

# Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

## **Appendix C-2: Restricted Appraisal Update Report with Report Field IDs**

Document Version 1.2

September 17, 2024

## Revision History

Date	Version Number	Report Section	Change #	Revision Description
9/17/2024	1.2	Footer	2024-028	Updated date in Footer (HF.004) to September 2024.
12/12/2023	1.1	Footer	2023-061	Updated date in Footer (HF.004) to December 2023.
		Certifications and Scope of Work	2023-003	Updated predefined text for Scope of Work (05.001) and all Supervisory Appraiser Certifications (05.033-036, 05.048-051). Clarified that Contact Name(s) (05.025) display for Appraiser Certification 13.
3/29/2023	1.0			Initial publication

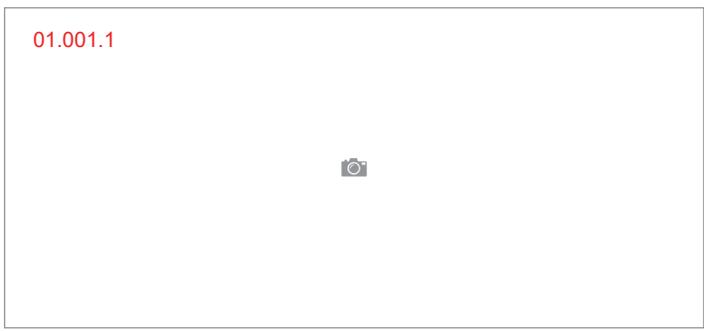
## Introduction

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

Term	Definition
Report Label	The name of the field as shown on the Restricted Appraisal Update Report.
Report Field ID (FID)	A red number identifying the specific location of the field on the Restricted Appraisal Update Report. Report Field ID (FID) is also referenced in: <ul style="list-style-type: none"> <li>Appendix A-2: UAD Restricted Appraisal Update Report Delivery Specification</li> <li>Appendix B-2: Restricted Appraisal Update Report Implementation Guide</li> <li>Appendix F-2: Restricted Appraisal Update Report Reference Guide</li> </ul>

Subject Property

Physical Address 01.001
County 01.002
Property Rights Appraised 01.003



Legal Description

01.004 01.004.1 | 01.004.2

Original Appraisal

Effective Date of Appraisal 02.001
Opinion of Market Value 02.002
Reasonable Exposure Time 02.003
Appraiser 02.004
Reference ID 02.005
Original Lender 02.006

Appraisal Update

Effective Date 03.001

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

Appraisal Update Commentary

03.003

Appraisal Update Exhibits

03.004.1 | 03.004.2 03.005.1 | 03.005.2 03.006.1 | 03.006.2

Assignment Information

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

Contact Information

[Role]/[Role] 04.048 / 04.049

Company Name 04.006
Company Address 04.007

Credentials
ID 04.008
State 04.009
Expires 04.010

Appraiser

Name 04.011
Designation 04.012
Company Name 04.013
Company Address 04.014

Credentials
Level 04.018
ID 04.019
State 04.020
Expires 04.021

Scope of Inspection by Appraiser

Subject Property Inspection
Exterior 04.015
Interior 04.016
Inspection Date 04.017

ASC Identifier 04.022
VA Appraiser ID 04.023
FHA Appraiser ID 04.024
Employment Type 04.025

**Supervisory Appraiser**

Name	04.026
Designation	04.027
Company Name	04.028
Company Address	04.029

<b>Credentials</b>	
Level	04.033
ID	04.034
State	04.035
Expires	04.036

**Scope of Inspection by Supervisory Appraiser**

Subject Property Inspection	
Exterior	04.030
Interior	04.031
Inspection Date	04.032

<b>ASC Identifier</b>	
<b>VA Appraiser ID</b>	
<b>FHA Appraiser ID</b>	
<b>Employment Type</b>	

**Significant Real Property Appraisal Assistance**

Name	04.041
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<b>Credentials</b>	
Level	04.042
ID	04.043
State	04.044
Expires	04.045

**Description**

04.046

**Assignment Information and Scope of Work Commentary**

04.047

## Scope of Work

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

### 05.002 Additional Scope of Work

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

05.003

## Intended Use

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

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

### 05.006 Additional Intended Use

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

05.007

## Intended User

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

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

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

The VA is also an intended user of this report.

### 05.046 Additional Intended Users

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

05.010

## Certifications

### Appraiser Certifications

05.011 The Appraiser certifies and agrees that:

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

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

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

05.015 **4.** I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.

05.016 **5.** I stated in this appraisal report my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

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

05.018 **7.** I performed this appraisal update in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal update was prepared.

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

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

05.021 **10.** I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

10. I personally performed an inspection of the exterior areas of the subject property from at least the street. I reported the readily observable condition of the improvements in factual, specific terms. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

10. I did not personally perform an onsite inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information data sources I considered reliable. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

05.022 11. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

05.023 12. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analyses supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

05.024 13. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.

13. I personally prepared conclusions and opinions about the real estate that were set forth in this appraisal report. **05.025 [Contact Name(s)]** provided significant real property appraisal assistance in the development of this report. I certify that any individual so named is qualified to perform the assistance.

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

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

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

**Description of Prior Services: 05.028**

**05.029 Additional Appraiser Certifications**

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

1. 05.030

**05.031 Supervisory Appraiser Certifications**

05.032 The Supervisory Appraiser certifies and agrees that:

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

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

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

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

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

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

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

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

**05.047 Additional Supervisory Appraiser Certifications**

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

1. 05.037

**Signature**

[Role] 05.038

Level 05.042

05.039

05.040

ID 05.043

[Contact Name] 05.041

Date of Signature and Report

State 05.044

Expires 05.045