UAD 3.6 Property Inspection Field Checklist

Beginner Edition — a plain-language field aid for a physical property inspection when mobile appraisal software is not being used

This checklist walks you through a property inspection in the order you'll actually move through the property: before you arrive, at the site, around the exterior, through the sketch, room by room inside, and finally a "don't leave yet" review. Every item from the original technical checklist is preserved here — nothing important was removed, only explained more clearly. Mark **N/A** next to anything that does not apply to this property.

ALWAYS Do this on every inspection.

IF APPLICABLE Do this only if the feature/condition exists.

VERIFY LATER Note it now; confirm the detail after you leave (public records, HOA, permits, MLS, client).

What this checklist is — and is not. This is an appraisal field aid to help you observe and record property characteristics for a UAD 3.6 report. It is **not** a technical home inspection, engineering inspection, environmental assessment, code-compliance inspection, or a guarantee that every defect will be found. Items marked "if applicable" are conditional — not every property has them, and not every assignment requires them. FHA, VA, USDA, state, lender, and client requirements may call for additional observations beyond this checklist. When in doubt, use your professional judgment and the current UAD 3.6 URAR Reference Guide.

A. Before You Enter the Property

Property address: ______________________ Assignment / file number: ______________________

Appraiser / inspector: ______________________ Inspection date & time: ______________________

Owner / contact present: ______________________ Weather / site conditions: ______________________

- ☐ **ALWAYS** Confirm you are at the correct address and confirm the identity of whoever let you in, before you start.
- ☐ **ALWAYS** Confirm the property type and the number of units you can see, and note anything that doesn't match the assignment paperwork (for example, the file says single-family but you see a second entrance).
- ☐ **ALWAYS** Start your photo log now and pick one consistent order for walking through rooms/levels — use the same order every time so nothing gets skipped.

Ask the owner or contact person about:

- ☐ **ALWAYS** Any additions, room conversions, renovations, repairs, or damage they know about, plus permits pulled, accessory dwelling units (ADUs, i.e. a second, separate living space on the property), leased equipment (like a leased solar system or water softener), solar panels, water access/rights, and any known deficiencies (problems with the property).

Record any inspection limitation

Beginner tip: A "limitation" is anything that stopped you from fully observing something — write it down as it happens instead of trying to remember it later.

- ☐ **IF APPLICABLE** Note any blocked area, locked room, personal property in the way, unsafe area, utilities that were off, bad weather, occupant restriction (someone asked you not to go somewhere), or component you could not access.

B. Site, Street, Utilities, Views, and Outside Influences

- ☐ **ALWAYS** Photograph the subject front and the street/property access. Confirm what the road surface is (paved, gravel, dirt) and whether access is public or private.
- ☐ **ALWAYS** Observe the site itself: shape, topography (flat, sloped, etc.), drainage, landscaping, apparent boundary lines, easements, shared driveways, encroachments, or anything else about the site that could be a negative (adverse) characteristic.
- ☐ **ALWAYS** Identify the main view(s) from the property, how much of that view you get (full, partial, or seasonal), and whether the view helps or hurts value or marketability. Photograph every view that has a real effect on value.
- ☐ **ALWAYS** Identify positive or negative outside influences near the property: traffic noise, commercial or non-residential uses nearby, railroad, airport, power lines, water, golf course, park/open space, industrial or agricultural land, or anything else affecting the area.
- ☐ **IF APPLICABLE** If there is a non-residential use on the subject property itself (like a small home business), identify what it is, confirm the property is still primarily residential, note any physical modifications made for it, and note/photograph any marketability impact.
- ☐ **VERIFY LATER** Record which utilities are available and what you observed in service — electricity, gas/propane/oil, water, sewer/septic, and broadband/internet — and confirm the details afterward (utility company, county records, etc.).
- ☐ **IF APPLICABLE** If you can see a well or septic system location, note it. If it's shared with another property, flag it for follow-up on maintenance agreements.
- ☐ **IF APPLICABLE** Identify any flood, wetland, or coastal indicators, and any disaster-mitigation features: flood vents, storm shutters, impact-resistant glass, defensible space (fire-safety clearing), or the home being built up on elevated foundations.
- ☐ **IF APPLICABLE** If the property has private waterfront access: photograph the frontage and record the access rights/ source, right to build (if relevant), linear frontage, and depth/navigability category — confirm details afterward.
- ☐ **IF APPLICABLE** Observe renewable/"green" features — solar, wind, geothermal, battery storage, EV charging equipment, high-efficiency systems — and confirm afterward whether each is owned, leased, or under a power-purchase agreement (PPA).

> **Beginner tip — views and influences:** Don't just write "nice view" or "busy road." Note direction, how much of it is visible, and whether a typical buyer would see it as a plus or a minus. This is the kind of detail you'll need later and won't remember without notes.

Field notes / measurements / photo numbers:

C. Exterior Walk-Around

- ☐ ALWAYS Photograph the dwelling front and rear. Photograph the sides too if needed to document design, condition, additions, or an outside influence.
- ☐ ALWAYS Record the design/style, how the dwelling is attached (detached, attached, semi-detached), number of stories/levels, construction type, exterior materials, and the approximate year built.
- ☐ ALWAYS Record the approximate front-door elevation above grade — roughly ground level, up to 1 foot up, 1–2 feet up, etc.
- ☐ ALWAYS Observe the foundation type/material, crawlspace or basement access, and any settlement, cracking, moisture, grading, or drainage issues around the foundation.
- ☐ ALWAYS Observe the roof type/material and estimate its age or last replacement. Note visible wear, active leaks, damage, or more than one roof section/type.
- ☐ ALWAYS Observe siding/cladding, trim, windows, doors, gutters/downspouts, chimney/fireplace exterior, exterior stairs, railings, porches, decks, balconies, patios, and any other attached amenities.
- ☐ IF APPLICABLE Identify any additions or converted areas (a space changed from its original use, e.g. garage-to-bedroom). Record the original use, current use, how you get to it, its finish, whether it's heated, ceiling height, quality of the work, and note if you need to follow up on permits/legal status.
- ☐ IF APPLICABLE Identify any **noncontinuous finished area** — finished space that's attached to the dwelling but you can't get to it from inside the main living area (for example, a finished room over a detached garage with its own outside entrance only). Measure and photograph it.

> **Beginner tip — noncontinuous finished area:** The test is simple: can you walk to it from inside the house without going outside? If not, it's noncontinuous and gets treated differently on the sketch and in the report than ordinary finished living area.

- ☐ IF APPLICABLE Locate any exterior mechanical equipment and fuel storage (AC condenser, propane tank, oil tank, etc.). Note apparent age/condition and any safety or marketability concern.
- ☐ ALWAYS Observe exterior quality and condition *separately* from what you find inside. Note it if the outside doesn't match the inside (e.g. dated exterior but a fully renovated interior, or vice versa).

> **Beginner tip — exterior vs. interior quality and condition:** Quality is about the grade/caliber of materials and construction (what it was built with). Condition is about wear, maintenance, and physical state (how it's held up). Rate each independently for both the outside and the inside — they don't have to match.

Exterior component notes

Component / material	Estimated age	Condition	Photo #

D. Measurements, Sketch, and ANSI Area Observations

- ☐ **ALWAYS** Measure each dwelling level and create a complete exterior sketch/floor plan, to the level of detail required by your assignment.
- ☐ **IF APPLICABLE** If there is more than one structure, dwelling, unit, or ADU, identify each one separately, and record the level type and how each level connects (interior access vs. exterior-only access).
- ☐ **ALWAYS** Classify every area by level using these six categories: finished above grade; finished above grade — **nonstandard**; unfinished above grade; finished below grade; finished below grade — nonstandard; unfinished below grade.

> **Beginner tip — above-grade vs. below-grade:** "Above grade" generally means the floor level is at or above the outside ground level around the entire perimeter of that level. If any part of that level's perimeter is below the ground line outside, UAD rules typically treat it as below grade, even if it doesn't feel like a "basement." Walk the full perimeter before deciding.

> **Beginner tip — finished "nonstandard" area:** This is finished space that doesn't meet the normal ceiling-height or access rules to count as ordinary finished living area (see the ceiling-height tip below), so it gets reported separately rather than lumped in with standard finished square footage.

- ☐ **ALWAYS** Check ceiling heights and any sloped ceilings. Set aside as nonstandard finished area any space that doesn't meet the ANSI ceiling-height rule.

> **Beginner tip — ceiling height:** Under ANSI measuring standards, finished area generally needs a ceiling height of at least 7 feet (with some allowances for beams, sloped ceilings, and short stretches under 5 feet). If a finished room falls short across the board, it usually needs to be reported as nonstandard area instead of standard finished square footage — don't just eyeball it, measure it.

- ☐ **ALWAYS** Record stair openings, any "open to below" areas, dormers, bay windows, overhangs, finished areas above garages, and any other feature that affects how you measure.
- ☐ **IF APPLICABLE** Measure porches, decks, patios, and balconies. Measure vehicle storage (garage/carport) and outbuildings *separately* from the living area.
- ☐ **ALWAYS** Before you leave, reconcile everything: sketch dimensions, area totals, room placement, level count, and your exterior observations should all agree with each other.

Area category worksheet

Area category	Level / location	Sq. ft.
Finished above grade		
Finished above grade — nonstandard		
Unfinished above grade		
Finished below grade		
Finished below grade — nonstandard		
Unfinished below grade		

E. Interior — Room-by-Room Inspection

- ☐ **ALWAYS** Photograph: all kitchens, all bathrooms, main living areas (living/family/dining rooms and bedrooms), every finished and unfinished below-grade room, ADU interiors, recent updates, and significant defects. Take any other photos needed to support your analysis.
- ☐ **ALWAYS** Record each unit and level separately. Confirm room count, what each room is used for, the layout/flow, and whether the floor plan functions well (functional utility).
- ☐ **ALWAYS** For every room, capture: a photo, floor covering, wall/ceiling finish, window/egress (an exit route, where relevant — e.g. bedroom egress windows), ceiling height/style, heating/cooling availability, evidence of updates, condition, and any defects.
- ☐ **ALWAYS** For every space, identify whether it's above-grade or below-grade, and finished or unfinished.
- ☐ **IF APPLICABLE** Note any room with no direct interior access, unusual access, a "captive" room (only reachable by walking through another bedroom), low or sloped ceilings, incomplete construction, or functional obsolescence (an outdated or awkward layout that hurts usability).

> **Beginner tip — appraisal observation vs. home inspection:** You are documenting what you can see and how it affects value and marketability — not diagnosing every mechanical or structural issue like a licensed home inspector would. If something looks concerning but is outside your scope to evaluate, note it, photograph it, and recommend further evaluation rather than guessing at the cause.

Room checklist

Check off each room type present, then complete a Room Detail Card (next page) for each one.

☐ Foyer / hall
☐ Living room
☐ Family / great room
☐ Dining room
☐ Kitchen 1
☐ Kitchen 2 / kitchenette
☐ Bedroom 1
☐ Bedroom 2
☐ Bedroom 3
☐ Bathroom 1
☐ Bathroom 2
☐ Bathroom 3
☐ Laundry / utility
☐ Other: _______________
☐ Other: _______________
☐ Bedroom 4
☐ Bedroom 5 / office

Room Detail Cards

Fill in one card per room. Photocopy this page or add extra sheets if you need more than the cards provided below.

Room: ______________________ **Level/Floor:** __________ **Photo #:** __________

Flooring: ______________ Walls / ceiling finish: ___________

Ceiling height / style: ___________ Heating / cooling: ____________

Update / renovation info: _________ Condition: ______________

Defects / concerns: ____

Notes: ____

Room: ______________________ **Level/Floor:** __________ **Photo #:** __________

Flooring: ______________ Walls / ceiling finish: ___________

Ceiling height / style: ___________ Heating / cooling: ____________

Update / renovation info: _________ Condition: ______________

Defects / concerns: ____

Notes: ____

Room: ______________________ **Level/Floor:** __________ **Photo #:** __________

Flooring: ______________ Walls / ceiling finish: ___________

Ceiling height / style: ___________ Heating / cooling: ____________

Update / renovation info: _________ Condition: ______________

Defects / concerns: ____

Notes: ____

Room: ______________________ **Level/Floor:** __________ **Photo #:** __________

Flooring: ______________ Walls / ceiling finish: ___________

Ceiling height / style: ___________ Heating / cooling: ____________

Update / renovation info: _________ Condition: ______________

Defects / concerns: ____

Notes: ____

Room: ______________________ **Level/Floor:** __________ **Photo #:** __________

Flooring: ______________ Walls / ceiling finish: ___________

Ceiling height / style: ___________ Heating / cooling: ____________

Update / renovation info: _________ Condition: ______________

Defects / concerns: ____

Notes: ____

Room: ______________________ **Level/Floor:** __________ **Photo #:** __________

Flooring: ______________ Walls / ceiling finish: ___________

Ceiling height / style: ___________ Heating / cooling: ____________

Update / renovation info: _________ Condition: ______________

Defects / concerns: ____

Notes: ____

F. Kitchen and Bathroom Details

- ☐ **ALWAYS** For each kitchen: cabinetry, countertops, sink/plumbing, appliances, flooring, lighting, ventilation, and quality of workmanship. Record update status, timeframe, and condition status for each kitchen.
- ☐ **ALWAYS** For each bathroom: fixtures, tub/shower, vanity, surfaces, flooring, ventilation, and any moisture issues. Record update status, timeframe, and condition status for each bathroom.
- ☐ **IF APPLICABLE** Photograph and describe any recent restoration, remodeling, renovation, or addition — note the scope of what was done and your best estimate of when and from whom (source) that information came.

> **Beginner tip — update status, timeframe, and condition status:** These are three separate things UAD 3.6 wants tracked for each kitchen/bath: (1) *update status* — has it been updated, and to what degree; (2) *timeframe* — roughly when the update happened; (3) *condition status* — how it looks and functions today, regardless of when it was updated. Don't collapse all three into one vague note like "updated" — capture each separately.

Kitchen / bathroom instance log

Kitchen or Bath #	Update status	Timeframe	Condition status	Photo #

G. Basement, Crawlspace, Attic, and Mechanical Systems

- ☐ **ALWAYS** Photograph every finished and unfinished below-grade room. Record room types, finish quality, condition, ceiling height, exterior access, windows/egress, and functional utility.
- ☐ **ALWAYS** Confirm whether the core heating system is located below grade.
- ☐ **IF APPLICABLE** If safely accessible and within scope, observe the attic: access, visible insulation, ventilation, roof framing/sheathing, staining, damage, or alterations.
- ☐ **IF APPLICABLE** If safely accessible, observe the crawlspace/basement for moisture, a sump pump, drainage, radon mitigation equipment, structural components, insect/rot indicators, and mechanical access.
- ☐ **ALWAYS** Record the heating system's type, fuel, distribution method, and approximate age/condition. Do the same for the cooling system.
- ☐ **ALWAYS** Observe the water heater, electrical service/panel, plumbing supply/waste, water treatment equipment, well/septic equipment, fire suppression (if any), elevators/lifts (if any), and other mechanical systems.
- ☐ **ALWAYS** Confirm utilities were on, or note which systems/appliances you could not observe operating. Remember: this is an appraisal inspection, not a technical home inspection — you're not testing every system, just observing and recording.

Area / system / type / fuel / age / condition / limitation / photo #:

H. Garage, Carport, Outbuildings, and Amenities

- ☐ **IF APPLICABLE** For each garage/carport/parking area: type, whether it's attached or detached, capacity (how many cars), dimensions/area, how you access it, its finish, utilities present, condition, any conversions, and a photo placed with that instance.
- ☐ **IF APPLICABLE** For each outbuilding (shed, barn, workshop, etc.): photograph the exterior and interior. Identify its use, gross building area, finished/unfinished totals, room types/count, utilities, heating/cooling, quality, condition, and any defects.
- ☐ **IF APPLICABLE** For each amenity (porch, deck, patio, balcony, pool, spa, sport court, fireplace, elevator, etc.): record the count, dimensions/area (when applicable), materials, condition, and a photo placed with that instance.
- ☐ **IF APPLICABLE** If there's a standalone ADU, identify it here and complete the separate ADU section (Section J).

Instance log

Instance / type	Count or capacity	Area	Utilities	Condition	Photo #

J. Conditional — Accessory Dwelling Unit (ADU) / Multiple Units

Complete this section only if the property has a standalone or attached ADU, or more than one dwelling unit.

- ☐ **IF APPLICABLE** Identify each dwelling, unit, and ADU separately. Record whether it's attached or detached, its location, and its level count.
- ☐ **IF APPLICABLE** Measure and classify the ADU's area separately, using the same six area categories from Section D.
- ☐ **IF APPLICABLE** Record how you get in and out: interior/exterior access, or exterior-only access. Photograph the ADU interior and exterior as applicable.
- ☐ **IF APPLICABLE** Record the kitchen, bathroom, rooms, finishes, ceiling heights/styles, heating/cooling, fuel, utilities, quality, condition, update status/timeframe, and any defects — same level of detail as the main dwelling.
- ☐ **VERIFY LATER** Determine whether it has a separate postal address, whether it's typical for the market, its legal rentability and the source for that, zoning/permitting status, and its utility relationship to the main dwelling.
- ☐ **IF APPLICABLE** If there are multiple units, complete a separate room/area/photo inventory for every unit.

> **Beginner tip — ADU vs. an ordinary finished room:** An ADU is a separate, self-contained living space — it typically has its own kitchen (or kitchenette), bathroom, and a way to enter without going through the main living area. An extra bedroom or bonus room, even a nice one, is not an ADU unless it functions as an independent living unit.

ADU/unit identifier / access / area / rooms / utilities / legal follow-up / photo #:

K. Conditional — Manufactured Home

Complete this section only if the subject is a manufactured home.

- ☐ **IF APPLICABLE** Photograph the HUD data plate. Record manufacturer, model, date of manufacture, serial number(s), dimensions, and any other identifiers available.
- ☐ **IF APPLICABLE** Photograph every HUD certification label you can find. If labels are missing, record what source you'll need to verify the information from instead.
- ☐ **IF APPLICABLE** Photograph each applicable financing-program certification label (for example, MH Advantage or CHOICEHome) and record its identification number.
- ☐ **IF APPLICABLE** Record the number of sections, foundation/anchoring, skirting, additions, porches/decks, utilities, land ownership, and anything indicating a permanent installation.
- ☐ **VERIFY LATER** Identify whether a retailer/manufacturer invoice is available, especially for new construction.

MH identifiers / label numbers / dimensions / foundation / certification / photo #:

L. Conditional — Condo, Co-op, PUD, or Project

Complete this section only if the subject is part of a condominium, cooperative, planned unit development, or other project.

- ☐ **IF APPLICABLE** Identify the project/phase/building, unit location, floor, common access, parking/storage assignments, project amenities/services, and the visible condition of common elements.
- ☐ **IF APPLICABLE** Photograph relevant project/common amenities or services and any observed project deficiencies.
- ☐ **IF APPLICABLE** Ask about who's responsible for what — HOA vs. owner responsibility for exterior maintenance — and whether the site is owned in common.
- ☐ **VERIFY LATER** Record what needs document research afterward: dues, assessments, master insurance, ownership/occupancy mix, litigation/legal action, budget/reserves, rental restrictions, and overall project status.

Project / building / unit / common elements / amenities / deficiencies / follow-up:

I. Defects, Damage, and Deficiencies

Report significant items in the most appropriate report section: Site, Dwelling Exterior, Unit Interior, Outbuilding, Vehicle Storage, or Subject Property Amenities. Photograph physical defects. Don't list the same item in more than one section unless it's genuinely needed for clarity.

> **Beginner tip — defect, damage, and deficiency:** A *defect* is a flaw or fault in a component (a cracked window, a missing handrail). *Damage* is harm from an event (water stain from a past leak, fire damage). A *deficiency* is something missing or below a normal standard (no smoke detector, undersized electrical panel). They often overlap — the important thing is describing exactly what you saw, where, and how it might matter, not which label you use.

Section / Feature	Location	Description / Photo #	Structural?	Recommended action
			Y / N	Repair / Inspect / Complete / None
			Y / N	Repair / Inspect / Complete / None
			Y / N	Repair / Inspect / Complete / None
			Y / N	Repair / Inspect / Complete / None
			Y / N	Repair / Inspect / Complete / None
			Y / N	Repair / Inspect / Complete / None
			Y / N	Repair / Inspect / Complete / None
			Y / N	Repair / Inspect / Complete / None

- ☐ ALWAYS For each item, think through: safety, soundness, structural integrity, habitability, loan-program eligibility, marketability, and whether an extraordinary assumption or hypothetical condition might be needed in the report.
- ☐ ALWAYS Keep inspection limitations (things you couldn't observe) recorded separately from actual property defects (things you observed that are wrong).
- ☐ ALWAYS Before you leave, confirm you have a supporting photo for every significant physical defect and every view that affects value or marketability.

Final Photo Audit

Check off each category before you leave the property. "If applicable" items only apply when that feature exists.

- ☐ Subject front ALWAYS
- ☐ Street / property access ALWAYS
- ☐ All kitchens ALWAYS
- ☐ Main living areas ALWAYS
- ☐ Every finished & unfinished below-grade room IF APPLICABLE
- ☐ Significant defects IF APPLICABLE
- ☐ Outbuildings IF APPLICABLE
- ☐ ADU interior and exterior IF APPLICABLE
- ☐ Project amenities and deficiencies IF APPLICABLE
- ☐ Subject rear ALWAYS
- ☐ Every value/marketability-affecting view IF APPLICABLE
- ☐ All bathrooms ALWAYS
- ☐ Bedrooms ALWAYS
- ☐ Recent updates / renovations IF APPLICABLE
- ☐ Garage / other vehicle storage IF APPLICABLE
- ☐ Amenities IF APPLICABLE
- ☐ Manufactured-home labels & data plate IF APPLICABLE

M. Final Walk-Through — Do Not Leave Until Complete

- ☐ ALWAYS Front, rear, access/street, all value-impacting views, all kitchens, all bathrooms, main living areas, bedrooms, all below-grade rooms, updates, defects, vehicle storage, outbuildings, amenities, and ADU photos are all captured (as applicable).
- ☐ ALWAYS Every room and level is accounted for. Room count and unit/ADU count are reconciled with what you recorded.
- ☐ ALWAYS Sketch closes (the shape adds up). Area categories, ceiling-height exceptions, noncontinuous area, conversions, additions, decks/porches, storage, and outbuildings are all recorded.
- ☐ ALWAYS Kitchen/bath update status, timeframe, and condition status are captured for each instance.
- ☐ ALWAYS Roof age estimate, front-door elevation, whether the core heating system is below grade, mechanical systems, fuel, utilities, green/disaster features, and quality/condition observations are all captured.
- ☐ ALWAYS Every significant defect includes: feature, location, description, whether it's structural, recommended action, and a photo number.
- ☐ ALWAYS Unobserved or inaccessible areas and utility/system limitations are documented.
- ☐ ALWAYS Contact questions from Section A are answered, or placed on your follow-up list.

Inspection complete — initials: ______________________ Follow-up needed: ______________________

Post-inspection research / documents / calls needed:

Reference and Use Notes

Primary official sources used to prepare this field aid

- Fannie Mae and Freddie Mac, Inspection and Reporting Tips for Appraisers, Version 1.0, October 21, 2025.
- Fannie Mae and Freddie Mac, UAD 3.6 Job Aid: Photo and Image Requirements, Version 1.0, June 23, 2026.
- Fannie Mae and Freddie Mac, UAD 3.6 Job Aid: UAD ANSI Reporting Requirements, Version 1.0, June 23, 2026.
- Fannie Mae, UAD 3.6 Documentation page, including Appendix F-1: URAR Reference Guide and current UAD resources (as referenced August 20, 2026).

Important scope note. This checklist is designed for appraisal observation and reporting. It does not represent a technically exhaustive home inspection, code-compliance inspection, environmental assessment, engineering opinion, or a guarantee that every defect is discoverable. Agency overlays (FHA, VA, USDA), state requirements, lender/client scope, property complexity, and later GSE revisions may require additional observations or exhibits beyond what's listed here.

Suggested paper workflow

- Print single-sided and place the room-card pages behind the sketch page.
- Walk in the same order every time: arrival/site → exterior → sketch → each interior level → below-grade/mechanicals → garage/outbuildings/amenities → final review.
- Write photo numbers as you go. Use N/A rather than leaving a conditional item blank/ambiguous.
- Transfer your field notes into your software using the defined UAD 3.6 data elements; add comments only where needed to explain analysis that isn't already conveyed by the structured fields.

Change Log — What Changed From the Original Checklist

What was simplified

- Technical UAD terms (noncontinuous finished area, nonstandard finished area, above-grade/below-grade, functional obsolescence, ADU, extraordinary assumption, etc.) were kept, with a short plain-English explanation added in parentheses or in a "Beginner tip" callout box the first time each term appears.
- Dense instructional paragraphs were broken into short, single-action checklist lines so each item is one clear task.

What was reorganized

- Content was resequenced to follow a walking inspection route (before entering → subject/questions → site → exterior → sketch/ANSI → interior room-by-room → kitchen/bath → below-grade/mechanical → garage/outbuildings/amenities → ADU → manufactured home → condo/PUD/co-op → defects → final review) rather than the original's numbered-section order, which mixed some of these.
- The single dense room-by-room table in the original was replaced with a repeatable "Room Detail Card" format (one card per room) because an 11-column table does not fit readably on a portrait letter page for handwritten field use. All the same data fields were preserved — floor/level, room type, photo #, flooring, walls/ceiling, ceiling height/style, heating/cooling, update/renovation info, condition, defects, notes — just arranged as a card instead of a row.
- Every item was tagged Always / If Applicable / Verify Later so post-inspection research tasks (utility confirmation, HOA documents, permit history, waterfront rights, ADU legal status, MH invoice availability) are visually separated from on-site physical observations, per your instruction.

What was added

- A legend explaining the three tag types, and a scope box (front and back of the document) stating this is not a home inspection, engineering inspection, environmental assessment, or code inspection.
- Twelve "Beginner tip" callout boxes covering: above-grade vs. below-grade, nonstandard finished area, ceiling-height rules, converted areas (folded into the additions tip), noncontinuous finished area, ADU vs. an ordinary room, kitchen/bath update-status/timeframe/condition-status, exterior vs. interior quality/condition, defect/damage/deficiency terminology, views/influences, and appraisal observation vs. home inspection. These are explanatory aids only — they do not add new UAD requirements.
- A short room checklist grid (Section E) so you can quickly see which room types are present before filling out individual cards.

Flagged for your review — possible ambiguity in the original.

- **Front-door elevation buckets.** The original text ends with "...ground level, up to 1 ft, 1–2 ft, etc." and doesn't spell out the complete bucket list or upper bound. I preserved it as-is rather than guessing additional increments — you may want to confirm the exact bucket set your software/lender expects and fill it in.
- **Possible duplication between utility sections.** Utility availability/service is captured once in Site (Section B, tagged Verify Later) and again in Basement/Mechanical (Section G, tagged Always, re: confirming utilities were on and which systems could be observed operating). These are related but not identical — one is about service availability, the other about whether you could observe systems running — so I kept both, but flagging in case you'd rather merge them.
- **Dated source citations.** The original lists specific version numbers and dates for the Fannie Mae/Freddie Mac Job Aids (including two dated June 23, 2026, which is after my knowledge cutoff). I carried these citations forward exactly as given in your source document rather than independently verifying them — please confirm they're still current before relying on this as your reference list.
- **MH certification label examples.** "MH Advantage" and "CHOICEHome" are named as examples of financing-program certification labels. Other programs may exist or apply depending on lender/investor; treat this as an illustrative, not exhaustive, list.

No original checklist item was removed. Where wording changed, the underlying requirement or observation was preserved; conditional and assignment-specific items remain labeled as such rather than presented as universally required.