

# Uniform Property Data Report (UPDR)

Issued by Fannie Mae and Freddie Mac

**Report Style Guide with Codes**

Document Version 1.1

**December 2025**

# 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.

TITLE

# Uniform Property Data Report

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

SUM-HD

## SUMMARY

H1Property Data Collector Information

TXR-BSubmitting Company

TXR-BProperty Data Collection Date

TXR-BProperty Data Collector

H1Property Description

TXR-BProject Name

Construction Type

Construction Status

Year BuiltTXR-[~]

Building Design

Attachment Type

Total Site Size

Number of Units

TXR-BUnit Construction Status

Y/NYesNo

CK1Is the property occupied?

CK1Are any adverse site conditions observed?

TXC-BDescription

TCHBuilding

TBPrimary Structure

TBAccessory Dwelling Unit (ADU)


TBOther Living Structure

Total Square Footage

Total Bedrooms

Total Bathrooms - Full

Total Bathrooms - Half



This is where the Dwelling Front photo would display.

H1Summary of Apparent Defects, Damages, Deficiencies

TCHFeature	Deficiency	Detail and Description	Severe Deficiency?
TB_sub-H1	for		
TB			
TB_sub-H1	for		
TB			
TB_sub-H1	anical Systems		
TB			
TB_sub-H1	ile Storage		
TB			

TAB

Subject Property

TXR-B

Physical Address

TXR-B

County

TXR-B

Latitude, Longitude

TXR-B

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]

CAP

Report Location – [Image Description]



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



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

H1

Site Influence

TCH

Influence

TB

Detail


Comment

CAP


Report Location – [Image Description]

CAP

Report Location – [Image Description]



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



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

H1

Site View

TCH

View

TB

Range

Comment

H1

Unit View

TCH

View



TB

Range

Comment



TAB-C

Site *(continued)*



<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>	<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>
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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		

<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>	<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>
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TCH	Adverse Condition	Comment
TB		

<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>	<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>
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TAB-C

Site *(continued)*

H1Utilities

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

TXR-BHeating Fuel Description



H1Property Access

TXR-B	Road Ownership			TXR-B	Road Description
CK1	Road Maintained	Yes	No		
CK1	Accessible Year-Round				

TXR-BAlley Ownership

TXR-BAlley Description

CK1-X	Public	
CK1-X	Private	

<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>	<div>CAP</div> <div>Report Location] – [Image Description]</div> <div><p><i>This is where the [Report Location] – [Image Description] photo would display.</i></p></div>
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## TAB Exterior - [Building]

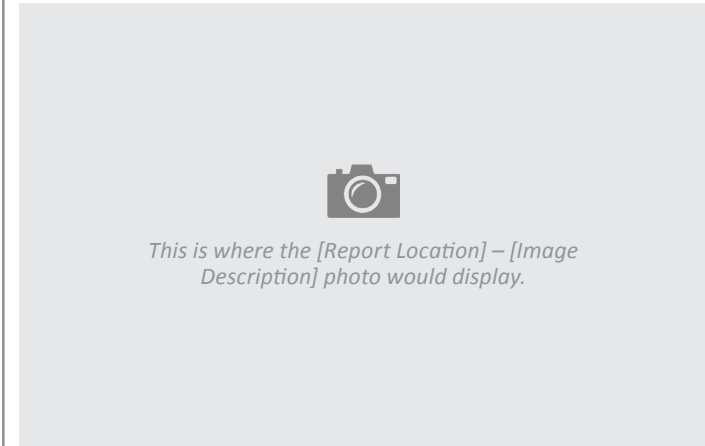
<b>TXR-B</b>	Units in Structure	
	Year Built	<b>TXR</b> [~]
	Construction Type	
<b>TXR-B</b>	Construction Status	
		Yes No
<b>CK1</b>	Garage Converted to Finished Area	<b>Y/N</b> <input type="checkbox"/> <input type="checkbox"/>
<b>TXR-B</b>	Structure Type	
	Structure Area	
	Attachment Type	
<b>TXR-B</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]



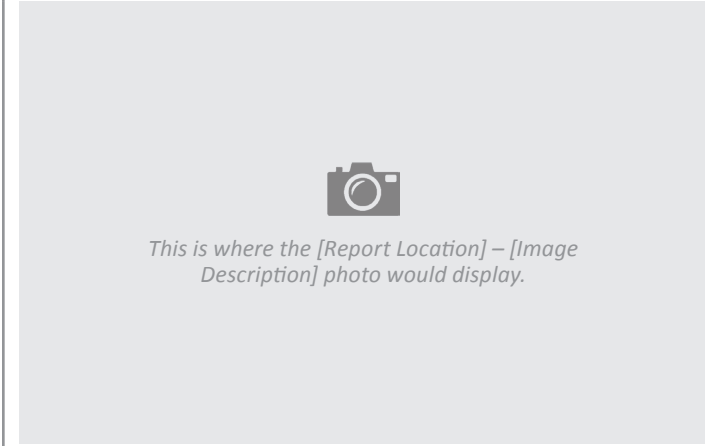
**CAP** Report Location] – [Image Description]



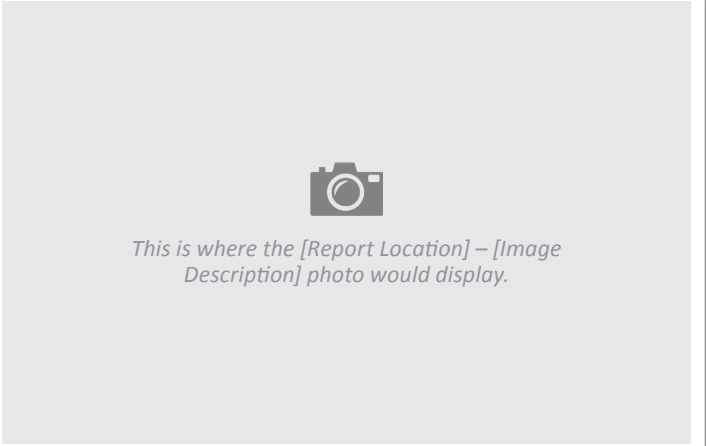
## H1 Updates (Exterior)

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	[Report Location] – [Image Description]		CAP	[Report Location] – [Image Description]
	<div><div></div><div>This is where the [Report Location] – [Image Description] photo would display.</div></div>		<div><div></div><div>This is where the [Report Location] – [Image Description] photo would display.</div></div>	

TAB

Unit Interior - [Building]

TXR-B	Total Area	TXR-B	Levels in Unit
TXR-B	Area Breakdown		Floor Number
TXR-I	Finished Above Grade		Unit Construction Status
	Finished Above Grade (Nonstandard)		Main Entrance Floor
TXR-I	Unfinished Above Grade		Top Floor
TXR-B	Total Area Above Grade		Total Bedrooms
TXR-I	Finished Below Grade	TXR-B	Total Bathrooms - Full
	Finished Below Grade (Nonstandard)	TXR-B	Total Bathrooms - Half
TXR-I	Unfinished Below Grade	CK1	Accessory Dwelling Unit (ADU)
TXR-B	Total Area Below Grade		Yes No
			<input type="checkbox"/> <input type="checkbox"/>

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]		CAP	[Report Location] – [Image Description]
	<div><div></div><div>This is where the [Report Location] – [Image Description] photo would display.</div></div>		<div><div></div><div>This is where the [Report Location] – [Image Description] photo would display.</div></div>	

TAB-C

Unit Interior - [Building] (continued)

H1	Apparent Defects, Damages, Deficiencies (Mechanical)			
TCH	Feature	Deficiency	Detail and Description	Severe Deficiency?
TB				

CAP

Report Location] – [Image Description]

CAP

Report Location] – [Image Description]

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



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

YesNo

CK1

Attic Floor

☐

☐

CK1

Attic Heated

☐

☐

TCH	Interior Features					
TB	Room	Feature	Fixture	Update	Update Description	Time Frame
TB						

Y/N

YesNo

CK1

Range/Oven

☐

☐

CK1

Microwave

Y/N

YesNo

☐

☐

↕

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]

CAP

Report Location] – [Image Description]

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



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

Report Location] – [Image Description]

CAP

Report Location] – [Image Description]

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



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]

CAP

Report Location] – [Image Description]

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



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

Report Location] – [Image Description]

CAP

Report Location] – [Image Description]

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



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.*

HDR-L

Uniform Property Data Report

2 COLUMN PAGE FORMAT

Page [Page] of [Pages]

HDR-R

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

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

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

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

2. 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

Property Data Collection

TXR-B

Submitting Company

Property Data Collector

TXR-B

Property Data Collection Date

Y/N-1

s

TXR-I

Email

TXR-I

Phone

TXR-B

Property Data Collector Type

CK1

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

☐

☐

FTR-L

[Property Type]

FTR-C

ase File ID:

LPA ID:

UPD Version #[1.0]

FTR-R

Fannie Mae | Freddie Mac  
December 2025