



INSIDE APPRAISAL 3.6

Insights for Underwriters

From Green Hornet to UAD 3.6

Uniform Appraisal Report

213 TREE STAND RD, ANYTOWN, MD 99992

SUMMARY

Option of Market Value	\$250,000	Market Value Condition	At 15
Effective Date of Appraisal	03/01/2014	Property Valuation Method	Traditional Appraisal
Assignment Reason	Refinance	Appraiser Name	John Appraiser
Borrower Name	Jane Doe		
Current Owner of Public Record	Jane Doe		
Listing Status	None		

Property Description		Overall Quality	
Construction Method	Site Built	Overall Quality	Q4
Attachment Type	Cutaway	Overall Condition	C3

Planned Unit Development (PUD)	☐		
Condominium	☐		
Cooperative	☐		
Condo	☐		
Subject Site Owned in Common	☐		
Units Excluding Admix	1		
Accessories Dwelling Units	0		
Property Rights Appraised	Fee Simple		

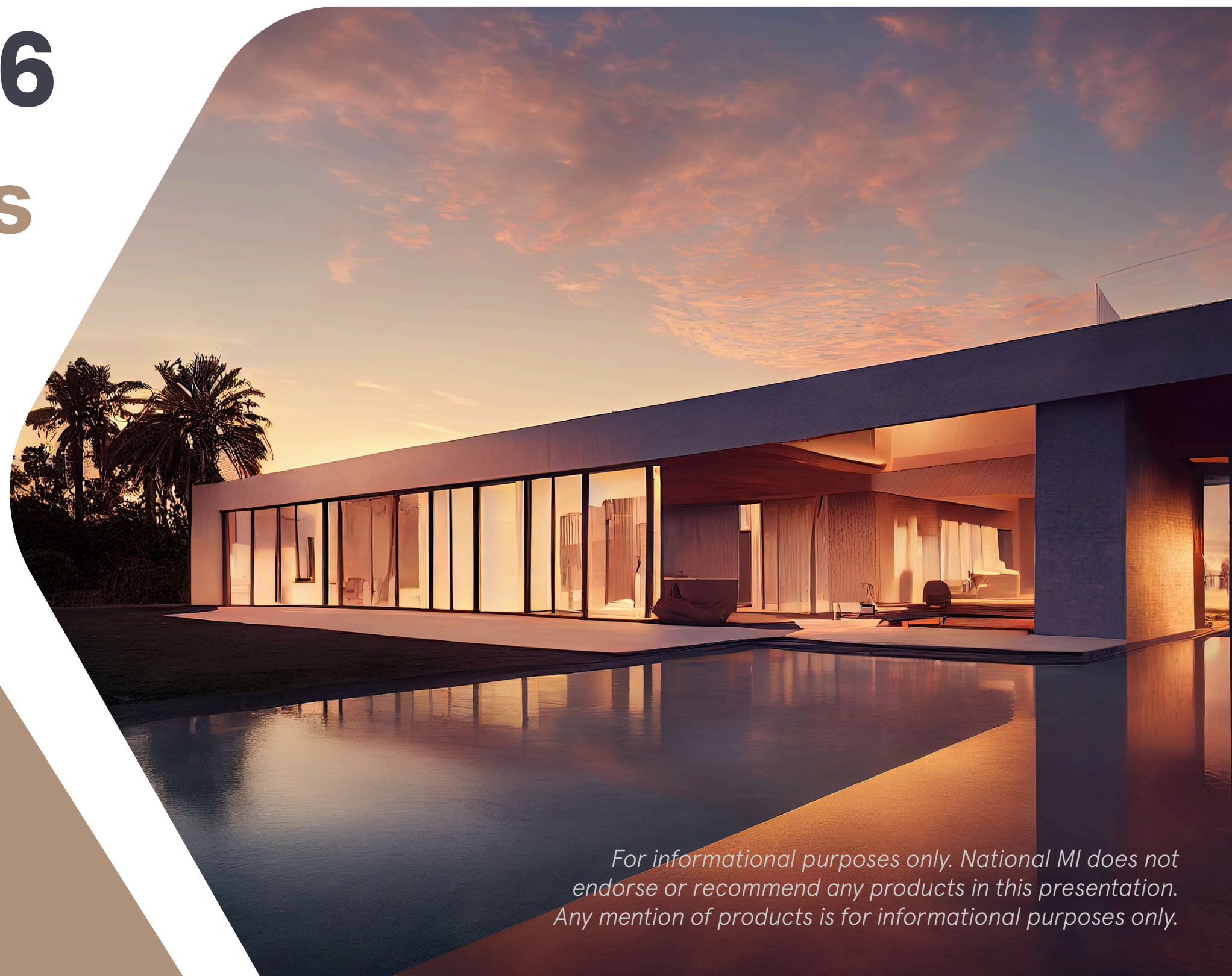


This is where the dwelling (not photo) would display

This is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?			
Zoning Compliance	Legal		

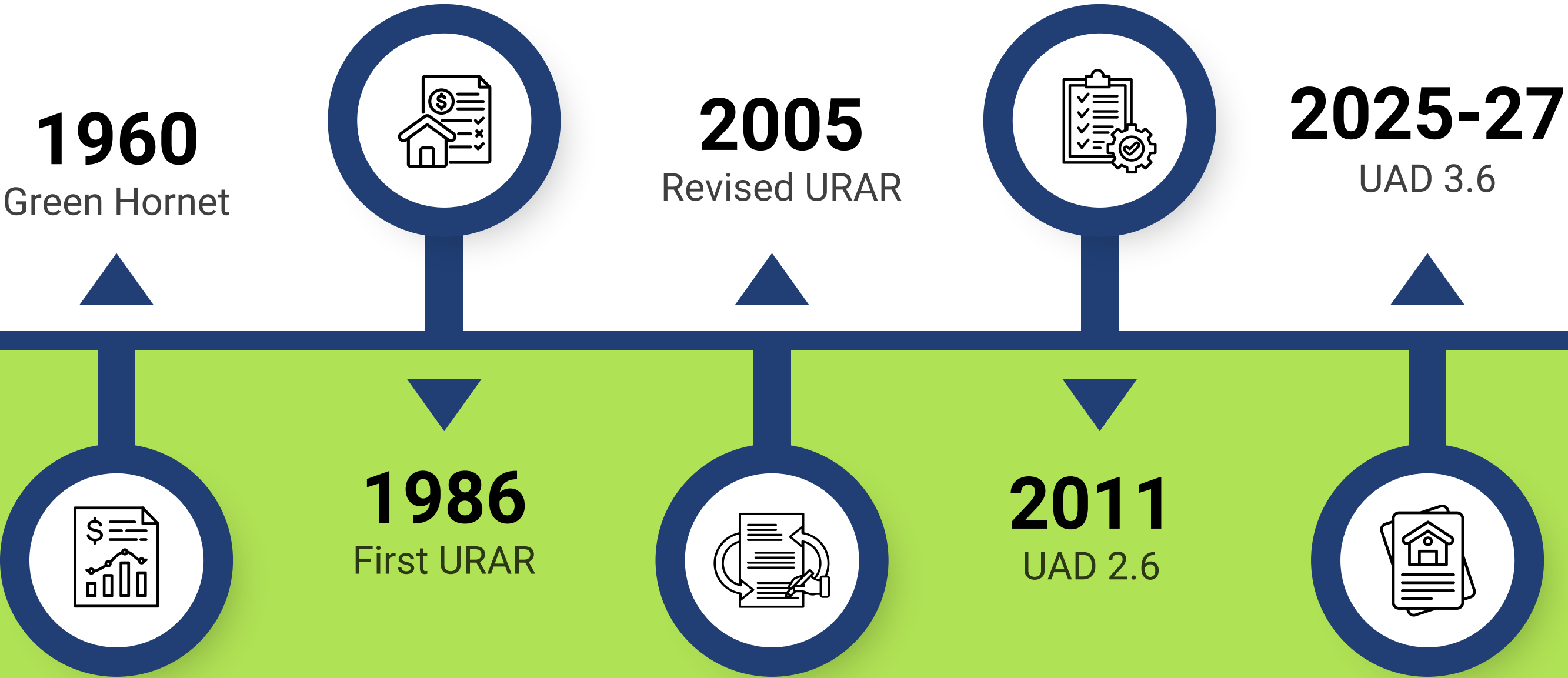
Apparent Defects, Damages, Deficiencies Requiring Action

None



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EVOLUTION TIMELINE



60+ YEARS OF APPRAISAL FORM EVOLUTION

Pre Forms

Narrative Based

FEDERAL HOUSING ADMINISTRATION
REPORT OF VALUATOR

Property status at time of this report: _____
☐ Construction not begun. (Serial number)
☐ Under construction. _____
☐ Completed _____ mo. _____ yr. (Subdivision file number)

Property address _____
City _____ State _____

IMMEDIATE NEIGHBORHOOD
(See _____)

(1) General location _____

(2) Use limitations _____

(3) { _____% ☐ Moderately } built-up and is developing
 { ☐ Sparsely ☐ Densely }
 ☐ not at all. ☐ moderately.
 ☐ slowly. ☐ rapidly.

(4) Uses in neighborhood _____

(5) Is transition in use taking place? _____ If so, describe _____

(6) Is change in occupancy taking place? _____ If so, describe _____

(7) _____% vacancy in residential units.

(8) Ages of typical main buildings _____ years.



Great Variability



Paper Based



Narrative Driven

The Green Hornet Era

PROFESSIONAL RESIDENTIAL APPRAISAL

F. GREGORY OPELKA, M.R. S.R.A.
 1522 Belvidere Circle
 Glenview, Illinois 60025

STAPLE PICTURE HERE

PURPOSE: Mortgage Insurance Collection

Request by: Mr(s) _____

To inspect: Mr(s) _____
 Contact: Phone/Key at: _____

Owner's Value: \$ _____ Name: _____

For general use: _____

Ins. Value, 100% \$ _____ Loan Number: _____

Ins. Value "As Dep." \$ _____ Loan Reported: _____

No. of dwelling units _____ \$ _____

Masonry _____ or Frame _____ Final Estimate of Market Value: _____

ADDRESS: _____

CITY/COUNTY: _____ BLK. LOT _____

SUBDIVISION: _____

_____ SQ. FT. AREAS

_____ HSE: _____

SKETCH EXTERIOR PLAN—SHOW DIMENSIONS

NEIGHBORHOOD DATA

PROXIMITY OF PROPERTY TO:

	Less Than 1/4 mi.	1/4 to 1/2 mi.	1/2 to 1 mi.	More Than 1 mi.
Downtown Area				
Local Shopping				
Grammar School				
High School				
Expressway Access				
Other:				

TRENDS:

Income Level	
Population	
Housing Units	
Density Pop./Unit	
Avg. Prop. Values	
Ethnic Compos.	changing
Remaining Economic Life	_____ yrs.

GENERAL ECONOMICS:

TYPICAL RESIDENT'S GROSS INC. \$/yr. _____

TYPICAL OCCUPATION _____

TYPICAL PROPERTY VALUES	DOLLARS/MO.			% DELT.
	LOW	HIGH	WEEK	
Single Family Houses				
2-32 Family & Condominium				
Condominium & Multi-Family				
Non-Residential Bldg.				

TYPICAL FINANCING CORR. RD. 1st Pct. _____ %

TYPICAL TYPE OF DEVELOPMENT: One... Few... Many Builders. UNITS PER YR. _____

SITE DATA

LOT SIZE _____ x _____ x _____ x _____

ZONING _____

IMPROVMENTS: Asphalt St. _____ Conc. St. _____

UTILITIES: Gas _____ Elect. _____

EASEMENTS (DETRIMENTAL TO VALUE): _____

Describe Easements: _____

HIGHEST AND BEST USE OF SITE: Present _____ or _____

Curbs	Sidewalks	Alley	Driveway
Water	San. Sewer	Storm Sewer	Well
Party Wall	Driveway	Sidewalk	Other

Corner _____ Inside _____

BUILDING DATA

EXTERIOR

	Good Avg. Poor			
FOUNDATION	Conc.	Block	Brick	
	Beam.	Crawl	Slab	
WALLS/CONST.	Frame	Veneer	Block	
WINDOWS	Metal	Wood	Type	S & S
ROOFING	Asphalt	BL. Up	Wood	
SIDING	Wood	Alum.	Stucco	
GAR. CAR PT.	Frame	Veneer	Block	
/ Care	Det'd.	Att'd.	BL. in	O/H Door
OTHER	Gutters	Porch	Patio	
REMARKS:				

INTERIOR

	Good Avg. Poor			
WALLS & CER.	Drywall	Plaster	Wood	
FLOOR	Conc.	Tile	Wood	Carpet
CENT. HTG.	Air	Water	Steam	SPACE
FUEL	Gas	Oil	Elect.	Coal
FUR./BOIL.	Age	HRV	Gals.	A/C
ELECT.	Amper	Fuse	Cir. Br.	O/S
BATH(X) /	Age	FLR./Walls	Ceramic	Other
BATH FIX(X)	Levs.	W.C.s	Tub(X)	Sher(X)
KITCHEN	Age	CB. & SS.	Appl.	Inady.
	O/R	Dishw.	Dup.	Ex. Fan
OTHER	Firepl.			Rr. Plan

ROOMS: LIVING DINING KITCHEN/BEDRM CLOSETS BATHS / P.D.

FLOOR					
BASEMENT					
1st FLOOR					
2nd FLOOR					
3rd FLOOR					
ATTIC					
TOTAL					No. Units

DEPRECIATION IF NOT TYPICAL, DESCRIBE

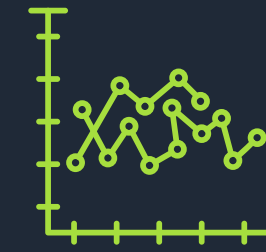
PHYSICAL DEPRECIATION	
FUNCTIONAL OBSOLESCENCE	
ECONOMIC OBSOLESCENCE	

[illegible]

Paper Based



Form Driven



Less Variability

First URAR 1004

Major Breakthrough

Property Description

Property Address

Legal Description

Assessor's Parcel No.

Borrower

Property rights appraised

Neighborhood or Project Name

Sale Price \$

Lender/Client

Appraiser

Location

Built up

Growth rate

Property values

Demand/supply

Marketing time

City

State

Zip Code

County

Tax Year

R.E. Taxes \$

Special Assessments \$

Current Owner

Occupant

Owner

Tenant

Vacant

PUD

Condominium (HUDVA only)

HOA \$

/Mo.

Map Reference

Census Tract

Description and \$ amount of loan charges/concessions to be paid by seller

Address

Address

☐ Urban

☐ Over 75%

☐ Rapid

☐ Increasing

☐ Shortage

☐ Under 3 mos.

☐ Suburban

25-75%

☐ Stable

☐ Stable

☐ In balance

☐ 3-6 mos.

☐ Rural

Under 25%

☐ Slow

☐ Declining

☐ Over supply

☐ Over 6 mos.

Predominant occupancy

☐ Owner

☐ Tenant

☐ Vacant (0-5%)

☐ Vacant (over 5%)

Single family housing

PRICE \$ (000)

AGE (yrs)

Low

High

Predominant

Present land use %

One family

2-4 family

Multi-family

Commercial

Land use change

☐ Not likely

☐ In process

To:

Neighborhood boundaries and characteristics:

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):

Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)?

Approximate total number of units in the subject project

Approximate total number of units for sale in the subject project

Describe common elements and recreational facilities:

Dimensions

Site area

Corner Lot

Yes

No

Specific zoning classification and description

Zoning compliance

Legal

Legal nonconforming (Grandfathered use)

Illegal

No zoning

Highest & best use as improved:

Present use

Other use (explain)

Utilities

Public

Other

Off-site Improvements

Type

Public

Private

Electricity

Gas

Water

Sanitary sewer

Storm sewer

Street

Curbgutter

Sidewalk

Street lights

Alley

Topography

Size

Shape

Drainage

View

Landscaping

Driveway Surface

Apparent easements

FEMA Special Flood Hazard Area

Yes

No

FEMA Zone

Map Date

FEMA Map No.

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.):

GENERAL DESCRIPTION

EXTERIOR DESCRIPTION

FOUNDATION

BASEMENT

INSULATION

ROOMS

Foyer

Living

Dining

Kitchen

Den

Family Rm.

Rec. Rm.

Bedrooms

Baths

Laundry

Other

Area Sq.Ft.

Basement

Level 1

Structured Layout

Standardized Fields

Improved Consistency

URAR 1004

Uniform Residential Appraisal Report										File No. 1004newnew		
There are		comparable properties currently offered for sale in the subject neighborhood ranging in price from \$						to \$				
There are		comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$						to \$				
FEATURE		SUBJECT		COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
Address												
Proximity to Subject												
Sale Price		\$		\$			\$			\$		
Sale Price/Gross Liv. Area		\$ sq. ft.		\$ sq. ft.			\$ sq. ft.			\$ sq. ft.		
Data Source(s)												
Verification Source(s)												
VALUE ADJUSTMENTS		DESCRIPTION		+(-) % Adjustment			DESCRIPTION			+(-) % Adjustment		
Sale or Financing Concessions												
Date of Sale/Time												
Location												
Leasehold/Fee Simple												
Site												
View												
Design (Style)												
Quality of Construction												
Actual Age												
Condition												
Above Grade Room Count		Total Bdrms. Baths		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Gross Living Area		sq. ft.		sq. ft.			sq. ft.			sq. ft.		
Basement & Finished Rooms Below Grade												
Functional Utility												
Heating/Cooling												
Energy Efficient Items												
Garage/Carport												
Porch/Patio/Deck												
Net Adjustment (Total)				+ - \$			+ - \$			+ - \$		
Adjusted Sale Price of Comparables				Net Adj. % \$			Net Adj. % \$			Net Adj. % \$		
Gross Adj. % \$				Gross Adj. % \$			Gross Adj. % \$			Gross Adj. % \$		
☐ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain _____												
My research ☐ did ☐ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.												
Data source(s) _____												
My research ☐ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sales.												
Data source(s) _____												
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).												
ITEM	SUBJECT			COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
Data Source(s)												
Effective Date of Data Source(s)												
Analysis of prior sale or transfer history of the subject property and comparable sales _____												



Checkboxes



Sales Comps Grids



Maps and Sketches

UAD Adoption



New Construction
(Just Built)



Excellent
(Recent Rehab)



Above Average
(Updated)



Average
(Standard Home)



Fair
(Major Repairs)



Poor
(Unlivable)

Quality Ratings and Definitions

- Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4** Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.



C1-C6
Condition



Q1-Q6
Quality



Standardized
Abbreviations



XML Output

Why UAD 3.6?

Key Lender Benefits



Expand Scope of UAD to Cover all Property Types



Improve Review Process Through Data Standardization



Minimize Review Times and Improve Productivity



Reduce Revisions – Appraiser can, through appraisal software vendor, check UAD compliance rules prior to submitting to client.



Redesigned SSR Provides More Pertinent Information; Available in PDF and JSON



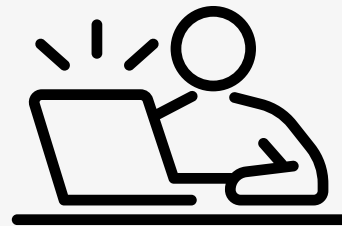
Ability to Associate an Appraisal Update Report or a Completion Report with Original URAR

Who Benefits?



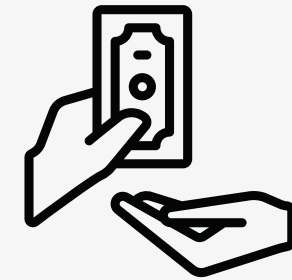
Appraisers

- Clearer Inputs
- Required Fields
- Conditional Logic



Processors

- Structured Data
- Easier QC
- Fewer Missing Fields



Lenders

- Cleaner Submissions
- Better Risk Assessment
- Consistent Delivery

New Uniform Appraisal Dataset (UAD 3.6)

Appraisal Reports in the Current UAD 2.6 XML File

Single-Family & Condo

1004/70

1073/465

1075/466

2055/2055

Appraisal Reports Not Currently UAD-Compliant

Cooperative, Manufactured Home, 2-4 Unit, Rent Schedule, & Update/Completion

1004C/70B

2090

2095

1025/72

1004D/442

1007/1000

Multi-Year UAD Project

Seek industry input to help drive this work:

- Review all data in the current appraisal forms and the UAD 2.6 Specification
- Determine what information can be removed and what will remain
- Review legacy form descriptions to determine new discrete data needs
- Review addenda and description information to determine new discrete data elements
- Determine relative information to support the value conclusion, marketability, and/or eligibility

New UAD Delivery Specification

The URAR Data-Driven Output

- Reports only **relevant data**
- **Dynamic** based on input
- Easy-to-read **appraisal analysis and conclusion**
- **Standardized, well-structured, readable**
- **Discrete data, pertinent commentary, and photos** contained in the relevant sections, designed to reduce reliance on addenda

Summary_SFS1_mv24_sv46
Uniform Residential Appraisal Report

Page 1 of 1

123 Fallen Oak Court, Smallville, VA 12345

Summary

Opinion of Market Value	\$490,000	Appraisal Report Effective Date	09/20/2019
Market Value Condition	Subject to Repair	Appraiser Name	Amy Allen
Sales Contract Price	\$489,000	Lender	DEF Bank (Client)
Borrower Name	Mary Jones	Appraisal Management	
	Michael Jones	Company (AMC)	ABC Appraisal Co.
Current Owner of Public Record	Jane Doe		
Assignment Reason	Purchase		
Listing Status	Pending		
3 Year Transfer History	No		

Property Description

Attachment Type	Detached
Overall Quality	Q4
Overall Condition	C4
Project Type	None
Planned Unit Development (PUD)	Yes
Construction Method	Site Built
Parcels	1
Property Rights Appraised	Fee Simple
Units	1
Accessory Dwelling Unit	0
Property Restriction	None



Apparent Defects, Damages, Deficiencies

Feature	Location	Comment	Affects Livability or Structural Integrity	Recommended Action	Estimated Cost to Repair
Dwelling					
Roof	Section of roof	Flashing is missing on one side of the house which could cause leaks from the roof.	Yes	Repair	\$500
Total Cost					\$500

Page 1 of 3

Sales_Comp_Approach_SFS1_mv27_sv38
Uniform Residential Appraisal Report

Sales Comparison Approach

General Information	Subject Property	Comparable #1	Comparable #2	Comparable #3
Property Address	123 Fallen Oak Ct. Smallville VA 12345	241 Rapid Creek Ln. Smallville VA 12345	188 Fallen Oak Ct. Smallville VA 12345	210 Cannon Ball Rd. Smallville VA 12345
Data Source	MLS 123456 Public Record	MLS 33A245 Public Record	MLS 33A245 Public Record	MLS 678A12 Public Record
Proximity to Subject	.17 Miles N	.06 Miles N	.06 Miles N	.4 Miles NE
List Price	\$489,000	\$460,000	\$449,900	\$525,000
Listing Status	Pending	Settled Sale	Settled Sale	Settled Sale
Sale Price	\$489,000	\$460,000	\$450,000	\$520,000
Sales Concessions	\$5,000	\$8,500	\$11,000	\$10,400
Contract Date	09/17/2019	07/22/2019	08/05/2019	07/02/2019
Closing Date	12	12	6	14
Days on Market	Detached	Detached	Detached	Detached
Attached/Detached	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Property Rights Appraised				

17,886 Sq. Ft. \$0 13,038 Sq. Ft. \$0 16,039 Sq. Ft. \$0

Comparable #2

188 Fallen Oak Ct. Smallville, VA 12345
0.06 Miles N
13,038 Sq. Ft.
2,804 Sq. Ft.
1,200 Sq. Ft.
4
2 2
\$449,900
\$450,000
\$40,540
\$490,540
Most

Comparable #3

210 Cannon Ball Rd. Smallville, VA 12345
0.4 Miles NE
16,039 Sq. Ft.
2,816 Sq. Ft.
1,328 Sq. Ft.
4
3 1
\$525,000
\$520,000
\$5,400
\$525,400
Less

UAD 3.6 Implementation Timeline



Sep 8, 2025

Limited Production
Begins



Jan 26, 2026

Broad Production



Nov 2, 2026

Mandatory UAD 3.6



May 3, 2027

Legacy 2.6 Sunset

New Feature!

Summary Page

- Synopsis of Key Information
- Actions to be taken into consideration by the lender.
- Not a substitute for reading the entire report.

Uniform Residential Appraisal Report

123 ANYWHERE ST, SOMECITY, TN 12345

SUMMARY

Opinion of Market Value	\$275,000	Market Value Condition	As Is
Effective Date of Appraisal	03/14/2022	Property Valuation Method	Traditional Appraisal
Assignment Reason	Refinance	Appraiser Name	Annie Appraiser
Borrower Name	John Doe		
	Jane Doe		
Current Owner of Public Record	John Doe		
	Jane Doe		
Listing Status	None		

Property Description

Construction Method	Manufactured	Overall Quality	Q3
	Site Built	Overall Condition	C2
Attachment Type	Detached		
Planned Unit Development (PUD)	☐ Yes ☒ No		
Condominium	☐ Yes ☒ No		
Cooperative	☐ Yes ☒ No		
Condop	☐ Yes ☒ No		
Subject Site Owned in Common	☐ Yes ☒ No		
Units Excluding ADUs	1		
Accessory Dwelling Units	0		
Property Rights Appraised	Fee Simple		
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☒ Yes ☐ No		
Zoning Compliance	Legal		
HUD Data Plate Attached	Yes		
HUD Label Present for All Sections	Yes		



Apparent Defects, Damages, Deficiencies Requiring Action

None

Subject Property Section

- Fields Adapt to Property Type & Loan Requirements

UAD 3.6 Dynamic

Leasehold

Subject Property

Physical Address	456 Something Rd Somewhere, VA 12345
County	Fabricated
Neighborhood Name	Unreal Farms

	Yes	No
Planned Unit Development (PUD)	☐	☒
Condominium	☐	☒
Cooperative	☐	☒
Condop	☐	☒
Property on Native American Lands	☐	☒
Subject Site Owned in Common	☐	☒
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	☒	☐
New Construction	☐	☒

Ownership Rights

Property Rights Appraised	Leasehold
Community Land Trust	No
Ground Rent Annual Amount	\$1,200
Renewable	Yes
Expires	06/2099

Description of Ground Rent and Impact to Value/Marketability
Leasehold properties are common in the subject's immediate market area with most leases having automatic renewal terms of 50 or 100 years. The lease fees are generally minimal in comparison to property values and appear to have no impact on the value or marketability of the properties. The appraisal utilizes 3 sales of comparable leasehold properties from the subject's neighborhood in the sales comparison approach.

Fee Simple

Subject Property

Physical Address	123 Falling Tree Ct Treeville, VA 12345
County	Arboreal
Neighborhood Name	Sunnyside

	Yes	No
Planned Unit Development (PUD)	☒	☐
Condominium	☐	☒
Cooperative	☐	☒
Condop	☐	☒
Property on Native American Lands	☐	☒
Subject Site Owned in Common	☐	☒
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	☒	☐
New Construction	☐	☒

Ownership Rights

Property Rights Appraised	Fee Simple
---------------------------	------------

Legal Description

Lot 53 Sunnyside Subdivision

Dynamic Field Examples (PUD)

- When PUD is selected, HOA information auto-populates.
- Developer control status shown on the same page (no need to jump to page 6).

Project Information

Planned Unit Development (PUD) ☒ Condominium ☐ Cooperative ☐ Condop ☐

Project Information Data Source Real Estate Agent

Mandatory Fees (HOA, PUD, or Co-op)

Monthly Amount \$34

Common Amenities/
Services Included Trash Removal

Utilities Included None

Project Factors and Impact to Value/Marketability			
Project Factor	Detail	Impact	Comment
Developer/Sponsor in Control	No		
Known Legal Actions	None		
Unit Special Assessments	None		
Unit Tax Abatements or Exemptions	None		



Personal Property Auto-Captured

No need to re-request from appraiser.

Sales Contract

	Yes	No		
Is there a sales contract?	☒	☐	Contract Price	\$489,000
Was sales contract information analyzed?	☒	☐	Contract Date	09/17/2019
Does this appear to be an arm's length transaction?	☒	☐	Transfer Terms	Typically Motivated
			Personal Property Conveyed	Yes

Personal property is not included in the appraiser's final opinion of value

Financial Sales Concessions

Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property

Known Sales Concessions	Yes
Total Sales Concessions	\$5,000
Typical for Market	Yes

Sales Contract Analysis

\$5,000 concession towards repair of the carpet. Window treatments, washer and dryer, and media room projector conveyed per sales contract.

CU/LPA Suggesting Other Sales?

No need to follow up with the appraiser to comment on comps that are not in the grid.

Additional Properties Analyzed Not Used

#	Property Address	Sale Date	Status	Reason Not Used	Comment
1	101 Somewhere Ln Treeville, VA 12345	—	Active	Proximity Quality	Inferior quality and non-similar location
2	955 Black Swan Rd Treeville, VA 12345	—	Pending	Proximity Quality	Superior quality and located further from subject
3	325 Summit Ct Treeville, VA 12345	08/21/2019	Settled Sale	Proximity	Located further from subject
4	7464 Blank Ln Treeville, VA 12345	06/02/2019	Settled Sale	Finished Area Proximity	Had 5 bedrooms, but because it was larger and farther away, it was not used.
5	8718 Mover Ln Treeville, VA 12345	07/13/2019	Settled Sale	Finished Area Quality	Property has a media room and wet bar, but is larger and of superior quality.

Better Reporting Structure!

New and Expanded Data Requirements

- Establishing consistent and structured data fields.
- Minimizing subjectivity for greater impartiality.
- Accommodating diverse property and assignment types.
- More selection criteria, less typing.
- Enhanced Readability

Dwelling Exterior (continued)

Quality and Condition

Exterior Quality Rating	Q4	Exterior Condition Rating	C4
-------------------------	----	---------------------------	----

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report

Exterior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	Vinyl		Typical Wear and Tear	Minor cracks to vinyl typical for age.
Foundation	Poured Concrete Basement		Typical Wear and Tear	
Roof	Composition Estimated Age: 10-20 years		Typical Wear and Tear	Reported condition is subject to repair; see defects table and commentary below.
Windows	Vinyl Double Hung - Thermal Pane	Double Thermal Pane contributes to Energy Efficiency.	Typical Wear and Tear	Windows same age as house.

Mechanical System Details

	System	Detail		Yes	No
Heating	Forced Warm Air	Natural Gas	Core Heating System Below Grade	☒	☐
Cooling	Centralized		Other Mechanical Systems		
			Sump Pump		
			Water Heater		

Apparent Defects, Damages, Deficiencies (Dwelling Exterior)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair

Dwelling Exterior Commentary

Condition Status is reflective of noted repair having been completed.

Dwelling Exterior Exhibits

Better Reporting Structure!

Apparent Defects, Damages, Deficiencies

- Feature
- Location
- Description
- Affects Soundness or Structural Integrity
- Recommended Action

Apparent Defects, Damages, Deficiencies (Dwelling Exterior)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair

Apparent Defects, Damages, Deficiencies (Unit Interior)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Flooring	Dining Room	Carpet is stained in one corner of the Dining Room.	No	None

Reconciliation (continued)

Apparent Defects, Damages, Deficiencies

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
Dwelling Exterior					
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair	\$1,500
Unit Interior					
Flooring	Dining Room	Carpet is stained in one corner of the Dining Room.	No	None	
Total Cost					\$1,500

As Is Overall Condition Rating C5

Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections

Better Reporting Structure!

New and Expanded Data Requirements

- Establishing consistent and structured data fields.
- Minimizing subjectivity for greater impartiality.
- Accommodating diverse property and assignment types.
- More selection criteria, less typing.
- Enhanced readability.

Dwelling Exterior (continued)

Quality and Condition

Exterior Quality Rating Q4

Exterior Condition Rating C4

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report

Exterior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	Vinyl		Typical Wear and Tear	Minor cracks to vinyl typical for age.
Foundation	Poured Concrete Basement		Typical Wear and Tear	
Roof	Composition Estimated Age: 10-20 years		Typical Wear and Tear	Reported condition is subject to repair; see defects table and commentary below.
Windows	Vinyl Double Hung - Thermal Pane	Double Thermal Pane contributes to Energy Efficiency.	Typical Wear and Tear	Windows same age as house.

Mechanical System Details

	System	Detail		Yes	No
Heating	Forced Warm Air	Natural Gas	Core Heating System Below Grade	☒	☐
Cooling	Centralized		Other Mechanical Systems		
			Sump Pump		
			Water Heater		

Apparent Defects, Damages, Deficiencies (Dwelling Exterior)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair

Dwelling Exterior Commentary

Condition Status is reflective of noted repair having been completed.

Dwelling Exterior Exhibits



Integrated Repair Photos

Defect and repair images are embedded within the applicable section for immediate reference.

Apparent Defects, Damages, Deficiencies (Dwelling Exterior)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair

Dwelling Exterior Commentary

Condition Status is reflective of noted repair having been completed.

Dwelling Exterior Exhibits

Dwelling Front



Dwelling Rear



Apparent Defects, Damages, Deficiencies - Roof - Damaged Flashing



Photos Integrated by Section

Images appear within relevant sections, not just in the photo addendum.

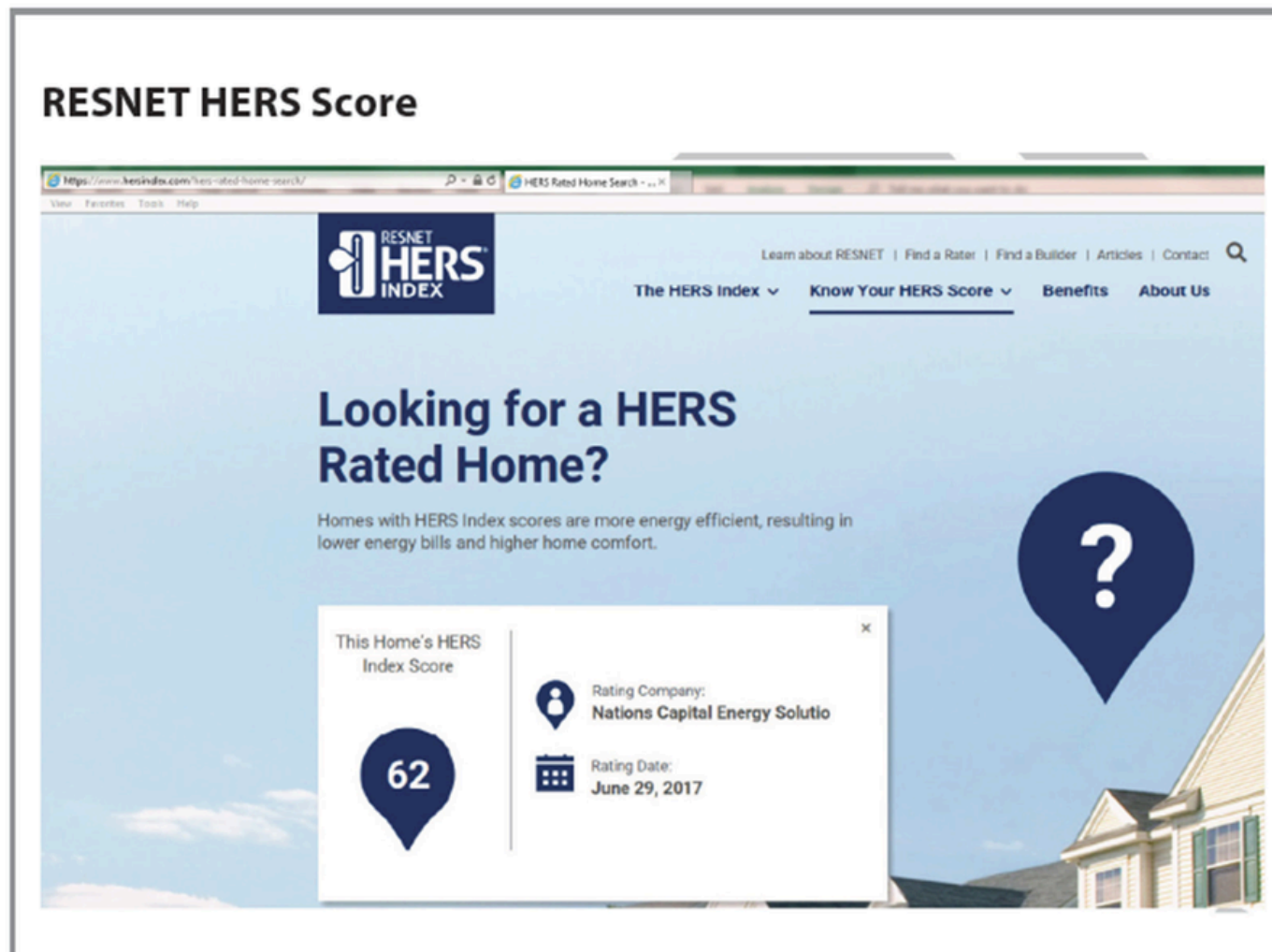
Energy Efficient and Green Features Impact to Value/Marketability

Impact to Value/Marketability Neutral

Energy Efficient and Green Features Commentary

On average, homes with a HERS Index rating of 62 are 38% more energy efficient than a standard new house.

Energy Efficient and Green Features Exhibits



<https://sf.freddiemac.com/docs/pdf/uad-sample-scenarios-combined.pdf#page=183>

Detailed Room Breakdowns

Fewer abbreviations with level-by-level detail.

Unit Interior				
Area Breakdown			Levels in Unit	
Finished Above Grade		3,002 Sq. Ft.	3	
Unfinished Above Grade		0 Sq. Ft.	Occupancy	
Finished Below Grade		1,300 Sq. Ft.	Owner	
Unfinished Below Grade		230 Sq. Ft.	Total Bedrooms	
Area Data Source		Physical Measurement	Total Bathrooms - Full	
Below Grade Finish Compared to Above		Similar	Total Bathrooms - Half	
Level and Room Detail				
Level in Unit	Grade Level Detail	Finish	Area	Room Summary
Level B1	Partially Below Grade Interior and Exterior Access Walk Out	Finished	1,300 Sq. Ft.	1 - Bath - Half 1 - Media Room 1 - Recreation Room 1 - Wet Bar
		Unfinished	230 Sq. Ft.	
Level 1	Above Grade	Finished	1,470 Sq. Ft.	1 - Bath - Full 1 - Bedroom 1 - Dining Room 1 - Family Room 1 - Kitchen 1 - Office
Level 2	Above Grade	Finished	1,532 Sq. Ft.	2 - Bath - Full 4 - Bedroom 1 - Laundry Room
Quality and Condition				
Interior Quality Rating		Q4	Interior Condition Rating	
			C4	

More detail New vs Old

Interior Features				
Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Carpet	Throughout all bedrooms and living areas.	Damaged and Functional	Original carpet, stained in one corner in the Dining Room.
	Ceramic Tile	All baths.	Typical Wear and Tear	
	Engineered Wood	Throughout finished below grade area.	Typical Wear and Tear	
	Hardwood	Kitchen and Hallways.	Typical Wear and Tear	
Walls and Ceiling	8 Ft. 9 Ft. 10 or more feet 2 or more stories Cathedral Coffered Flat	Cathedral ceiling in bedroom, 2 story family room, coffered ceiling in media room. 9 foot ceiling in 1st level.	Typical Wear and Tear	
Overall Update Status for Flooring		Not Updated		

UAD 2.6

INTERIOR	materials/condition
Floors	Ceramic Tile/Gd
Walls	Drywall/Average
Trim/Finish	Painted Wd/Good
Bath Floor	Ceramic Tile/Gd
Bath Wainscot	Ceramic Tile/Good

UAD 3.6



Garage section

UAD 3.6 provides detailed vehicle storage data compared to the limited checkbox format in UAD 2.6.

Vehicle Storage

UAD 3.6

Storage	Number of Parking Spaces	Detail
Driveway	2	Asphalt
Garage	2	Built-in 460 Sq. Ft.

Apparent Defects, Damages, Deficiencies (Vehicle Storage)

None

Vehicle Storage Exhibits

Driveway - Garage



UAD 2.6

Car Storage	☐ None
☒ Driveway	# of Cars 2
Driveway Surface Dirt	
☐ Garage	# of Cars 0
☐ Carport	# of Cars 0
☐ Att.	☐ Det. ☐ Built-in



Expanded Amenities Reporting

UAD 3.6 provides structured details and exhibits, unlike the simplified UAD 2.6 layout.

Subject Property Amenities

Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Accessories	Fence		
Outdoor Living	Deck	Wood	400 Sq. Ft.
	Porch	Concrete	351 Sq. Ft.
Whole Home	Indoor Fireplace		Total Number - 1
Miscellaneous	Media Room		
	Wet Bar		

Apparent Defects, Damages, Deficiencies (Subject Property Amenities)

None

Subject Property Amenities Exhibits

Media Room

Amenities	☐ WoodStove(s) #0
☐ Fireplace(s) # 0	☒ Fence Wd/CL
☐ Patio/Deck None	☒ Porch Covered
☐ Pool None	☒ Other Shed

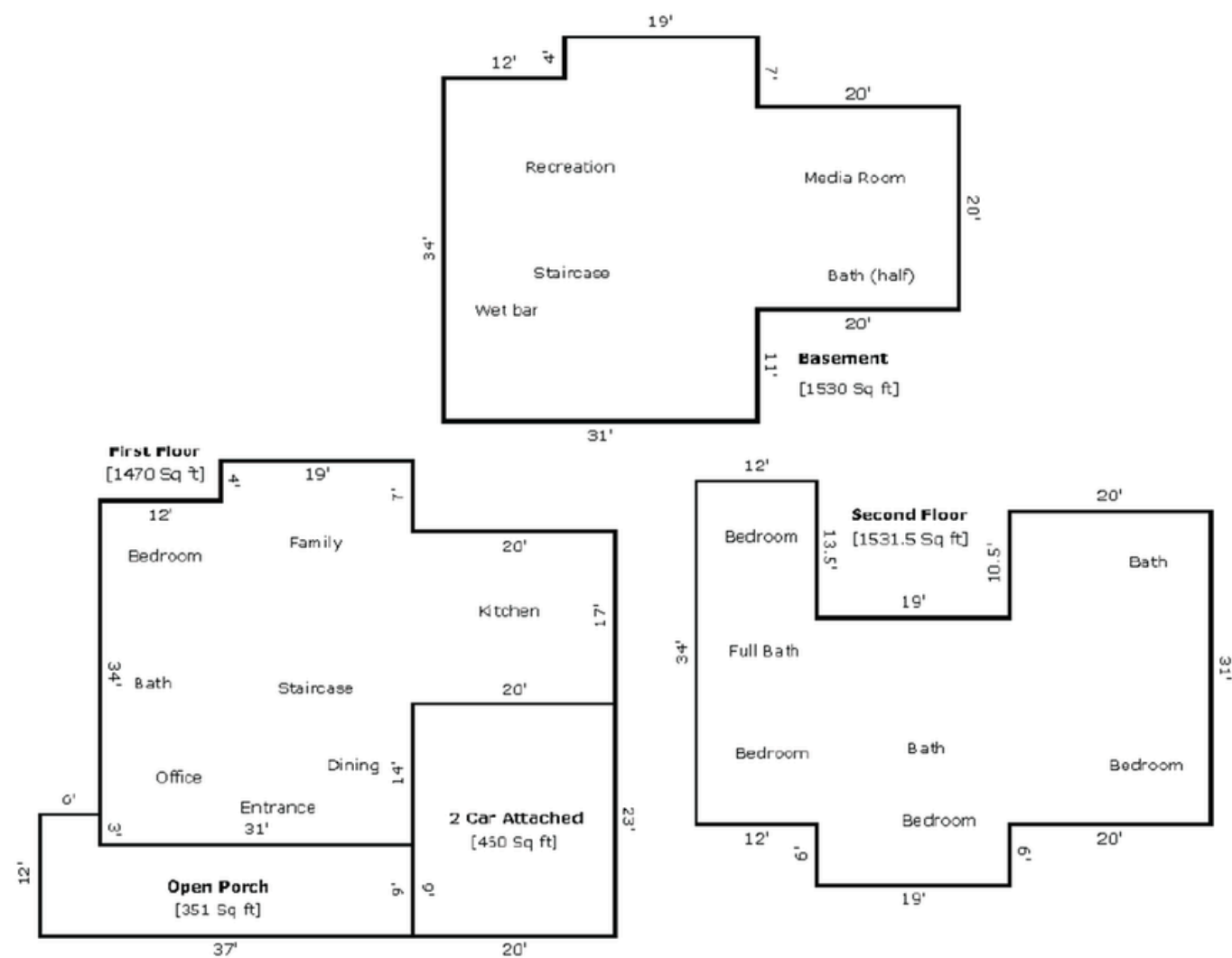
ANSI Commentary Now Built Directly Into the Form.

Sketch

Measurement Standard

ANSI

Sketch



Area Calculations Summary

Living Area

Calculation Details

Enhanced Neighborhood Reporting in UAD 3.6

UAD 3.6

Market

Market Area Boundary
Search Criteria Description

Search Result Metrics

Active Listings

Median Days on Market
Lowest List Price
Median List Price
Highest List Price

Pending Sales

Price Trend Analysis Commentary

Housing Trends

Demand/Supply

Market Commentary

Market Exhibits

Sales in Past __ Months

Lowest Sale Price
Median Sale Price
Highest Sale Price

Distressed Market Competition

Graph

Price Trend Source

Marketing Time

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	☐ Urban ☐ Suburban ☐ Rural	Property Values	☐ Increasing ☐ Stable ☐ Declining	PRICE	AGE	One-Unit	%
Built-Up	☐ Over 75% ☐ 25-75% ☐ Under 25%	Demand/Supply	☐ Shortage ☐ In Balance ☐ Over Supply	\$ (000)	(yrs)	2-4 Unit	%
Growth	☐ Rapid ☐ Stable ☐ Slow	Marketing Time	☐ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths	Low		Multi-Family	%
Neighborhood Boundaries				High		Commercial	%
				Pred.		Other	%
Neighborhood Description							
Market Conditions (including support for the above conclusions)							

UAD 2.6

Site Section Comparison

Site

UAD 3.6

Total Site Size		14,000 Sq. Ft.	Number of Parcels		1
Assessor Parcel Number (APN)		APN Description	Parcel Size		
F-895-4		Land with Dwelling	14,000 Sq. Ft.		
Zoning			Property Access		
Compliance		Legal	Primary Access		Public Street
Classification Code		R-01	Street Type and Surface		Local Road Asphalt
Classification Code Description		Residential - Single Family	Typical for Market		Yes
Property Use					
Non-Residential Use		None			

Site Influence				
Influence	Proximity	Detail	Impact	Comment
Residential	Bordering		Neutral	Subject and all comparables are located in a residential area.

View and Impact to Value/Marketability		
View	Range of View	Impact
Residential	Full	Neutral

Site Features and Impact to Value/Marketability			
Feature	Detail	Impact	Comment
Hazard Zone	No Hazard Zone Noted		

UAD 2.6

Dimensions	50 x 150	Area	7500 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	R-2	Zoning Description	Medium Density Single Family & Multi-Family; Duplexes; 5,000 sf Min Site				
Zoning Compliance	☒ Legal	☐ Legal Nonconforming (Grandfathered Use)	☐ No Zoning	☐ Illegal (describe)			
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe. <u>See attached addenda.</u>							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	☒		Water	☒	Street Asphalt Paved	☒	☐
Gas	☒		Sanitary Sewer	☒	Alley None	☐	☐
FEMA Special Flood Hazard Area	☐ Yes ☒ No	FEMA Flood Zone	X	FEMA Map #	04019C2279L	FEMA Map Date	06/16/2011
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe. <u>A typical interior lot with no adverse influences noted with the subject property or neighborhood. No survey was performed or reviewed during the scope of work for the appraisal process. All information pertaining to easement, encroachments, environmental conditions and land uses were derived via the on site appraisal inspection or public records such as plat maps, etc.</u>							

New site section and New to 3.6 Broadband Question

UAD 3.6

Utilities and Impact to Value/Marketability

Broadband Internet Available Yes

	Public	Private	Detail	Private Utility Impact	Comment
Electricity	✓	✓	Solar	Neutral	Subject has solar power but has also maintained connection to public electrical lines.
Sanitary Sewer	✓				
Water	✓				

Property Access

Primary Access	Public Street
Street Type and Surface	Local Road Asphalt
Typical for Market	Yes

UAD 2.6

SITE	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private	
	Electricity	☒	☐	Water	☒	☐	Street Asphalt Paved	☒	☐
	Gas	☒	☐	Sanitary Sewer	☒	☐	Alley None	☐	☐
		☐	☐		☐				
		☐	☐		☐				



Energy Efficiency Big Change

UAD 3.6

Energy Efficient and Green Features

Renewable Energy Component	Ownership	Financing Arrangement
Solar	Leased	
Known Building Certifications None		
Green/Energy Efficiency Rating Organization	Rating	Score
RESNET	HERS	65
DOE	Home Energy Score	7

Energy Efficient and Green Features Impact to Value/Marketability

Impact to Value/Marketability Neutral

Description The solar panels are leased and therefore not considered part of the real property. The lease is transferable when the subject is sold, however there is no measurable impact on value or marketability as the decision to transfer the lease would be the personal preference of any purchaser of the property.

Energy Efficient and Green Features Commentary

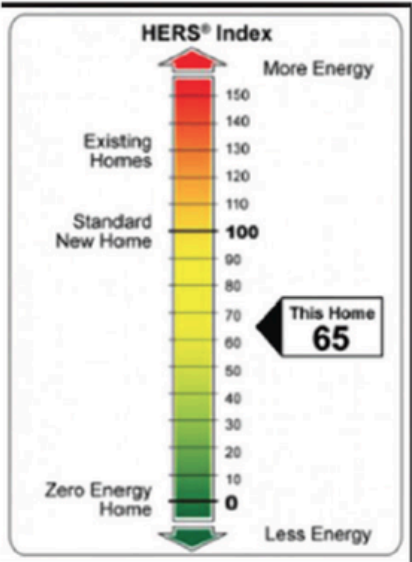
The Energy Efficiency Ratings and Certifications for the subject and comparables have been considered in the reconciliation and final opinion of market value for the subject. The subject and comparable #2 have solar panels and had energy audits that provided efficiency ratings. Analysis of the data available indicates there is no measurable impact on market value. Analysis indicated that properties with energy efficient features and certifications have, on average, a lower number of days on market than properties with no energy efficiency noted.

Energy Efficient and Green Features Exhibits

Solar Panels



HERS Score



HERS Index Value	Energy Level
150	More Energy
140	
130	
120	
110	
100	Standard New Home
90	
80	
70	
65	This Home
60	
50	
40	
30	
20	
10	
0	Zero Energy Home
	Less Energy

UAD 2.6

Enhanced Dwelling Details

Side-by-side photos with descriptions provide clearer reporting than UAD 2.6.

UAD 3.6

Dwelling Exterior

Subject Property Units in Structure		2
Dwelling Style		Colonial
Front Door Elevation		1-2 Ft.
Year Built		1979
Construction Method		Site Built
Converted Area		None



UAD 2.6

GENERAL DESCRIPTION	
Units	☐ One ☒ One with Accessory Unit
# of Stories	1
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit
	☒ Existing ☐ Proposed ☐ Under Const.
Design (Style)	Bungalow
Year Built	1952
Effective Age (Yrs)	22

Comparable Sales Grid

Discrete Entries + Expandable Layout

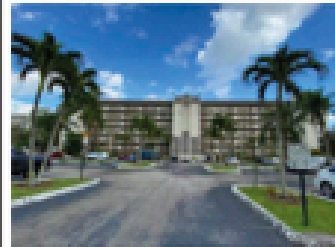
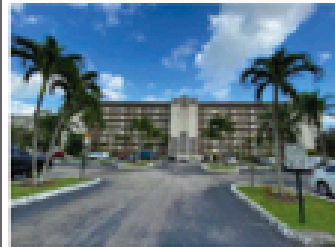
Fixed Grid UAD 2.6

Uniform Residential Appraisal Report							
File No. 7772							
There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$							
There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ to \$							
FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address							
Proximity to Subject							
Sale Price	\$	\$		\$		\$	
Sale Price/Gross Liv. Area	\$ sq. ft.	\$ sq. ft.		\$ sq. ft.		\$ sq. ft.	
Data Source(s)							
Verification Source(s)							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing							
Concessions							
Date of Sale/Time							
Location							
Leasehold/Fee Simple							
Site							
View							
Design (Style)							
Quality of Construction							
Actual Age							
Condition							

Enhanced Grid UAD 3.6

Sales Comparison Approach							
	Subject Property	Comparable # 1		Comparable #2		Comparable #3	
General Information							
Property Address	213 Tree Stand Rd Anytown, MD 09992	318 Pine Crest Rd Anytown, MD 09992		231 Beech Tree St Anytown, MD 09992		431 Holly Ave Anytown, MD 09992	
	 <i>This is where the Dwelling Front photo would display.</i>	 <i>This is where the Comparable 1 photo would display.</i>		 <i>This is where the Comparable 2 photo would display.</i>		 <i>This is where the Comparable 3 photo would display.</i>	
Data Source		MLS HC3148234 Assessor Record		MLS HC3183023 Assessor Record		MLS HC1234823 Assessor Record	
Proximity to Subject		0.24 Miles N		0.16 Miles W		0.40 Miles E	
List Price	—	\$339,900		\$350,000		\$364,900	
Listing Status	—	Settled Sale		Settled Sale		Settled Sale	
Sale Price		\$335,000		\$350,000		\$364,900	
Sales Concessions	—	\$1,500	\$0	\$2,500	\$0	\$3,000	\$0
Contract Date	—	11/17/2023	\$0	12/15/2023	\$0	12/01/2023	\$0
Sale Date		12/28/2023	\$0	01/05/2024	\$0	01/15/2024	\$0
Days on Market	—	39		50		72	

- New Feature!
- Dynamic Sales Comparison Grid
- The grid is broken into subsections.
 - Previously-entered information auto-populates.
 - Ability to add additional rows.
 - Line item and rollup adjustments
 - Summary subsection.
 - Additional properties analyzed not used.

Sales Comparison Approach							
Subject Property		Comparable #1		Comparable #2		Comparable #3	
General Information							
Property Address	201 Underhill Dr, Unit 202 Nowhere, CA 90021	201 Underhill Dr, Unit 204 Nowhere, CA 90021	1633 Hundred Ave, Unit 801 Nowhere, CA 90021	1639 Town St, Unit 333 Nowhere, CA 90021			
							
Data Source		Assessor Record MLS M32583	Assessor Record MLS M32380	Assessor Record MLS M28713			
Proximity to Subject		0.01 Miles S	0.47 Miles SE	0.44 Miles S			
List Price	—	\$778,000	\$790,000	\$768,000			
Listing Status	—	Settled Sale	Settled Sale	Settled Sale			
Sale Price		\$778,000	\$794,000	\$765,000			
Financing Type		Cash	\$0	VA	\$0	FHA	\$0
Sales Concessions	—	No		\$10,000	\$0	\$5,000	\$0
Contract Date	—	05/19/2019	\$0	06/19/2019	\$0	06/15/2019	\$0
Sale Date		06/19/2019	\$0	08/19/2019	\$0	07/15/2019	\$0
Days on Market	—	40		11		21	
Attached/Detached	Attached	Attached		Attached		Attached	
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Project Information							
Project Name Same Project as Subject	The MIS	The MIS Yes		ABC Estates No	\$0	The Arena No	\$0
Monthly Fee	\$604	\$604		\$525		\$475	
Common Amenities/Services	Built-in Pool Inground Spa Unit Storage	Built-in Pool Inground Spa Unit Storage		Inground Pool Inground Spa		Inground Pool	
Special Assessments	Existing	Existing		None		Proposed	
Site							
Neighborhood Name	Eastwood	Eastwood		Midtown	\$0	Century Village	\$0
View Range	Residential Full	Residential Full		Residential Full		Residential Full	
Dwelling(s)							
Year Built	1973	1973		1986	\$0	1987	\$0
Structure Design	Mid-rise	Mid-rise		Mid-rise		Mid-rise	
Heating	Forced Warm Air Natural Gas	Forced Warm Air		Forced Warm Air		Forced Warm Air	
Cooling	Centralized	Centralized		Centralized		Centralized	
Units							
Floor Number	2	2		8	\$(5,000)	3	\$0
Corner Unit	No	No		No		Yes	\$(10,000)
Bedrooms	2	2		2		2	
Baths - Full Half	2 0	2 0		2 0		2 0	

Enhanced C&Q Ratings

Room/Feature Specific Commentary Required

Old C/Q

UAD 2.6

VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment
Sale or Financing Concessions							
Date of Sale/Time							
Location							
Leasehold/Fee Simple							
Site							
View							
Design (Style)							
Quality of Construction							
Actual Age							
Condition							
Above Grade Room Count	Total	Bdrms.	Baths	Total	Bdrms.	Baths	
Gross Living Area	sq. ft.			sq. ft.			
Basement & Finished Rooms Below Grade							
Functional Utility							
Heating/Cooling							
Energy Efficient Items							
Garage/Carport							
Porch/Patio/Deck							

COMPARISON APPROACH

New C/Q

UAD 3.6

Unit(s)		
Bedrooms	3	3
Baths - Full Half	2 0	2 0
Finished Area Above Grade	1,260 Sq. Ft.	1,200 Sq. Ft.
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.
Quality and Condition (Ratings: 1-6, 1 is highest)		
Exterior Quality and Condition		
Quality	Q4	Q4
Condition	C3	C3
Interior Quality and Condition		
Quality	Q4	Q4
Condition	C3	C3
Overall Quality and Condition (Ratings: 1-6, 1 is highest)		
Quality	Q4	Q4
Condition	C3	C3
Property Amenities		
Outdoor Living	Deck	—
Vehicle Storage		



Condition Reporting

From general comments in UAD 2.6 to detailed, room-specific ratings in UAD 3.6.

UAD 2.6

Finished area above grade contains:	Rooms	Bedrooms	Bath(s)	Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.).				
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).				

UAD 3.6

Quality and Condition

Interior Quality Rating

Q4

Interior Condition Rating

C3

The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report

Kitchen and Bathroom Details

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
Kitchen Level 1	Not Updated		Upgraded cabinetry, ceramic tile flooring, and upgraded appliances	Typical Wear and Tear	
Bath – Full Level 1	Not Updated		Standard grade cabinetry and plumbing fixtures	Typical Wear and Tear	
Bath – Full Level 1	Not Updated		Standard grade cabinetry and plumbing fixtures	Typical Wear and Tear	

Overall Update Status for Bathrooms

Not Updated

Interior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Carpet		Typical Wear and Tear	
	Ceramic Tile		Typical Wear and Tear	
Walls and Ceiling	8 Ft. Flat		Typical Wear and Tear	

UAD 3.6 Submission Summary Report

UAD 3.6

UCDP Submission Summary Report (SSR)



Document File Status		Document File ID	Lender Loan Number
Successful		23001AD789	SUCCESTEST1
Lender Name			Report Date Time
Cybertek Test 2			04/25/2025 14:30:07 ET
S/SN or TPO #	Delivery S/SN	Loan Prospector * Key	
000601	—	—	

Appraisal 1: Report

Document Status	Value R&W	Risk Score		
Successful	Eligible	1 1 5 Very Low Low Moderate High Very High		
Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
04/25/2025 14:29:56 ET	0	04/25/2025 14:29:56 ET		
Document ID	Appraisal Sequence Number	Document Type	Property Valuation Method	
2220029906	1	Appraisal Report	Traditional Appraisal	
Units Excluding ADUs	Accessory Dwelling Units	Project Legal Structure	Construction Method(s)	Subject Site Owned in Common
1	0	—	Site Built	No
Borrower Name (s)		Assignment Reason	Effective Date of Appraisal	
Betty Borrower ; Bob Borrower		Purchase	01/02/2025	
Property Address	City	State	ZIP Code	Opinion of Market Value
431 Hoover St NE	Grand Rapids	MI	49505	\$190,000
Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	MI	01/02/2025
Supervisory Appraiser Name	License Type	License ID	License State	Date of Report Signature
—	—	—	—	—

System Findings

Severity	Message ID	Message
Warning	SYS9008	Missing Appraisal Image in Zip File: \\images\SFT_AbsorptionRate.jpg.

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
No Findings Returned.						

Freddie Mac Proprietary Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	FRE32101	The appraisal does not include at least 2 sales that have Transfer Terms of Typically Motivated. Please ensure that the sales provided are the most comparable and reflect the market's reaction to any differences.	Comparables	Sales Comparison Approach	General Information	Transfer Terms (Typically Motivated;)
Notification	FRE10000	This appraisal report is eligible for appraised value representation and warranty relief, pending an assessment of the loan.	—	—	—	—
Notification	FRE10200	LCA Risk is assessed at 1 indicating a Very Low risk of overvaluation.	Subject	Reconciliation	Appraisal Summary	Opinion of Market Value (\$190,000)



UAD 2.6

UCDP Submission Summary Report (SSR)			
Doc File ID	110001C07C	Report Date/Time	03/02/2016 18:09:49
Document File Status (FRE)	Successful	Seller/Service Number	444100064
Lender Name	TestBusinessunitname	Lender Loan Number	GUYGUYGUY5676

Appraisal 1									
Original Submitted Date/Time		02/29/2016 03:08:52		Document Status		Successful			
Number of Resubmissions		0		Form Type		FNM 1004/FRE 70			
Last Submission Date/Time		02/29/2016 03:08:52		Appraised Value		\$555000			
Subject Address		312 N Virginia Ave, Falls Church, VA 22046		Appraisal Effective Date		06/06/2010			
				Supervisory Appraiser		Zachary Kimmel NY / 45000038291			
Appraiser		Mark Stewart TX / 1322065		Borrower Name		Borrower for 1004			
Comps		Comp Address					Adjusted Sale Price		
Comp1		310 N Virginia Ave, Falls Church, VA 22045					\$50000		
UCDP Hard Stops									
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description		Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
No findings returned									
Freddie Mac Proprietary Hard Stops									
No hard stops returned									
UAD Compliance Findings									
No findings returned									
Freddie Mac Proprietary Edit Findings									
No findings returned									

<https://sf.freddiemac.com/docs/pdf/step-by-step-guides/ucdp-general-user-guide.pdf#page=67>

<https://sf.freddiemac.com/docs/pdf/ssr-guide-uad-3.6.pdf#page=34>

UAD 3.6 Submission Summary Report



UAD 2.6

UCDP Submission Summary Report (SSR)			
Doc File ID	110001C07C	Report Date/Time	03/02/2016 18:09:49
Document File Status (FNM)	Successful	Seller/Service Number	852147963
Lender Name	TestBusinessunitname	Lender Loan Number	GUYGUYGUY5676

Appraisal 1			
Original Submitted Date/Time	02/29/2016 03:08:52	Document Status	Successful
Number of Resubmissions	0	Form Type	FNM 1004/FRE 70
Last Submission Date/Time	02/29/2016 03:08:52	Appraised Value	\$555000
Subject Address	312 N Virginia Ave, Falls Church, VA 22046	Appraisal Effective Date	06/06/2010
		Supervisory Appraiser	Zachary Kimmel NY / 45000038291
Appraiser	Mark Stewart TX / 1322065	Borrower Name	Borrower for 1004
Comps	Comp Address	Adjusted Sale Price	
Comp1	310 N Virginia Ave, Falls Church, VA 22045	\$50000	

UCDP Basic Edit Checks								
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
No findings returned								

UAD Compliance Findings								
No findings returned								

Fannie Mae Proprietary Edit Findings								
No findings returned								

<https://sf.freddiemac.com/docs/pdf/step-by-step-guides/ucdp-general-user-guide.pdf#page=66>

UAD 3.6



UCDP Submission Summary Report (SSR)

Document File Status

Document File ID

Lender Loan Number

✓ Successful

3E734384E6

SSR-3-6-Sample

Lender Name

S/SN or Non S/SN

Report Date/Time

Sunrise Valley Lending

433333333

06/10/2025 11:20:47 ET

Appraisal 1 - Appraisal Report

Document Status

Value Rep and Warrant Relief

Risk Score

✓ Successful

✓ Eligible

999

Low RiskHigh Risk

See Desktop Underwriter® Findings for final status

Original Submission Date/Time

Number of Resubmissions

Last Submission Date/Time

03/17/2025 17:50:21 ET

0

03/17/2025 17:50:21 ET

Document ID

Appraisal Sequence Number

Document Type

Property Valuation Method

9987828035

1

Appraisal Report

Traditional Appraisal

Units Excluding ADUs

Number of ADUs

Project Legal Structure

Construction Method(s)

Subject Site Owned in Common

1

0

--

Site Built

No

Borrower Name(s)

Assignment Reason

Effective Date of Appraisal

Jacob Jackson; Jane Jackson

Purchase

09/20/2019

Property Address

City

State

Zip

Opinion of Market Value

4432 Majestic Ln

Fairfax

VA

22033

\$491,000.00

Appraiser Name

License Type

License ID

License State

Date of Report Signature

Barbara Bena Mclean

Licensed Residential Appraiser

4001005202

VA

09/20/2019

Findings

System Findings

Severity

Message ID

Message

No Findings Returned.

UAD Compliance Findings

Severity

Message ID

Message

Property Affected

Report Section

Report Subsection

Report Label / Value

Warning

UAD1259

The 'Effective Date of Appraisal' cannot be more than a year old.

N/A

Assignment Information

Appraisal Summary

Effective Date of Appraisal (2019-09-20)

Warning

UAD1506

The 'Date of Signature and Report' cannot be more than a year old.

N/A

Certifications

Signature

Date of Signature and Report (2019-09-20)

Fannie Mae Proprietary Findings

Severity

Message ID

Message

Property Affected

Report Section

Report Subsection

Report Label / Value

Severe

FN2154

Significant Real Property Appraisal Assistant could not be verified in the ASC database.

Subject

Assignment Information

Contact Information

Significant Real Property Appraisal Assistance - ID (null)

Warning

FN2109

The subject property was made 'Subject to Repair'. Make sure all that the repairs or alterations have been completed before the loan is delivered.

Subject

Reconciliation

Appraisal Summary

Market Value Condition

<https://sf.freddiemac.com/docs/pdf/ssr-guide-uad-3.6.pdf#page=33>

New 3.6 SSR

UCDP Submission Summary Report (SSR)



Document File Status	Document File ID	Lender Loan Number
✓ Successful	212AB3CD4H	SSR-3-6-Sample
Lender Name	S/SN or Non S/SN	Report Date/Time
Bank of Maryland	1234-5678-9	03/17/2024 16:25:56 ET

Appraisal 1 - Appraisal Report

Document Status	Value Rep and Warrant Relief	Risk Score
✓ Successful	✓ Eligible	

Original Submission Date/Time		Number of Resubmissions	Last Submission Date/Time			
03/16/2024 21:50:21 ET		0	03/16/2024 21:50:21 ET			
Document ID		Appraisal Sequence Number		Document Type	Property Valuation Method	
9989080606		1		Appraisal Report	Traditional Appraisal	
Units Excluding ADUs	Number of ADUs	Project Legal Structure		Construction Method(s)	Subject Site Owned in Common	
1	0	--		Site Built	No	
Borrower Name(s)			Assignment Reason		Effective Date of Appraisal	
Jane Doe			Refinance		03/15/2024	
Property Address		City	State	Zip	Opinion of Market Value	
213 Tree Stand Rd		Anytown	MD	09992	\$350,000.00	
Appraiser Name		License Type		License ID	License State	Date of Report Signature
John Appraiser		Certified Residential		03-XXXXXX	MD	03/15/02024

03/17/2024 16:25:56 ET

Page 1 of 2



UCDP Submission Summary Report (SSR)



Document File Status	Document File ID	Lender Loan Number
✓ Successful	23001AAC41	WEBINARSF
Lender Name	Report Date Time	
Cybertek Test 2	02/06/2025 13:44:27 ET	

S/SN or TPO #	Delivery S/SN	Loan Prospector * Key
000601	--	--

Appraisal 1: Report

Document Status	Value R&W	Risk Score
✓ Successful	✓ Eligible	

Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
02/06/2025 13:44:24 ET	0	02/06/2025 13:44:24 ET		
Document ID	Appraisal Sequence Number	Document Type	Property Valuation Method	
2220023959	1	Appraisal Report	Traditional Appraisal	
Units Excluding ADUs	Accessory Dwelling Units	Project Legal Structure	Construction Method(s)	Subject Site Owned In Common
1	0	--	Site Built	No
Borrower Name (s)		Assignment Reason	Effective Date of Appraisal	
Betty Borrower ; Bob Borrower		Purchase	01/02/2025	

02/06/2025 18:44:30

1 of 3

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Thank You



**Evaluation
Zone.**

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