Uniform Residential Appraisal Report

File No.

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address | City | State | Zip Code

Borrower | Owner of Public Record | County

Legal Description

Assessor's Parcel # | Tax Year | R.E. Taxes $

Neighborhood Name | Map Reference | Census Tract

Occupant ☐ Owner ☐ Tenant ☐ Vacant | Special Assessments $ | ☐ PUD HOA $ ☐ per year ☐ per month

Property Rights Appraised ☐ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)

Lender/Client | Address

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☐ No

Report data source(s) used, offering price(s), and date(s).

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? ☐ Yes ☐ No | Data Source(s)

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid.

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)

SITE

Dimensions | Area | Shape | View

Specific Zoning Classification | Zoning Description

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.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements?Type	Public	Private
Electricity	☐	☐	Water	☐	☐	Street	☐	☐
Gas	☐	☐	Sanitary Sewer	☐	☐	Alley	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☐ No | FEMA Flood Zone | FEMA Map # | FEMA Map Date

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.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units ☐ One ☐ One with Accessory Unit		☐ Concrete Slab ☐ Crawl Space		Foundation Walls		Floors	
# of Stories		☐ Full Basement ☐ Partial Basement		Exterior Walls		Walls	
Type ☐ Det. ☐ Att. ☐ S-Det./End Unit		Basement Area sq. ft.		Roof Surface		Trim/Finish	
☐ Existing ☐ Proposed ☐ Under Const.		Basement Finish %		Gutters & Downspouts		Bath Floor	
Design (Style)		☐ Outside Entry/Exit ☐ Sump Pump		Window Type		Bath Wainscot	
Year Built		Evidence of ☐ Infestation		Storm Sash/Insulated		Car Storage ☐ None	
Effective Age (Yrs)		☐ Dampness ☐ Settlement		Screens		☐ Driveway # of Cars	
Attic	☐ None	Heating ☐ FWA ☐ HWBB ☐ Radiant		Amenities	☐ WoodStove(s) #	Driveway Surface	
☐ Drop Stair	☐ Stairs	☐ Other Fuel		☐ Fireplace(s) #	☐ Fence	☐ Garage # of Cars	
☐ Floor	☐ Scuttle	Cooling ☐ Central Air Conditioning		☐ Patio/Deck	☐ Porch	☐ Carport # of Cars	
☐ Finished	☐ Heated	☐ Individual ☐ Other		☐ Pool	☐ Other	☐ Att. ☐ Det. ☐ Built-in	

Appliances ☐ Refrigerator ☐ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)

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.).

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☐ No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☐ Yes ☐ No If No, describe.

Uniform Residential Appraisal Report

File No.

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 $.

SALES COMPARISON APPROACH

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							
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. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

I ☐ 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 sale.

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

Summary of Sales Comparison Approach.

Indicated Value by Sales Comparison Approach $

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ Cost Approach (if developed) $ Income Approach (if developed) $

This appraisal is made ☐ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser?s certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ as of , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File No.

ADDITIONAL COMMENTS

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $
Source of cost data	Dwelling Sq. Ft. @ $ ..... = $
Quality rating from cost service Effective date of cost data	Sq. Ft. @ $ ..... = $
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
	Garage/Carport Sq. Ft. @ $ ..... = $
	Total Estimate of Cost-New ..... = $
	Less Physical / Functional / External Depreciation = $ ( )
	Depreciated Cost of Improvements ..... = $
	"As-is" Value of Site Improvements ..... = $
Estimated Remaining Economic Life (HUD and VA only) Years	INDICATED VALUE BY COST APPROACH ..... = $

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser?s continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser?s certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser?s determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal 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; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser?s or supervisory appraiser?s (if applicable) consent. Such consent must be obtained before this appraisal 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).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report 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 a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser?s analysis, opinions, statements, conclusions, and the appraiser?s certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser?s analysis, opinions, statements, conclusions, and the appraiser?s certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report 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 a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature _____
Name _____
Company Name _____
Company Address _____
_____
Telephone Number _____
Email Address _____
Date of Signature and Report _____
Effective Date of Appraisal _____
State Certification # _____
or State License # _____
or Other (describe) _____ State # _____
State _____
Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
_____
_____

APPRAISED VALUE OF SUBJECT PROPERTY $ _____

LENDER/CLIENT
Name _____
Company Name _____
Company Address _____
_____
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
_____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Borrower:		File No.:	
Property Address:		Case No.:	
City:	State:	Zip:	
Lender:			

Property Data Report

Property Street Address
12345 Some Rd

Property Street Address

Property City
Any Town

Property State
VA

Property Zip Code
12345

Property County
Any County

Type of PDR
ACE+PDR

Data Set Version
2.0

Property Type
SFD

Seller ID
123456

LPA Key
12345678

File #
P123456789

Additional File #
Test_case

PHOTO

Subject & Lender/Client

Borrower Name
John Smith

Occupancy Type
Owner

HOA Fee
$1234.00

HOA Fee Annual or Monthly
Annual

Lender/Client Name
Lender Full Name

Lender/Client Address
1001 Some St, Some City, VA 01010

Years Owned
10

AMC Name
Company Name

Lender Contact Information
fullname@lender.com

Assignment Type (Purchase/Refi)
Purchase

Neighborhood

Property/Neighborhood Location Type
Urban

Contract

Contract price $
$100000.00

Date of Contract
YYYY-MM-DD

Interior

Bedroom 1

Interior Floors Material
material: Hardwood

Interior Floors Material Condition
anyObservedIssues: None

Interior Floors Material Photos
[Photo Placeholder]

Interior Floor Updates
No Update

Interior Floor Update Description

Interior Walls and Ceilings Material
material: Drywall

Interior Walls and Ceilings Condition
anyObservedIssues: None

Interior Walls and Ceilings Photos
[Photo Placeholder]

Interior Walls and Ceilings Updates
No Update

Interior Walls and Ceilings Update Description

Bedroom 2

Interior Floors Material
material: Hardwood

Interior Floors Material Condition
anyObservedIssues: None

Interior Floors Material Photos
[Photo Placeholder]

Interior Floor Updates
No Update

Interior Floor Update Description

Interior Walls and Ceilings Material
material: Drywall

Interior Walls and Ceilings Condition
anyObservedIssues: None

Interior Walls and Ceilings Photos
[Photo Placeholder]

Interior Walls and Ceilings Updates
No Update

Interior Walls and Ceilings Update Description

Dining Room

Interior Floors Material
material: Hardwood

Interior Floors Material Condition
anyObservedIssues: None

Interior Floors Material Photos
[Photo Placeholder]

Interior Floor Updates
No Update

Interior Floor Update Description

Interior Walls and Ceilings Material
material: Drywall

Interior Walls and Ceilings Condition
anyObservedIssues: None

Interior Walls and Ceilings Photos
[Photo Placeholder]

Interior Walls and Ceilings Updates
No Update

Interior Walls and Ceilings Update Description

Living Room

Interior Floors Material
material: Hardwood

Interior Floors Material Condition
anyObservedIssues: None

Interior Floors Material Photos
[Photo Placeholder]

Interior Floor Updates
No Update

Interior Floor Update Description

Interior Walls and Ceilings Material
material: Drywall

Interior Walls and Ceilings Condition
anyObservedIssues: None

Interior Walls and Ceilings Photos
[Photo Placeholder]

Interior Walls and Ceilings Updates
No Update

Interior Walls and Ceilings Update Description

Bathroom

Interior Floors Material
material: Tile

Interior Floors Material Condition
anyObservedIssues: None

Interior Floors Material Photos
[Photo Placeholder]

Interior Floor Updates
No Update

Interior Floor Update Description

Interior Walls and Ceilings Material
material: Drywall

Interior Walls and Ceilings Condition
anyObservedIssues: None

Interior Walls and Ceilings Photos
[Photo Placeholder]

Interior Walls and Ceilings Updates
No Update

Interior Walls and Ceilings Update Description

Shower/Tub Surround Material
material: Tile

Shower/Tub Surround Condition
anyObservedIssues: None

Shower/Tub Surround Photos
[Photo Placeholder]

Kitchen

Interior Floors Material
material: Tile

Interior Floors Material Condition
anyObservedIssues: None

Interior Floors Material Photos
[Photo Placeholder]

Interior Floor Updates
No Update

Interior Floor Update Description

Interior Walls and Ceilings Material
material: Drywall

Interior Walls and Ceilings Condition
anyObservedIssues: None

Interior Walls and Ceilings Photos
[Photo Placeholder]

Interior Walls and Ceilings Updates
No Update

Interior Walls and Ceilings Update Description

Appliances
Refrigerator, RangeOven, Dishwasher, Disposal

Appliances Other (describe)

Kitchen Countertops
StoneOrEquivalent

Kitchen Cabinets
StandardTypical

Attic
True

Attic Features
Stairs

Attic Features Description

Heating Type
ForcedWarmAir

Heating Updates
No Update

Heating Update Description

Heating Other Description

Heating Damages/Defects
False

Cooling Type
Central Air

Cooling Updates
No Update

Cooling Update Description

Cooling Other Description

Cooling Damages/Defects
False

Washer/Dryer Hookup
True

Site Structure-Amenities
Fireplace, Porch

Structure Amenities Count
1

Other Structure Amenities Description

Structure Amenities Sub-Type
Porch Selection: Open

Borrower:		File No.:	
Property Address:		Case No.:	
City:	State:	Zip:	
Lender:			

Site & Exterior

Foundation Type
Slab

Evidence of Dampness, Settlement and infestation conditions
False

Evidence of Dampness, Settlement and infestation conditions

Foundation Wall Material
Material: ConcreteBlock

Foundation Wall Material Description

Foundation Wall Condition
anyObservedIssues: None

Foundation Wall Photos
[Photo Placeholder]

Exterior Wall Material
Material: Brick

Exterior Wall Material Description

Exterior Wall Condition
anyObservedIssues: None

Exterior Wall Photos
[Photo Placeholder]

Roof Surface Material
Material: Composition

Roof Surface Material Description

Roof Surface Condition
anyObservedIssues: None

Roof Surface Photos
[Photo Placeholder]

Roof Age
greater than 10 to 20

Gutter and Downspouts Material
Material: Aluminum

Gutter and Downspouts Condition
anyObservedIssues: None

Gutter and Downspouts Photos
[Photo Placeholder]

Window Material
Material: MultiPane

Window Material Condition
anyObservedIssues: None

Window Material Photos
[Photo Placeholder]

Window Updates
No Update

Window Update Description

Storm Sash
No

Screens
No

View Type
Residential

View Description

Utility Type and Supplier
Electricity

Utility Sub Type
NaturalGas

Street/Alley Type
Street

Street Materials
Material: Concrete

Street/Alley Ownership
Private

Site Conditions
ExtremeSlope

Site Conditions – Other Description

Site/Common Amenities Count

Site/Common Amenities

Other Site/Common Amenities Description

Site/Common Amenities Sub-Type

Does the property adjoin to any external factors?
Residential

External Factors Other Description

Borrower:		File No.:	
Property Address:		Case No.:	
City:	State:	Zip:	
Lender:			

Room Information

Square feet of basement/Below Grade	Basement/Below Grade Percent Finished	Number of recreation rooms below grade
Number of bedrooms below grade	Number of bathroom below grade	Number of other rooms below grade
Finished Area Above Grade Room Count **6**	Finished Area Above Grade Bedroom Count **2**	Finished Area Above Grade Bathroom Count **1**
Square Feet of gross living area above Grade **1200**	Structure Type **PrimaryDwelling**	Structure Description

Energy Information

Energy Rating Performed **No**	Energy Rating Organization	Energy Rating Additional Information
Renewable Energy Components Present	Identify Renewable Energy Components	Renewable Energy Additional Information
Renewable Energy – Solar Panel Ownership		

Car Storage

Car Storage Indicator **True**	Onsite Parking Type and # Spaces **Pad, 2**	Covered Parking Indicator **True**
Parking Surface **Concrete**	Garage # of Cars **2**	Guest Parking
Guest Parking Type	Garage Square Feet **400**	Car Storage Attached Indicator **False**
Car Storage Built-In **False**		

Repairs/Inspections

Are any parts of the subject property under construction or incomplete? **Completed**	Required Repairs **None**	Required Inspections **None**

Borrower:		File No.:	
Property Address:		Case No.:	
City:	State:	Zip:	
Lender:			

Improvements

Accessory Unit
False

# of stories
2

# of stories for project

# of stories for unit

# of elevators

Floor #

Attachment Type
True

Building Completion Status
Existing

Basement/Below Grade Access
Interior

Sump Pump Indicator
Yes

Estimate Year of Improvement
NotUpdated

Description of Improvement

Property is not livable indicator
False

Property is not livable comment

Are there any apparent defects or deficiencies to the electrical, plumbing systems, water or sewer that may cause them to function inadequately for their intended purpose?
False

Has the property been altered or modified specifically to support or facilitate any non-residential, or income producing use?
None

Does the property appear to be constructed to community standards, is not of poor quality, substandard or non-conforming workmanlike manner?
True

Does the property have adequate access and appropriate systems, for all seasons?
True

Is there any apparent fire or water damage that may compromise the livability, safety, soundness, or structural integrity of the property?
False

Property Data Collector Certification

Person at Subject Property

Person who completed property data report
LicensedHomeInspector

Collection Type
Onsite

Property Data Collector Name
Full Name

Property Data Collector Company Name
Company Name

Property Data Collector Company Address
1234 Any St

Property Data Collector Company Address (Line 2)
Any City

Property Data Collector Company Address (Line 2)
VA

Property Data Collector Company Address (Line 2)
01010

Property Data Collector Contact Info
licensed@homeinspector.com

Data Collector Contact Info
111-111-1111

Property Data Collector Date of Signature and Report
YYYY-MM-DD

Date of Observation
YYYY-MM-DD

Professional License Type
License

Professional License #
12345678

Professional License State
VA

Expiration Date of Certification or License
YYYY-MM-DD

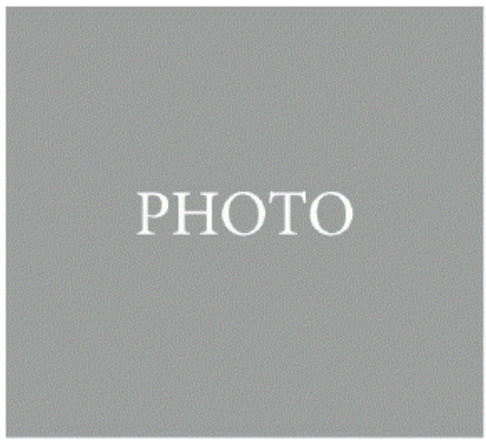
Property Data Collector Signature
[Signature Placeholder]

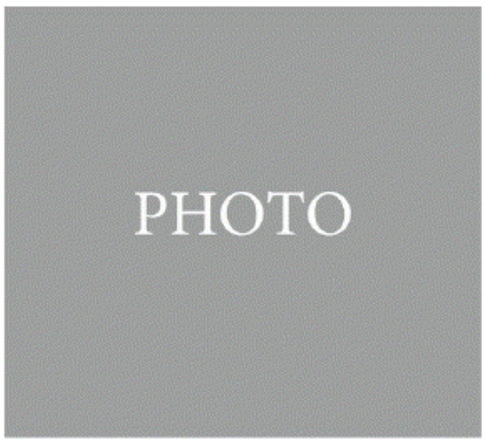
Borrower:		File No.:	
Property Address:		Case No.:	
City:	State:	Zip:	
Lender:			

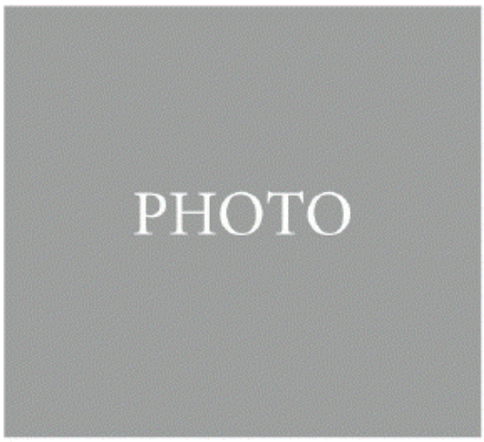
Supervisor Certification

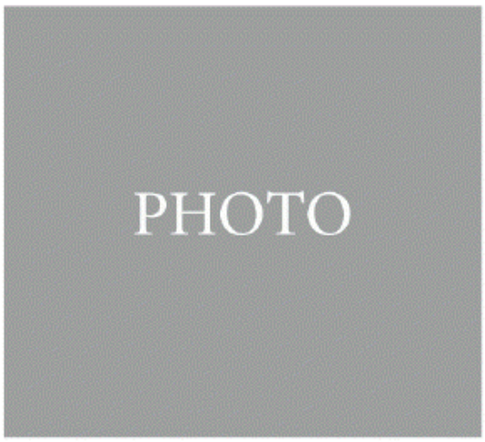
Supervisory Name	Supervisory Contact Info	Supervisory Date of Signature
Supervisory State License #	Supervisory State	Supervisory License Expiration Date
Did or did not personally observe interior and exterior of subject property	Supervisory Signature **[Signature Placeholder]**	

Photos









Borrower:		File No.:	
Property Address:		Case No.:	
City:	State:	Zip:	
Lender:			

Certifications

STATEMENT OF LIMITING CONDITIONS

CONTINGENT AND LIMITING CONDITIONS: The data collector's certification that appears in this report is subject to the following conditions:

1. The data collector's will not be responsible for matters of a legal nature that affect either the subject property or the title to it.
2. The data collector will not give testimony or appear in court because of this assignment unless specific arrangements to do so have been made beforehand.
3. The data collector has noted in the report 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) and makes no guarantees or warranties, expressed or implied, regarding any unobserved conditions. Because the data collector is not an expert in the field of environmental hazards, pests, structural integrity or mechanical systems, this report must not be considered as an environmental assessment, pest data collection, or engineering report.
4. The data collector obtained the information, estimates, and opinions that were expressed in this report from sources that he or she considers to be reliable and believes them to be true and correct. The data collector does not assume responsibility for the accuracy of such items furnished by other parties.
5. The data collector has noted the type of data collection completed in conjunction with this assignment.
6. The data collector will not disclose the contents of this report to any individual or party other than the client or intended user, except as required by law or as directed by the client.

DATA COLLECTOR'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. In the development of this report I have obtained adequate information to support my conclusions.
3. The reported, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional opinions, and conclusions.
4. Any intentional or negligent misrepresentation(s) contained in this report may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.
5. When the data collection was completed onsite as designated under data collection type- I have performed a complete visual data collection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms, I identified and reported physical deficiencies that could affect the livability, soundness or structural integrity of the property. When the data collection was completed virtually as designated under data collection type- In completion of this assignment I have utilized video technology sufficient to perform a complete and adequate visual data collection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms, identified and reported the physical deficiencies that could affect the livability, soundness or structural integrity of the property.
6. My compensation is not contingent on an action or event resulting from the opinions, conclusions, or use of this report.
7. The information used as the basis of the conclusions within this report is adequate and deemed reliable by the data collector.
8. Any significant professional assistance specific to this assignment has been noted in this report.
9. The data collector has adequate knowledge and training to complete this assignment.
10. I have not withheld any information relevant to this assignment.
11. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my conclusions within this report, on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
12. My employment and/or compensation for performing this assignment or any future or anticipated assignments was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific outcome that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
13. The lender/Client may disclose or distribute this report to: the borrower, another lender at the request of the borrower; the mortgagee or its successors and assigned; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency , or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the data collector's or supervisor appraiser (if applicable) consent. Such consent must be obtained before this 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).
14. If this report 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 a facsimile transmission of this report containing a copy or representation of my signature, the report shall be as effective, enforceable and valid as if a paper version of this report were delivered containing my original hand-written signature.

Borrower:		File No.:
Property Address:		Case No.:
City:	State:	Zip:
Lender:		

SUPERVISORY APPRAISER'S CERTIFICATION (if applicable):

The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this assignment, have read the report, and agree with the appraiser's opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this report including, but not limited to, the appraiser's opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this assignment, and is acceptable to perform this report under the applicable state law.
4. This report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this report was prepared.
5. If this report 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 a facsimile transmission of this report containing a copy or representation of my signature, the report shall be as effective, enforceable and valid as if a paper version of this report were delivered containing my original hand-written signature.