

# UAD Condition Ratings

C3

Very Good



## The Uniform Appraisal Dataset

The Uniform Appraisal Dataset (UAD) format, required by Fannie Mae and Freddie Mac as of 2011, includes a standardized system for rating the condition of the subject property and comparables in an appraisal. Under the UAD rating system, condition is reported using unambiguous ratings from C1 to C6, detailed on the following page.



### Inspector Evaluated Property Conditions

C6

C5

C4

C3

C2

C1



HouseCanary Value  
**\$340,000**

Property Value  
Stable

Sale Price/Listing Price  
98%

Typical DOM  
45 Days

## Condition Rating Definitions

The following definitions are quoted from section B4-1.3-06 (*Property Condition and Quality of Construction of the Improvements: Property Condition Ratings*) in the **Fannie Mae Selling Guide** as published on July 3, 2019. For complete definitions of UAD ratings and additional notes about determination of C-ratings in accordance with the UAD Specification, visit Fannie Mae at [www.fanniemae.com](http://www.fanniemae.com).



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The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.



The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.



The improvements are well-maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well-maintained.



The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.



The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.



The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.