

Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix D-3: Completion Report Scenario – Per Plans and Specs (CR2)

Document Version 1.4

March 10, 2026

Revision History

Date	Version #	Revision Description
3/10/2026	1.4	See Appendix D-3: Completion Report Sample Scenario Matrix for complete list of updates.
6/10/2025	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

This appraisal was made subject to completion per plans and specs of a proposed barn having been completed. The subject was re-inspected after the barn was complete. The re-inspection reported a 20’ x 12’ door was installed where the original plans called for a 12’ x 8’ door. The change in dimension of the door was determined to have no measurable impact on the utility or marketability of the barn or property.

Key Characteristics

- Construction was completed in a manner that was inconsistent with the original plans and specifications.
- Appraiser commented that the inconsistency had no measurable impact on the marketability of the property.
- Original floorplan of the barn was provided for reference.
- Photo of the inconsistent item was provided in addition to the photo of the completed construction.

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	456 Something Rd
	Somewhere, VA 12345
County	Fabricated

This is where the Dwelling Front photo would display.

Legal Description

Unreal Farm S.1 PCL.300201121002432 F-594-7 BLA 3573702301420 Use agreement 71

Original Appraisal

Effective Date of Appraisal	09/08/2025	Appraiser	Agatha Appraiser
Opinion of Market Value	\$770,000	Reference ID	AA12345
Market Value Condition	Subject to Completion Per Plans	Original Lender	Empty Bank

Final Value Condition Statement This appraisal is made subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed. This might have affected the assignment results.

Completion Status

Is construction complete?

Was construction completed in a manner consistent with the original plans and specifications?

Yes

No

☒

☐

☐

☒

Feature	Location	Comparison to Original Plans/Specs	Comment
Exterior Barn Door	Exterior - north end and east side of the barn.	Similar	Exterior sliding barn door is inconsistent with location and size (dimensions). Original plans called for two exterior sliding doors, one at 12' x 8' and one 20' x 8' (see plan attached). The 12' x 8' door was completed per plans. The 2nd door, located on the side of the barn, dimensions are 20' x 12' versus 20' x 8'.

Completion Report Commentary

Change in dimension of the door has no measurable impact on the utility of the barn or the subject property.

Completion Report Exhibits

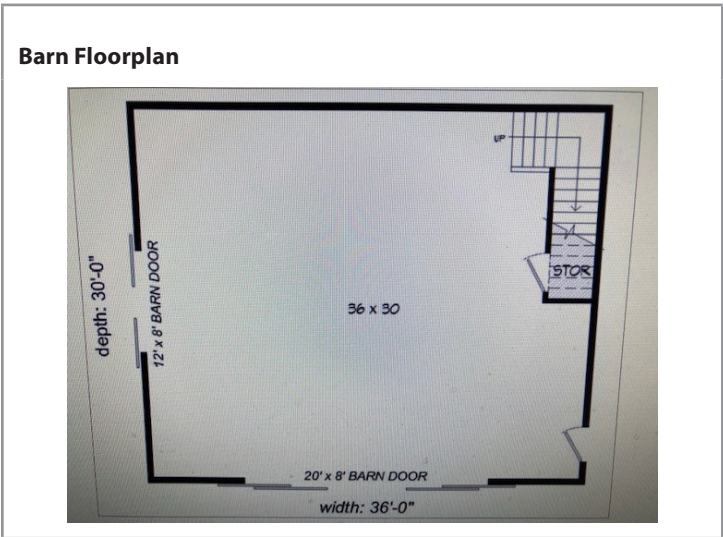
Completed Construction - Constructed Barn

This is where the Barn photo would display.

Inconsistent Item - Exterior Barn Door

This is where the Barn Door photo would display.

Completion Report Exhibits (continued)



Assignment Information

Borrower Name	Bob Buyer
	Betty Buyer

Contact Information

Client/Lender	
Company Name	Empty Bank
Company Address	200 Tree St
	Somewhere, VA 12346

Appraisal Management Company			
Company Name	IDK Appraisal Management Company	Credentials	
		ID	XYZ352032
Company Address	300 Main Ave	State	VA
	Somewhere, VA 12345	Expires	12/31/2026

Appraiser			
Name	Agatha Appraiser	Credentials	
Company Name	WAS Appraisal	Level	Certified Residential
Company Address	123 Main St	ID	XYZ12345
	Nowhere, VA 12345	State	VA
		Expires	12/31/2027

Scope of Inspection by Appraiser	
Subject Property Inspection	
Exterior	Physical
Interior	Physical
Inspection Date	01/12/2026

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 appraisal 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

Agatha Appraiser

Agatha Appraiser

01/12/2026

Date of Signature and Report

Level

Certified Residential

ID

XYZ12345

State

VA

Expires

12/31/2027