

Uniform Appraisal Dataset (UAD) Appraisal-Level Public Use File (PUF) Version 2.1 Data Dictionary

February 4, 2025

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
record_id	Unique Appraisal ID	A unique identification value for each appraisal record. FHFA created this data field. It has no relationship to any unique identification data fields in the original UAD appraisal records.	Character			Derived Field	
year	Appraisal Year	The year of the appraisal report effective date. This data field is used to stratify the sample.	Numeric	2013, 2014, etc.		Derived Field	
weight	Sample Weight	The sampling weight for the appraisal record, based on stratification by year and simple random sampling within a year. Currently, the weight is the same value for all records.	Numeric	20		Derived Field	
state_fips_2010	2010 Census State FIPS Code	2010 Census State Federal Information Processing System (FIPS) Code (e.g., 02, 15)	Character	Characters 1-2: State		Derived Field	
county_fips_2010	2010 Census County FIPS Code	2010 Census County FIPS Code (e.g., 01001, 13005)	Character	Characters 1-2: State Characters 3-5: County	County is suppressed when fewer than 11 appraisals records exist in	Derived Field	A missing county number means either data suppression or FHFA did not have sufficient address

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					that county in the year of that appraisal.		information to reliably geocode the address to a county.
tract_fips_2010	2010 Census Tract	The 2010 Census Tract for the subject property for appraisals conducted from 2013–2021. Due to potential disclosure issues, FHFA cannot provide 2020 census tract values for these records.	Character	Characters 1-2: State Characters 3-5: County Characters 6-11: Tract	Census Tract suppressed when fewer than 11 appraisals records exist in that Census Tract in the year of that appraisal.	Derived Field	A missing tract number means either data suppression or FHFA did not have sufficient address information to reliably geocode the address to a census tract.
state_fips_2020	2020 Census State FIPS Code	2020 Census State Federal Information Processing System (FIPS) Code (e.g., 02, 15)	Character	Characters 1-2: State		Derived Field	
county_fips_2020	2020 Census County FIPS Code	2020 Census County FIPS Code (e.g., 01001, 13005)	Character	Characters 1-2: State Characters 3-5: County	County is suppressed when fewer than 11 appraisals records exist in that county in the year of that appraisal.	Derived Field	A missing county number means either data suppression or FHFA did not have sufficient address information to reliably geocode the address to a county.
tract_fips_2020	2020 Census Tract	The 2020 Census Tract for the subject property for appraisals conducted in 2022.	Character	Characters 1-2: State Characters 3-5: County	Census Tract suppressed when fewer than 11 appraisals	Derived Field	A missing tract number means either data suppression or FHFA did not have

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				Characters 6-11: Tract	records exist in that Census Tract in the year of that appraisal.		sufficient address information to reliably geocode the address to a census tract.
purpose	Mortgage Loan Purpose	Reason for a mortgage loan, limited to either a home purchase, refinance or other purpose. A home purchase mortgage is a transaction when a loan is originated for the purpose of buying a home from a different entity. A refinance is a transaction in which a borrower with an existing mortgage takes out a new mortgage and uses the proceeds from the new mortgage to repay the original mortgage. Other includes mortgages for which appraisers did not select purchase or refinance but instead provided a description in a text field.	Character	'1' = Home Purchase '2' = Refinance '3' = Other '9' = Missing		Subject	
owner_occupied	Occupancy Status of the unit as of the time of appraisal	In an owner-occupied property, the owner lives in the subject property at the time of the appraisal. Properties that are not owner-occupied are vacant	Character	'1' = Yes '2' = No '9' = Missing		Subject	This field should not be confused as the owner occupancy status after the mortgage is

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		or occupied by tenants at the time of appraisal.					originated. This is a particular concern for appraisals associated with purchase-money mortgages.
contract_price	Contract Price	For purchase transactions, this is the contract price of the subject property as of the appraisal report date.	Numeric	\$5,000 - \$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.	Contract	Appraisal records where "purpose" is "Refinance" will not have a contract price. The contract price may not necessarily be the final sales price of the property. In some situations, the buyer and seller renegotiate or otherwise alter the contract price after the appraisal has occurred.

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
built_up	Neighborhood Characteristic: Built-Up	Appraiser's estimate of the percentage range of available land in the neighborhood that has been improved.	Character	'1' = Over 75% '2' = 25% to 75% '3' = Under 25% '9' = Missing		Neighborhood	
growth_rate	Neighborhood Characteristic: Growth Rate	Appraiser-specified rate at which the neighborhood is being developed.	Character	'1' = Rapid '2' = Stable '3' = Slow '9' = Missing		Neighborhood	
property_value_trend	One-Unit Housing Trend: Property Values	Appraiser-specified trend of one-unit property values in the subject's neighborhood.	Character	'1' = Increasing '2' = Stable '3' = Declining '9' = Missing		Neighborhood	
demand_supply	One-Unit Housing Trend: Demand/Supply	Appraiser-specified state of market demand versus the supply of properties in the neighborhood.	Character	'1' = Shortage '2' = In Balance '3' = Over supply '9' = Missing		Neighborhood	
marketing_time	One-Unit Housing Trend: Marketing Time	Appraiser-specified typical length of time a property would stay on the market before being sold in the neighborhood.	Character	'1' = Under 3 Months '2' = 3 to 6 Months '3' = Over 6 Months '9' = Missing		Neighborhood	
sales_range_high	Neighborhood Current Sale Price Range: High	The high end of the range of prices of one-unit properties in the neighborhood, excluding isolated high and low extremes.	Numeric	\$5,000 - \$1,705,000	Top coded to \$1.7 million for high-cost areas and \$720,000 for non-high-cost	Sales Comparison Approach	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
					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_range_low	Neighborhood Current Sale Price Range: Low	The low end of the range of prices of one-unit properties in the neighborhood, excluding isolated high and low extremes.	Numeric	\$5,000 - \$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	Sales Comparison Approach	

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					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.		
updated_last_15_years	Updated Within Last 15 Years Flag	Indicates whether any material work was completed on the kitchen or bathrooms of the residence within the last 15 years.	Character	'1' = Yes '2' = No '9' = Missing		Improvements	
lot_size	Lot Size	The appraiser-reported subject property site size, calculated in acres.	Character	'1' = Less than 1/8 acre '2' = 1/8 up to 1/4 acre '3' = 1/4 up to 1/2 acre '4' = 1/2 up to 1 acre '5' = 1+ acre '9' = Missing	Binned into five categories.	Sales Comparison Approach	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
quality	Quality of Construction Rating	Appraiser-specified overall rating of the subject property's construction quality of as of the appraisal effective date.	Character	'1' = Q1 '2' = Q2 '3' = Q3 '4' = Q4 '5' = Q5 and Q6 '9' = Missing	Categories Q5 and Q6 are recoded.	Sales Comparison Approach	For rating definitions, see Fannie Mae Selling Guide, Section B4-1.3-06, Property Condition and Quality of Construction of the Improvements (03/01/2023) and Freddie Mac Single- Family Seller Servicer Guide, 5605.5, Improvement Analysis (4/6/2023).
condition	Condition Rating	Appraiser-specified rating of the subject property's condition rating as of the appraisal effective date.	Character	'1' = C1 '2' = C2 '3' = C3 '4' = C4 '5' = C5 and C6 '9' = Missing	Categories C5 and C6 are recoded.	Sales Comparison Approach	For rating definitions, see Fannie Mae Selling Guide, Section B4-1.3-06, Property Condition and Quality of Construction of the Improvements (03/01/2023) and Freddie Mac Single- Family Seller Servicer Guide, 5605.5, Improvement Analysis (4/6/2023).

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
bathrooms	Number of Bathrooms	Appraiser-reported total number of above-grade and below-grade full and half bathrooms in the subject property.	Character	'1' = 1 Bathrooms '2' = 2 Bathrooms '3' = 3 Bathrooms '4' = 4+ Bathrooms '9' = Missing	Top-coded at 4 bathrooms.	Sales Comparison Approach	Full and half bathrooms are treated equally in this tally. For example, if a housing unit has one full and two half bathrooms, the total tally is three.
bedrooms	Number of Bedrooms	Appraiser-reported total number of above-grade and below-grade bedrooms in the subject property.	Character	'1' = 0 to 2 Bedrooms '2' = 3 Bedrooms '3' = 4+ Bedrooms '9' = Missing	Binned at the low end and top- coded at 4 bedrooms.	Sales Comparison Approach	
gross_living_area	Gross Living Area	Appraiser-reported total area of all above-grade and below- grade inhabitable rooms in the subject property, reported in square feet.	Character	'1' = Less than 1,250 sq. ft. '2' = 1,250 to 1,499 sq. ft. '3' = 1,500 to 1,749 sq. ft. '4' = 1,750 to 1,999 sq. ft. '5' = 2,000 to 2,249 sq. ft. '6' = 2,250 to 2,499 sq. ft.	Binned into 8 categories.	Sales Comparison Approach	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
				'7' = 2,500 to 2,999 sq. ft. '8' = 3,000 or more sq. ft. '9' = Missing			
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-	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

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
					high-cost areas; can be positive or negative; rounded to nearest \$1.		change in value to the sale price of a comparable property to make it equivalent to the subject property.
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 forhigh-cost areasand \$720,000 fornon-high-costareas; usingintervals of\$10,000,disclosed themidpoint valuefor the intervalinto which thereported valuefalls. Forexample, for areported value of\$117,835,disclosed as\$115,000because it is themidpointbetween\$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.

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	This data field includes all comparable properties regardless of whether we were able to geocode the addresses.
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	
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	Reconciliation	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
					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.		
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	Reconciliation	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
					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.		
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,	Reconciliation	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance	Appraisal Form Section	Notes
				Values	Method	Section	
					disclosed as		
					\$115,000		
					because it is the		
					midpoint		
					between		
					\$110,000 and		
					\$120,000.		
appraised_value	Appraised Value	Appraiser-specified value	Numeric	\$5,000 to	Top coded to	Appraiser	
appraised_value	Appraised value	indication of the subject	Numeric	\$1,705,000	\$1.7 million for	Appraiser	
		property, reconciling all		<i>91,703,000</i>	high-cost areas		
		approaches to value.			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		

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method \$110,000 and \$120,000.	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	
dts_rural (Not Available for FHA UAD PUF)	Duty to Serve Rural Location Indicator	Subject property is located in a rural location according to FHFA's Duty to Serve program definition.	Character	'1' = DTS Rural '2' = Not DTS Rural '9' = Missing	DTS rural indictor is suppressed if the census tract ID is suppressed.	Derived Field	Applicable to the Enterprise UAD records only. This field is not available for the FHA UAD records.

References

Uniform Appraisal Dataset <u>https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset</u> <u>https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/uad</u>

Uniform Mortgage Data Program Uniform Appraisal Dataset Specification Appendix A: GSE Appraisal Form Mapping, Version Date: February 2, 2022. <u>https://singlefamily.fanniemae.com/media/17311/display</u>

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

	Ν	Mean	Median	Min	Max	P1	P5	P10	P25	P50	P75	P90	P95	P99
contract_price	746,237	336,383	305,000	5,000	1,705,000	65,000	115,000	145,000	205,000	305,000	425,000	575,000	685,000	895,000
appraised_value	1,481,868	369,936	325,000	5,000	1,705,000	75,000	125,000	155,000	215,000	325,000	465,000	645,000	725,000	1,275,000
sales_range_high	1,354,062	450,439	395,000	5,000	1,705,000	95,000	145,000	185,000	265,000	395,000	585,000	725,000	875,000	1,705,000
sales_range_low	1,351,084	317,387	275,000	5,000	1,705,000	45,000	85,000	125,000	175,000	275,000	395,000	565,000	695,000	1,095,000
median_adjustment	1,481,842	555	0	-250,000	250,000	-54,000	-25,500	-16,912	-7,260	0	7,200	18,930	30,000	66,924
average_adjustment	1,481,842	-551	-975	-250,000	250,000	-52,500	-24,819	-16,675	-7,667	-975	5,990	16,105	25,433	57,000
adjusted_price	1,481,805	370,238	325,000	5,000	1,705,000	75,000	125,000	155,000	215,000	325,000	465,000	645,000	725,000	1,285,000
value_sale_comparison	1,481,831	369,933	325,000	5,000	1,705,000	75,000	125,000	155,000	215,000	325,000	465,000	645,000	725,000	1,275,000
value_cost	1,084,631	383,794	335,000	5,000	1,705,000	35,000	115,000	155,000	225,000	335,000	485,000	675 , 000	765,000	1,355,000
value_income	34,210	292,196	235,000	5,000	1,705,000	45,000	75,000	105,000	155,000	235,000	365,000	555,000	705,000	1,055,000
<pre>same_tract_percent</pre>	1,471,865	66	75	0	100	0	0	17	40	75	100	100	100	100

Frequency Distribution and Summary Statistics for Enterprise UAD PUF

	Ν	Mean	Median	Min	Max	P1	P5	P10	P25	P50	P75	P90	P95	P99
calculated_proximity	1,475,704	1.27	0.55	0.00	10.00	0.07	0.14	0.19	0.31	0.55	1.17	3.22	5.76	10.00
reported_proximity	1,480,808	1.28	0.55	0.00	10.00	0.07	0.14	0.19	0.32	0.55	1.18	3.26	5.82	10.00

	Ν	Mean	Median	Min	Max	P1	Р5	P10	P25	P50	P75	P90	P95	P99
appraisal_to_contract	746,237	101.5	100.5	50.0	150.0	91.8	97.4	100.0	100.0	100.5	102.0	104.8	107.7	120.0
comparison_to_contract	746,213	101.5	100.5	50.0	150.0	91.8	97.4	100.0	100.0	100.5	102.0	104.8	107.7	120.0

property_value_trend	Frequency	Percent
1	368100	24.84
2	1104857	74.56
3	8579	0.58
9	332	0.02

built_up	Frequency	Percent
1	967411	65.28
2	490944	33.13
3	23128	1.56
9	385	0.03

growth_rate Frequency

Percent

15.23

39.44

22.49

8.55

14.23

0.07

	1	r.	bui
Frequency	Percent		1
1481868	100.00		2

purpose	Frequency	Percent
1	744127	50.22
2	729581	49.23
3	7820	0.53
9	340	0.02

lot_size Frequency

weight

year	Frequency	Percent
2013	137670	9.29
2014	105930	7.15
2015	135232	9.13
2016	164546	11.10
2017	132930	8.97
2018	118807	8.02
2019	147432	9.95
2020	227356	15.34
2021	207741	14.02
2022	104224	7.03

number_comparables	Frequency	Percent
1	187833	12.68
2	291087	19.64
3	417225	28.16
4	433695	29.27
5	152024	10.26
9	4	0.00

marketing_time	Frequency	Percent
1	906100	61.15
2	548941	37.04
3	26492	1.79
9	335	0.02

owner_occupied	Frequency	Percent	
1	1037234	70.00	
2	444299	29.98	
9	335	0.02	
	•	•	d

Percent

1.23

96.81

1.93

0.02

demand_supply	Frequency	Percent
1	375375	25.33
2	1078825	72.80
3	27337	1.84
9	331	0.02

Federal Housing Finance Agency	

quality	Frequency	Percent	C
1	1711	0.12	1
2	34558	2.33	2
3	572901	38.66	3
4	857460	57.86	4
5	15206	1.03	5
9	32	0.00	9

condition	Frequency	Percent
1	148718	10.04
2	130287	8.79
3	902566	60.91
4	299517	20.21
5	756	0.05
9	24	0.00

gross_living_area	Frequency	Percent
1	153608	10.37
2	167775	11.32
3	201926	13.63
4	196365	13.25
5	170312	11.49
6	140674	9.49
7	198665	13.41
8	252453	17.04
9	90	0.01

bathrooms	Frequency	Percent
1	131941	8.90
2	596407	40.25
3	533497	36.00
4	220002	14.85
9	21	0.00

dts_rural	Frequency	Percent
1	265299	17.90
2	1195247	80.66
9	21322	1.44

bedrooms	Frequency	Percent	
1	147085	9.93	
2	707104	47.72	
3	627663	42.36	
9	16	0.00	

up	odated_last_15_years	Frequency	Percent
1		797556	53.82
2		684008	46.16
9		304	0.02

	Ν	Mean	Median	Min	Max	P1	P5	P10	P25	P50	P75	P90	P95	P99
contract_price	209,649	243,068	225,000	5,000	1,555,000	65,000	95,000	115,000	165,000	225,000	305,000	385,000	455,000	625,000
appraised_value	259,265	254,919	235,000	5,000	1,705,000	65,000	105,000	125,000	165,000	235,000	315,000	415,000	485,000	665,000
sales_range_high	234,744	316,551	275,000	5,000	1,705,000	85,000	125,000	145,000	195,000	275,000	385,000	525,000	655 , 000	835,000
sales_range_low	234,312	222,895	205,000	5,000	1,705,000	35,000	75,000	95,000	145,000	205,000	285,000	375,000	445,000	615,000
median_adjustment	266,398	-444	-305	-250,000	250,000	-32,000	-17,400	-12,040	-5,625	-305	4,500	11,425	17,140	32,900
average_adjustment	266,398	-1,034	-1,058	-250,000	250,000	-29,625	-16,568	-11,781	-5,954	-1,058	3,792	9,810	14,750	28,363
adjusted_price	266,287	254,622	235,000	25,000	1,705,000	65,000	105,000	125,000	165,000	235,000	315,000	415,000	485,000	665,000
value_sale_comparison	259,130	254,862	235,000	5,000	1,705,000	65,000	105,000	125,000	165,000	235,000	315,000	415,000	485,000	665,000
value_cost	196,946	260,892	235,000	5,000	1,705,000	25,000	95,000	125,000	175,000	235,000	325,000	425,000	505,000	685,000
value_income	1,933	218,057	195,000	5,000	1,185,000	45,000	75,000	95,000	135,000	195,000	275,000	365,000	445,000	635,000
same_tract_percent	252,140	66	75	0	100	0	0	17	40	75	100	100	100	100

Frequency Distribution and Summary Statistics for FHA UAD PUF

	Ν	Mean	Median	Min	Max	P1	P5	P10	P25	P50	P75	P90	P95	P99
calculated_proximity	252630	1.10	0.53	0.00	10.00	0.07	0.13	0.18	0.31	0.53	1.02	2.53	4.56	10.00
reported_proximity	266396	1.11	0.53	0.00	10.00	0.07	0.13	0.18	0.31	0.53	1.03	2.55	4.61	10.00

	Ν	Mean	Median	Min	Max	P1	P5	P10	P25	P50	P75	P90	P95	P99
appraisal_to_contract	204130	101.6	100.4	50.0	150.0	91.7	97.0	100.0	100.0	100.4	102.1	105.1	108.4	123.9
comparison_to_contract	204071	101.6	100.4	50.0	150.0	91.7	97.0	100.0	100.0	100.4	102.1	105.1	108.4	123.9

	1				
wei		Percent	Frequency	year	
		17.76	47320	2017	
		15.94	42476	2018	
		17.83	47499	2019	
pur		17.53	46707	2020	
1		17.03	45383	2021	
2		13.92	37089	2022	
3	1				

	y Perce	nt
20 26647	4 100.	00

56492

367

1

21.20

0.14

0.00

built_up	Frequency	Percent
1	170025	63.81
2	93317	35.02
3	3131	1.17
9	1	0.00

3518

3631

9

259316

growth_rate Frequency

1

2

3 9

property_value_trend	Frequency	Percent
1	69192	25.97
2	196322	73.67
3	960	0.36

lot_size	Frequency	Percent
1	46162	17.32
2	116705	43.80
3	53618	20.12
4	18767	7.04
5	22558	8.47
9	8664	3.25

owner_occupied	Frequency	Percent
1	140520	52.73
2	125954	47.27

9

marketing_time	Frequency	Percent
1	177914	66.77
2	85914	32.24
3	2646	0.99

updated_last_15_years	Frequency	Percent
1	144145	54.09
2	122302	45.90
9	27	0.01

Percent

1.32

97.31

1.36

0.00

demand_supply	Frequency	Percent
1	75039	28.16
2	189501	71.11
3	1934	0.73

Federa	l Housing	Finance	Agency
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quality	Frequency	Percent
1	105	0.04
2	804	0.30
3	65217	24.47
4	196804	73.85
5	3544	1.33

condition	Frequency	Percent
1	32539	12.21
2	15045	5.65
3	154760	58.08
4	64048	24.04
5	82	0.03

gross_living_area	Frequency	Percent
1	45358	17.02
2	47059	17.66
3	49940	18.74
4	41148	15.44
5	29012	10.89
6	19670	7.38
7	21064	7.90
8	12980	4.87
9	243	0.09

number_comparables	Frequency	Percent
1	32549	12.21
2	49679	18.64
3	74509	27.96
4	80210	30.10
5	29458	11.05
9	69	0.03

bathrooms	Frequency	Percent
1	36246	13.60
2	134498	50.47
3	74547	27.98
4	13447	5.05
9	7736	2.90

bedrooms	Frequency	Percent
1	28328	10.63
2	151525	56.86
3	85536	32.10
9	1085	0.41