

Uniform Residential Appraisal Report

File #

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.

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)				

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.			

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	%
								Med.		Other	%

Neighborhood Description

Market Conditions (including support for the above conclusions)

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)
Electricity	☐	☐	Water	☐ ☐
Gas	☐	☐	Sanitary Sewer	☐ ☐
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 (encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☐ No If Yes, describe				

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units ☐ One ☐ One with Accessory Unit	☐ Concrete Slab ☐ Crawl Space	Foundation Walls		Floors	

Residential Appraisal Report Form

Martha R. Williams, William L. Ventolo

A red circular graphic with a gradient, appearing as a partial circle or a stylized 'C' shape, located to the right of the authors' names.

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