

# 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 \$ \_\_\_\_\_ ☐ P.U.D. 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 <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	%				
Built-Up <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%				
Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	Low		Multi-Family	%				
Neighborhood Boundaries _____		High		Commercial	%				
		Pred.		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) \_\_\_\_\_ Off-site Improvements—Type Public Private  
 Electricity ☐ Gas ☐ Water ☐ Sanitary Sewer ☐ Street ☐ 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 \_\_\_\_\_

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls		Floors							
# of Stories _____	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls		Walls							
Type <input type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area _____ sq. ft.	Roof Surface		Trim/Finish							
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish _____ %	Gutters & Downspouts		Bath Floor							
Design (Style) _____	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type		Bath Vainspot							
Year Built _____	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated		Car Storage <input type="checkbox"/> None							
Effective Age (Yrs) _____	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens		<input type="checkbox"/> Driveway # of Cars _____							
Attic <input type="checkbox"/> None	Heating <input type="checkbox"/> FWS <input type="checkbox"/> H/WB <input type="checkbox"/> Radiant	Amenities		Woodstove(s) # _____							
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other _____ Fuel	<input type="checkbox"/> Fireplace(s) # _____		<input type="checkbox"/> Fence							
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Porch/Deck		<input type="checkbox"/> Porch							
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool		<input type="checkbox"/> Other							

Appliances ☐ Refrigerator ☐ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe) \_\_\_\_\_  
 Finished area above grade contains: \_\_\_\_\_ Rooms \_\_\_\_\_ Bedrooms \_\_\_\_\_ Baths(s) \_\_\_\_\_  
 Additional features (special energy efficient items, etc.): \_\_\_\_\_ Square Feet of Gross Living Area Above Grade \_\_\_\_\_

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 \_\_\_\_\_

# Appraisal Instruction Report Residential Uniform

**Kathleen Armour**



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web cardioids and limacons equations of the form  $r = a + b \sin \theta$   $r = a + b \cos \theta$  and  $r = a - b \cos \theta$  will produce limacons lets examine what happens for various values of  $a$  and  $b$   $r = 2 - 3 \sin \theta$  when the value of  $a$  is less than the value of  $b$  the graph is a limacon with an inner loop  $r = 5 \cos 4 \theta$

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