whole numbers only Estimation of Actual Age – A tilde (~) must precede the actual age	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
Examples: 18 ~150 (The PDF creator will insert the tilde.)		

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Condition	• 1004/70	REQUIREMENT
The appraiser must select the overall condition rating for the subject property and each comparable property from the below list. The overall condition rating for the subject propertymust match the overall condition rating that was reported in the Improvements section so that it is consistent throughout the appraisal report. Only one selection is permitted. The condition rating for the subject property must describe the physical condition of the property as-of the effective date of the appraisal and the physical condition of each comparable properties on an absolute basis, not on a relative basis or how the properties relate to other properties in the neighborhood. C1 C2 C3 C3 C4 C5 C6 The definitions for these condition ratings are provided in Exhibit 1: Requirements – Condition and Quality Ratings Usage. <b>Reporting Format:</b> Condition Rating – Appraiser must select one value from the specified list	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	

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Above Grade Room Count, Gross Living Area         The appraiser must enter the total number of rooms as well as the number of bedrooms andbathrooms for the subject property and each comparable property. The appraiser must also enter the gross living area for the subject property and each comparable property. The appraiser must follow the same standards outlined in the Improvements section under "Finished Area Above Grade" and "Square Feet of Gross Living Area Above Grade." Reporting Format:         # of Rooms – Numeric to 2 digits, whole numbers only         # of Bedrooms – Numeric to 2 digits, whole numbers only# of Bath(s) – Numeric to 2 decimal places         Separate full bath count from half bath count with a period (.), nn.nnGross Living Area – Numeric to 5 digits, whole numbers only         Example: 3.2 indicates three full baths and two half baths above grade.	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
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Basement & Finished Rooms	Below Grade	• 1004/70	REQUIREMENT
		<ul> <li>1004 Hybrid/70H</li> </ul>	
Line 1		<ul> <li>1004 Desktop/70D</li> </ul>	
The appraiser must report:		• 2055/2055	
Total square footage of the prop improvements below grade – If basement, enter the numeral ze other information may be entered	there is no ero (0). No	<ul> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> </ul>	
Finished square footage of the improvements below grade, if a not indicate a percent finished.		• 1075/466	
The type of access to the baser applicable. The allowable value out' (wo), 'Walk-up' (wu), or 'Inte which must be abbreviated on t report form to fit in the available	es are 'Walk- erior only' (in), heappraisal		
In some jurisdictions, the total so of the property improvements be and/or the finished square foota property improvements below go be available to the appraiser wit course of business. In such cass appraiser may report the estimate square footage of the property in below grade and the finished are for the comparable properties a within the appraisal report that the estimate and report the source the estimate.	elow grade age of the grade may not thin the normal ses, an ated total improvements ea below grade nd disclose he size is an		
Line 2 The appraiser must report the r type of finished rooms in the b Line 2 of this data field if the fin footage of the basement is grea The room type descriptors are:	asement on ished square		
	Recreation room		
br E	Bedroom		
ba E	Bathroom		
0 0	Other		
The appraiser must enter the nu if there are no rooms of a partic the finished square footage of t is zero, no entries should be ma basement roomtype counts.	cular type. If he basement		

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DRTGAGE DATA PR	OGRAM		
	Reporting Format:		
	Line 1: Total Square Footage – Numeric to 5 digits, whole numbers only		
	Line 1: Finished Square Footage – Numeric to 5 digits, whole numbers only		
	Line 1: Basement Access – Appraiser must select one value from the specified list (values wo, wu, or in)		
	The PDF creator will automatically insert the text 'sf' to separate the data values.		
	Line 2: Room Count/Type – Numeric to 1 digit*		
	*For bathrooms, the format is n.n – full baths separated from half baths with a period (.). The PDF creator will automatically insert the room type abbreviations to separate the data values.		
	Examples:		
	Line 1: 1000sf750sfwu		
	Line 2: 1rr1br1.0ba2o		
	Energy Efficient Items	• 1004/70	REQUIREMENT
	The appraiser must enter any energy efficient	<ul> <li>1004 Hybrid/70H</li> </ul>	
	items for the subject property and each	<ul> <li>1004 Desktop/70D</li> </ul>	
	comparable property. If there are no energy efficient items, enter 'None'.	• 2055/2055	
		• 1073/465	
	Reporting Format:	<ul> <li>1073 Hybrid/465H</li> </ul>	
	Energy Efficient Items – Text	<ul> <li>1073 Desktop/465D</li> </ul>	
		• 1075/466	
	Garage/Carport	• 1004/70	REQUIREMENT
	The appraiser must indicate the total number	• 1004 Hybrid/70H	
	and type of off-street parking spaces	<ul> <li>1004 Desktop/70D</li> </ul>	
	associated with the subject property and each comparable property. If there is no off-street	• 2055/2055	
	parking, enter'None'.	• 1073/465	
		<ul> <li>1073 Hybrid/465H</li> </ul>	
	Reporting Format:	<ul> <li>1073 Desktop/465D</li> </ul>	
	Garage/Carport – Text	<ul> <li>1075/466</li> </ul>	
		1010/100	

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MORTGAGE DATA PROGRAM		<b>)</b>	ongie ran
Ga The par ide	rage/Carport e appraiser should indicate the type of king and number of spaces for each type ntifiedfor the subject property and each	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> </ul>	INSTRUCTION
Rej The abb pre with	nparable property. porting Format: e appraiser should utilize the below previations, in the order that they are listed, ceded bythe number of parking spaces nout spaces or delimiters. here is no off-street parking, the appraiser puld enter "None".	• 2055/2055	
all t pre	e appraiser may include all parking types if types are present. If all types are not sent,only the appropriate abbreviations build be included.		
	gaAttached GaragegdDetached GaragegbiBuilt-In Garagecpcarportdwdriveway		
• 2	<b>amples:</b> 2ga2dw 1ga2gd1dw 1cp 1ga1gd1gbi1cp2dw None	• 1073/465	
The par ide	rage/Carport (for Condominiums) e appraiser should indicate the type of king and number of spaces for each type ntifiedfor the subject property and each nparable property	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
The abb par	porting Format: e appraiser should utilize the below previations preceded by the number of king spaceswithout spaces or delimiters ween the types.		
ado	ditionally, the appraiser may use the ditional space, as needed, for a text scription. The PDF creator shall render a		

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GE DATA PR	ROGRAM			
	delimiter in the form of a			
	insert the delimiter prior tothe text description. Attributes such as assigned and owned may			
	be noted within the text		/	
		description.		
	If there is no off-street p should enter "None".	arking, the appraise	r	
	should enter None.			
	The appraiser may inclu		if	
	all types are present. If			
	present,only the approp should be used.	male appreviations		
	should be used.			
	Abbreviated	Parking Type		
	Entry	Carara		
	g	Garage		
	CV	Covered		
	ор	Open		
	Examples:			
	• 2g			
	• 1g1cv			
	• 1cv			
	None			
	<ul> <li>None;street permit</li> </ul>			
	<ul> <li>1g1cv;1 Owned</li> </ul>			
	• 2g1cv1op;1a 2ow			
	**Note: In the last exam	ple, the appraiser		
	should note the use of a			
	abbreviations within the			
	reader can interpret the			
			I	

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+(-) \$ Adjustment	• 1004/70	REQUIREMENT
If a feature or aspect of the subject property differs from a feature or aspect of a comparable property and the appraiser determines that no adjustment is warranted, the appraiser must enter a zero (0) in the adjustment line. The zero (0) will indicate to the reader/user of the report that the appraiser considered the difference and determined that no adjustment should be made. When the features for the subject and comparable sale(s) are the same and no adjustment is warranted, leave the field blank - do not enter or default to zero. Net Adjustment is the sum of all adjustments. If there are no adjustments, the net adjustment value must be zero (0).	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	
My research did/did not reveal any prior sales or transfers The appraiser must select the appropriate checkbox to indicate either 'did' or 'did not' for this statement. Only one response is permitted for each statement. Reporting Format: My research did/did not reveal any prior sales or transfers of the subject property – Checkbox designated with an 'x' My research did/did not reveal any prior sales or transfers of the comparable sales – Checkbox designated with an 'x'	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> <li>*FIELDS ARE LOCATED IN PRIOR SALE HISTORY SECTION</li> </ul>	REQUIREMENT

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<ul> <li>The appraiser must report the price(s) of prior sale(s) or transfer(s) of the subject property dring the twelve months prior to its date of sale.</li> <li>If more than one prior transfer of the subject property or any of the comparable sales occurred within the applicable time period, the additional transfer(s) must be listed and reported in the "Analysis of Prior Sale(s) or transfer field.</li> <li>In some jurisdictions, the price of prior sale(s) or transfer (s) is not disclosed in the public records or otherwise available to the appraiser within the normal course of business. In such cases, an appraiser may leave this field blank and make a comment in the "Analysis ofprior sale or transfer is not available. Nonmonetary entries such as "unknown", "unavailable", etc. are not permitted in this field.</li> <li>Reporting Format:</li> <li>Price of Prior Sale/Transfer – Currency (include a dollar sign), whole dollars only</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073'/466*</li> <li>1073 Desktop/465D</li> <li>1075'/466*</li> <li>*FIELDS ARE LOCATED IN PRIOR SALE</li> <li>HISTORY SECTION</li> </ul>

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RM MORTGAGE DATA PR	OGRAM		
RM MORIGAGE DATA PH	Data Source(s), Effective Date of Data         Source(s) – Prior Sales         The appraiser must enter the data source(s)         and effective date(s) of the data source(s)         associated with the prior transfer(s) of each         property.         If the data source is MLS, the appraiser must         enter the abbreviated MLS organization         name,followed by a pound sign (#) and the         specific listing identifier.         Reporting Format:         Data Source(s) – Text         Effective Date of Data Source(s) –         mm/dd/yyyy         Indicated Value by Sales Comparison         Approach \$	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073*/465*</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075*/466*</li> <li>*FIELDS ARE LOCATED IN PRIOR SALE HISTORY SECTION</li> <li>1004/70</li> <li>1004 Hybrid/70H</li> </ul>	REQUIREMENT
	The appraiser must enter the reconciled value of the Sales Comparison Approach.	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> </ul>	
	Indicated Value by Sales Comparison Approach \$ – Currency, whole dollars only Appraisal Assignment Type	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> <li>1004 hybrid/2014</li> </ul>	REQUIREMENT
Additional Comments Section	The appraiser must select the type of assignment aligned with the applicable version of scope of work/certification. Hybrid DesktopAppraisal	<ul> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> </ul>	
	<b>Reporting Format:</b> Enumerations are case sensitive, and appraiser can only select one of the values listed above.		

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Subject Property Dat	a Collection Date	• 1004 Hybrid/70H	
The appraiser must en	ter the date property	<ul> <li>1004 Desktop/70D</li> </ul>	REQUIREMENT
data was collected from	m the subject property.		
For DesktopAppraisal/ from prior appraisal (in			
Effective Date)			
For DesktopAppraisal/ from PDR used in prio date = date of PDR)			
Reporting Format:			
Date of Property Data	Collection – yyyy-mm-dd		
Subject Property Data applicable for 'Desktop			
Subject Property Da	ta Collection Method	<ul><li>1004 Hybrid/70H</li><li>1004 Desktop/70D</li></ul>	REQUIREMENT
The appraiser must pro to obtain the informatio property.			
Appraisal Assignment Type	Subject Property Data Collection Method		
Hybrid	Physical		
Hybrid	Virtual		
DesktopAppraisal	PriorURAR		
DesktopAppraisal	PriorHybrid		
DesktopAppraisal	Other		
Demention Ferry (			
Reporting Format:	a consitive and		
Enumerations are case appraiser can only sele listed above.			

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ORM MORTGAGE DATA PR	UGRAM		
	Subject Property Data Collection Workforce	• 1004 Hybrid /70H	REQUIREMENT
	The appraiser must provide the individual who completed the property data report (PDR) based on one of the data collection methods		
	Appraiser         AppraiserTrainee         RealEstateAgent         HomeInspector         InsInspector (e.g. Insurance Inspector)         Other    Reporting Format: Enumerations are case sensitive, and appraiser can only select one of the values listed above.		
Reconciliati on Section	This appraisal is made 'as is', subject to completionThe appraiser must select either the 'as is' or at least one of the 'subject to' checkboxes. If any of the 'subject to' checkboxes are selected, provide a description.Reporting Format:This appraisal is made 'as is', subject to completion – Checkbox(es) designated with an'x'Description (if applicable) – Text	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	My (our) opinion of the market value         The appraiser must enter the value of the subject property. The value of the subject propertymust match the appraised value of the subject property in the Appraiser Certification section.         Reporting Format:         My (our) opinion of the market value – Currency, whole dollars only	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT

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RM MORTGAGE DATA PR	UGRAM		
	Date of Inspection and Effective Date of AppraisalThe appraiser must enter the date of the inspection, which is also the effective date of theappraisal.Reporting Format: Date of Inspection and Effective Date of Appraisal – mm/dd/yyyy	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	Appraisal Assignment Type         The appraiser must select the type of assignment aligned with the applicable version of scope of work/certification.         Hybrid         DesktopAppraisal         Reporting Format:         Enumerations are case sensitive, and appraiser can only select one of the values listed above.	<ul> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> </ul>	REQUIREMENT
	Subject Property Data Collection DateThe appraiser must enter the date propertydata was collected from the subject property.For DesktopAppraisal/PriorHybrid the date is from PDR used in prior hybrid (inspection date = date of PDR)Reporting Format:Date of Property Data Collection – yyyy-mm-dd Subject Property Data Collection Date is not applicable for 'DesktopAppraisal/Other'	1073 Hybrid/465H 1073 Desktop/465D	REQUIREMENT

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MURIGAGE DATA PRO		ta Collection Method	1073 Hybrid/465H	REQUIREMENT
	The appraiser must provide the method used to obtain the information of the subject property.		1073 Desktop/465D	
	Appraisal Assignment Type	Subject Property Data Collection Method		
	Hybrid	Physical		
	Hybrid	Virtual		
	DesktopAppr aisal	PriorHybrid		
	DesktopAppr aisal	Other		
	appraiser can only sel listed above. Subject Property Dat Workforce		1073 Hybrid /465H	REQUIREMENT
	Workforce The appraiser must provide the individual who completed the property data report (PDR) based on one of the data collection methods			
	Appraiser			
	AppraiserTrainee			
	RealEstateAgent			
	HomeInspector InsInspector (e.g. Insurance Inspector)			
	Other			
	<b>Reporting Format:</b> Enumerations are cas appraiser can only sel listed above.			
	nateu abuve.			

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Appraiser Certification Section	State Certification # or State License # – (Appraiser and SupervisoryAppraiser if required) The appraiser and supervisory appraiser (if applicable) must enter their license or certificationnumber(s) as they appear on the Appraisal Subcommittee (ASC) website, http://www.asc.gov,unless otherwise mandated by state law or regulation. If the jurisdiction does not provide license numbers for trainees and a trainee performs the appraisal, the term "trainee" must be entered in the (Appraiser Certification Section) "or Other (describe)" field. If there is no supervisory appraiser, leave the field blank; do not make any entry (such as N/A or none). <b>Reporting Format:</b> State Certification or License Number – Text	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	<ul> <li>Expiration Date of Certification or License         <ul> <li>(Appraiser and SupervisoryAppraiser if required)</li> </ul> </li> <li>The appraiser and supervisory appraiser (if applicable) must enter the expiration date of their license or certification number(s). If there is no supervisory appraiser, leave the field blank; donot make any entry (such as N/A or none).</li> <li>Reporting Format:</li> </ul>	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT
	Expiration Date – mm/dd/yyyy LENDER/CLIENT Name The appraiser must enter the name of the appraisal management company (AMC) in this fieldif the appraisal is ordered through an AMC. If no AMC is involved, 'No AMC' must be entered. Reporting Format: Name (AMC Name) – Text	<ul> <li>1004/70</li> <li>1004 Hybrid/70H</li> <li>1004 Desktop/70D</li> <li>2055/2055</li> <li>1073/465</li> <li>1073 Hybrid/465H</li> <li>1073 Desktop/465D</li> <li>1075/466</li> </ul>	REQUIREMENT

### Exhibit 1: Requirements – Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

### **Condition Ratings and Definitions**

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**Note:** Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of timewithout adequate maintenance or upkeep).

**C2**: The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

**Note:** The improvements represent a relatively new property that is well maintained with no deferred maintenanceand little or no physical depreciation, or an older property that has been recently completely renovated.

**C3**: The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure been well maintained.

**Note:** The improvement is in its first cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It alsomay reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

**C4**: The improvements feature some minor deferred maintenance and physical deterioration due to normal wear andtear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note:** The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life

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expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

**C5**: The improvements feature obvious deferred maintenance and are in need of some significant repairs. Somebuilding components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note:** Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

**C6**: The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severeenough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note:** Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

### **Quality Ratings and Definitions**

### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high- quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

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### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptablestandards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder gradeand may feature some upgrades.

### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for yearround occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may beminimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

# Exhibit 2: Requirements – Definitions of 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.

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#### 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.

### 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 bathroomtile), 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.

### Exhibit 3: Requirements - Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Appropriate Fields
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions

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UNIFORM MORTGAGE DATA PROGRAM

ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
Ν	Neutral	Location & View
NonArm	Non-Arm's Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Abbreviation	Full Name	Appropriate Fields
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View

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