Uniform Property Data Report (UPDR)

Issued by Fannie Mae and Freddie Mac

Report Style Guide with Codes

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 the “Site” section, added an Images section for Non-Residential Use. For “Waterfront Improvement(s),” updated the Style Guide Code to TXR-B.
October 2026	1.2	Updated labels for the Exterior, Interior, Unit Interior, and Vehicle Storage defect images.

TITLE

Uniform Property Data Report

TITLE-ADD [PROPERTY TYPE]
[ADDRESS]
[urlifavailable]

SUM-HD

SUMMARY

H1 **Property Data Collector Information**

TXR-B **Submitting Company**

TXR-B **Property Data Collection Date**

TXR-B **Property Data Collector**

H1 **Property Description**

TXR-B **Project Name**
Construction Type
Construction Status
Year Built TXR [~]
Building Design
Attachment Type
Total Site Size
Number of Units
TXR-B **Unit Construction Status**



Y/N

	Yes	No
CK1 **Is the property occupied?**	☐	☐
CK1 **Are any adverse site conditions observed?**	☐	☐

TXC-B **Description**

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

H1 **Summary of Apparent Defects, Damages, Deficiencies**

TCH	Feature	Deficiency	Detail and Description	Severe Deficiency?
TB_sub-H1	Interior			
TB				
TB_sub-H1	Exterior			
TB				
TB_sub-H1	Mechanical Systems			
TB				
TB_sub-H1	Vehicle Storage			
TB				

2 COLUMN PAGE FORMAT

TAB **Subject Property**

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

H1 **Condominium Building Information**

TXR-B Project Name
TXR-B Building Design
TXR-I Description
TXR-B Building Number
TXR-B Number of Stories
TXR-B Number of Elevators
CK1 Off Street Parking Available
Y/N Yes ☐ No ☐

TAB **Site**

TXR-B Total Site Size
TXR-B Non-Residential Use
TXC-B Description

CAP Report Location] – [Image Description]

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

CAP [Report Location] – [Image Description]

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

H1 **Site Influence**

TCH Influence	Detail	Comment
TB		

CAP Report Location] – [Image Description]

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CAP Report Location] – [Image Description]

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

H1 **Site View**

TCH View	Range	Comment
TB		

H1 **Unit View**

TCH View	Range	Comment
TB		

TAB-C **Site** *(continued)*

CAP Report Location] – [Image Description]



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

CAP [Report Location] – [Image Description]



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

H1 **Site Improvements**

TCH	Property Improvement(s)	Comment
TB		

TCH	Pool Concern(s)	Comment
TB		

TXR-B	Waterfront Improvement(s)
TXR	

H1 **Unit Features**

TCH	Improvements	Comment
TB		

CAP Report Location] – [Image Description]



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

CAP [Report Location] – [Image Description]



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

TCH	Adverse Condition	Comment
TB		

CAP Report Location] – [Image Description]



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

CAP [Report Location] – [Image Description]



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

TAB-C **Site** ***(continued)***

H1 **Utilities**

TCH Utility	Public	Private	Detail
TB Electricity			
TB Gas			
TB Sewer			
TB Water			

TXR-B **Heating Fuel Description**

H1 **Property Access**

TXR-B **Road Ownership**

TXR-B **Road Description**

	Yes	No
CK1 **Road Maintained**	☐	☐
CK1 **Accessible Year-Round**	☐	☐

TXR-B **Alley Ownership**

TXR-B **Alley Description**

CK1-X **Public**	☐
CK1-X **Private**	☐

CAP **Report Location] – [Image Description]**

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

CAP **Report Location] – [Image Description]**

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

TAB **Floor Plan**

TAB **Exterior - [Building]**

TXR-B **Units in Structure**

Year Built TXR [~]

Construction Type

TXR-B **Construction Status**

Yes No

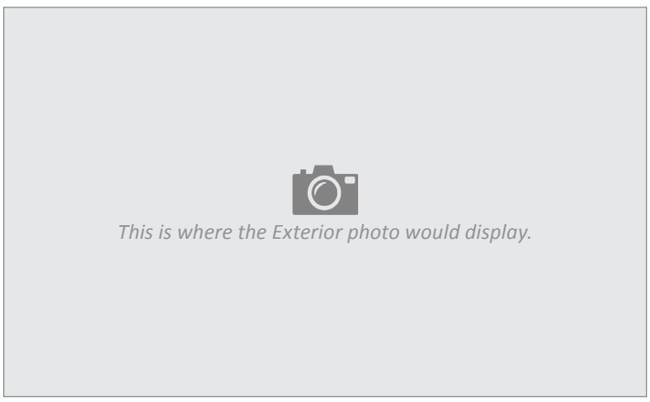
CK1 **Garage Converted to Finished Area** Y/N ☐ ☐

TXR-B **Structure Type**

Structure Area

Attachment Type

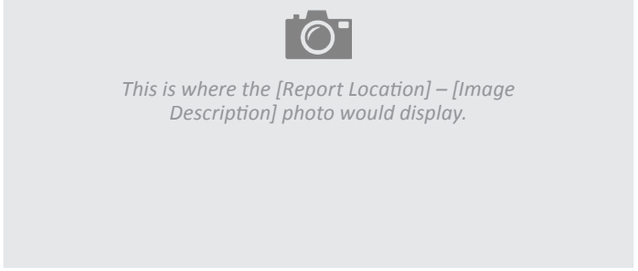
TXR-B **Foundation Type**



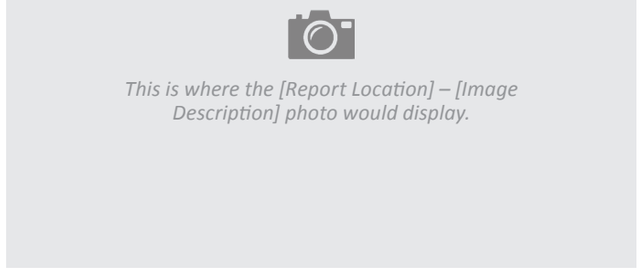
H1 Exterior Features

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

CAP Report Location] – [Image Description]



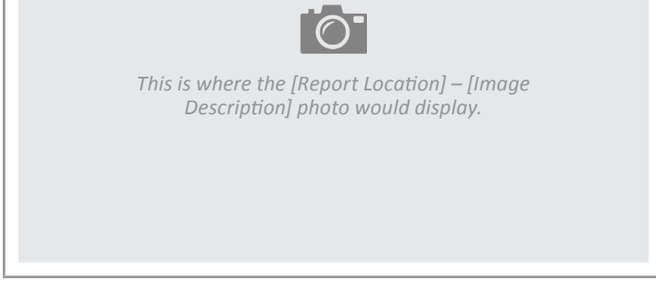
CAP Report Location] – [Image Description]



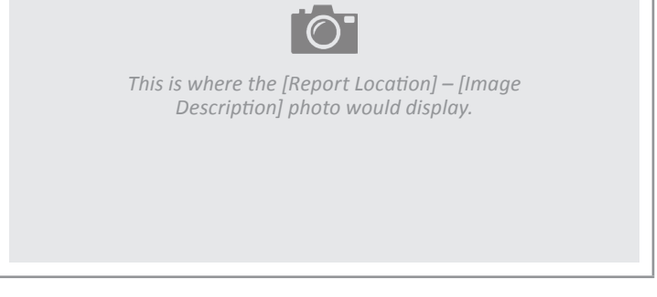
H1 Updates (Exterior)

TCH Update	Time Frame	Description
TB		

CAP Report Location] – [Image Description]



CAP Report Location] – [Image Description]



TAB-C **Exterior - [Building]** *(continued)*

H1 **Apparent Defects, Damages, Deficiencies (Exterior)**

TCH Feature	Deficiency	Detail and Description	Severe Deficiency?
TB			

CAP **Exterior– Defect – [Image Description]**



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

CAP **Exterior– Defect – [Image Description]**



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

TAB **Unit Interior - [Building]**

TXR-B **Total Area**

TXR-B **Area Breakdown**

TXR-I Finished Above Grade

TXR-I Finished Above Grade (Nonstandard)

TXR-I Unfinished Above Grade

TXR-B **Total Area Above Grade**

TXR-I Finished Below Grade

TXR-I Finished Below Grade (Nonstandard)

TXR-I Unfinished Below Grade

TXR-B **Total Area Below Grade**

TXR-B **Levels in Unit**

Floor Number

Unit Construction Status

Main Entrance Floor

Top Floor

Total Bedrooms

Total Bathrooms - Full

TXR-B **Total Bathrooms - Half**

CK1 **Accessory Dwelling Unit (ADU)** Yes ☐ No ☐

H1 **Mechanical System Details**

TCH	System
TB Heating	
TB Cooling	

H1 **Updates (Mechanical Systems)**

TCH Update	Time Frame	Description
TB		

CAP **[Report Location] – [Image Description]**



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

CAP **[Report Location] – [Image Description]**



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

TAB-C **Unit Interior - [Building]** *(continued)*

H1 **Apparent Defects, Damages, Deficiencies (Mechanical)**

TCH	Feature	Deficiency	Detail and Description	Severe Deficiency?
TB				

CAP Mechanical – Defect – [Image Description]



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

CAP Mechanical – Defect – [Image Description]



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

H1 **Level and Room Detail**

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

		Y/N Yes	No
CK1	Attic Floor	☐	☐
CK1	Attic Heated	☐	☐

TCH **Interior Features**

TB	Room	Feature	Fixture	Update	Update Description	Time Frame
TB						

		Y/N Yes	No			Y/N Yes	No
CK1	Range/Oven	☐	☐	CK1	Microwave	☐	☐
	Refrigerator	☐	☐	CK1	Washer/Dryer	☐	☐
	Dishwasher	☐	☐	CK1	Other Appliances	☐	☐
CK1	Garbage Disposal	☐	☐	TXR-I			

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

CAP Report Location] – [Image Description]



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

CAP [Report Location] – [Image Description]



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

TAB-C **Unit Interior - [Building]** *(continued)*

H1 **Apparent Defects, Damages, Deficiencies (Unit Interior)**

TCH Feature	Deficiency	Detail and Description	Severe Deficiency?
TB			

CAP **Unit Interior – Defect – [Image Description]**



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

CAP **Unit Interior – Defect – [Image Description]**



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

TAB **Vehicle Storage**

TCH Storage	Number of Parking Spaces	Area
TB		

CAP **Report Location] – [Image Description]**



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

CAP **[Report Location] – [Image Description]**



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

H1 **Apparent Defects, Damages, Deficiencies (Vehicle Storage)**

TCH Feature	Deficiency	Detail and Description	Severe Deficiency?
TB			

CAP **Vehicle Storage – Defect – [Image Description]**



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

CAP **Vehicle Storage – Defect – [Image Description]**



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

TAB Other

CAP Report Location] – [Image Description]



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

CAP [Report Location] – [Image Description]



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

TAB **Limiting Conditions**

TXC-NP **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.

TXC-NP **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.

H1 Scope of Work

TXC-NP **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.

H1 Data Collector Certifications

TXC-NP **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).

TXC-NP **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.

H1 Property Data Collector Information

TXR-B **Property Data Collection Type**	TXR-B **ubmitting Company**
Property Data Collection Company	TXR-B **roperty Data Collector**
TXR-B **Property Data Collection Date**	TXR-I Email
	TXR-I Phone
	Y/N-1 **s** N TXR-B **roperty Data Collector Type**

CK1 **Property Data Collector acknowledges compliance and adherence to the Certifications and Limiting Conditions** ☐ ☐