

# Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

## **Appendix C-3: Completion Report without Report Field IDs**

Document Version 1.2

September 17, 2024

Revision History

| Date       | Version Number | Report Section                   | Change # | Revision Description                                                  |
|------------|----------------|----------------------------------|----------|-----------------------------------------------------------------------|
| 9/17/2024  | 1.2            | Footer                           | 2024-028 | Updated date in Footer to September 2024.                             |
| 12/12/2023 | 1.1            | Footer                           | 2023-061 | Updated date in Footer to December 2023.                              |
|            |                | Certifications and Scope of Work | 2023-003 | Updated predefined text for all Supervisory Appraiser Certifications. |
| 3/29/2023  | 1.0            |                                  |          | Initial publication                                                   |

Introduction

The purpose of this document is to show all possible Report Labels that may display on the Completion Report, ***regardless of conditionality***. This is not intended to represent a realistic report as a Completion Report will never contain all of the available fields in one report.

| Term         | Definition                                               |
|--------------|----------------------------------------------------------|
| Report Label | The name of the field as shown on the Completion Report. |

Subject Property

Physical Address

County

Legal Description

Original Appraisal

Effective Date of Appraisal

Opinion of Market Value

Market Value Condition

Final Value Condition Statement

Appraiser

Reference ID

Original Lender

Itemized List of Repairs

| Feature | Location | Description | Affects Soundness or Structural Integrity | Repair Completed | Inspection Date | Completion Comment |
|---------|----------|-------------|-------------------------------------------|------------------|-----------------|--------------------|
|         |          |             |                                           |                  |                 |                    |

New Observed Items for Repair

| Feature | Location | Description | Affects Soundness or Structural Integrity | Recommended Action | Inspection Date |
|---------|----------|-------------|-------------------------------------------|--------------------|-----------------|
|         |          |             |                                           |                    |                 |

Completion Status

Is construction complete?

Was construction completed in a manner consistent with the original plans and specifications?

Yes

No

☐

☐

☐

☐

| Feature | Location | Comparison to Original Plans/Specs | Comment |
|---------|----------|------------------------------------|---------|
|         |          |                                    |         |

Completion Report Commentary

Completion Report Exhibits

Assignment Information

Borrower Name

Appraiser Fee

AMC Fee

Government Agency

Investor Requested Special Identification

Contact Information

| [Role]/[Role]   |             |
|-----------------|-------------|
| Company Name    | Credentials |
| Company Address | ID          |
|                 | State       |
|                 | Expires     |

| Appraiser                        |                  |
|----------------------------------|------------------|
| Name                             | Credentials      |
| Designation                      | Level            |
| Company Name                     | ID               |
| Company Address                  | State            |
|                                  | Expires          |
| Scope of Inspection by Appraiser | ASC Identifier   |
| Subject Property Inspection      | VA Appraiser ID  |
| Exterior                         | FHA Appraiser ID |
| Interior                         | Employment Type  |
| Inspection Date                  |                  |

| Supervisory Appraiser                        |                  |
|----------------------------------------------|------------------|
| Name                                         | Credentials      |
| Designation                                  | Level            |
| Company Name                                 | ID               |
| Company Address                              | State            |
|                                              | Expires          |
| Scope of Inspection by Supervisory Appraiser | ASC Identifier   |
| Subject Property Inspection                  | VA Appraiser ID  |
| Exterior                                     | FHA Appraiser ID |
| Interior                                     | Employment Type  |
| Inspection Date                              |                  |

Assignment Information and Scope of Work Commentary

Intended Use

The intended use of this certification of completion is for the lender/client to confirm that the requirements or conditions stated in the appraisal report referenced above have been met.

Additional Intended Use

Additional Intended Use cannot be contrary to the original Intended Use.

Intended User

The intended user of this report is the lender/client.

FHA and the Mortgagee are the intended users of this report.

The USDA and any other identified lender/client are intended users of this report.

The VA is also an intended user of this report.

Additional Intended Users

Additional Intended Users cannot be contrary to the original Intended User.

Certifications

Appraiser Certifications

The Appraiser certifies and agrees that:

1. I have no present or prospective interest in the subject property, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.
2. I performed this assignment without bias with respect to the parties involved in this transaction, the subject property, or the demographics of the area where the property is located.
3. I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.
4. I did not base any part of my conclusions on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.
5. I stated my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions herein.
6. I certify that I did perform a personal onsite inspection of the subject property to determine if the conditions or requirements stated in the original appraisal have been satisfied.
6. I certify that I did not perform a personal onsite inspection of the subject property to determine if the conditions or requirements stated in the original appraisal have been satisfied.

Description:

7. 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, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.

Additional Appraiser Certifications

Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.

1.

Supervisory Appraiser Certifications

The Supervisory Appraiser certifies and agrees that:

1. I have no present or prospective interest in the subject property, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.
2. I performed this assignment without bias with respect to the parties involved in this transaction, the subject property, or the demographics of the area where the property is located.
3. I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.
4. I accept full responsibility for this certification of completion.

5. The assignment information regarding the scope of inspection by the Supervisory Appraiser is correct.
6. 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, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.

Additional Supervisory Appraiser Certifications

Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.

1.

| Signature      |  |                              |  |
|----------------|--|------------------------------|--|
| [Role]         |  | Level                        |  |
|                |  | ID                           |  |
|                |  | State                        |  |
|                |  | Expires                      |  |
| [Contact Name] |  | Date of Signature and Report |  |