UMDP
UNIFORM MORTGAGE DATA PROGRAM

Fannie Mae Freddie Mac

Uniform Property Data Report (UPDR)

Issued by Fannie Mae and Freddie Mac

Example: Single-Family Detached Property (SF1)

Document Version 1.2

October 2026

Revision History

Date	Version Number	Revision Description
July 30, 2025	1.0	Initial Publication
December 2025	1.1	• In “Site” section, added a Non-Residential Use photo • In “Unit Interior - Dwelling” section, in the “Level and Room Detail” grid, added “Laundry Room” to the Room Summary column • In “Exterior - Other Building” section, removed “Year Built” • In “Exterior - Other Building” section, removed “Attachment Type” • In “Exterior - Other Building” section, changed “None” to “None Observed” in Apparent Defects, Damages, Deficiencies (Other Building) • In “Unit Interior - Other Building” section, in the “Interior Features” grid, added “Appliance Hookup” to the Fixture column • In “Unit Interior - Other Building” section, added “Range/Oven” with Yes and No checkboxes • In “Unit Interior - Other Building” section, changed “None” to “None Observed” in Apparent Defects, Damages, Deficiencies (Unit Interior - Other Building) • In “Vehicle Storage” section, changed “Dwelling - Built in Garage” to “Built in Garage”
October 2026	1.2	• In “Summary,” updated the “Feature,” “Deficiency” and “Detail and Description” values for the Garage deficiency • Above the “Utilities” section, added adverse conditions table • In “Interior Features” table, added “Unfinished Basement” • Added “Apparent Defects, Damages, Deficiencies (Mechanical)” section • In “Level and Room Detail” section, updated the kitchen features and added the “Range/Oven” check box • Throughout the document, replaced “Other Building” with “Other Outbuilding” • Added “Exterior (Updates)” section to the “Other Outbuilding” section • Moved “Ductless Heatpump” image to the “Updates (Mechanical Systems)” section • For the “Other Outbuilding,” the attic access was updated to “Attic is accessed above this level” and removed “Garage Converted to Finished Area.” • Updated the “Structure Area” of the dwelling to 1,691.

Introduction

This sample Uniform Property Data Report (UPDR) is for a 1-unit detached dwelling with an ADU.

Disclaimer: This content is for illustrative purposes only. This example contains a composite of images across multiple properties. While efforts have been made to align the images and floor plan with the sample data, some inconsistencies may be present. When preparing a UPDR, you must use the actual property’s data, images and floor plan and comply with the standards defined by the Uniform Property Dataset (UPD).

Uniform Property Data Report

SINGLE FAMILY
1023 MAIN ST, ANYWHERE, AB 99999
https://URL

SUMMARY

Property Data Collector Information

Submitting Company	Data Submitter Company 1	**Property Data Collection Date**	06/30/2025
Property Data Collector	Jane Q Public		

Property Description

Construction Type	Frame
Construction Status	Complete
Year Built	1980
Attachment Type	Detached
Total Site Size	22,000 Sq. Ft.
Number of Units	2

	Yes	No
Is the property occupied?	☑	☐
Are any adverse site conditions observed?	☐	☑



Structure	Total Square Footage	Total Bedrooms	Total Bathrooms - Full	Total Bathrooms - Half
Dwelling	1,291 Sq. Ft.	3	2	0
Accessory Dwelling Unit (ADU)	728 Sq. Ft.	1	1	0
Other Living Structure	None			

Summary of Apparent Defects, Damages, Deficiencies

Feature	Deficiency	Detail and Description	Severe Deficiency?
Exterior			
Windows	Damage	Missing window; A window is missing potentially letting in water and causing additional damage.	Yes
Interior			
Flooring	Missing	Other; Missing flooring in bedroom and closet.	No
	Missing	Other; Missing flooring in bedroom.	No
Vehicle Storage			
Ceiling	Other	Other; Light fixture missing. Hole in ceiling.	No

Subject Property

Physical Address	1023 Main St Anywhere, AB 99999	**Latitude, Longitude**	38.889248, -77.050636
		Attachment Type	Detached
County	Anyway	**Accessory Dwelling Unit(s)**	1

Site

Total Site Size	22,000 Sq. Ft.
Non-Residential Use	Hotel Bed Breakfast

Description Part of the property used as an Airbnb

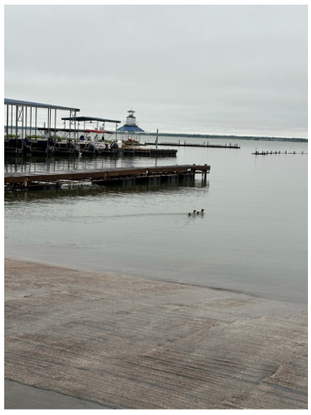
Non-Residential Use - Airbnb



Site Influence

Influence	Detail	Comment
Location	Lakefront, no beach	Property is located on Lake Happiness

Site Influence - Lakefront

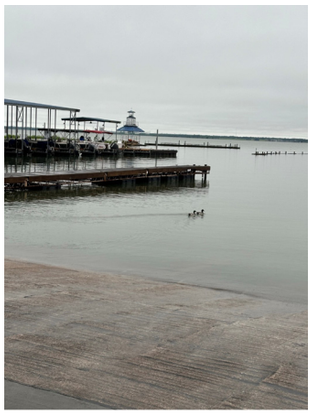


Site *(continued)*

Site View

View	Range	Comment
Lake	Full	View of Lake Happiness

Site View - Lake View



Site Improvements

Property Improvement(s)	Comment
Toolshed	Small Toolshed
Inground Pool	Tiled Pool
Inground Hot Tub	Tiled Hot Tub

Pool Concern(s)	Comment
Inground Pool; Unsanitary Water	Ingound pool is uncovered with unsanitary water.

Waterfront Improvement(s)
Dock
Boat Ramp

Site Improvements - Toolshed



Site Improvements - Inground Pool



Site Improvements - Inground Hot Tub

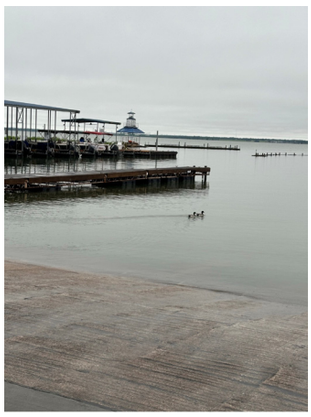


Site Improvements - Dock



Site *(continued)*

Site Improvements - Boat Ramp



Adverse Condition	Comment
None Observed	

Utilities

Utility	Public	Private	Detail
Electricity	✓		Solar Connected to the grid
Gas			None
Sewer		✓	Septic
Water		✓	Hauled Water

Property Access

Road Ownership Private

Road Description Asphalt

	Yes	No
Road Maintained	☑	☐
Accessible Year-Round	☑	☐

Alley Ownership

Alley Description Alley at the side of home

Public	☐
Private	☑

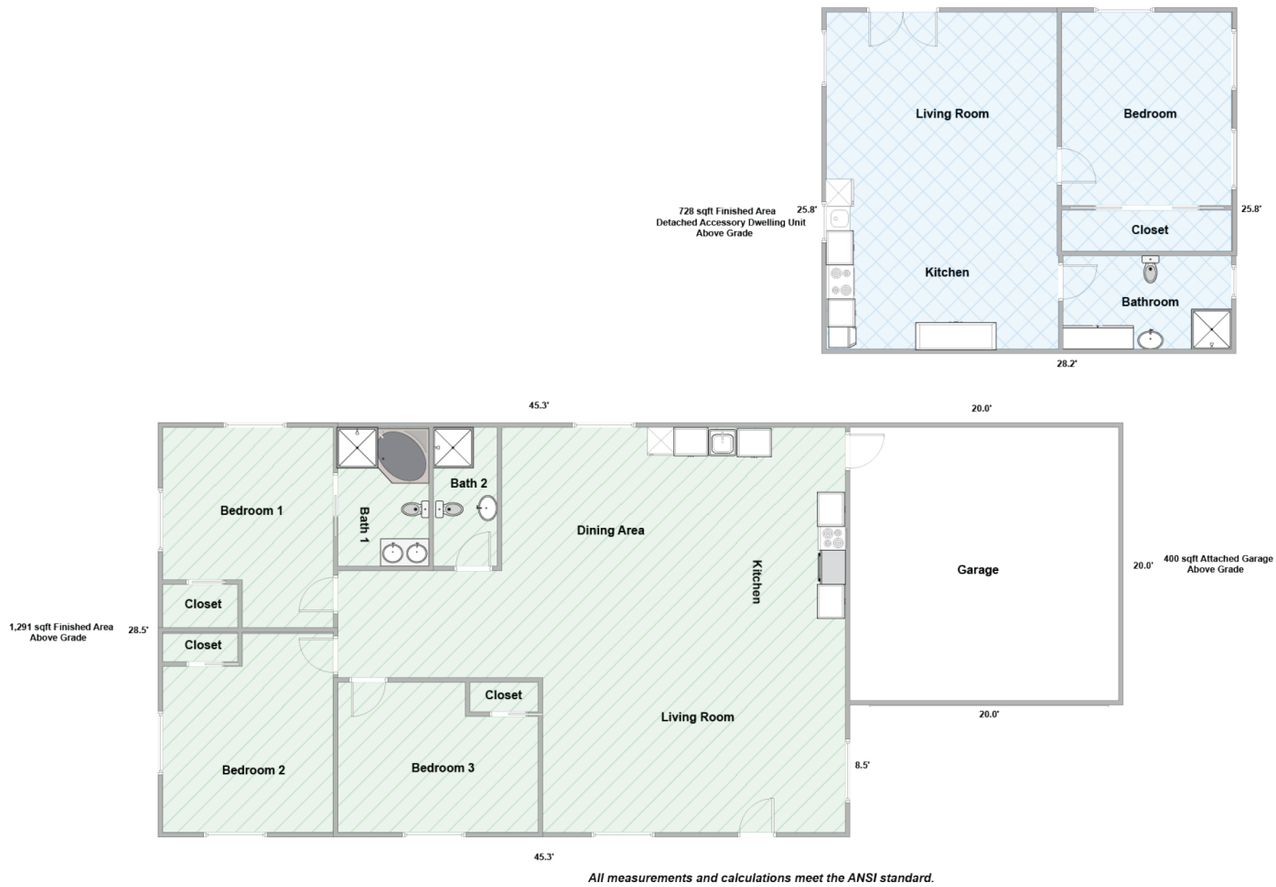
Property Access - Street Left



Property Access - Street Right



Floor Plan



All measurements and calculations meet the ANSI standard.

Area Calculations Summary

Living Area	Calculation Details					
Dwelling	1291	Sq. Ft.	45.30	x	28.50	= 1291.05
Accessory Dwelling Unit	728	Sq. Ft.	28.20	x	25.80	= 727.56
Non-living Area						
Attached Garage	400	Sq. Ft.	20.00	x	20.00	= 400.00

Exterior - Dwelling

Units in Structure	1
Year Built	1980
Construction Type	Frame
Construction Status	Complete
Garage Converted to Finished Area	Yes ☐ No ☑
Structure Type	Dwelling
Structure Area	1,691 Sq. Ft.
Attachment Type	Detached
Foundation Type	Slab



Exterior Features

Feature	Description
Driveway	Concrete
Exterior Walls	Concrete
Foundation Walls	Concrete
Gutters and Downspouts	Aluminum
Roof	Asphalt Shingles
Windows	Double Hung Composite Vinyl
Window Insulated Storm Sash	Thermo
Window Screens	Yes

Exterior - Street Address



Exterior - Subject Left



Exterior - Subject Right



Exterior - Subject Rear



Exterior - Dwelling *(continued)*

Exterior - Solar Panels



Exterior - HVAC



Updates (Exterior)

Update	Time Frame	Description
Doors Fully Updated	1 to 10 Years	Exterior door replaced in 2021

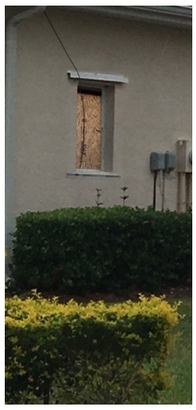
Exterior Updates - Front Door



Apparent Defects, Damages, Deficiencies (Exterior - Dwelling)

Feature	Deficiency	Detail and Description Description	Severe Deficiency?
Windows	Damage	Missing window; A window is missing potentially letting in water and causing additional damage.	Yes

Exterior - Defect - Missing Window



Unit Interior - Dwelling

Total Area	1,291 Sq. Ft.
Area Breakdown	
Finished Above Grade	1,291 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Total Area Above Grade	1,291 Sq. Ft.

Levels in Unit	1
Total Bedrooms	3
Total Bathrooms - Full	2
Total Bathrooms - Half	0

	Yes	No
Accessory Dwelling Unit (ADU)	☐	☑

Mechanical System Details

	System
Heating	Ductless Heatpump
Cooling	Ductless Heatpump

Updates (Mechanical Systems)

Update	Time Frame	Description
Cooling Fully Updated	1 to 5 Years	Ductless heatpumps were added for A/C throughout home

Mechanical Updates - Ductless Heatpump



Apparent Defects, Damages, Deficiencies (Mechanical)

None Observed

Level and Room Detail

Level in Unit	Grade Level Detail	Area and Finish	Attic Access	Low Ceiling	Room Summary
1	Above Grade	1,291 Sq. Ft. Finished	Yes Drop Stair Attic is accessed above this level.	No	2 - Full Bath 3 - Bedroom 1 - Dining Room 1 - Foyer 1 - Kitchen 1 - Living Room 1 - Laundry Room

	Yes	No
Attic Floor	☐	☑
Attic Heated	☐	☑

Unit Interior - Dwelling *(continued)*

Interior Features

Room	Feature	Fixture	Update	Update Description	Time Frame
Full Bath		Sink Toilet Walk In Shower Free Standing Tub			
Full Bath		Sink Toilet Tub Shower			
Bedroom	Walk In Closet				
Bedroom					
Bedroom					
Kitchen	Pantry Range/Oven	Appliance Hookup Sink			
Foyer					
Laundry Room		Laundry Hookup			
Living Room	Fireplace Built Ins				
Dining Room					

	Yes	No		Yes	No
Range/Oven	☑	☐	**Microwave**	☑	☐
Refrigerator	☐	☑	**Washer/Dryer**	☐	☑
Dishwasher	☑	☐	**Other Appliances**	☑	☐
Garbage Disposal	☑	☐	Range Hood		

Feature	Description
Interior Floors	Hardwood
Interior Walls	Drywall
Interior Trim	Wood
Bathroom Floor	Ceramic
Bathroom Wainscot	Ceramic

Unit Interior - Primary Full Bath



Unit Interior - Second Full Bath



Unit Interior - Second Full Bath



Unit Interior - Dining Room



Unit Interior - Dwelling *(continued)*

Unit Interior - Foyer



Unit Interior - Kitchen



Unit Interior - Kitchen



Unit Interior - Kitchen



Unit Interior - Laundry Room



Unit Interior - Living Room



Unit Interior - Living Room



Unit Interior - Bedroom



Unit Interior - Dwelling *(continued)*

Unit Interior - Bedroom



Unit Interior - Bedroom



Unit Interior - Bedroom



Apparent Defects, Damages, Deficiencies (Unit Interior - Dwelling)

Feature	Deficiency	Detail and Description	Severe Deficiency?
Flooring	Missing	Other; Missing flooring in bedroom and closet.	No
	Missing	Other; Missing flooring in bedroom.	No

Unit Interior - Defect - Missing Flooring



Unit Interior - Defect - Missing Flooring



Unit Interior - Dwelling *(continued)*

Unit Interior - Defect - Missing Flooring



Exterior - Other Outbuilding

Units in Structure	1
Construction Type	Frame
Construction Status	Complete
Structure Type	Other Outbuilding
Structure Area	728 Sq. Ft.
Foundation Type	Crawl Space



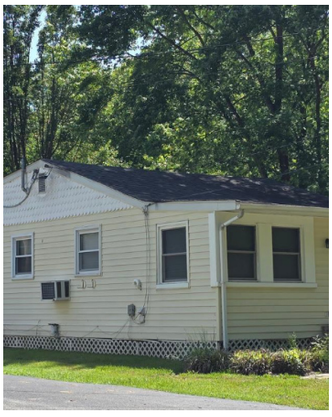
Exterior - Other Outbuilding - Left Side



Exterior - Other Outbuilding - Right Side



Exterior - Other Outbuilding - Back



Exterior - Other Outbuilding *(continued)*

Updates (Exterior)

None Observed

Apparent Defects, Damages, Deficiencies (Exterior - Other Outbuilding)

None Observed

Unit Interior - Other Outbuilding

Total Area	728 Sq. Ft.
Area Breakdown	
Finished Above Grade	728 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Total Area Above Grade	728 Sq. Ft.

Levels in Unit	1
Total Bedrooms	1
Total Bathrooms - Full	1
Total Bathrooms - Half	0

	Yes	No
Accessory Dwelling Unit (ADU)	☑	☐

Mechanical System Details

	System
Heating	Ductless Heatpump
Cooling	Ductless Heatpump

Updates (Mechanical)

Update	Time Frame	Description
Cooling fully updated	1 to 5 Years	Ductless heatpumps were added for A/C throughout home

Mechanical Updates - Ductless Heatpump



Apparent Defects, Damages, Deficiencies (Mechanical)

None Observed

Level and Room Detail

Level in Unit	Grade Level Detail	Area and Finish	Attic Access	Low Ceiling	Room Summary
1	Above Grade	728 Sq. Ft. Finished	Yes Drop Stair Attic is accessed above this level	No	1 - Full Bath 1 - Bedroom 1 - Kitchen 1 - Living Room

Interior Features

Room	Feature	Fixture	Update	Update Description	Time Frame
Full Bath		Sink Toilet Tub/Shower			
Bedroom					
Kitchen	Range/Oven	Sink Appliance Hookup			
Living Room					

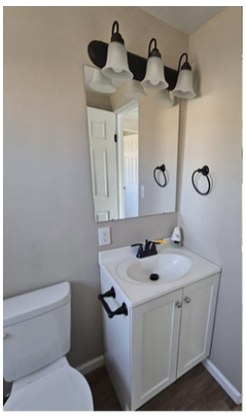
	Yes	No
Range/Oven	☑	☐

Unit Interior - Other Outbuilding *(continued)*

Unit Interior - Other Outbuilding - Full Bath



Unit Interior - Other Outbuilding - Full Bath



Unit Interior - Other Outbuilding - Bedroom



Unit Interior - Other Outbuilding - Kitchen



Unit Interior - Other Outbuilding - Kitchen



Unit Interior - Other Outbuilding - Living Room



Apparent Defects, Damages, Deficiencies (Unit Interior - Other Outbuilding)

None Observed

Vehicle Storage

Storage	Number of Parking Spaces	Area
Built In Garage	2	400 Sq. Ft.

Vehicle Storage - Built In Garage - Interior



Vehicle Storage - Built In Garage - Exterior



Apparent Defects, Damages, Deficiencies (Vehicle Storage)

Feature	Deficiency	Detail and Description	Severe Deficiency?
Ceiling	Other	Other; Light fixture missing. Hole in ceiling.	No

Vehicle Storage - Defect - Hole in Ceiling



Limiting Conditions

1. I will not be responsible for reporting matters of a legal nature that affect either the subject property or its title.

2. I attest that all data I collected and communicated to the vendor (or lender) is reliable and accurate.

3. I will not be required to give testimony or appear in court because of this assignment unless specific arrangements to do so were made beforehand, or as otherwise required by law.

4. I have communicated to the vendor (or lender) any observed adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, pest infestation, structural problems, mechanical problems, or habitability issues). I make no guarantees or warranties, expressed or implied, regarding any unobserved conditions. Furthermore, because I am not an expert in the field of environmental hazards, pests, structural integrity or mechanical systems, this assignment must not be considered as an environmental assessment, pest inspection, home inspection report or engineering report.

5. I will not disclose the contents of this assignment to any individual or party other than the client, lender or vendor, except as required by law or as directed by the client.

Scope of Work

1. The scope of work for this assignment is to collect and communicate to the vendor (or lender) observations of the subject property and its relevant characteristics.

Data Collector Certifications

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

2. I am aware of and have complied with all applicable laws and regulations, including antidiscrimination laws, rules, and requirements that apply to me or to the assignment.

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

4. I did not base any part of this report 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. The data I collected and communicated to the vendor (or lender) does not contain intentional or negligent misrepresentation(s).

6. The data I collected and communicated to the vendor (or lender) represents a complete visual data collection of the interior and exterior areas of the subject property. It represents the property characteristics in factual, specific terms and includes any known physical deficiencies that could affect the soundness or structural integrity of the property.

7. My compensation is not contingent on any action or event resulting from the opinions, conclusions, or use of this data.

8. I have adequate knowledge and training to collect and report data for this assignment.

9. My employment and/or compensation for this or any future assignments was not conditioned on any agreement or understanding, written or otherwise, that I would collect and report a predetermined specific outcome that favors the cause of any party, or the attainment of a specific result or the occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

10. I am aware that any disclosure or distribution of this property data report or any of its contents by me or the lender/client may be subject to certain laws and regulations.

11. The lender/client may disclose or distribute this property data report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; any department, agency, or instrumentality of the United States; or any state, the District of Columbia, or other jurisdictions. Any of the foregoing persons or entities who receives this property data report may choose to store, copy, reproduce, analyze, use or distribute the data in the property data report for internal or external purposes without having to obtain my consent. My consent must be obtained before this property data report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

12. If the data collected 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 as a facsimile transmission containing a copy or representation of my signature, it shall be as effective, enforceable and valid as if a paper version of the data containing my original hand-written signature were delivered.

Property Data Collector Information

Property Data Collection Type	Onsite
Property Data Collection Company	Collection Entity
Property Data Collection Date	06/30/2025

	Yes	No
Property Data Collector acknowledges compliance and adherence to the Certifications and Limiting Conditions	☑	☐

Submitting Company	Data Submitter Company 1
Property Data Collector	Jane Q Public
Email	janeqpublic@email.123
Phone	111-000-1010
Property Data Collector Type	Real Estate Agent