

Uniform Appraisal Dataset (UAD) Frequently Asked Questions – FAQs

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The following provides answers to questions frequently asked about Fannie Mae’s and Freddie Mac’s Uniform Appraisal Dataset (UAD).

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Appraisal Data Standardization

Q1. What does appraisal data standardization mean?

The Uniform Appraisal Dataset (UAD) defines all fields required for an appraisal submission for specific appraisal forms and standardizes definitions and responses for a key subset of fields.

Q2. Are all fields required to be completed on the appraisal forms?

All fields necessary to comply with all GSE, client-specific and Uniform Standards of Professional Appraisal Practice (USPAP) requirements must be completed. Certain fields may be required on some reports and not others depending on the nature of the assignment and the type of the property.

Many appraisal forms software providers have integrated the UAD Technical Specification within their products to help facilitate this process. For fields that require a standardized response, appraisers should become familiar with the [Field-Specific Standardization Requirements](#) to have a full understanding of the standardized responses and associated definitions.

Ultimately, lenders are responsible for reviewing the appraisal report and ensuring that the appraiser has provided all required data. When the lender uploads the electronic appraisal data to the Uniform Collateral Data Portal® (UCDP®), the portal performs checks to validate that certain data is in compliance with the UAD requirements and when applicable, the portal will return error messages if the data does not conform.

Q3. Within the UAD Specification documents, what does Required, Conditionally Required, and Transmit mean?

These terms represent the conditionality of a UAD data point and can be found in *Appendix A and B: Appraisal Forms Mapping*. Appraisal software, vendor, and lender systems generating the electronic appraisal data file for uploading to UCDP must support all of the data points defined in *Appendix A: Appraisal Forms Mapping*. The conditionality column will contain one of the three indicators:

- **Required (R):** The data point must be included in the appraisal XML file.
- **Conditionally Required (CR):** The data point must be included in the appraisal XML file when a defined business condition exists. The conditionally required parameters are provided in the Conditionality Description column.
- **Transmit (T):** The data point must be supported. If populated by the appraiser, then the value must be included in the appraisal XML file.

These requirements translate into 209 required or conditionally required data points on Fannie Mae Form 1004/Freddie Mac Form 70 (91 required, 118 conditionally required). For this key subset of fields, we are providing field-specific standardized definitions and responses.

Q4. May fields be left blank if the data is not available or applicable?

If data fields are not applicable because of conditions set forth in the appraisal then those fields should be left blank. Examples of fields that can be left blank when they are not applicable may include contract-related questions for appraisals where the assignment type is a refinance.

All necessary research must be conducted to prepare an accurate and complete appraisal report, which would include all required and applicable conditionally required fields.

Q5. Does the UAD standardize or limit the information and/or data that appraisers can include in the addenda to an appraisal report?

No. The UAD does not standardize the data contained in the addenda. In fact, an appendix or an addendum is the preferred sections in which to include additional data such as the legal property address, if it is different from the United States Postal Service (USPS) standardized address.

Q6. Is the “gray space” usable on the forms?

No. The gray space on the appraisal report form must be left blank. There is no data mapping for the gray spaces in the UAD Specification, therefore any data placed in these spaces will not be recognized in the electronic appraisal file.

Q7. What is the difference between data points noted in *Appendix D; Field-Specific Standardization Requirements* that are “Required” versus an “Instruction”?

These labels are important for lenders to note when they are submitting electronic appraisal data to UCDP because the labels can assist lenders in clearing edits received from the portal. For form fields labeled as a “requirement,” UCDP will validate the data and will return an error message if the data does not conform to the defined reporting format as listed in *Appendices A, B, and D*. For form fields labeled as an “instruction,” UCDP will not validate the reporting format but the data must be transmitted if populated by the appraiser.

Q8. The standardized Condition and Quality ratings do not fit every residential property in my market area. How should the field be completed if a property does not fit exclusively into one condition or quality rating?

The Condition and Quality rating that most closely fits the property must be selected. Comments and any additional pertinent information that will provide greater clarity around the choice of the condition and quality ratings must be provided.

Q9. Do the GSEs approve or certify appraisal forms vendors whose software is in compliance with the UAD?

No. The GSEs do not certify or approve vendors that are in compliance.

Q10. Will you revise the specification at some time in the future to use the MISMO Version 3.1 Reference Model?

At the time the project was launched, MISMO Version 3.1 Reference Model was in development and not yet published. MISMO Property Valuation Response Version 2.6 Schema Errata 1 supports our focus on the four targeted forms. We may in the future consider moving to a newer version of the MISMO Reference Model, but have not set a time frame as of yet.

Q11. Is the data entered into fields with standardized UAD responses case sensitive in the PDF file?

Yes. Standardized UAD responses are case sensitive. Any changes in case to the standardized allowable values may cause errors. Thus, UAD appraisal reports should not utilize "ALL CAPS".

General – Appraisers

Q12. Is there any limitation on the information that may be provided in the appraisal report?

No. The appraisal report must provide any and all information that is necessary to communicate an appraisal in a manner that is not misleading and contains sufficient information to enable the intended users of the appraisal to understand the report properly. There are limitations as to what can be reported within the body of the standard appraisal report forms based on space constraints and data readability. However, the appraiser is expected to continue to provide all necessary additional information and clarifications within the report through the addition of a text addendum, photo addenda, maps, sketches, and any other additional information necessary to produce a credible and understandable report.

Q13. Some users and readers of appraisal reports (such as borrowers) may not understand some of the standardized responses and abbreviations mandated by the UAD. Do appraisal reports that are completed using the UAD abbreviations conform to the USPAP?

Appraisers can include the UAD definitions and abbreviations from the [Field-Specific Standardization Requirements](#) as an addendum to the appraisal report so that users and readers of appraisal reports are able to understand the UAD required standardized responses and definitions. Appraisers remain responsible for ensuring compliance with USPAP requirements. When appropriate, an appraiser must supplement the information provided in any appraisal report form being used in order to comply with the appraisal reporting requirements of USPAP.

Q14. What is a "first-generation PDF"?

For the purposes of the UAD, a first-generation PDF is a PDF file of the appraisal report that is produced and embedded within the XML by the appraiser's forms software before the appraisal is transmitted by the appraiser.

Q15. Is the UAD required for appraisals for mortgages being sold to the Federal Housing Agency (FHA) and Department of Veterans Affairs (VA)?

Fannie Mae and Freddie Mac have jointly developed the UAD and implemented the UAD for conventional loans sold to either GSE. Questions pertaining to FHA and VA requirements should be addressed to those organizations directly.

Q16. If the subject property and a comparable property have features represented on the sales comparison approach grid identically, but which merit an adjustment, is an adjustment permitted? For example, both the subject property and a comparable property feature a view that is rated as Beneficial; Water View (B;Wtr), yet the water view from the subject property is recognized in the market as being superior (or inferior) to the water view from the comparable property.

Both properties can be rated as having beneficial water views, but the market can recognize a difference in the quality of the views. These differences must be adjusted for in the sales comparison approach grid and an explanation must be provided in the sales comparison approach comment field or in an addendum.

Q17. If a property's overall rating could be C2, C3, C4, or C5 for Condition, but there is one item alone that could be rated a C6, how should the property be rated?

The condition of the property should be determined holistically and the best definition should be applied as the overall rating. However, the C6 rating is an exception because it indicates that the property suffers from trait(s) that negatively affect the safety, soundness, or structural integrity of the improvements. As a result, if any portion of the dwelling is rated a C6, the whole dwelling must be rated a C6.

Q18. The UAD requires the appraisal to indicate whether the subject property's bathrooms have been "not updated," "updated," or "remodeled" within the past 15 years. What if there is a subject property in which there are multiple bathrooms and some, but not all, bathrooms have been updated or remodeled, while the other bathrooms have not been updated or remodeled?

If there are multiple bathrooms and only some, but not all, are updated or remodeled, the level of improvement provided should be "updated" or "remodeled." Appropriate explanation and commentary describing this situation must be included in the property condition comment field and/or an addendum.

Q19. The Q1 through Q4 Quality ratings indicate that a property includes exterior and interior ornamentations. How do these ratings apply to a high-quality home of a contemporary or minimalist design?

The categories for Quality are somewhat generic in nature, as they need to be applied across a wide range of different housing designs, styles, and types. Not every feature listed in a definition for each Quality rating may apply to a particular property. The appraiser should report their best estimate of the subject's overall quality using the given Q1 through Q6 Quality ratings and definitions. The Quality ratings chosen for each property should be explained, as necessary, in the appraisal report. Additional commentary, as well as other exhibits including photos, are helpful in this regard.

Q20. Can the UAD Quality and Condition ratings be applied to manufactured housing?

No. The existing standards to rate the quality and condition of manufactured housing must be used.

Q21. The UAD requires the sale type for the subject property and each comparable property be reported. How does the “Sale Type” list work?

The UAD sale type list is a waterfall. Start at the top of the list and select the first sale type that applies. The description may be expanded and additional information about the sale type may be provided elsewhere in the report, if necessary.

Q22. What if some of the UAD-required information for a comparable property is not available?

It is expected that an appraiser will determine and perform the scope of work necessary to complete the appraisal assignment, which would include attempting to obtain such information as is available in the normal course of business.

Q23. What if information about basements is not readily available in the local MLS or public records?

It is expected that appraisers will attempt to obtain as much information as possible in the normal course of business. This may include contacting listing agents, selling agents, buyers, sellers, or in some cases, making an inquiry to the occupants of a property. This is no different than what should be done today, when necessary. In some cases, it is recognized that the best information that an appraiser can obtain in the normal course of business is an estimate of the area of the basement or the finished area. In such cases, the estimates for the total and finished square footage for these areas must be provided. The appraisal report must include an explanation that the figure(s) provided are estimates and must describe the source for the estimate(s).

Q24. Can more than one selection for “Location,” “Built-Up,” “Growth,” “Property Values,” “Demand/Supply,” and “Marketing Times” be provided in the neighborhood section of the appraisal?

No. The single answer that best applies to each attribute must be determined.

Q25. What if the complete dates (mm/dd/yyyy) for the prior sales of the subject property or the comparable properties cannot be obtained?

The appraiser may provide the date in mm/yyyy format if the specific day is not available.

Q26. UAD requires whole dollars only in some fields where dollars and cents have previously been allowed. If rounding causes inconsistencies, is that ok?

Yes. For example, if the appraiser lists a condo fee on page one of the appraisal report as an annual figure, and it is not equally divisible into whole dollars for the monthly requirement on the Sales Comparison Approach Grid, the rounded approximation is acceptable.

Q27. Must the XML file contain all data entered on the embedded PDF of the appraisal report?

Yes, the XML file must include all data included within the embedded PDF of the appraisal report. Data may not be truncated within the XML file. The field length requirements in the UAD Technical Specification must be enforced for both the XML file and the PDF. XML appraisal files that do not include all data entered in each field of the PDF version of the appraisal report are not acceptable to the GSEs as they do not meet the UAD Technical Specification.

Q28. How should the appraiser rate the Condition and Quality of a property with substantial outbuildings?

Outbuildings are to be treated separately and should not be considered in the rating of the primary residence. The contributory value of any outbuilding(s) should take into account the condition, quality, and utility of the structure(s) and be reported elsewhere on the form.

Q29. How does the UAD Location rating apply to the neighborhood of the subject and comparable properties?

The Location rating is for the location of the subject and comparable properties within the neighborhood or market area, and is not a rating for the overall neighborhood or market area.

Q30. Prior to the introduction of the UAD, many appraisers used the “Location” field to report the neighborhood(s) or market area(s) in which the subject property and comparable properties are located and to make adjustments based on the market reaction for differences, if any, between the neighborhoods. Can the “Location” field in the Sales Comparison Approach Grid still be utilized for this purpose in a UAD appraisal report?

No. The “Location” field in a UAD appraisal report is for rating and describing the location of the subject and comparable properties within the neighborhood or market area. In those instances where it is necessary to use one or more comparable properties that are located in a different neighborhood or market area than the subject property, the appraiser can report this information by using one of the three “blank” fields located at the bottom of the form and if necessary make appropriate adjustments.

Q31. For appraisal forms completed in territories where the metric system is widely accepted, must square feet and acres be used to report the lot size?

No. For appraisals in territories where the metric system is widely accepted, such as Puerto Rico, square meters can be reported on the form by “sqm” in place of “sf” or “ac” to denote the lot size.

Q32. What should an appraiser do if there is a known prior sale or transfer of the subject or comparable properties, but the prior sale amount is not disclosed?

An appraiser must do all necessary research in the normal course of business to determine the date, and amount of any prior sale or transfer of the subject or comparable properties relevant to the analysis conducted in the appraisal. If the prior sale amount is not available in the normal course of business, the appraiser must leave the field blank, and explain in the prior sale comment field or the addendum all known information about the prior sale or transfer. The UAD does not reflect specific laws, regulations or requirements that may apply in each geographic region. Therefore, warning messages in the UCDP may not be applicable if the UAD requirement differs from the requirement for that geographic region. To accommodate these circumstances, these warning messages will not transition to hard stops.

Q33. If the condition of the property requires the appraisal be made “subject to” repairs, alterations, or inspections, what rating should the appraiser put in the condition field on page one in the improvements, or unit description section of the appraisal report?

The appraiser must provide the rating based on the condition of the property as it will be after the completion of the “subject to” items in the improvements or unit description section. The same rating must be used in the sales comparison approach grid. The appraiser must also describe the current condition of the subject property including the “as-is” condition rating in the condition comment field and/or in an addendum if necessary. Lastly,

the comments must also include a breakdown of the necessary repairs and/or alterations which will be required to be repaired.

Q34. Do the condition and quality ratings apply to the interior and exterior description fields in the improvement and unit description section of the appraisal report?

No. The Q and C ratings only apply to the overall condition and quality of the subject property. Appraisers should complete the exterior and interior descriptions as they do today.

Q35. Should the contract section of the appraisal report be completed if the assignment type is not a purchase?

No. If the assignment type is anything but a purchase, the contract section of the appraisal must be left blank.

General – Seller/Serviceers

Q36. Do lenders have to send the appraisal data to both GSEs?

No. Lenders may upload an appraisal to UCDP and elect to submit it to either or both GSEs. However, lenders must successfully submit an appraisal to the appropriate GSE prior to delivering the related loan to that GSE.

Q37. Does data from the appraisal dataset transfer to loan delivery or must data be resubmitted to loan delivery?

The data submitted to UCDP does not import into the GSEs' respective loan delivery systems. The data should be resubmitted to the applicable GSE.

Q38. Why does my appraisal receive Hard Stop 401 (UAD Compliance Check Failure) in the UCDP when the data appears correct within the embedded PDF of the appraisal?

The XML file may have missing, truncated, or incorrect information even when the data within the embedded PDF of the appraisal appears correct. This could occur when data in the appraisal was created using older or not-updated versions of forms software, or in other rare instances where there may be an XML compiling or generation error. If errors persist please consult your technology vendor for assistance.

Users are advised to submit UAD appraisals in the MISMO® 2.6 Errata 1 GSE Extended format to help ensure a successful submission.

UAD Standardization Requirements

Q39. The UAD limits the information that the appraiser can enter into some data fields on the appraisal forms. What can the appraiser do if the appraiser believes that different, or additional data, should be entered into such data fields?

An addendum to the report should be provided and/or information can be included in the additional comments sections.

Q40. If the site size of the subject property and some of the comparables is less than one acre, and the site size of other comparables is greater than one acre, is the appraiser required to report the subject property and the comparable sales that are less than one acre in square feet, and the comparable sales with site sizes greater than 1 acre, in acres, or can the appraiser choose to report the site size of all of the properties using the same unit of measure?

The UAD requires the site size for all properties that are less than one acre to be reported in square feet and the site size of all properties that are one acre or greater to be reported in acres.

Q41. Does the UAD standardize the *Market Conditions Addendum* (Fannie Mae Form 1004MC/ Freddie Mac Form 71)?

No. The UAD specification does not standardize any of the data fields contained in the *Market Conditions Addendum*. Appraisers should continue completing *the Market Conditions Addendum* per existing Fannie Mae and Freddie Mac requirements.

Q42. What if a house was built in two different years? For example, the original part of the structure was built in 1950 and an addition was constructed in 2002?

The year built/age of the original part of the structure should be entered.

Q43. With so many fields being standardized (such as Condition and Quality ratings) is there any requirement or purpose of providing a narrative description anymore?

Yes. Narrative descriptions are required in order to comply with GSE guidelines and USPAP reporting requirements. For instance, this may include providing a narrative explanation as to how and/or why an appraiser assigned a particular Condition rating (C1, C2, C3, C4, C5, or C6) to the subject property and comparable sales.

Q44. Are the Quality ratings (Q1 – Q6) consistent with other industry standards?

The Quality ratings in the UAD were developed independently and are proprietary to Fannie Mae and Freddie Mac. Fannie Mae and Freddie Mac have designed the Condition and Quality ratings to eliminate the ambiguity within existing appraisal reports around these key fields.

Q45. Are appraisers still able to place effective age, along with actual age, in the Sales Comparison Approach Grid?

The UAD requires only the actual age to be entered in the "Actual Age" field on the Sales Comparison Approach Grid for the subject property and comparable properties. However, there are three additional fields located at the bottom of the Sales Comparison Approach Grid that can be utilized to report any additional data about the subject property and comparable sales that an appraiser feels is appropriate.

Q46. What if a USPS address does not exist for a property?

The physical address of the property should be provided. **If the property is new construction** and an address has not been assigned, the appraisal should provide as much information as possible to allow for the identification of the location of the property. This field may not be left blank.

Q47. What if the USPS address is a PO Box?

The physical address of the property should be provided in the property address field. If necessary, any additional information or explanation about the property address may be included in an addendum to the appraisal report.

Q48. The UAD requires that the appraisal report contain the physical property address which must be entered in a format that conforms to United States Postal Service (USPS) address standards. Where should the legal, or other address of the property be included if the lender requires that information?

In cases where the lender provided address is not the physical address and/or does not conform to UAD requirements, this address of the property should be included in an addendum.

Q49. What if there is a conflict between the physical address and the official address from the municipality?

The actual physical address of the subject property should be provided. If necessary, any additional information or explanation regarding the property address may be included in an addendum to the appraisal report.

Q50. Can the UAD be applied to the other GSE appraisal report forms?

Yes. The UAD specifications may be applied to the other GSE appraisal forms, where applicable, if required by the client. However, an explanation of any standardized ratings/definitions, abbreviations, and formatting must be included in the appraisal report or an addendum.

Q51. Where is the name of an AMC involved in an appraisal assignment reported?

The AMC name must be reported on Page 6 of the appraisal report in the "Name" field under "Lender/Client". The "Lender/Client" field on Page 1 of the appraisal report should be used for the lender only.

Q52. If the "None" box is checked for "car storage" in the Improvements Section of the appraisal report, is any additional information required under "car storage"?

Yes. If "None" is indicated, then "0" must be entered for the number of cars for the driveway, garage and carport.

Q53. The UAD requires the distance between the subject property and the comparable properties to be reported in miles with a directional indicator. How does this apply to properties that are located in the same building or in very close proximity to each other (i.e., the subject and the comparable property are condominium units located within the same building)?

In cases where the subject property and comparable property are located in the same building, the distance is to be reported in miles. However, in such cases a directional indicator is not required. For example, for condominium units located in the same building, the required distance for this field could be reported as "0 miles", "0.0 miles" or "0.00 miles." For properties that are located in very close proximity to each other, but not in the same building (such as adjoining properties or properties located across the street from each other), the distance is reported in miles with a directional indicator. For adjoining properties, a correct entry for the required distance and a directional indicator could be similar to the following examples: "0.01 mile W" or "0.04 mile NE."

Q54. Can the latitude and longitude of the subject property be provided to identify its physical location?

Yes. The latitude and longitude data fields for subject and comparable properties have been added to the UAD specifications. The latitude and longitude data fields are existing MISMO fields that are captured by the UCDP if the data fields are present in the XML file. No UAD edits will be issued for these fields at this time.

Q55. What if a view or location associated with a property is not on the UAD view or location factor list?

“Other” must be chosen and a free form description of the property’s view or location should be provided. A more detailed description may be provided in the sales comparison approach comment or in the addendum, if necessary.

Q56. How should the appraiser identify the presence of more than two views associated with a property in the "View" field on the first page of the appraisal report and in the Sales Comparison Approach Grid?

When there are more than two views to be identified, the appraiser may select one view from the list that appears and then select "other" and indicate the additional views. If none of the views are on the UAD view factor list, the appraiser may simply select “other” and indicate the multiple views. If space is limited, the appraiser may provide abbreviations or a short description and then provide more detail in the comments section or an addendum, including an explanation of any abbreviation(s) used.