

Form 465S

Earthquake Insurance Analysis Addendum

Loan Information

This addendum is required for appraisals of Condominium Units in a California moderate-risk ZIP CODE.

Property Address

City	State	ZIP CODE
Project Name/Phase No.	County	Unit No.
Lender/Client	Address	
Appraiser	Address	
Loan Number		
Freddie Mac Loan Number		

Property Information

All items on this section must be completed. For definitions of construction terms, refer to the reverse side of this form.

Building type	Row or Townhouse	Garden	Midrise	High-rise
Number of stories				
Number of units in building				
Type of construction	Wood frame Concrete Steel frame	Reinforced masonry Unreinforced masonry Unknown		
Soft-story condition	Yes	No		
Year of construction				
Type of parking	Tuck-under	Above grade	Lot	
Appraiser SIGNATURE	<u>Review Appraiser (if applicable)</u>			
<u>Effective DATE</u>	<u>Effective DATE</u>			

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DEFINITION OF CONSTRUCTION TERMS

Wood frame	Buildings constructed almost entirely with wood. Typically 3 stories or less in height. Exterior finishes may include wood siding, stucco or brick veneer. If the brick is more than 9" thick, classify the building as masonry rather than wood frame. If a wood frame structure rests above a concrete or masonry structure, like a parking garage, classify the building as concrete with a soft story rather than wood.
Concrete	Buildings constructed almost entirely with concrete walls, beams or columns. Typically multistory in height. Exterior finishes may include concrete panels, glass or metal walls. Floors almost always are concrete.
Steel frame	Buildings constructed with steel beams or columns. Typically multistory in height. Exterior finishes may include concrete panels, glass or metal walls. May be difficult to differentiate from concrete buildings. If the building is not known to be steel frame, or if steel beams or columns cannot be clearly seen, classify the building as concrete.
Reinforced masonry	Buildings constructed with bricks or concrete blocks. Typically less than 15 stories in height. Exterior finishes usually are brick or concrete blocks.
Unreinforced masonry	Buildings constructed with bricks or concrete blocks. Typically less than 6 stories in height. Exterior finishes usually are brick or concrete blocks. Often have arch-shaped window heads or "soft/weak" mortar between the bricks.
Soft-story condition	Buildings in which one story – usually the ground floor – is particularly tall, or more than 30% of the structure is built above a parking garage, or more than 50% of the structure is built above a retail store with a large display window.
Tuck-under parking	Buildings with more than 30% of the structure built above a street-level parking garage. If tuck-under parking is present, classify as a soft-story condition.