

# **Chapter 5603: Appraiser Independence Requirements, Property Data Collector Independence Requirements, Appraiser Engagement and Qualifications, Information Disclosure, Unacceptable Appraisal Practices and Property Data Collector Engagement, Qualifications and Oversight**

## **5603.1: Appraiser Independence Requirements, Seller selection of appraisers and appraiser qualifications (02/04/25)**

This section contains requirements related to:

- [Seller responsibilities](#)
- [Appraiser Independence Requirements](#)
- [Appraiser and supervisory appraiser qualifications](#)
- [Unlicensed and trainee appraisers](#)
- [Seller representations and warranties regarding appraisers and appraisal reports](#)
- [Representations by appraisers and appraisal management companies](#)

### **(a) Seller responsibilities**

The Seller is responsible for:

- Complying with the Appraiser Independence Requirements
- Selecting the appraiser
- Requiring the appraiser to use the appropriate Freddie Mac appraisal report form
- Complying with the Uniform Appraisal Dataset

Freddie Mac does not select or approve individual appraisers or appraisal management companies. The Seller, or a third party authorized by the Seller, is responsible for approving and selecting the appraiser. The Seller warrants that the appraisal services provided comply with the Uniform Standards of Professional Appraisal Practice, applicable laws and Freddie Mac requirements.

#### **(b) Appraiser Independence Requirements**

For each conventional Mortgage sold to Freddie Mac, the Seller represents and warrants that the appraisal was obtained in accordance with Exhibit 35, Appraiser Independence Requirements.

#### **(c) Appraiser and supervisory appraiser qualifications**

The appraiser or supervisory appraiser must:

- Be **State-licensed** or **State-certified** in the State in which the subject property is located,
- Have knowledge and experience in appraising the property type in the Market Area, and
- Have access to applicable data sources

#### **(d) Unlicensed and trainee appraisers**

Freddie Mac permits unlicensed and trainee (or similar classification) appraisers to complete an appraisal report in accordance with State law. If an appraisal report is completed by an unlicensed or trainee (or similar classification) appraiser:

- A supervisory appraiser must sign the appraisal report
- A supervisory appraiser is not required to inspect the subject property or comparable sales unless required by State law

#### **(e) Seller representations and warranties regarding appraisers and appraisal reports**

In addition to complying with the Appraiser Independence Requirements, with respect to each appraisal report, the Seller represents and warrants that:

- All information known to the Seller that may affect the estimate of market value or marketability has been provided to the appraiser. It has reviewed the appraisal report and has determined the Mortgaged Premises is adequate collateral for the Mortgage transaction, as required by Section 4201.1.
- The appraisal report is of professional quality and supports all of the appraiser's assumptions, data, analyses, rationale and conclusions regarding the opinion of market value of the property and the marketability of the Mortgaged Premises

- The appraisal report is credible, internally consistent, clearly written, fully supported and sufficiently documented

Deficient appraisals will be considered a breach of the Seller's warranty regarding the acceptability of the Mortgage and will subject the Seller to the remedies available to Freddie Mac.

In addition to reviewing the appraisal report submitted by the Seller, Freddie Mac may conduct property inspections and/or other investigations to verify property eligibility and proper underwriting of the Mortgages offered for sale to and sold to Freddie Mac.

Freddie Mac may refuse to accept appraisal reports prepared by a particular appraiser.

Note: See Section 3101.1 for additional requirements on the Freddie Mac Exclusionary List and Section 3101.2 for additional requirements on the FHFA Suspended Counterparty Program.

#### **(f) Representations by appraisers and appraisal management companies**

Appraisers and appraisal management companies must not make any representation to third parties as being approved by Freddie Mac.

## **5603.1: Appraiser Independence Requirements, Seller selection of appraisers and appraiser qualifications (Future effective date 01/26/26)**

Refer to Bulletin 2025-7, which announced the policy requirements for Uniform Appraisal Dataset (UAD) 3.6. Sellers may submit to the Uniform Collateral Data Portal® appraisal reports that use UAD 3.6 before the mandatory effective November 2, 2026 version of this section.

This section contains requirements related to:

- [Seller responsibilities](#)
- [Appraiser Independence Requirements](#)
- [Appraiser and supervisory appraiser qualifications](#)
- [Unlicensed and trainee appraisers](#)
- [Seller representations and warranties regarding appraisers and appraisal reports](#)

- [Representations by appraisers and appraisal management companies](#)

**(a) Seller responsibilities**

The Seller is responsible for:

- Complying with the Appraiser Independence Requirements
- Selecting the appraiser
- Requiring the appraiser to use the appropriate Freddie Mac appraisal report form
- Complying with the Uniform Appraisal Dataset

Freddie Mac does not select or approve individual appraisers or appraisal management companies. The Seller, or a third party authorized by the Seller, is responsible for approving and selecting the appraiser. The Seller warrants that the appraisal services provided comply with the Uniform Standards of Professional Appraisal Practice, applicable laws and Freddie Mac requirements.

**(b) Appraiser Independence Requirements**

For each conventional Mortgage sold to Freddie Mac, the Seller represents and warrants that the appraisal was obtained in accordance with Exhibit 35, Appraiser Independence Requirements.

**(c) Appraiser and supervisory appraiser qualifications**

The appraiser or supervisory appraiser must:

- Be **State-licensed** or **State-certified** in the State in which the subject property is located,
- Have knowledge and experience in appraising the property type in the Market Area, and
- Have access to applicable data sources

**(d) Unlicensed and trainee appraisers**

Freddie Mac permits unlicensed and trainee (or similar classification) appraisers to complete an appraisal report in accordance with State law. If an appraisal report is completed by an unlicensed or trainee (or similar classification) appraiser:

- A supervisory appraiser must sign the appraisal report
- A supervisory appraiser is not required to inspect the subject property or comparable sales unless required by State law

**(e) Seller representations and warranties regarding appraisers and appraisal reports**

In addition to complying with the Appraiser Independence Requirements, with respect to each appraisal report, the Seller represents and warrants that:

- All information known to the Seller that may affect the estimate of market value or marketability has been provided to the appraiser. It has reviewed the appraisal report and has determined the Mortgaged Premises is adequate collateral for the Mortgage transaction, as required by Section 4201.1.
- The appraisal report is of professional quality and supports all of the appraiser's assumptions, data, analyses, rationale and conclusions regarding the opinion of market value of the property and the marketability of the Mortgaged Premises
- The appraisal report is credible, internally consistent, clearly written, fully supported and sufficiently documented

Deficient appraisals will be considered a breach of the Seller's warranty regarding the acceptability of the Mortgage and will subject the Seller to the remedies available to Freddie Mac.

In addition to reviewing the appraisal report submitted by the Seller, Freddie Mac may conduct property inspections and/or other investigations to verify property eligibility and proper underwriting of the Mortgages offered for sale to and sold to Freddie Mac.

Freddie Mac may refuse to accept appraisal reports prepared by a particular appraiser.

Note: See Section 3101.1 for additional requirements on the Freddie Mac Exclusionary List and Section 3101.2 for additional requirements on the FHFA Suspended Counterparty Program.

**(f) Representations by appraisers and appraisal management companies**

Appraisers and appraisal management companies must not make any representation to third parties as being approved by Freddie Mac.

## **5603.1: Appraiser Independence Requirements, Seller selection of appraisers and appraiser qualifications (Future effective date 11/02/26)**

This section contains requirements related to:

- [Seller responsibilities](#)
- [Appraiser Independence Requirements](#)
- [Appraiser and supervisory appraiser qualifications](#)
- [Unlicensed and trainee appraisers](#)
- [Seller representations and warranties regarding appraisers and appraisal reports](#)
- [Representations by appraisers and appraisal management companies](#)

### **(a) Seller responsibilities**

The Seller is responsible for:

- Complying with the Appraiser Independence Requirements
- Selecting the appraiser
- Ensuring the appraiser provides the appropriate appraisal report for the property type
- Complying with the Uniform Appraisal Dataset

Freddie Mac does not select or approve individual appraisers or appraisal management companies. The Seller, or a third party authorized by the Seller, is responsible for approving and selecting the appraiser. The Seller warrants that the appraisal services provided comply with the Uniform Standards of Professional Appraisal Practice, applicable laws and Freddie Mac requirements.

### **(b) Appraiser Independence Requirements**

For each conventional Mortgage sold to Freddie Mac, the Seller represents and warrants that the appraisal report was obtained in accordance with Exhibit 35, Appraiser Independence Requirements.

### **(c) Appraiser and supervisory appraiser qualifications**

The appraiser or supervisory appraiser must:

- Be **State-licensed** or **State-certified** in the State in which the subject property is located,
- Have knowledge and experience in appraising the property type in the Market Area, and
- Have access to applicable data sources

**(d) Unlicensed and trainee appraisers**

Freddie Mac permits unlicensed and trainee (or similar classification) appraisers to complete an appraisal report in accordance with State law. If an appraisal report is completed by an unlicensed or trainee (or similar classification) appraiser:

- A supervisory appraiser must sign the appraisal report
- A supervisory appraiser is not required to inspect the subject property or comparable sales unless required by State law

**(e) Seller representations and warranties regarding appraisers and appraisal reports**

In addition to complying with the Appraiser Independence Requirements, with respect to each appraisal report, the Seller represents and warrants that:

- All information known to the Seller that may affect the estimate of market value or marketability has been provided to the appraiser. It has reviewed the appraisal report and has determined the Mortgaged Premises is adequate collateral for the Mortgage transaction, as required by Section 4201.1.
- The appraisal report is of professional quality and supports all of the appraiser's assumptions, data, analyses, rationale and conclusions regarding the opinion of market value of the property and the marketability of the Mortgaged Premises
- The appraisal report is credible, internally consistent, clearly written, fully supported and sufficiently documented

Deficient appraisal reports will be considered a breach of the Seller's warranty regarding the acceptability of the Mortgage and will subject the Seller to the remedies available to Freddie Mac.

In addition to reviewing the appraisal report submitted by the Seller, Freddie Mac may conduct property inspections and/or other investigations to verify property eligibility and proper underwriting of the Mortgages offered for sale to and sold to Freddie Mac.

Freddie Mac may refuse to accept appraisal reports prepared by a particular appraiser.

Note: See Section 3101.1 for additional requirements on the Freddie Mac Exclusionary List and Section 3101.2 for additional requirements on the FHFA Suspended Counterparty Program.

**(f) Representations by appraisers and appraisal management companies**

Appraisers and appraisal management companies must not make any representation to third parties as being approved by Freddie Mac.

## **5603.2: Seller verification of subject property owner of record (11/06/24)**

This section contains requirements related to:

- [Verifying the Owner of Record](#)
- [Investigating and documenting Owner of Record discrepancies](#)

**(a) Verifying the Owner of Record**

When a new appraisal report is required, the Seller must verify the information outlined in the table below:

| Owner of Record verification by transaction type |  |
|--|--|
| Transaction type                                 | The Seller must verify:  |
| Purchase   | <ul style="list-style-type: none"><li>■ The property seller listed on the sales contract is the Owner of Record of the subject property; or</li><li>■ If the transaction involves the sale of land separate from the dwelling, the property seller listed on the sales contract for the land is the Owner of Record for the land</li></ul> |
| Refinance  | The Borrower is an Owner of Record of the subject property.  |
| Payoff of a land contract                        | <ul style="list-style-type: none"><li>■ The property seller is the vendor on the recorded land contract and the Owner of Record of the subject property; and</li><li>■ The Borrower is a vendee on the recorded land contract</li></ul>  |

**(b) Investigating and documenting Owner of Record discrepancies**



If the property seller for purchase transactions or the Borrower for refinance transactions is not the Owner of Record, the Seller must investigate the circumstances of the transaction to ensure the transaction is legitimate.

If the Seller determines the transaction is legitimate, the Seller must retain in the Mortgage file documentation evidencing the verification or legitimacy of the transaction, which may include:

- The appraiser's analysis and conclusions in the appraisal report
- A property sales history report
- A copy of the recorded deed
- A copy of a property tax bill
- Title commitment or binder indicating the legal ownership of the property

## **5603.3: Information supplied to the appraiser and Borrower (06/04/25)**

This section contains requirements related to:

- [Information supplied to the appraiser](#)
- [Information supplied to the Borrower](#)

### **(a) Information supplied to the appraiser**

For each appraisal report request, the Seller, or an authorized third party, must provide the appraiser with the following information about the subject property:

1. The complete legal description (refer to Section 5605.3)
2. The complete sales contract for purchase transactions, including:
  - All non-realty items
  - Financing terms
  - Financing and sales concessions granted by anyone associated with the transaction, and

- Any gifts, buydowns or Down Payment assistance provided by anyone on behalf of the Borrowers

Note: For new construction, the sales contract should state the base price of the house and itemize each option.

The Seller is not required to provide the appraiser with an updated sales contract unless the updated terms impact the physical description or condition of the property. In such cases, the Seller must obtain an updated appraisal report for the property. Changes to the sales contract that are not required to be provided to the appraiser include, but are not limited to:

- Changes to the transaction terms such as sales price, financing or sale concessions, and
  - Date revisions, corrections to typographical errors, etc.
3. Any known affiliation between the property seller and the purchaser
  4. Income and expense statements and property leases
  5. Generally acceptable energy reports such as the Home Energy Rating System report and U.S. Department of Energy Home Energy Score report, if applicable
  6. Ground Lease for leasehold properties (refer to Section 5704.2)
  7. Any other information known to the Seller that could adversely affect the market value, condition or marketability of the subject property, including the existence of any Contaminated Site, Hazardous Substance or other adverse condition that affects the subject property or the Neighborhood in which the subject property is located (refer to Section 5605.4(b))

#### **(b) Information supplied to the Borrower**

For purchase transactions, the Seller must provide the Borrower with information regarding environmental hazards that directly impact the subject property and have not been mitigated or remediated, unless the Borrower already has notice of such hazard(s) through the purchase contract or property inspection.

If at any time before the Note Date the Seller becomes aware of a hazard that adversely affects the market value, condition or marketability of the subject property, including the existence of a Contaminated Site, Hazardous Substance or other environmental condition that has not been mitigated or remediated, the Seller must disclose to the Borrower all information known to the Seller about the hazard.

## 5603.4: Unacceptable appraisal practices (02/04/25)

The following are examples of unacceptable appraisal practices. Evidence of any of the practices listed in this section will be a breach of Seller's warranty as to the professional quality of the appraisal.

1. Consideration of the race, color, religion, sex, sexual orientation, gender identity, age, marital status, disability, familial status, exercise of any federally protected civil right, receipt of income derived from any public assistance program, birthplaces of residents at the property or in the Neighborhood, national origin of the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property. (See also Section 1301.2 for equal opportunity compliance requirements.)
2. Use of unsupported or subjective terms or statements to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information
3. Incorporating terminology or veiled language that could indicate underlying bias, including but not limited to, "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location," "gentrified," "working class," "inner city," "preferred community," "up and coming," predominantly Hispanic or Black neighborhood, substantial amount of Black or Hispanic residents at the property, diverse school system, amenities specifically geared to a race, ethnic or religious group or using terms such as Millennials, Generation X or Baby Boomers
4. Development of an appraisal using inaccurate or incomplete data about the subject property, the Neighborhood, the Market Area or any comparable property used in the appraisal analysis or report
5. Inclusion of references, statements or comparisons about crime rates or crime statistics, whether objective or subjective, in the appraisal analysis or report
6. Consideration of the age or location of a dwelling, or the age of the Neighborhood or census tract where the dwelling is located, in a manner that has a discriminatory effect
7. Basing the development of an opinion of value on factors that local, State or federal law designates as discriminatory
8. Reliance in the appraisal analysis on comparable properties that were not personally inspected by the appraiser when required by the appraisal's scope of work. A personal inspection requires at least a visual inspection of the exterior of the comparable property.
9. Reliance in any appraisal analysis on inappropriate comparable properties, or the failure to use comparable properties that are more similar, or nearer, to the subject property without adequate explanation

10. Use of comparable property data provided by any interested party to the transaction without verification by a disinterested party
11. Use of inordinate adjustments for differences between the subject property and the comparable properties that do not reflect the market's reaction to such differences, or the failure to make proper adjustments when necessary
12. Development of an opinion of value and/or marketability conclusions that is not supported by available market data
13. Breach by the appraiser or supervisory appraiser of a certification or Statement of Assumptions and Limiting Conditions or comparable statements on any Freddie Mac approved appraisal report form or addendum

Note: See Section 5606.3 for additional unacceptable appraisal practices related to electronic appraisal reports.

## **5603.4: Unacceptable appraisal practices (Future effective date 01/26/26)**

**Refer to Bulletin 2025-7, which announced the policy requirements for Uniform Appraisal Dataset (UAD) 3.6. Sellers may submit to the Uniform Collateral Data Portal® appraisal reports that use UAD 3.6 before the mandatory effective November 2, 2026 version of this section.**

The following are examples of unacceptable appraisal practices. Evidence of any of the practices listed in this section will be a breach of Seller's warranty as to the professional quality of the appraisal.

1. Consideration of the race, color, religion, sex, sexual orientation, gender identity, age, marital status, disability, familial status, exercise of any federally protected civil right, receipt of income derived from any public assistance program, birthplaces of residents at the property or in the Neighborhood, national origin of the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property. (See also Section 1301.2 for equal opportunity compliance requirements.)
2. Use of unsupported or subjective terms or statements to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information
3. Incorporating terminology or veiled language that could indicate underlying bias, including but not limited to, "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location," "gentrified," "working class," "inner city," "preferred community," "up and coming," predominantly Hispanic or Black

neighborhood, substantial amount of Black or Hispanic residents at the property, diverse school system, amenities specifically geared to a race, ethnic or religious group or using terms such as Millennials, Generation X or Baby Boomers

4. Development of an appraisal using inaccurate or incomplete data about the subject property, the Neighborhood, the Market Area or any comparable property used in the appraisal analysis or report
5. Inclusion of references, statements or comparisons about crime rates or crime statistics, whether objective or subjective, in the appraisal analysis or report
6. Consideration of the age or location of a dwelling, or the age of the Neighborhood or census tract where the dwelling is located, in a manner that has a discriminatory effect
7. Basing the development of an opinion of value on factors that local, State or federal law designates as discriminatory
8. Reliance in the appraisal analysis on comparable properties that were not personally inspected by the appraiser when required by the appraisal's scope of work. A personal inspection requires at least a visual inspection of the exterior of the comparable property.
9. Reliance in any appraisal analysis on inappropriate comparable properties, or the failure to use comparable properties that are more similar, or nearer, to the subject property without adequate explanation
10. Use of comparable property data provided by any interested party to the transaction without verification by a disinterested party
11. Use of inordinate adjustments for differences between the subject property and the comparable properties that do not reflect the market's reaction to such differences, or the failure to make proper adjustments when necessary
12. Development of an opinion of value and/or marketability conclusions that is not supported by available market data
13. Breach by the appraiser or supervisory appraiser of a certification or Statement of Assumptions and Limiting Conditions or comparable statements on any Freddie Mac approved appraisal report form or addendum

Note: See Section 5606.3 for additional unacceptable appraisal practices related to electronic appraisal reports.

## **5603.4: Unacceptable appraisal practices (Future effective date 11/02/26)**

The following are examples of unacceptable appraisal practices. Evidence of any of the practices listed in this section will be a breach of Seller's warranty as to the professional quality of the appraisal.

1. Consideration of the race, color, religion, sex, sexual orientation, gender identity, age, marital status, disability, familial status, exercise of any federally protected civil right, receipt of income derived from any public assistance program, birthplaces of residents at the property or in the Neighborhood, national origin of the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property. (See also Section 1301.2 for equal opportunity compliance requirements.)
2. Use of unsupported or subjective terms or statements to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information
3. Incorporating terminology or veiled language that could indicate underlying bias, including but not limited to, "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location," "gentrified," "working class," "inner city," "preferred community," "up and coming," predominantly Hispanic or Black neighborhood, substantial amount of Black or Hispanic residents at the property, diverse school system, amenities specifically geared to a race, ethnic or religious group or using terms such as Millennials, Generation X or Baby Boomers
4. Development of an appraisal using inaccurate or incomplete data about the subject property, the Neighborhood, the Market Area or any comparable property used in the appraisal analysis or report
5. Inclusion of references, statements or comparisons about crime rates or crime statistics, whether objective or subjective, in the appraisal analysis or report
6. Consideration of the age or location of a dwelling, or the age of the Neighborhood or census tract where the dwelling is located, in a manner that has a discriminatory effect
7. Basing the development of an opinion of value on factors that local, State or federal law designates as discriminatory
8. Reliance in the appraisal analysis on comparable properties that were not personally inspected by the appraiser when required by the appraisal's scope of work. A personal inspection requires at least a visual inspection of the exterior of the comparable property.

9. Reliance in any appraisal analysis on inappropriate comparable properties, or the failure to use comparable properties that are more similar, or nearer, to the subject property without adequate explanation
10. Use of comparable property data provided by any interested party to the transaction without verification by a disinterested party
11. Use of inordinate adjustments for differences between the subject property and the comparable properties that do not reflect the market's reaction to such differences, or the failure to make proper adjustments when necessary
12. Development of an opinion of value and/or marketability conclusions that is not supported by available market data
13. Breach by the appraiser or supervisory appraiser of a certification or Statement of Assumptions and Limiting Conditions or comparable statements on any Freddie Mac approved appraisal report

Note: See Section 5606.3 for additional unacceptable appraisal practices related to electronic appraisal reports.

## **5603.5: Property Data Collector Independence Requirements and Seller engagement of property data collectors (11/06/24)**

This section contains requirements related to:

- [Seller responsibilities](#)
- [Separation of functions](#)

### **(a) Seller responsibilities**

The Seller is responsible for:

- Complying with the Property Data Collector Independence Requirements
- Selecting the property data collector
- Complying with the [Uniform Property Dataset](#)

Freddie Mac does not select or approve individual property data collectors or property data collector management companies. The Seller, or a third party authorized by the Seller, is responsible for approving and selecting the property data collector. The Seller represents and

warrants that the property data collection complies with Exhibit 42, Property Data Collector Independence Requirements, applicable laws and Freddie Mac requirements.

### **(b) Separation of functions**

The Seller must maintain separation between its sales and Mortgage production functions and its property data collection functions.

## **5603.6: Property data collector qualifications and Seller oversight (11/06/24)**

This section contains requirements related to:

- [Property data collectors](#)
- [Seller oversight of property data collectors](#)

### **(a) Property data collectors**

The Seller, or its authorized third party, must ensure the property data collector:

- Is independent and unbiased and has no present or prospective interest or bias with respect to the transaction, the property or the participants to the transaction
- Completes training in all aspects of property data collection and the [Uniform Property Dataset \(UPD\)](#) and passes an exam that evidences proficiency in property data collection, and
- Performs all aspects of a property data collection including, but not limited to:
  1. Identifying and reporting, with supporting photographs, any:
    - ❑ Property characteristics represented in the UPD;
    - ❑ Design features that impair the use of the subject property and cannot easily be changed (e.g., access to a bedroom only through another bedroom, etc.); and
    - ❑ Factors adjacent to the subject property that are atypical for the location (e.g., power lines, commercial site, industrial site, etc.)
  2. Measuring the dwelling unit(s) and any other structures on the subject property to produce building sketches and floorplans in accordance with the exhibit requirements in Section 5604.2(a)(ii)



3. Collecting a comprehensive set of photographs of the subject property, as described in the UPD. (See Section 5604.2(h) for photograph requirements.)

**(b) Seller oversight of property data collectors**

The Seller, or its authorized third party, is responsible for the accuracy and reliability of the PDR and of any data provided by the property data collector to the appraiser. The Seller, or its authorized third party, must have in place policies or procedures that:

- Require property data collectors to undergo periodic background checks that include criminal background checks;
- Require property data collectors to complete comprehensive training on preparing an accurate and thorough PDR;
- Require property data collectors to comply with the same customer service standards or code of conduct with which employees and/or contractors of the Seller, or its authorized third party, must comply;
- Include a process to continuously evaluate property data collectors, including monitoring and documenting performance to identify and remedy any recurring deficiencies and discontinuing the use of chronically underperforming property data collectors; and
- Include a process for providing continuing education when appropriate (e.g., in the event of significant changes to the UPD, the property data collection process, etc.)

The Seller must include a targeted review of PDRs as part of its quality control sampling. Appraisals completed using a hybrid process must also be included in the Seller's quality control sampling.