

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
median_adjustment	Median Net Adjustments of All Comps	The median dollar value of appraiser-applied adjustments to all comparable sales prices in the Sales Comparison Approach.	Numeric	-\$250,000 to \$250,000	Top coded to \$250k for high-cost areas and \$100k for non-high-cost areas; bottom coded to -\$250k for high-cost areas and -\$100k for non-high-cost areas; can be positive or negative; rounded to nearest \$1.	Sales Comparison Approach (Derived Field)	This data field represents the median of the total net adjustments made to the sale prices of all the comparable properties. An adjustment is a change to the sale price of a comparable property to make it equivalent to the subject property.
average_adjustment	Average Net Adjustments of All Comps	The average dollar value of appraiser-applied adjustments to all comparable sales prices in the Sales Comparison Approach.	Numeric	-\$250,000 to \$250,000	Top coded to \$250k for high-cost areas and \$100k for non-high-cost areas; bottom coded to -\$250k for high-cost areas and -\$100k for non-high-cost areas; can be positive or negative; rounded to nearest \$1.	Comparison Approach (Derived Field)	This data field represents the average of the total net adjustments made to the sale prices of all the comparable properties. An adjustment is a change in value to the sale price of a comparable property to make it equivalent to the subject property.

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Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
adjusted_price	Average Adjusted Sale Price of All Settled Comps	The average sales price of all settled comparables used in the appraisal, after appraiser-applied adjustments have been applied in the Sales Comparison Approach.	Numeric	\$5,000 to \$1,705,000	Top coded to \$1.7 million for high-cost areas and \$720,000 for non-high-cost areas; using intervals of \$10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of \$117,835, disclosed as \$115,000 because it is the midpoint between \$110,000 and \$120,000.	Sales Comparison Approach (Derived Field)	This data field represents the average of the adjusted sale prices of the settled comparable properties.

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Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
number_comparables	Number of Comps Used	Number of comparable sales, pending sales, or active listings used in the appraisal, as reported in the Sales Comparison Approach.	Character	'1' = 3 Comps '2' = 4 Comps '3' = 5 Comps '4' = 6 Comps '5' = 7+ Comps '9' = Missing	Binned at the low end and top-coded at 7.	Derived Field	
same_tract_percent	Percent of Comps Located Within Same Census Tract as Subject Property	The average percentage of the appraiser-selected comparable properties that are in the same census tract as the subject property.	Numeric	0% - 100%	Rounded to the nearest 1%.	Derived Field	
calculated_proximity	Average Calculated Proximity of Comps to Subject Property	The average distance in miles of the appraiser-selected comparables in relation to the subject property, as calculated by geocoding software.	Numeric	0.00 – 10.00	Top coded at 10 miles and rounded to nearest 0.01 mile.	Derived Field	
reported_proximity	Average Reported Proximity of Comps to Subject Property	The average distance in miles of the appraiser-selected comparables in relation to the subject property, as reported by the appraiser.	Numeric	0.00 – 10.00	Top coded to 10 miles and rounded to nearest 0.01 mile.	Derived Field	

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Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
value_sale_comparison	Value by Sales Comparison Approach	Appraiser-specified value indication of the subject property, using the Sales Comparison Approach only.	Numeric	\$5,000 to \$1,705,000	Top coded to \$1.7 million for high-cost areas and \$720,000 for non-high-cost areas; using intervals of \$10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of \$117,835, disclosed as \$115,000 because it is the midpoint between \$110,000 and \$120,000.	Reconciliation	

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Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
value_cost	Value by Cost Approach	Appraiser-specified value indication of the subject property, using the Cost Approach only.	Numeric	\$5,000 to \$1,705,000	Top coded to \$1.7 million for high-cost areas and \$720,000 for non-high-cost areas; using intervals of \$10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of \$117,835, disclosed as \$115,000 because it is the midpoint between \$110,000 and \$120,000.	Reconciliation	

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Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
value_income	Value by Income Approach	Appraiser-specified value indication of the subject property, using the Income Approach only.	Numeric	\$5,000 to \$1,705,000	Top coded to \$1.7 million for high-cost areas and \$720,000 for non-high-cost areas; using intervals of \$10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of \$117,835, disclosed as \$115,000 because it is the midpoint between \$110,000 and \$120,000.	Reconciliation	

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Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
appraised_value	Appraised Value	Appraiser-specified value indication of the subject property, reconciling all approaches to value.	Numeric	\$5,000 to \$1,705,000	Top coded to \$1.7 million for high-cost areas and \$720,000 for non-high-cost areas; using intervals of \$10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of \$117,835, disclosed as \$115,000 because it is the midpoint between \$110,000 and \$120,000.	Appraiser	

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Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
appraisal_to_contract	Percentage of Appraised Value to Contract Price	The ratio, as a percentage, of the subject property's appraised value and the contract price.	Numeric	50.0% to 150.0%	Top coded at 150%; bottom coded at 50%; rounded to nearest 0.1%.	Derived Field	
comparison_to_contract	Percentage of Sales Comparison Appraised Value to Contract Price	The ratio, as a percentage, of the subject property's Sales Comparison Approach indicated value and the contract price.	Numeric	50.0% to 150.0%	Top coded to 150%; bottom coded to 50%; rounded to nearest 0.1%.	Derived Field	
race_ethnicity	Race and Ethnicity of Borrower(s)	The race and ethnicity of the borrower(s).	Character	'1' = Asian alone, non-Hispanic '2' = Black or African American alone, non-Hispanic '3' = Hispanic '4' = White alone, non-Hispanic '5' = Other '9' = Missing		Enterprises' Mortgage Data	This data field represents the race and ethnicity of borrower(s). For purchase mortgages, it is the race and ethnicity of the buyer(s), not sellers. For refinance mortgages, it is the race and ethnicity of the owners who are refinancing.

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References

Uniform Appraisal Dataset

<https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset>

<https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/uad>

Uniform Mortgage Data Program Uniform Appraisal Dataset Specification Appendix A: GSE Appraisal Form Mapping, Version Date: February 2, 2022.

<https://singlefamily.fanniemae.com/media/17311/display>

Uniform Mortgage Data Program Uniform Appraisal Dataset Specification Appendix D: Field-Specific Standardization Requirements. Document 1.7, Version Date: February 2, 2022.

<https://singlefamily.fanniemae.com/media/21731/display>

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Frequency Distribution and Summary Statistics for Combined Files

year	Frequency	Percent
2013	136829	9.96
2014	105347	7.67
2015	134626	9.80
2016	164149	11.95
2017	132437	9.64
2018	118706	8.64
2019	147426	10.73
2020	227260	16.55
2021	206766	15.05

weight	Frequency	Percent
20	1373546	100.00

purpose	Frequency	Percent
1	672129	48.93
2	693989	50.53
3	7142	0.52
9	286	0.02

owner_occupied	Frequency	Percent
1	974323	70.93
2	398942	29.04
9	281	0.02

built_up	Frequency	Percent
1	899566	65.49
2	452279	32.93
3	21371	1.56
9	330	0.02

growth_rate	Frequency	Percent
1	15276	1.11
2	1330660	96.88
3	27311	1.99
9	299	0.02

property_value_trend	Frequency	Percent
1	316520	23.04
2	1048986	76.37
3	7762	0.57
9	278	0.02

demand_supply	Frequency	Percent
1	319496	23.26
2	1026987	74.77
3	26786	1.95
9	277	0.02

marketing_time	Frequency	Percent
1	814343	59.29
2	532809	38.79
3	26114	1.90
9	280	0.02

updated_last_15_years	Frequency	Percent
1	742240	54.04
2	631008	45.94
9	298	0.02

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lot_size	Frequency	Percent
1	207535	15.11
2	540742	39.37
3	310381	22.60
4	117917	8.58
5	196000	14.27
9	971	0.07

quality	Frequency	Percent
1	1615	0.12
2	33000	2.40
3	536661	39.07
4	787813	57.36
5	14425	1.05
9	32	0.00

condition	Frequency	Percent
1	131209	9.55
2	122539	8.92
3	842955	61.37
4	276133	20.10
5	686	0.05
9	24	0.00

bathrooms	Frequency	Percent
1	119565	8.70
2	550227	40.06
3	497348	36.21
4	206304	15.02
9	102	0.01

bedrooms	Frequency	Percent
1	134238	9.77
2	653559	47.58
3	585288	42.61
9	461	0.03

gross_living_area	Frequency	Percent
1	140742	10.25
2	154911	11.28
3	186705	13.59
4	181783	13.23
5	158012	11.50
6	130699	9.52
7	184804	13.45
8	235813	17.17
9	77	0.01

number_comparables	Frequency	Percent
1	170264	12.40
2	266088	19.37
3	389559	28.36
4	406167	29.57
5	141464	10.30
9	4	0.00

race_ethnicity	Frequency	Percent
1	82501	6.01
2	45350	3.30
3	105473	7.68
4	929253	67.65
5	57795	4.21
9	153174	11.15

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	N	Mean	Median	Min	Max	P1	P5	P10	P25	P50	P75	P90	P95	P99
contract_price	674,019	327,671	295,000	5,000	1,705,000	65,000	115,000	135,000	205,000	295,000	415,000	555,000	665,000	875,000
appraised_value	1,373,546	365,365	315,000	5,000	1,705,000	75,000	125,000	155,000	215,000	315,000	455,000	635,000	725,000	1,275,000
sales_range_high	1,263,121	446,277	385,000	5,000	1,705,000	95,000	145,000	175,000	255,000	385,000	575,000	725,000	875,000	1,705,000
sales_range_low	1,260,415	313,127	265,000	5,000	1,705,000	45,000	85,000	115,000	175,000	265,000	395,000	555,000	695,000	1,095,000
median_adjustment	1,373,521	333	-199	-250,000	250,000	-53,500	-25,300	-16,850	-7,310	-199	6,950	18,250	29,000	64,550
average_adjustment	1,373,521	-757	-1,077	-250,000	250,000	-52,029	-24,688	-16,625	-7,700	-1,077	5,715	15,533	24,533	55,050
adjusted_price	1,373,486	365,651	315,000	5,000	1,705,000	75,000	125,000	155,000	215,000	315,000	455,000	635,000	725,000	1,285,000
same_tract_percent	1,365,311	63	67	0	100	0	0	14	33	67	100	100	100	100
calculated_proximity	1,314,838	1.24	0.54	0.00	10.00	0.06	0.13	0.18	0.31	0.54	1.14	3.13	5.59	10.00
reported_proximity	1,372,492	1.28	0.55	0.00	10.00	0.07	0.14	0.19	0.31	0.55	1.17	3.25	5.80	10.00
value_sale_comparison	1,373,512	365,360	315,000	5,000	1,705,000	75,000	125,000	155,000	215,000	315,000	455,000	635,000	725,000	1,275,000
value_cost	1,011,646	379,685	335,000	5,000	1,705,000	35,000	115,000	145,000	225,000	335,000	475,000	665,000	765,000	1,355,000
value_income	30,778	285,646	225,000	5,000	1,705,000	45,000	75,000	105,000	145,000	225,000	355,000	545,000	685,000	1,055,000
appraisal_to_contract	674,019	101.5	100.5	50.0	150.0	92.2	97.7	100.0	100.0	100.5	102.0	104.7	107.5	119.1
comparison_to_contract	673,998	101.5	100.5	50.0	150.0	92.2	97.7	100.0	100.0	100.5	102.0	104.7	107.5	119.1