

# Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

## **Appendix D-3: Completion Report Scenario – Repair (CR1)**

Document Version 1.3

March 10, 2026

Revision History

Date	Version #	Revision Description
3/10/2026	1.3	See Appendix D-3: Completion Report Sample Scenario Matrix for complete list of updates.
9/17/2024	1.2	See Appendix D-3: Completion Report Sample Scenario Matrix for complete list of updates.
12/12/2023	1.1	See Appendix D-3: Completion Report Sample Scenario Matrix for complete list of updates.
3/29/2023	1.0	Initial Publication

Introduction

The appraisal was initially made subject to repair as the hot water heater did not appear to be operational. The property was later reinspected, and the water heater is reported to have been repaired. However, additional damage was noted as the carpet within the basement was damaged due to a water leak prior to the repair of the hot water heater. Thus, the carpet is required to be replaced as this may have impacted the original assignment results.

Note: It is not typical for a Completion Report to identify new issues. This scenario is intended to be an example of what the report and XML would reflect in the rare instance when this occurs.

Key Characteristics

- Multiple defects noted
  - Original: Water heater non-operational
  - New: Carpet damage due to water leak
- *Market Value Condition* remains Subject to Repair

Disclaimer: This content is for illustrative purposes only. Photos (including “blank” photos) are used for examples only and do not necessarily correlate to information in the Completion Report. While efforts have been made to align the images and floor plan with the sample data, some inconsistencies may be present.

The Completion Report sample scenario begins on the next page. This cover section, including Introduction and Key Characteristics, is *not* part of the Completion Report.

Subject Property

Physical Address

1234 Anywhere Pl

County

Monty

Anywhere, MD 20854

This is where the Subject Property photo would display.

Legal Description

Block H Lot XX of XYZ Place

Original Appraisal

Effective Date of Appraisal

08/07/2009

Opinion of Market Value

\$870,000

Market Value Condition

Subject to Repair

Appraiser

Jane Summers

Reference ID

LN1265431

Original Lender

ABC Mortgage Company

Final Value Condition Statement

This appraisal is made subject to the itemized list of repairs recommended below on the basis of a hypothetical condition that the repairs or alterations have been completed in a professional manner. This might have affected the assignment results.

Itemized List of Repairs

Feature	Location	Description	Affects Soundness or Structural Integrity	Repair Completed	Inspection Date	Completion Comment
Mechanical System	Water Heater	The hot water heater did not appear to be operational. No hot water.	No	Yes	08/21/2009	Hot water working upon reinspection.

New Observed Items for Repair


Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Inspection Date
Flooring	Basement Den	Water damage to carpet.	No	Repair	08/21/2009

Completion Report Commentary

The subject property was reinspected due to a faulty water heater. The water heater has been repaired, but additional damage noted due to a water leak prior to the repair. The existing carpeting throughout the basement is damaged and this may affect the original assignment results. As such, the carpeting is required to be replaced.


Completion Report Exhibits

Itemized List of Repairs - Mechanical System - Water Heater



This is where the Water Heater photo would display.

New Observed Items for Repair - Flooring - Basement Carpeting



This is where the Carpet photo would display.

Assignment Information

Borrower Name	Mary Jones	Appraiser Fee	\$0
	Michael Jones		

Contact Information

Client/Lender			
Company Name		ABC Mortgage Company	
Company Address		456 Somewhere Ave	
		Sometown, NV 55555	
Appraiser			
Name		Amy Appraiser	
Company Name		XYZ Appraisal Company	
Company Address		22 A St NE	
		Washington, DC 10001	
Scope of Inspection by Appraiser		Credentials	
Subject Property Inspection		Level	Licensed Residential
		ID	3333333333
		State	MD
		Expires	10/21/2010
Exterior		Physical	
Interior		Physical	
Inspection Date		08/21/2009	

Intended Use

The intended use of this certification of completion is for the lender/client to confirm that the requirements or conditions stated in the appraisal report referenced above have been met.

Intended User

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

Certifications

Appraiser Certifications

The Appraiser certifies and agrees that:

1. I have no present or prospective interest in the subject property, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.
2. I performed this assignment without bias with respect to the parties involved in this transaction, the subject property, or the demographics of the area where the property is located.
3. I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.
4. I did not base any part of my conclusions on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.
5. I stated my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions herein.
6. I certify that I did perform a personal onsite inspection of the subject property to determine if the conditions or requirements stated in the original appraisal have been satisfied.
7. 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.

Signature

Appraiser

Amy Appraiser

Amy Appraiser

08/21/2009

Date of Signature and Report

Level

Licensed Residential

ID

3333333333

State

MD

Expires

10/21/2010