UMDP
UNIFORM MORTGAGE DATA PROGRAM

Fannie Mae Freddie Mac

Uniform Property Data Report (UPDR)

Issued by Fannie Mae and Freddie Mac

UPDR without Report Field IDs

Document Version 1.2

October 2026

Revision History

Date	Version Number	Revision Description
July 30, 2025	1.0	Initial Publication
December 2025	1.1	• Replaced fixed page numbers with generic placeholders (“Page [Page] of [Pages]”). • In the “Site” section, added an Images section for Non-Residential Use.
October 2026	1.2	Updated labels for the Exterior, Interior, Unit Interior, and Vehicle Storage defect images.

Uniform Property Data Report

[PROPERTY TYPE]
[ADDRESS]
[urlifavailable]

SUMMARY

Property Data Collector Information

Submitting Company

Property Data Collection Date

Property Data Collector

Property Description

Project Name

Construction Type

Construction Status

Year Built [~]

Building Design

Attachment Type

Total Site Size

Number of Units

Unit Construction Status



This is where the Dwelling Front photo would display.

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

Description

Building	Total Square Footage	Total Bedrooms	Total Bathrooms - Full	Total Bathrooms - Half
Primary Structure				
Accessory Dwelling Unit (ADU)				
Other Living Structure				

Summary of Apparent Defects, Damages, Deficiencies

Feature	Deficiency	Detail and Description	Severe Deficiency?
Exterior			
Interior			
Mechanical Systems			
Vehicle Storage			

Subject Property

Physical Address
County
Latitude, Longitude
Attachment Type
Accessory Dwelling Unit(s)

Condominium Building Information

Project Name
Building Design
Description
Building Number
Number of Stories
Number of Elevators
Off Street Parking Available Yes ☐ No ☐

Site

Total Site Size
Non-Residential Use
Description

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Site Influence

Influence	Detail	Comment

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Site View

View	Range	Comment

Unit View

View	Range	Comment

Site *(continued)*

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Site Improvements

Property Improvement(s)	Comment

Pool Concern(s)	Comment

Waterfront Improvement(s)

Unit Features

Improvements	Comment

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Adverse Condition	Comment

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Site *(continued)*

Utilities

Utility	Public	Private	Detail
Electricity			
Gas			
Sewer			
Water			

Heating Fuel Description

Property Access

Road Ownership

Road Description

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

Alley Ownership

Alley Description

Public	☐
Private	☐

[Report Location] – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Floor Plan

Exterior - [Building]

Units in Structure
Year Built [~]
Construction Type
Construction Status
Garage Converted to Finished Area Yes ☐ No ☐
Structure Type
Structure Area
Attachment Type
Foundation Type



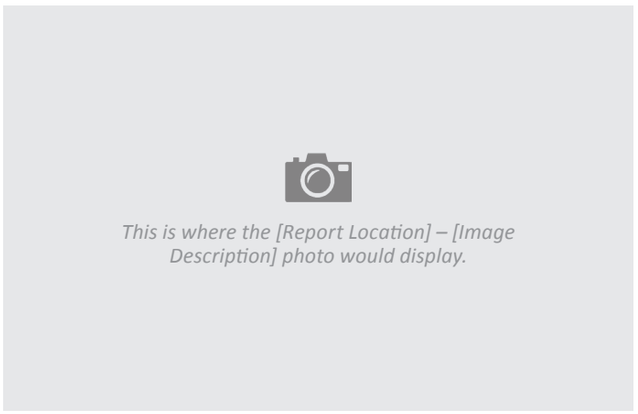
Exterior Features

Feature	Description
Driveway	
Exterior Walls	
Foundation Walls	
Gutters and Downspouts	
Roof	
Windows	
Window Insulated Storm Sash	
Window Screens	

[Report Location] – [Image Description]



[Report Location] – [Image Description]



Updates (Exterior)

Update	Time Frame	Description

[Report Location] – [Image Description]



[Report Location] – [Image Description]



Exterior - [Building] *(continued)*

Apparent Defects, Damages, Deficiencies (Exterior)

Feature	Deficiency	Detail and Description	Severe Deficiency?

Exterior– Defect – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Exterior– Defect – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Unit Interior - [Building]

Total Area	**Levels in Unit**
Area Breakdown	**Floor Number**
Finished Above Grade	**Unit Construction Status**
Finished Above Grade (Nonstandard)	**Main Entrance Floor**
Unfinished Above Grade	**Top Floor**
Total Area Above Grade	**Total Bedrooms**
Finished Below Grade	**Total Bathrooms - Full**
Finished Below Grade (Nonstandard)	**Total Bathrooms - Half**
Unfinished Below Grade	**Accessory Dwelling Unit (ADU)** Yes ☐ No ☐
Total Area Below Grade	

Mechanical System Details

	System
Heating	
Cooling	

Updates (Mechanical Systems)

Update	Time Frame	Description

[Report Location] – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Unit Interior - [Building] *(continued)*

Apparent Defects, Damages, Deficiencies (Mechanical)

Feature	Deficiency	Detail and Description	Severe Deficiency?

Mechanical – Defect – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Mechanical – Defect – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Level and Room Detail

Level in Unit	Grade Level Detail	Area and Finish	Attic Access	Low Ceiling	Room Summary

	Yes	No
Attic Floor	☐	☐
Attic Heated	☐	☐

Interior Features

Room	Feature	Fixture	Update	Update Description	Time Frame

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

Feature	Description
Interior Floors	
Interior Walls	
Interior Trim	
Bathroom Floor	
Bathroom Wainscot	

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

Unit Interior - [Building] *(continued)*

Apparent Defects, Damages, Deficiencies (Unit Interior)

Feature	Deficiency	Detail and Description	Severe Deficiency?

Unit Interior – Defect – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Unit Interior – Defect – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Vehicle Storage

Storage	Number of Parking Spaces	Area

[Report Location] – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Apparent Defects, Damages, Deficiencies (Vehicle Storage)

Feature	Deficiency	Detail and Description	Severe Deficiency?

Vehicle Storage – Defect – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Vehicle Storage – Defect – [Image Description]

This is where the [Report Location] – [Image Description] photo would display.

Other

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

[Report Location] – [Image Description]



This is where the [Report Location] – [Image Description] photo would display.

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	**Submitting Company**
Property Data Collection Company	**Property Data Collector**
	Email
Property Data Collection Date	Phone
Property Data Collector acknowledges compliance and adherence to the Certifications and Limiting Conditions Yes ☐ No ☐	**Property Data Collector Type**