





# Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix B-3: Completion Report Implementation Guide

Document Version 1.1

December 12, 2023

# **Revision History**

Date	Version	Change #	iGuide Chapter	Revision Description	
12/12/2022	1.1	2023-003	Certifications and Intended Use / User	Updated Supervisory Appraiser Certifications	
12/12/2023	1.1	2023-061	Header and Footer	Updated DocumentFormIssuingEntityVersionIdentifier	
03/29/2023	1.0			Initial Publication	

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#### Introduction

The Uniform Appraisal Dataset (UAD) is a standardized industry dataset for appraisal information that is transmitted electronically through the Uniform Collateral Data Portal® (UCDP®). At the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the government-sponsored enterprises or GSEs) jointly developed the first UAD in 2010 using the Mortgage Industry Standards Maintenance Organization (MISMO®) Reference Model 2.6, providing consistent data standards for the loans the GSEs purchase.

The dataset is being updated to reflect changes to the appraisal industry, address future appraisal needs, and facilitate ongoing digitization in the appraisal process and the mortgage industry.

Standardizing the data was critical to evaluating risk at a macro level in the Legacy UAD. The new dataset will take this advancement even further by:

- Creating consistent enumerated fields.
- Keeping the related data together in each section for an easy-to-read report.
- Conditionality driving what sections appear on the final output, eliminating the need for multiple forms to support different property and assignment types.

The updated UAD will help the appraiser more accurately report the characteristics of the subject property and comparables, be more scalable and flexible than the Legacy forms, help appraisers comply with the Uniform Standards of Appraisal Practice (USPAP), and better define the Scope of Work.

In addition, appraisal data is currently submitted to the GSEs using the MISMO Reference Model 2.6, which is outdated and no longer supported by MISMO. As part of this update, the UAD will conform to the latest MISMO Reference Model (3.6).

### Overview

The primary purpose of the Implementation Guide (iGuide) is to provide designers of the new Completion Report with an understanding of the MISMO version 3.6 Reference Model (MISMO v3.6) and how the data will be displayed in a dynamic PDF document.

This document serves as a guide to assist with data mapping, field formats, and the PDF representation of the report. It is not a comprehensive developer's guide.

#### **Table Column Headers**

In some sections, a table is used to define the fields in that section.

- Report Field ID (FID): Red numbers super-imposed on the sample Completion Report.
- Report Label: Name of the field as shown on the Completion Report.

- Unique ID (UID): This column lists the unique number assigned to each instance of a MISMO data point.
- MISMO Data Point Name: This column lists the MISMO data point for the associated data element.
- Display Rules: Documents display rules associated with a given data element.

### **Document Conventions**

The following typefaces and colors are used throughout this document:

- Completion Report Section and Subsection Names, are represented in bold, (e.g., **Subject Property, Original Appraisal, Completion Report Commentary**)
- Report field labels are represented in italics, (e.g., Borrower Name, Physical Address)
- On Completion Report excerpts and when form fields are referenced, a red superimposed number identifies a Report Field ID, (e.g., FID: 01.001)

## **Report PDF**

The Completion Report is a dynamic data-driven, flexible report with sections (black tabs) that vary based on information contained in the report. See Appendix E - Report Style Guide, which includes specifications for the overall design elements that apply to all pages of the Completion Report.

## **Completion Report Section Organization**

The organization of the report PDF is laid out in a four-level hierarchy of information, each with defined headings and style.

- 1. At the highest level, there are **sections** that appear in a black rounded tab with white lettering. This will repeat at the top of each page and will be followed by "(continued)" if a section goes onto another page.
- 2. Next are **subsections** that are defined by a gray bar and indicate a grouping of information contained within each section.
- 3. Labels are **bolded.**
- 4. Sub-Labels are not bolded.

Assignment Information			
Borrower Name	Betty Borrower		
	Bob Borrower		
Contact Information			
Client/Lender			
Company Name	DEF Bank		
Company Address	200 Elm St		
	Anytown, VA 12346		
Certifications (continued)			
Signature			
Appraiser		Level	Certified Residential
Allan Appraiser	03/20/2020	ID	1234456A
Allan Appraiser	Date of Signature and Report	State	VA
Vilail Vhhiaisei	Date of Signature and Report	Expires	03/31/2022

This table shows the sections of the Completion Report and when they display. For more information about a section, reference the appropriate chapter of this guide.

Section #	Section Header	When Section Displays on Report	
1	Subject Property	Always	
2	Original Appraisal	Always	
3	Itemized List of Repairs	When <i>Market Value Condition</i> from the original appraisal included Subject to Repair.	
4	New Observed Items for Repair	When new items are observed in the course of the completion inspection.	
5	Completion Status	When <i>Market Value Condition</i> from the original appraisal included Subject to Completion Per Plans.	
6	Completion Report Commentary	When comments are provided	
7	Completion Report Exhibits	When exhibits are provided	
8	Assignment Information	Always	
9	Certifications and Intended Use	Always	

### **Header and Footer**

#### Overview

The header and footer display on each page of the Completion Report. They provide navigation and reference notations including report title, page numbers, and, if applicable, Reference IDs used by various parties to the report.

#### Header

Header Text displays on all pages of the report.

## Completion Report HF.001

Page [Page] of [Pages]

- Left side: DocumentType (UID: 2800.0036, FID: HF.001) = "Completion Report"
  - o Always displays
- Right side: "Page X of XX" (where X stands for page number, and XX for total pages in document)
  - Always displays

Figure HF - 1

Completion Report Page 1 of 3

See Appendix E – Report Style Guide for details displaying the header.

#### **Footer**

Footer Text displays on every page of the report.

Completion Version # HF.002

Fannie Mae | Freddie MacHF.003 December 2023 HF.004 Appraiser Reference ID HF.005 Agency Case File ID HF.006 Client Reference ID HF.007 AMC Reference ID HF.008

- Completion Version # AboutVersionIdentifier (UID: 2100.0030, FID: HF.002)
  - Always displays
- Fannie Mae | Freddie Mac DocumentFormIssuingEntityNameType (UID: 2100.0052, FID: HF.003)
  - Always displays
- December 2023 DocumentFormIssuingEntityVersionIdentifier (UID: 2100.0053, FID: HF.004)
  - o Always displays
- Appraiser Reference ID AppraiserFileIdentifier (UID: 2100.0029, FID: HF.005)
  - o Always displays
- Agency Case File ID Additional Valuation Identifier (UID: 2100.0023, FID: HF.006)
  - Displays when AdditionalValuationIdentifierType (UID: 2100.0024, FID: HF.006)= "GovernmentAgency"
- Client Reference ID AdditionalValuationIdentifier (UID: 2100.0021, FID: HF.007)
  - o Displays when AdditionalValuationIdentifierType (UID: 2100.0022, FID: HF.007) = "Client"
- AMC Reference ID AdditionalValuationIdentifier (UID: 2100.0025, FID: HF.008)
  - o Displays when AdditionalValuationIdentifierType (UID: 2100.0026, FID: HF.008) = "ManagementCompany"

Figure HF - 2

### Completion Version #1

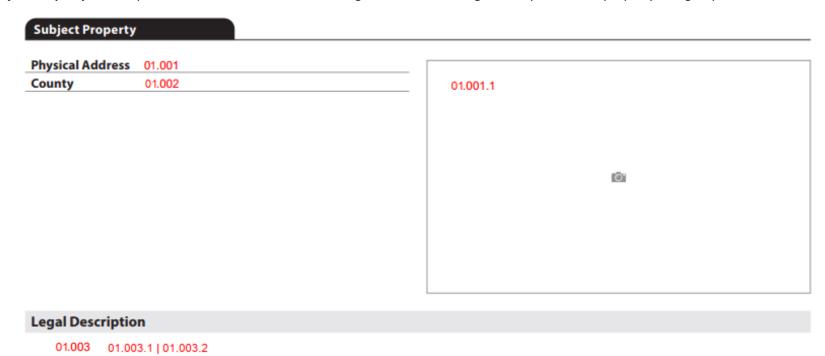
Appraiser Reference ID LN32942301 Client Reference ID 456-8124

Fannie Mae | Freddie Mac December 2023

# 01 Subject Property

## Overview

The **Subject Property** section provides overall information including the address and legal description of the property being inspected.



# **Data Mapping and PDF Rendering Information**

The **Subject Property** section always displays.

	Completion Report: Subject Property							
Report Field ID Report Label Name Uniqu		Unique ID	MISMO Data Point Name	Display Rules				
		2800.0024	AddressLineText	Always displays				
01.001	Physical Address	2800.0025	Address Unit I dentifier	Display if exists  - When AddressUnitIdentifier is provided, AddressUnitDesignatorType (UID: 2800.0048, FID: 01.001) = "Unit" must be provided.  Note: For 2- to 4-unit properties, do not populate unit number in Physical Address. Unit Identifier is included in the Unit Interior section.				
		2800.0026	CityName					
		2800.0028	PostalCode	Always displays				
		2800.0029	StateCode					
01.002	County	2800.0027	CountyName	Always displays  Note: When the property is located in more than one county, provide the county that corresponds to the <i>Physical Address</i> , and provide further details in <i>Completion Report Commentary</i> .				
Not on report {No Label}		1400.0842	ImageCategoryType	An image of the subject property, typically the front, always displays in the <b>Subject Property</b> section.  - Deliver with ImageCategoryType = "PropertyPhoto". (Figure 01 – 1)  - This image does not redisplay in <b>Completion Report Exhibits</b> section.				

Figure 01 - 1

Physical Address	123 Falling Tree Ct Treeville, VA 12345	
County	Arboreal	
		O'
		This is where the Subject Property photo would display.

## **Legal Description**

The **Legal Description** subsection always displays. The legal description is required either in text format or an image.

- When Legal Description - ParcelsLegalDescription (UID: 2800.0049, FID: 01.003) is provided, the text displays. (Figure 01 - 2)

Figure 01 - 2

# **Legal Description**

Lot 4, Block 35, Hawaiian Vista

- When an image is provided for **Legal Description**, it must be delivered using ImageCategoryType (UID: 1400.0543 FID: *Not on report*) = "LegalDescription" and the image displays within the subsection below the gray bar. (Figure 01 3)
- An image caption may be included using ImageCaptionCommentDescription (UID: 1400.0545, FID: 01.003.2) and displays above the image in bold font.

Figure 01 - 3

# **Legal Description**



This is where the Legal Description image would display.

# 02 Original Appraisal

## Overview

The **Original Appraisal** section contains information from the original appraisal report.

Original Appraisal			
Effective Date of Appraisal	02.001	Appraiser	02.004
Opinion of Market Value	02.002	Reference ID	02.005
<b>Market Value Condition</b>	02.003	Original Lender	02.006

Final Value Condition Statement 02.007

# **Data Mapping and PDF Rendering Information**

The **Original Appraisal** section always displays.

	Completion Report: Original Appraisal					
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules		
02.001	Effective Date of Appraisal	2800.0032	Original Appraisal Effective Date	Always displays		
02.002	Opinion of Market Value	2800.0033	OriginalAppraisedValueAmount	Always displays		
02.003	Market Value Condition	2800.0002	PropertyValuationConditionalConclus ionType	Always displays If multiple, display stacked		
02.004	Appraiser	2800.0034	OriginalAppraiserUnparsedName	Always displays		
02.005	Reference ID	2800.0035	OriginalAppraiserFileIdentifier	Always displays		
02.006	Original Lender	2800.0046	OriginalLenderUnparsedName	Always displays		
02.007	Final Value Condition Statement	2800.0047	ValuationReconciliationConditionsCo mmentDescription	Displays when PropertyValuationConditionalConclusionType <> "AsIs"  When PropertyValuationConditionalConclusionType = "SubjectToExtraordinaryAssumptions" OR "SubjectToHypotheticalConditions" a description must be provided.  The details on variations and how to compose the Final Value Condition Statement are listed below.		

### **Final Value Condition Statement**

The Final Value Condition Statement is a text field, which is created based on the valid value(s) from two data points. (Figure 02-1)

- Market Value Condition PropertyValuationConditionalConclusionType (UID: 2800.0002, FID: 02.003)
- Final Value Condition Description ValuationReconciliationConditionsCommentDescription (UID: 2800.0047, FID: 02.007), if applicable.

Figure 02-1

Original Appraisal			
Effective Date of Appraisal	08/07/2009	Appraiser	Jane Summers
Opinion of Market Value	\$870,000	Reference ID	LN1265431
Market Value Condition	Subject to Repair	Original Lender	ABC Mortgage Company

**Final Value Condition Statement** This appraisal is made subject to the itemized list of repairs recommended below on the basis of a hypothetical condition that the repairs or alterations have been completed. This might have affected the assignment results.

**Note:** When *Market Value Condition* –

PropertyValuationConditionalConclusionType = "AsIs", the Final Value

Condition Statement does not display.

Start with the statement, "This appraisal is made"

Completion Report: Final Value Condition Statement						
If Market Value Condition is	Display Text1	Display Text2				
Subject to Completion Per Plans	subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed					
Subject to Inspection	subject to the itemized list of required inspections below based on the extraordinary assumption that the condition or deficiency does not require alteration or repair					
Subject to Repair	subject to the itemized list of repairs recommended below on the basis of a hypothetical condition that the repairs or alterations have been completed					
Subject to Extraordinary Assumptions	subject to the extraordinary assumption that	User entered text describing extraordinary assumptions.				
Subject to Hypothetical Conditions	subject to the hypothetical condition that	User entered text describing hypothetical conditions.				

## SUBJECT TO COMPLETION PER PLANS/INSPECTION/REPAIR

When PropertyValuationConditionalConclusionType (UID: 2800.0002, FID: 02.003) = "SubjectToCompletionPerPlans" OR "SubjectToInspection" OR "SubjectToRepair":

- 1. The statement begins with the text, "This appraisal is made"
- 2. Followed by "Display Text1" for the corresponding market value condition.
  - a. If there are multiple market value conditions, each "Display Text1" is separated by ", and"
- 3. End the sentence with a period.
- 4. Add a final sentence, "This might have affected the assignment results."

### **Examples**

#### Example of a singular PropertyValuationConditionalConclusionType: Subject to Completion Per Plans

**Final Value Condition Statement** This appraisal is made subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed. This might have affected the assignment results.

### Example of two PropertyValuationConditionalConclusionType: Subject to Completion Per Plans and Subject to Repair

This appraisal is made subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, and subject to the itemized list of repairs recommended below on the basis of a hypothetical condition that the repairs or alterations have been completed. This might have affected the assignment results.

**Final Value Condition Statement** This appraisal is made subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, and subject to the itemized list of repairs recommended below on the basis of a hypothetical condition that the repairs or alterations have been completed. This might have affected the assignment results.

## Subject to Extraordinary Assumptions/Hypothetical Conditions

When PropertyValuationConditionalConclusionType (UID: 2800.0002, FID: 02.003) = "SubjectToExtraordinaryAssumptions" OR "SubjectToHypotheticalConditions", comments are required to be delivered using ValuationReconciliationConditionsCommentDescription (UID: 2800.0047, FID: 02.007).

The text provided in Display Text 2 - ValuationReconciliationConditionsCommentDescription (UID: 2800.0047, FID: 02.007) will follow "Display Text1".

# 03 Itemized List of Repairs

## Overview

The **Itemized List of Repairs** section displays a list of individual repairs that were required in the original appraisal and their status as of the date of the completion inspection.

Itemized List	t of Repairs					
Feature	Location	Description	Affects Soundness or Structural Integrity	Repair Completed	Inspection Date	Completion Comment
03.001	03.002	03.003	03.004	03.005	03.006	03.007

# **Data Mapping and PDF Rendering Information**

The **Itemized List of Repairs** section does not display when there are no itemized repair items.

• Each itemized repair from the original appraisal report must include the CompletionReportNewDefectIndicator - (UID: 3900.0015, FID: *Not on report*) = "false"

	Completion Report: Itemized List of Repairs (Figure 03-1)					
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules		
				Display when PropertyValuationConditionalConclusionType = "SubjectToRepair" AND CompletionReportNewDefectIndicator = "false"		
03.001	Feature	3900.0117	DefectComponentLabelType	Display a separate row for each repair item.  - When the same Feature has multiple repair items, repeat the entire row.  - Images for the repair item must be provided and display in Completion Report Exhibits		
03.002	Location	3900.0010	DefectItemLocationType	Display for each repair item  - When items are not related to kitchens or baths, use DefectItemLocationType = "Other" and describe the location in DefectItemLocationTypeOtherDescription (UID: 3900.0162, FID: 03.002)		
03.003	Description	3900.0011	DefectItemDescription	Display for each repair item		
03.004	Affects Soundness or Structural Integrity	3900.0012	DefectItemAffectsSoundnessStruc turalIntegrityIndicator	Display for each repair item		
03.005	Repair Completed	3900.0016	DefectItemRecommendedActionC ompletedIndicator	Display for each repair item		
03.006	Inspection Date	3900.0017	DefectItemRecommendedActionI nspectionDate	Display for each repair item		
03.007	Completion Comment	3900.0018	DefectItemRecommendedActionC ompletionDescription	Display when DefectItemRecommendedActionCompletedIndicator = "false" OR exists		

Figure 03-1

# Itemized List of Repairs

Feature	Location	Description	Affects Soundness or Structural Integrity	Repair Completed	Inspection Date	Completion Comment
Mechanical System	Water Heater	The hot water heater did not appear to be operational. No hot water.	No	Yes	08/21/2009	Hot water working upon reinsepction.

# 04 New Observed Items for Repair

### Overview

The New Observed Items for Repair section displays a list of additional repairs observed in the course of the completion inspection.

New Observed	Items for Repair				
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Inspection Date
04 001	04 002	04.003	04.004	04.005	04.006

# **Data Mapping and PDF Rendering Information**

When there are no newly observed items in the course of the completion inspection, the section does not display.

• Each newly observed item for repair, must include the CompletionReportNewDefectIndicator - (UID: 3900.0015, FID: *Not on report*) = "true" and additional details must be provided for each item.

	Completion Report: New Observed Items for Repair (Figure 04-1)						
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules			
				Display when CompletionReportNewDefectIndicator = "false" - Display a separate row for each newly observed repair item.			
04.001	Feature	2800.0052	DefectComponentLabelType	Display for each newly observed item  When the same Feature has multiple repair items, repeat the entire row.  Images for the newly observed repair item must be provided and display in Completion Report Exhibits			
04.002	Location	2800.0056	DefectItemLocationType	Display for each newly observed item  - When newly observed items are not related to kitchens or baths, use DefectItemLocationType = "Other" and describe the defect location in  DefectItemLocationTypeOtherDescription (UID: 2800.0057, FID: 04.002)			
04.003	Description	2800.0055	DefectItemDescription	Display for each newly observed item			
04.004	Affects Soundness or Structural Integrity	2800.0054	DefectItemAffectsSoundnessStructuralInteg rityIndicator	Display for each newly observed item			
04.005	Recommended Action	3900.0013	DefectItemRecommendedActionType	Display for each newly observed item			
04.006	Inspection Date	2800.0058	DefectItemRecommendedActionInspection Date	Display for each newly observed item			

# Figure 04-1

# New Observed Items for Repair

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Inspection Date
Flooring	Basement Den	Water damage to carpet.	No	Repair	08/21/2009

# **05 Completion Status**

## Overview

The Completion Status section displays when Market Value Condition from the original appraisal included "Subject to Completion Per Plans".

Completion Status				
Is construction complete? Was construction completed in specifications?	a manner consistent	with the original plans and	Yes No	
Feature	Location	Comparison to C	Original	Comment
05.003	05.004	05.005		05.006

# **Data Mapping and PDF Rendering**

The content of this section varies depending on whether construction is complete and whether it was completed in accordance with the original plans and specifications.

• Display subsection when *Market Value Condition* - PropertyValuationConditionalConclusionType (UID: 2800.0002, FID: 02.003) = "SubjectToCompletionPerPlans"

	Completion Report: Completion Status					
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules		
05.001	Is construction complete?	2800.0010	PropertyImprovementsCompletedIndi cator	Checkbox displays when PropertyValuationConditionalConclusionType (UID: 2800.0002, FID: 02.003) = "SubjectToCompletionPerPlans" - Images for the completed construction must be provided and display in Completion Report Exhibits		
05.002	Was construction completed in a manner consistent with the original plans and specifications?	2800.0011	PropertyImprovementsCompletedPer PlansIndicator	Checkbox displays when PropertyImprovementsCompletedIndicator = "true"		
05.003	Feature	2800.0003	SubjectToCompletionFeatureDescripti on	Display when PropertyImprovementsCompletedPerPlansIndicator = "false" - Images for the Feature(s) Inconsistent with Original Plans and Specs must be provided and display in Completion Report Exhibits		
05.004	Location	2800.0004	SubjectToCompletionFeatureLocation Description	Display when PropertyImprovementsCompletedPerPlansIndicator = "false"		
05.005	Comparison to Original Plans/Specs	2800.0005	SubjectToCompletionFeatureCompari sonType	Display when PropertyImprovementsCompletedPerPlansIndicator = "false"		
05.006	Comment	2800.0006	SubjectToCompletionFeatureIncomple teOrInconsistentDescription	Display when PropertyImprovementsCompletedPerPlansIndicator = "false"		

Example 1: Construction is completed in a manner consistent with the original plans. (figure 05-1)

# Figure 05 - 1

Completion Status	
Is construction complete?  Was construction completed in a manner consistent with the original plans and specifications?	Yes No
<pre><valuation_completion_detail>     <propertyimprovementscompletedindicator>truetrue</propertyimprovementscompletedindicator></valuation_completion_detail></pre>	

Example 2: Construction is not complete. Commentary must be provided. (Figure 05 - 2)

#### Figure 05 - 2

Completion Status		
Is construction complete?	Yes No □ ☑	
Completion Report Commentary		

First floor half bath fixtures and kitchen appliances were not installed.

```
<SUBJECT_TO_COMPLETION_ITEMS>
   <SUBJECT_TO_COMPLETION_ITEM>
    <IMAGES>
      <IMAGE>
       <imageFileLocationIdentifier>\lmages\CR2_IncompleteAppliances.png
       <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
      </IMAGE>
    </mar>
   </SUBJECT_TO_COMPLETION_ITEM>
   <SUBJECT_TO_COMPLETION_ITEM>
    <IMAGES>
      <IMAGE>
       <imageFileLocationIdentifier>\lmages\CR2_IncompleteFixtures.png
       <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
     </IMAGE>
    </MAGES>
   </subject_to_completion_item>
 </BUBJECT_TO_COMPLETION_ITEMS>
 <VALUATION_COMPLETION_DETAIL>
   <AppraisalCompletionCommentText>First floor half bath fixtures and kitchen appliances were not installed.
   <PropertyImprovementsCompletedIndicator>false
 </ALUATION_COMPLETION_DETAIL>
</ALUATION_COMPLETION>
```

Example 3: Construction completed in a manner not consistent with plans. Each feature not consistent with the original plans and specifications must display in the table. (Figure 05 - 3)

Figure 05 - 3

Completion Status			
ls construction comp Was construction con specifications?	lete? npleted in a manner consistent wit	Yes No ☑ □ th the original plans and □ ☑	
Feature	Location	Comparison to Original Plans/Specs	Comment
Appliances	Kitchen	Superior	Upgraded to restaurant- grade appliances.
Flooring	First floor	Inferior	Changed from hardwood to carpeting on first floor.
Windows	Whole house	Similar	Brand of windows changed, no impact.

#### **Completion Report Commentary**

In the aggregate, the changes to the items noted have no impact on my prior conclusions.

```
SUBJECT TO COMPLETION ITEMS

SUBJECT TO COMPLETION ITEM DETAILS

SUBJECT TO COMPLETION ITEM DETAILS

SUBJECT TO COMPLETION ITEM DETAILS

SubjectToCompletionFeatureComparisonType>Superior

SubjectToCompletionFeatureComparisonType>SubjectToCompletionFeatureComparisonType>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>Upgraded to restaurant-grade appliances.

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SUBJECT TO COMPLETION ITEM DETAILS

SubjectToCompletionFeatureDescription>Floorings/SubjectToCompletionFeatureDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureIncompleteOrinconsistentDescription>

SubjectToCompletionFeatureOrinconsistentDescription>

SubjectToCompletionFeatureDescription>

SubjectToCompletionFeatureDescriptionSubjectToCompletionFeatureDescription>

SubjectToCompletionFeatureDescrip
```

# **06 Completion Report Commentary**

## Overview

The **Completion Report Commentary** section displays when comments are provided. Any commentary must use AppraisalCompletionCommentText (UID: 2800.0007, FID: 06.001)

## **07 Completion Report Exhibits**

#### Overview

The Completion Report Exhibits section displays when images are provided. All text must display above the image in bold font.

# Itemized List of Repairs

- Images provided for **Itemized List of Repairs** are delivered in the IMAGE container located in the instance of the DEFECT container that represents the given defect and the CompletionReportNewDefectIndicator (UID: 3900.0015, FID: *Not on report*) = "false",
  - The text "Itemized List of Repairs -" precedes the DefectComponentLabelType (UID: 3900.0117, FID: 03.001.1)
  - An additional caption may be provided using ImageCaptionCommentDescription (UID: 1400.0878, FID: 03.001.2) and displays above the image following the DefectComponentLabelType.

## New Observed Items for Repair

- Images provided for **New Observed Items for Repair** are delivered in the IMAGE container located in the instance of the DEFECT container that represents the given defect and the CompletionReportNewDefectIndicator (UID: 3900.0015, FID: *Not on report*) = "true",
  - The text "New Observed Items for Repair -" precedes the DefectComponentLabelType (UID: 2800.0052, FID: 04.001.1)
  - An additional caption may be provided using ImageCaptionCommentDescription (UID: 1400.1012, FID: 04.001.2) and displays above the image following the DefectComponentLabelType.

## **Construction Complete**

- Images provided for completed construction must be delivered using ImageCategoryType (UID: 1400.0849, FID: 05.001.1) = "CompletedConstruction".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0851, FID: 05.001.2)
- Display "Completed Construction" above the photo in bold font, followed by caption if provided.

## Construction not Completed Per Plans and Specifications

- Images provided for Improvements not completed per plan are delivered in the IMAGE container located in the instance of the SUBJECT\_TO\_COMPLETION\_ITEM container that represents the given defect and the PropertyImprovementsCompletedPerPlansIndicator (UID: 2800.0011, FID: 05.002) = "false"
  - Display "Inconsistent Item -" followed by the SubjectToCompletionFeatureDescription (UID: 2800.0003, FID: 05.003.1)
  - An additional caption may be provided using ImageCaptionCommentDescription (UID: 1400.0943, FID: 05.003.2) and displays above the image following the SubjectToCompletionFeatureDescription.

#### **Additional Exhibits**

### **Dwelling Front**

- Deliver using ImageCategoryType (UID: 1400.0944, FID: 07.001.1) = "DwellingFront".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0943, FID: 07.001.2).
  - Display "Dwelling Front -" in bold font, followed by caption if provided

### **Dwelling Rear**

- Deliver using ImageCategoryType (UID: 1400.0944, FID: 07.001.1) = "DwellingRear".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0943, FID: 07.001.2).
  - Display "Dwelling Rear -" in bold font, followed by caption if provided

#### **HUD Data Plate**

- Deliver using ImageCategoryType (UID: 1400.0944, FID: 07.001.1) = "ManufacturedHomeHUDDataPlate".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0943, FID: 07.001.2).
  - Display "HUD Data Plate -" in bold font, followed by caption if provided

#### **HUD Certification Label**

- Deliver using ImageCategoryType (UID: 1400.0944, FID: 07.001.1) = "ManufacturedHomeHUDCertificationLabel".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0943, FID: 07.001.2).
  - Display " HUD Certification Label -" in bold font, followed by caption if provided

#### Manufactured Home Certification

• Deliver using ImageCategoryType (UID: 1400.0944, FID: 07.001.1) = "ManufacturedHomeFinancingProgramEligibilityCertification".

- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0943, FID: 07.001.2).
  - Display " Manufactured Home Certification -" in bold font, followed by caption if provided

## Valuation Completion

- Other images provided must be delivered using ImageCategoryType (UID: 1400.0944, FID: 07.001.1) = "ValuationCompletionExhibit".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0943, FID: 07.001.2) display above image in bold font.

# **08** Assignment Information

## Overview

The **Assignment Information** section provides information about the entities involved in the completion report and work completed by the appraiser and other parties. This section provides space for additional commentary and upload exhibits.

Assignment Information		
Borrower Name 08.001	Appraiser Fee	08.002
	AMC Fee	08.003
	Government Agenc	y 08.004
	Investor Requested	Special Identification 08.005

# **Data Mapping and PDF Rendering**

The **Assignment Information** always displays.

# **Assignment Information**

The **Assignment Information** subsection always displays and always starts on a new page.

Assignment Information		
Borrower Name 08.001	Appraiser Fee 08.002	
	AMC Fee 08.003	
	Government Agency 08.004	
	Investor Requested Special Identification 08.005	

	Completion Report – Assignment: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules	
Borrower Name				When borrower is not provided, do not display report label. <i>Borrowers</i> may be individuals or legal entities.	
08.001		1000.0149	PartyRoleType	Display when PartyRoleType = "Borrower" and is an individual	
		1000.0147	FirstName	Display when the borrower is an individual	
		1000.0178	MiddleName	Display when provided when the borrower is an individual	
	Borrower Name	1000.0148	LastName	Display when the borrower is an individual	
		1000.0179	SuffixName	Display when provided when the borrower is an individual	
		1000.0151	PartyRoleType	Display when PartyRoleType = "Borrower" and is a legal entity	
		1000.0150	FullName	Display when the borrower is a legal entity	
Appraiser Fee				When not provided, do not display report label.	
Not on report	Appraiser Fee	1000.0166	FeeType	Display when FeeType = "AppraisalFee" AND Exists	
08.002		1000.0167	ProvidedServiceActualCostAmount		
AMC Fee				When not provided, do not display report label.	
Not on report	AMC Fee	1000.0156	FeeType	Display when FeeType = "AppraisalManagementCompanyFee" AND Exists	
08.003	]	1000.0157	ProvidedServiceActualCostAmount		
Not on report	AMC Fee	1000.0143	FeeType	Display when FeeType = "AppraisalManagementCompanyFee" AND PartyRoleType = "Client" AND Exists.	
08.003	1000.0144		ProvidedServiceActualCostAmount		
Government Agency				When not provided, do not display report label.	
Not on report	Government Agency	1000.0122	GovernmentAgencyAppraisalIndicator	When "false", do not display report label.	
08.004		1000.0123	GovernmentAgencyAppraisalType	Required when GovernmentAgencyAppraisalIndicator = "true"	
Investor Requested Special Identification			When not provided, do not display report label.		
08.005	Investor Requested Special Identification	1000.0126	InvestorRequestedIdentificationCode	When not provided, do not display report label.	

#### APPRAISER FEE AND AMC FEE

Appraiser Fee and AMC Fee, when provided, are each a type-value pair in the XML that is included in the corresponding instance of PARTY. (Figure 08 -1)

- Appraiser Fee, when provided, is included in the instance with PartyRoleType (UID: 2200.0136, FID: Not on report) = "Appraiser", as described in the Appraiser and Supervisory Appraiser subsection in this chapter (FID: 08.013 08.042).
- AMC Fee, when provided, is included in the instance of PARTY with the AMC, as described in the [Role]/[Role] subsection in this chapter (FID: 08.006 08.012).
  - o PartyRoleType (UID: 2400.0367, FID: 8.006) = "ManagementCompany" when the AMC is not the client.
  - o PartyRoleType (UID: 2400.0365, FID: 8.007) = "ManagementCompany" when the AMC is the client.

Example of Appraiser Fee and AMC Fee

Figure 08 - 1

Appraiser Fee	\$0
AMC Fee	\$0

```
<PARTY>
    <INDIVIDUAL>
                                                                                                   <PARTY>
        <NAME>
                                                                                                       <LEGAL ENTITY>
            <FirstName>Bill</FirstName>
                                                                                                           <LEGAL_ENTITY_DETAIL>
            <LastName>Smith</LastName>
                                                                                                              <FullName>Imperial AMC</FullName>
        </NAME>
                                                                                                           </LEGAL_ENTITY_DETAIL>
    </INDIVIDUAL>
                                                                                                       </LEGAL ENTITY>
    <ADDRESSES>
                                                                                                       <ADDRESSES>
                                                                                                           <ADDRESS>
       <ADDRESS> ... </ADDRESS>
    </ADDRESSES>
                                                                                                               <AddressLineText>456 Dorothy St</AddressLineText>
                                                                                                               <CityName>Anywhere</CityName>
    <ROLES>
                                                                                                               <PostalCode>23410</PostalCode>
        <ROLE xlink:label="ROLE APPRAISER">
                                                                                                               <StateCode>IA</StateCode>
            <APPRAISER>
                                                                                                           </ADDRESS>
                 <APPRAISER DETAIL>
                                                                                                       </ADDRESSES>
                    <AppraiserCompanyName>Spartacus Appraisals</AppraiserCompanyName>
                                                                                                       <ROLES>
                 </APPRAISER DETAIL>
                <DESIGNATIONS>....

<SERVICE_PROVIDER>

            </APPRAISER>
                                                                                                                   <PROVIDED SERVICES>
                                                                                                                      <PROVIDED_SERVICE>
            <LICENSES> ... </LICENSES>
                                                                                                                          <FeeType>AppraisalManagementCompanyFee</FeeType>
            <ROLE DETAIL>
                                                                                                                          <ProvidedServiceActualCostAmount>0</providedServiceActualCostAmount>
                 <PartyRoleType>Appraiser</PartyRoleType>
            </ROLE DETAIL>
                                                                                                                   </PROVIDED SERVICES>
        </ROLE>
                                                                                                               </SERVICE PROVIDER>
        <ROLE>
                                                                                                           </ROLE>
            <SERVICE_PROVIDER>
                                                                                                           <ROLE>
                 <PROVIDED SERVICES>
                                                                                                               <1 TCENSES>
                    <PROVIDED SERVICE>
                                                                                                                   <LICENSE>
                                                                                                                     <LICENSE DETAIL> ... </LICENSE DETAIL>
                         <FeeType>AppraisalFee</FeeType>
                                                                                                                   </LICENSE>
                         <ProvidedServiceActualCostAmount>0
                                                                                                               </LICENSES>
                     </PROVIDED SERVICE>
                </PROVIDED SERVICES>
                                                                                                                  -
<PartyRoleType>ManagementCompany</PartyRoleType>
            </SERVICE_PROVIDER>
                                                                                                               </ROLE_DETAIL>
        </ROLE>
                                                                                                           </ROLE>
    </ROLES>
                                                                                                       </ROLES>
</PARTY>
                                                                                                   </PARTY>
```

## **Contact Information**

The Contact Information subsection includes information about the people and/or companies ("contacts") that are pertinent to the appraisal, including:

- Clients, including lenders, AMCs, and other parties ([Role]/[Role] subsection)
- Appraiser and supervisory appraiser, if applicable (Appraiser/Supervisory Appraiser subsection)

Every contact has one or more roles (PartyRoleType). The PartyRoleType determines which of the subsections the contact appears in.

Company Name 08.0	008	Credentials
Company Address 08.0	09	ID 08.010
		State 08.011
		Expires 08.012
Appraiser		
Name	08.013	Credentials
Designation	08.014	Level 08.020
Company Name	08.015	ID 08.021
Company Address	08.016	State 08.022
Scope of Inspection by Appraiser		Expires 08.023
Subject Property Inspection		ASC Identifier 08.024
Exterior	08.017	VA Appraiser ID 08.025
Interior	08.018	FHA Appraiser ID 08.026
Inspection Date	08.019	Employment Type 08.027
Supervisory Appraiser		
Name	08.028	Credentials
Designation	08.029	Level 08.035
Company Name	08.030	ID 08.036
Company Address	08.031	State 08.037
Scope of Inspection by S	Supervisory Appraiser	Expires 08.038
Subject Property Inspec	ction	ASC Identifier 08.039
Exterior	08.032	VA Appraiser ID 08.040
Interior	08.033	FHA Appraiser ID 08.041
Inspection Date	08.034	Employment Type 08.042

# [ROLE]/[ROLE]

This portion of **Contact Information** shows details about the lender, client, and/or AMC. It repeats for each lender, client, and/or AMC on the report (each instance of PARTY).

A PARTY can have more than one PartyRoleType, which impacts the report display and the XML creation. This table provides some typical examples.

	[Role]/[Role] - Examples				
Example	Occurrences of PartyRoleType in XML	How to Display Subheading (08.006 /08.007)	Reference in This Chapter		
The lender is the client	<ul> <li>PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client"</li> <li>PartyRoleType (UID: 2400.0365, FID: 08.007) = "Lender"</li> </ul>	Client/Lender	Clients		
The AMC is the client	<ul> <li>PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client"</li> <li>PartyRoleType (UID: 2400.0365, FID: 08.007) = "ManagementCompany"</li> </ul>	Client/Appraisal Management Company	Clients		
Another entity - Attorney	<ul> <li>PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client"</li> <li>PartyRoleType (UID: 2400.0365, FID: 08.007) = "Attorney"</li> </ul>	Client/Attorney	Clients		
Another entity - Investor	<ul> <li>PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client"</li> <li>PartyRoleType (UID: 2400.0365, FID: 08.007) = "Investor"</li> </ul>	Client/Investor	Clients		
Another entity - Client	<ul> <li>PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client"</li> <li>PartyRoleType (UID: 2400.0365, FID: 08.007) = "Other"</li> <li>PartyRoleTypeOtherDescription (UID: 2400.0366, FID: 08.007)</li> </ul>	Client/[Other Description]	Clients		
The AMC is not the client	– PartyRoleType (FID: 2400.0365, UID: 08.007) = "ManagementCompany"	Appraisal Management Company	When Lender/AMC is not the Client		

# **Example showing Client/Lender and AMC**

In this example, credentials (licensing information) are reported for the AMC. (Figure 08-2)

Figure 08 - 2

Contact Information			
lient/Lender			
Company Name	ABC Mortgage		
Company Address	88888 Idle Dr		
	Somewhere, MI 91300		
	<u> </u>		
Appraisal Management Co Company Name	mpany Imperial AMC	Credentials	
		Credentials  ID	2381
	Imperial AMC		2381 CA

Although the information is similar for clients and non-clients, the data points are different and clients require an additional PartyRoleType, therefore they are split out in this document.

## Client

Company name and address is reported for clients, credentials (license information) are reported for AMCs when applicable (when required by the jurisdiction in which the subject property is located).

• Clients must have an additional PartyRoleType (UID: 2400.0365, FID: 08.007) to identify the type of client.

Contact Information			
[Role]/[Role] 08.006 / 08.007			
Company Name 08.008	Credentials		
Company Address 08.009	ID 08.010		
	State 08.011		
	Expires 08.012		

	Assignment Information: Contact Information – [Role]/[Role] - Client				
				Display Rules	
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	When PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" and PartyRoleType (UID: 2400.0365, FID: 08.007) is present	
08.008	Company Name	2400.0357	FullName	Always displays	
		2400.0358	AddressLineText	Always displays	
08.009	Company Address	2400.0359	CityName	Always displays	
08.009	Company Address	2400.0361	StateCode	Always displays	
		2400.0360	PostalCode	Always displays	
Credentia	ls				
8.010	ID	2400.0363	Licenseldentifier	Display when provided for PartyRoleType (UID: 2400.0365, FID: 08.007) = "ManagementCompany".  - When not provided, do not display report label.	
8.011	State	2400.0364	LicenselssuingAuthorityStateCode	Display when provided for PartyRoleType (UID: 2400.0365, FID: 08.007) = "ManagementCompany".  - When not provided, do not display report label.	
8.012	Expires	2400.0362	LicenseExpirationDate	Display when provided for PartyRoleType (UID: 2400.0365, FID: 08.007) = "ManagementCompany".  - When not provided, do not display report label.	

When a given PARTY plays multiple roles (e.g., Lender is also the Client) both roles must be identified in the same instance of the PARTY container with multiple occurrences of the ROLE container. The specific role played by the party is captured in ROLE/ROLE\_DETAIL/PartyRoleType. (Figure 08 - 3)

- When Lender is also the Client, the instance of the PARTY container representing Lender must have two instances of the ROLE container.
  - The first instance identifies ROLE/ROLE\_DETAIL/PartyRoleType = "Lender"
  - The second instance identifies ROLE/ROLE\_DETAIL/PartyRoleType = "Client"

Similarly, when an AMC is the Client, or attorney is the Client, the PARTY container must include two instances of ROLE container.

Figure 08 - 3 depicts a PARTY container where Lender is also the Client. (Figure 08 - 3)

# Figure 08 - 3

```
<PARTY>
   <LEGAL_ENTITY>
       <LEGAL ENTITY DETAIL>
          <FullName>XYZ Lending Inc.</FullName>
       </LEGAL_ENTITY_DETAIL>
   </LEGAL_ENTITY>
   <ADDRESSES>
       <ADDRESS>
           <AddressLineText>123 Tree Lined St</AddressLineText>
           <CityName>Anywhere</CityName>
           <PostalCode>12345</PostalCode>
           <StateCode>TN</StateCode>
       </ADDRESS>
   </ADDRESSES>
   <ROLES>
       <ROLE>
            <ROLE_DETAIL>
               <PartyRoleType>Lender</PartyRoleType>
           </ROLE_DETAIL>
       </ROLE>
       <ROLE>
           <ROLE DETAIL>
               <PartyRoleType>Client</PartyRoleType>
           </ROLE_DETAIL>
       </ROLE>
   </ROLES>
</PARTY>
```

# When Lender/AMC is Not the Client

• Deliver the appraisal management company information when an appraisal management company exists but is not the client. (Figure 08 – 4)

Figure 08 - 4

```
<PARTY>
   <LEGAL_ENTITY>
       <LEGAL_ENTITY_DETAIL>
          <FullName>Imperial AMC</FullName>
       </LEGAL_ENTITY_DETAIL>
   </LEGAL ENTITY>
   <ADDRESSES>
       <ADDRESS>
           <AddressLineText>456 Dorothy St</AddressLineText>
           <CityName>Anywhere</CityName>
           <PostalCode>23410</PostalCode>
           <StateCode>IA</StateCode>
       </ADDRESS>
   </ADDRESSES>
   <ROLES>
       <ROLE>
           <SERVICE_PROVIDER>
               <PROVIDED_SERVICES>
                 <PROVIDED_SERVICE> ... 
               </PROVIDED SERVICES>
           </SERVICE_PROVIDER>
       </ROLE>
       <ROLE>
           <LICENSES> ... </LICENSES>
           <ROLE_DETAIL>
              <PartyRoleType>ManagementCompany</PartyRoleType>
           </ROLE_DETAIL>
       </ROLE>
   </ROLES>
</PARTY>
```

• Deliver the lender information if a lender exists but is not the client. (Figure 08 - 5)

Figure 08 - 5

```
<PARTY>
   <LEGAL_ENTITY>
       <LEGAL_ENTITY_DETAIL>
         <FullName>ABC Mortgage</FullName>
      </LEGAL_ENTITY_DETAIL>
   </LEGAL_ENTITY>
   <ADDRESSES>
       <ADDRESS>
          <AddressLineText>88888 Idle Dr</AddressLineText>
          <CityName>Somewhere</CityName>
          <PostalCode>91300</PostalCode>
          <StateCode>MI</StateCode>
       </ADDRESS>
   </ADDRESSES>
   <ROLES>
       <ROLE>
          <ROLE_DETAIL>
           <PartyRoleType>Lender
       </ROLE>
   </ROLES>
</PARTY>
```

# **Contact Information**

# [Role]/[Role] 08.006 / 08.007

Company Name 08.008	Credentials
Company Address 08.009	ID 08.010
	State 08.011
	Expires 08.012

	Assignment Information: Contact Information – [Role]/[Role] – Non-Clients			
Report Bonort John Hairman			Display Rules	
Field ID	Report Label	Unique ID		When PartyRoleType (UID: 2400.0373, FID: 08.006) = "Lender" or "Management Company"
08.008	Company Name	2400.0368	FullName	displays

	Assignment Information: Contact Information – [Role]/[Role] – Non-Clients				
Donout				Display Rules	
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	When PartyRoleType (UID: 2400.0373, FID: 08.006) = "Lender" or "Management Company"	
		2400.0369	AddressLineText	displays	
08.009	Company Address	2400.0370	CityName	displays	
08.009	Company Address	2400.0372	StateCode	displays	
		2400.0371	PostalCode	displays	
Credentia	Credentials			If Licenseldentifier, LicenselssuingAuthorityStateCode, and LicenseExpirationDate are not provided, do not display report label.	
08.010	ID	2400.0403	Licenseldentifier	Display when provided for PartyRoleType (UID: 2400.0373, FID: 08.006) = "ManagementCompany". If not provided, do not display report label.	
08.011	State	2400.0404	LicenselssuingAuthorityStateCode	Display when provided for PartyRoleType (UID: 2400.0373, FID: 08.006) = "ManagementCompany". If not provided, do not display report label.	
08.012	Expires	2400.0402	LicenseExpirationDate	Display when provided for PartyRoleType (UID: 2400.0373, FID: 08.006) = "ManagementCompany". If not provided, do not display report label.	

# Appraiser and Supervisory Appraiser

This portion of **Contact Information** shows details about the Appraiser and Supervisory Appraiser (if any).

- The Appraiser displays first, followed by the Supervisory Appraiser (if any).
- Although the report is very similar for appraisers and supervisors, the data points in the Appraisal Completion Report Specification are different, and therefore they are split out in this document.

# **Appraiser**

Information about the appraiser, PartyRoleType (UID: 2400.0056, FID: Not on report) = "Appraiser", always displays.

Note: To easily find data points in the Appraisal Completion Report Specification, search for "Appraiser" under the "Additional Context" column.

Appraiser			
Name	08.013	Credentials	
Designation	08.014	Level 08.020	
Company Name	08.015	ID 08.021	
Company Address	08.016	State 08.022	
Scope of Inspection by	Appraiser	Expires 08.023	
Subject Property Inspe	ection	ASC Identifier 08.024	
Exterior	08.017	VA Appraiser ID 08.025	
Interior	08.018	FHA Appraiser ID 08.026	
Inspection Date	08.019	Employment Type 08.027	

	Assignment Information: Contact Information – Appraiser					
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules		
		2200.0126	FirstName	Always displays		
08.0013	Nama	2200.0128	MiddleName	Display when provided		
06.0013	Name	2200.0127	LastName	Always displays		
		2200.0129	SuffixName	Display when provided		
08.0014	Designation	2400.0475	AppraiserDesignationType	Display when provided		
08.0015	Company Name	2400.0471	AppraiserCompanyName	Always displays		
		2400.0466	AddressLineText	Always displays		
00 0016	Company Address	2400.0467	CityName	Always displays		
08.0016	Company Address	2400.0469	StateCode	Always displays		
		2400.0468	PostalCode	Always displays		
Scope of	Inspection by Apprais	ser		Always displays		
Subject P	roperty Inspection					
08.017	Exterior	2400.0293	PropertyExteriorInspectionMethodType	Always displays		
08.018	Interior	2400.0294	PropertyInteriorInspectionMethodType	Always displays		
08.019	Inspection Date	2400.0292	InspectionDate	Display when provided. When not provided, do not display report label.		
Credentia	als			Always displays		
08.020	Level	2200.0131	AppraiserLicenseType	Always displays		
08.021	ID	2200.0134	Licenseldentifier	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.		
08.022	State	2200.0135	LicenselssuingAuthorityStateCode	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.		
08.023	Expires	2200.0133	LicenseExpirationDate	Required when AppraiserLicenseType <> "None" When not provided, do not display report label		
08.024	ASC Identifier	2400.0470	AppraisalSubCommitteeAppraiserIdentifier	Display when provided. When not provided, do not display report label.		

	Assignment Information: Contact Information – Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules	
08.025 08.026	VA Appraiser ID FHA Appraiser ID	2400.0474 2400.0473	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display "FHA Appraiser ID" when GovernmentAgencyAppraisalType = "FHA" Display "VA Appraiser ID" when GovernmentAgencyAppraisalType = "VA"	
08.027	Employment Type	2400.0472	Appaiser Employment Type	lay when GovernmentAgencyAppraisalType = "VA" ays displays report label when GovernmentAgencyAppraisalType = "VA"	

# Supervisory Appraiser

Information about the Supervisory Appraiser, PartyRoleType (UID: 2200.0085, FID: *Not on report*) = "AppraiserSupervisor" displays when provided. If there is no Supervisory Appraiser, the subsection does not display.

Note: To easily find data points in the Completion Report Specification, search for "Supervisory Appraiser" under the "Additional Context" column.

Supervisory Appraiser		
Name	08.028	Credentials
Designation	08.029	Level 08.035
Company Name	08.030	ID 08.036
Company Address	08.031	State 08.037
Scope of Inspection by	Supervisory Appraiser	Expires 08.038
Subject Property Inspe	ection	ASC Identifier 08.039
Exterior	08.032	VA Appraiser ID 08.040
Interior	08.033	FHA Appraiser ID 08.041
Inspection Date 08.034		Employment Type 08.042

	Assignment Information: Contact Information – Supervisory Appraiser							
				Display Rules				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	When PartyRoleType (UID: 2200.0085, FID: <i>Not on report</i> ) = "AppraiserSupervisor"				
		2200.0137	FirstName	displays				
08.028	Nama	2200.0139	MiddleName	Display when provided				
08.028	Name	2200.0138	LastName	displays				
		2200.0140	SuffixName	Display when provided				
08.029	Designation	2400.0486	AppraiserDesignationType	Display when provided				
08.030	Company Name	2400.0482	AppraiserCompanyName	displays				
		2400.0477	AddressLineText	displays				
08.031	Company Address	2400.0478	CityName	displays				
08.031	Company Address	2400.0480	StateCode	displays				
		2400.0479	PostalCode	displays				
Scope of	Inspection by Superv	isory Apprais	er	displays				
Subject P	roperty Inspection							
08.032	Exterior	2400.0511	PropertyExteriorInspectionMethodType	displays				
08.033	Interior	2400.0512	PropertyInteriorInspectionMethodType	displays				
08.034	Inspection Date	2400.0510	InspectionDate	Display when provided. When not provided, do not display report label.				
Credentia	ıls			displays				
08.035	Level	2200.0142	AppraiserLicenseType	displays				
08.036	ID	2200.0145	Licenseldentifier	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.				
08.037	State	2200.0146	LicenselssuingAuthorityStateCode	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.				
08.038	Expires	2200.0144	LicenseExpirationDate	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.				
08.039	ASC Identifier	2400.0481	Appraisal Sub Committee Appraiser I dentifier	Display when provided. When not provided, do not display report label.				

	Assignment Information: Contact Information – Supervisory Appraiser							
Poport				Display Rules				
Field ID	Report Field ID Report Label		MISMO Data Point Name	When PartyRoleType (UID: 2200.0085, FID: Not on report) = "AppraiserSupervisor"				
08.040 08.041	VA Appraiser ID FHA Appraiser ID	2400.0485 2400.0484	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display "FHA Appraiser ID" when GovernmentAgencyAppraisalType "FHA" Display "VA Appraiser ID" when GovernmentAgencyAppraisalType "VA"				
08.042	Employment Type	2400.0483	AppaiserEmploymentType	Display when (GovernmentAgencyAppraisalType (UID: 1000.0029 FID: 2.008) = "VA" Always displays report label when GovernmentAgencyAppraisalType = "VA"				

# Assignment Information and Scope of Work Commentary

The **Assignment Information and Scope of Work Commentary** subsection displays when comments are provided. Any commentary must use ValuationCommentText (UID: 1000.0131, FID: 8.043) and ValuationAnalysisCategoryType (UID: 1000.0130, FID: *Not on report*) = "Assignment".

**Assignment Information and Scope of Work Commentary** 

08.043

# 09 Certifications and Intended Use / User

#### Overview

The **Certifications and Intended Use / User** section always displays on the PDF. Information will not be delivered in the XML unless there is a datapoint that provides space for commentary (e.g., Additional Intended Use or appraiser certifications).

## **Data Mapping and PDF Rendering**

#### Intended Use

The **Intended Use** subsection always displays.

## **Intended Use**

09.001 The intended use of this certification of completion is for the lender/client to confirm that the requirements or conditions stated in the appraisal report referenced above have been met.

## 09.002 Additional Intended Use

09.003

 $\label{lem:contrary} \textit{Additional Intended Use cannot be contrary to the original Intended Use}.$ 

Report Field ID	Intended Use Text	Text Conditionality
09.001	The intended use of this certification of completion is for the lender/client to confirm that the requirements or conditions stated in the appraisal report referenced above have been met.	Always displays

When ValuationIntendedUseDescription (UID: 2200.0012, FID: 09.003) is provided AND GovernmentAgencyAppraisalType = "FHA"

- Display sub-header: Additional Intended Use (FID: 09.002)
- Display in italics below sub-header: Additional Intended Use cannot be contrary to the original Intended Use.
- Display the text from ValuationIntendedUseDescription (UID: 2200.0012, FID: 09.003) and deliver in XML.

## Intended User

The Intended User subsection always displays.

#### Intended User

09.004 The intended user of this report is the lender/client.

09.005 FHA and the Mortgagee are the intended users of this report.

The USDA and any other identified lender/client are intended users of this report.

The VA is also an intended user of this report.

#### 09.006 Additional Intended Users

Additional Intended Users cannot be contrary to the original Intended User.

09.007

Report Field ID	Intended User Text	Text Conditionality
09.004	The intended user of this report is the lender/client.	Always displays
	FHA and the Mortgagee are the intended users of this appraisal report.	Display descriptive text when GovernmentAgencyAppraisalType (UID: 1000.0123, FID: 09.005) = "FHA" and the original appraisal is for a purchase or refinance transaction.
09.005	The USDA and any other identified lender/client are intended users of this report.	Display descriptive text when GovernmentAgencyAppraisalType (UID: 1000.0123, FID: 09.005) = "USDA"
	The VA is also an intended user of this appraisal report.	Display descriptive text when GovernmentAgencyAppraisalType (UID: 1000.0123, FID: 09.005) = "VA"

Additional Intended Users – ValuationAdditionalIntendedUserIndicator (UID: 2200.0055, FID: Not on report)

- When "true"
  - Display sub-header: Additional Intended Users (FID: 09.006)
  - o Display in italics below sub-header: Additional Intended Users cannot be contrary to the original Intended User.
  - Display the text from ValuationAdditionalIntendedUserDescription (UID: 2200.0011, FID: 09.007) and deliver in XML.
- When "false"
  - Do not display

# APPRAISER CERTIFICATIONS

The **Appraiser Certifications** subsection always displays.

Report Field ID	Cert #	Certifications Text	Display Rules
Ар	praiser Ce	Always displays	
09.008	The App	raiser certifies and agrees that:	Always displays
09.009	1	I have no present or prospective interest in the subject property, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.	Always displays
09.010	2	I performed this assignment without bias with respect to the parties involved in this transaction, the subject property, or the demographics of the area where the property is located.	Always displays
09.011	3	I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.	Always displays
09.012	4	I did not base any part of my conclusions on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally agerestricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.	Always displays
09.013	5	I stated my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions herein.	Always displays
09.014	6	I certify that I did perform a personal onsite inspection of the subject property to determine if the conditions or requirements stated in the original appraisal have been satisfied.	Display this text when PersonalInspectionPerformedIndi cator (UID: 2200.0027, FID: 09.014) = "true"
	6	I certify that I did not perform a personal onsite inspection of the subject property to determine if the conditions or requirements stated in the original appraisal have been satisfied.	Display this text when PersonalInspectionPerformedIndi cator (UID: 2200.0027, FID:

Report Field ID	Cert #	Certifications Text	Display Rules
09.015		Description:	09.014) = "false" and a description must be provided using <b>Description</b> - AppraisalConditionsSatisfiedVerifi cationDescription (UID: 2200.0026, FID: 09.015)
09.016	7	If this report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.	Always displays

# 09.017 Additional Appraiser Certifications

Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.

**1.** 09.018

When Additional Appraiser Certifications – Appraiser Additional Certification Indicator (UID: 2200.0052, FID: Not on report)

- "true"
  - o Display sub-header: Additional Appraiser Certifications (FID: 09.017)
  - o Display in italics below sub-header: Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.
  - o Deliver ValuationAdditionalCertificationIncludedByType (UID: 2200.0025, FID: Not on report) = "Appraiser"
  - Display the text from ValuationAdditionalCertificationText (UID: 2200.0024, FID: 09.018) and deliver in XML.
    - Additional certifications are numbered starting at 1.
- "false"
  - Do not display

#### SUPERVISORY APPRAISER CERTIFICATIONS

## 09.017 Additional Appraiser Certifications

Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.

1. 09.018

## 09.019 Supervisory Appraiser Certifications

- 09.020 The Supervisory Appraiser certifies and agrees that:
- 09.021 **1.** I have no present or prospective interest in the subject property, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.
- 09.022 **2.** I performed this assignment without bias with respect to the parties involved in this transaction, the subject property, or the demographics of the area where the property is located.
- 09.033 **3.** I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.
- 09.034 4. I accept full responsibility for this certification of completion.



- 09.035 5. The assignment information regarding the scope of inspection by the Supervisory Appraiser is correct.
- 09.036 **6.** If this report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.

Report Field ID	Cert #	Certifications Text	Display Rules
09.019	Supervis	ory Appraiser Certifications	Display when PartyRoleType =
09.020	The Supe	ervisory Appraiser certifies and agrees that:	"AppraiserSupervisor"
09.021	1	I have no present or prospective interest in the subject property, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.	

Report Field ID	Cert #	Certifications Text	Display Rules		
09.022	2	I performed this assignment without bias with respect to the parties involved in this transaction, the subject property, or the demographics of the area where the property is located.			
09.033	3	I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.			
09.034	4	accept full responsibility for this certification of completion.			
09.035	5	The assignment information regarding the scope of inspection by the Supervisory Appraiser is correct.			
09.036	6	If this report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.			

# 09.023 Additional Supervisory Appraiser Certifications

Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.

**1.** 09.024

When Additional Supervisory Appraiser Certifications – AppraiserSupervisorAdditionalCertificationIndicator (UID: 2200.0035, FID: Not on report) =

- "true"
  - Display sub-header: Additional Supervisory Appraiser Certifications (FID: 09.023)
  - Display in italics below sub-header: Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.
  - Deliver ValuationAdditionalCertificationIncludedByType (UID: 2200.0090, FID: Not on report) = "AppraiserSupervisor"
  - Display the text from ValuationAdditionalCertificationText (UID: 2200.0013, FID: 09.024) and deliver in XML.
    - Additional certifications are numbered starting at 1.
- "false"
  - Do not display

# **SIGNATURE**

The **Signature** subsection always displays. There can be multiple signatures on the report. Every completion report must contain a PartyRoleType = "Appraiser" and/or "AppraiserSupervisor". (Figure 09 - 2)

Signature				
[Role] 09.025		Level	09.029	
09.026	09 027	ID	09.030	
[Contact Name] 09.028	Date of Signature and Report	State	09.031	
[6011461141116] 00.020	bate of signature and heport	Expires	09.032	

				Signature
Report Field ID	Unique II)			Display Rules
09.025	[Role]	2200.0136 2200.0147	PartyRoleType	When PartyRoleType (UID: 2200.0136) = "Appraiser" or PartyRoleType (UID: 2200.0147) = "AppraiserSupervisor" display "Appraiser" first and, when applicable, "Supervisory Appraiser" below the appraiser (Figure 09 – 2)
09.026	[Signature]			Arcrole
09.028	[Contact name]	2400.0041 2400.0042 2400.0043 2400.0044	FirstName LastName MiddleName SuffixName	FirstName and LastName always display. MiddleName and SuffixName display when provided.
09.027	Date of Signature and Report	2200.0002	ExecutionDate When PartyRoleType = "Appraiser" OR "AppraiserSupervisor"	
09.029	Level	2400.0051	AppraiserLicenseType	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor"
09.030	ID	2400.0054	Licenseldentifier	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"
09.031	State	2400.0055	LicenselssuingAuthority StateCode	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"
09.032	Expires	2400.0053	LicenseExpirationDate	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"

Figure 09 - 1

Signature			
Appraiser		Level	Licensed
Annie Appraiser	09/25/2019	ID	98989898-000034
Annie Appraiser	Date of Signature and Report	State	VA
Allille Applaisei	Date of Signature and Report	Expires	01/01/2025
Supervisory Appraiser		Level	Certified Residential
Arthur Appraiser	09/25/2019	ID	98989898-000299
Arthur Appraiser	Date of Signature and Report	State	VA
Aitiui Appiaisei	Date of Signature and Report	Expires	01/01/2025
		Expires	01/01/2025

# **Completion Report - Arcrole Relationships**

Arcrole relationships, establishes "relationships" or linkages in the XML data file that may be visually obvious on the URAR Report. In the XML data, specific instances of data points or containers must be connected to properly represent the information.

- Containers or datapoints to be linked are identified using "xlink:label."
- The RELATIONSHIP container holds the xlink:arcrole, xlink:from, and xlink:to attributes that describe the data relationships.

## INSPECTION to ROLE

Appraiser Performing the Subject Property Inspection. Provide one RELATIONSHIP container for each appraiser-related role (provided in the data set) joining the INSPECTION container to the PARTY container.

## **Appraiser**

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2400.0277	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE
2400.0278	RELATIONSHIP	@xlink:from	INSPECTION_n
2400.0279	RELATIONSHIP	@xlink:to	ROLE_n
2400.0291	INSPECTION	@xlink:label	INSPECTION_n
2200.0130	ROLE	@xlink:label	ROLE_n

# Supervisory Appraiser

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2400.0498	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE
2400.0499	RELATIONSHIP	@xlink:from	INSPECTION_n
2400.0500	RELATIONSHIP	@xlink:to	ROLE_n
2400.0509	INSPECTION	@xlink:label	INSPECTION_n
2200.0141	ROLE	@xlink:label	ROLE_n

In this example, an appraiser and a supervisory appraiser are represented in the XML and displayed on the report. (Figure Arcrole - 1)

## Appraiser

Name	Tom Appraiser
Company Name	Arthur Appraiser Appraisals
Company Address	98765 Holiday Hwy
	Surfside, HI 12345
Scope of Inspection by Appraiser	
Subject Property Inspection	
Exterior	Physical

Physical

10/05/2019

# Inspection Date Supervisory Appraiser

Interior

Name	Arthur Appraiser
Designation	ASA
Company Name	Arthur Appraiser Appraisals
Company Address	98765 Holiday Hwy
	Surfside, HI 12345

#### Scope of Inspection by Supervisory Appraiser

Subject Property Inspection		
Exterior	No Inspection	
Interior	No Inspection	

#### Arcrole - 1

```
CPARTY>
                           <INDIVIDUAL>
                               KNAMES
                                     <FirstName>Arthur/FirstName>
                                     <LastName>Appraiser</LastName>
                                </NAME>
                          </TNDTVIDUAL>
<ADDRESSES>
                                <ADDRESS>
                                     <AddressLineText>98765 Holiday Hwy</AddressLineText>
                                     <CityHame>Surfside</CityHame>
<PostalCode>12345</PostalCode>
                                     <StateCode>HI</StateCode>
                               </ADDRESS>
                           </ADDRESSES>
                          CAPPRAISER DETAILS
                                                <AppraiserCompanyName>Arthur Appraiser Appraisals</appraiserCompanyName>
                                          </appraiser DETAIL>
                                                <DESIGNATION>
                                                     <AppraiserDesignationType>AccreditedSeniorAppraiser</AppraiserDesignationType>
                                                </DESIGNATION>
                                          </DESIGNATIONS>

<pre
                                     <PartyRoleType>AppraiserSupervisor</PartyRoleType>
</ROLE_DETAIL>
                               </ROLE>
                          </ROLES>
                     </PARTY>
                      <PARTY>
                          <INDIVIDUAL>
                                «NAME»
                                    <FirstName>Tom</FirstName>
<LastName>Appraiser</LastName>
                                </MAME>
                          </INDIVIDUAL>
                           <ADDRESSES>
                                <ADDRESS>
                                     <AddressLineText>98765 Holiday Hwy</AddressLineText>
                                     <CityName>Surfside</CityName>
<PostalCode>12345</PostalCode>
                               <StateCode>HI</StateCode>
</ADDRESS>
                          </ADDRESSES>
                           <ROLES>
                               <ROLE xlink:label = "ROLE_2">
     <APPRAISER>
                                          <APPRAISER_DETAIL>

<
                               </ROLE>
                           </ROLES>
                     </PARTY>
                     <INSPECTION xlink:label = "INSPECTION_1">
                          <INSPECTION_DETAIL>
<PropertyExteriorInspectionMethodType>NoInspection
/PropertyExteriorInspectionMethodType>
                          <
                               cline_uc.nac.
(InspectionOate>2019-10-05</InspectionOate>

cPropertyExteriorInspectionMethodType>Physical
/PropertyExteriorInspectionMethodType>
                          (PropertyInteriorInspectionMethodType)Physical(/PropertyInteriorInspectionMethodType)
</INSPECTION_DETAIL)</pre>
                      </INSPECTION>
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE" xlink:from = "INSPECTION_1" xlink:to = "ROLE_1"/>
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE" xlink:from = "INSPECTION_2" xlink:to = "ROLE_2"/>
```

## SIGNATORY to ROLE

Provide the relationship that joins the SIGNATORY container to the PARTY container representing the appraiser or supervisory appraiser. One RELATIONSHIP container is required for each PARTY that has signed the valuation report.

# Appraiser

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2200.0048	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/SIGNATORY_IsAssociatedWith_ROLE
2200.0049	RELATIONSHIP	@xlink:from	SIGNATORY_n
2200.0050	RELATIONSHIP	@xlink:to	ROLE_n
2200.0071	SIGNATORY	@xlink:label	SIGNATORY_n
2200.0130	ROLE	@xlink:label	ROLE_n

# Supervisory Appraiser

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2200.0148	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/SIGNATORY_IsAssociatedWith_ROLE
2200.0149	RELATIONSHIP	@xlink:from	SIGNATORY_n
2200.0150	RELATIONSHIP	@xlink:to	ROLE_n
2200.0151	SIGNATORY	@xlink:label	SIGNATORY_n
2200.0141	ROLE	@xlink:label	ROLE_n

Every party that signs the report is represented in the data using an arcrole. The Appraiser and Supervisory Appraiser signatures displayed in Figure Arcrole - 2, represents a sample of the arcrole for signatories with a snapshot of the report.

#### Arcrole - 2

```
(PARTY)
                                                                        Party Role
                                                                                           (PARTY)
     <INDIVIDUAL)
                                                                        Information
                                                                                               <!NDIVIDUAL>
         CNAMES
            (FirstName)Arthur(/FirstName)
                                                                                                   «NAME»
                                                                                                       <FirstName>Annie(/FirstName)
            cLastName>Appraiser</LastName>
         </NAME>
                                                                                                       <LastName>Appraiser</LastName>
     C/INDIVIDUALS
     (ADDRESSES>
                                                                                               </INDIVIDUAL>
         (ADDRESS)
                                                                                               «ADDRESSES»
            cAddresslineText>123 Diagonal St </AddresslineText>
                                                                                                   <ADDRESS>
            <CityName>Anytown</CityName>
                                                                                                       <AddressLineText>123 Diagonal St </AddressLineText>
            <PostalCode>20141</PostalCode>
                                                                                                       <CityName>Anytown</CityName>
            cStateCode>VA c/StateCode>
                                                                                                       <PostalCode>20141</PostalCode>
         </ADDRESS>
                                                                                                       «StateCode>VA «/StateCode>
     </ADDRESSES>
                                                                                                   </ADDRESS>
     cROLES»
                                                                                               </ADDRESSES>
         <ROLE xlink:label = "ROLE_APPRAISERSUPERVISOR">
                                                                                               CROLES>
            CAPPRATSER
                                                                                                   <ROLE xlink:label = "ROLE_APPRAISER">
                CAPPRAISER DETAILS
                                                                                                       CAPPRAISER)
                   cAppraiserCompanyName>Overall Appraisal Servicesc/AppraiserCompanyName>
                                                                                                           CAPPRAISER DETAILS
                C/APPRAISER_DETAIL)
                                                                                                              <AppraiserCompanyName>Overall Appraisal Services</appraiserCompanyName>
            «/APPRAISER»
                                                                                                           «/APPRAISER DETAIL»
            CLICENSES
                                                                                                       </APPRAISER>
                «LICENSE»
                                                                                                       «LICENSES»
                    CAPPRAISER_LICENSE>
                                                                                                           «LICENSE»
                       cAppraiserticenseType>CertifiedResidentialc/AppraiserticenseType>
                                                                                                               CAPPRAISER LICENSES
                    C/APPRAISER_LICENSE>
                                                                                                                  <AppraiserLicenseType>LicensedResidentialAppraiser/AppraiserLicenseType>
                    CLICENSE_DETAILS
                                                                                                               </APPRAISER_LICENSE>
                       <!icenseExpirationOute>2025-01-01
                                                                                                               CLICENSE_DETAIL>
                       <LicenseIdentifier>9898989898-000299</LicenseIdentifier>
                                                                                                                   <LicenseExpirationOate>2025-01-01
                       <iicenseIssuingAuthorityStateCode>VA</LicenseIssuingAuthorityStateCode>
                                                                                                                   <LicenseIdentifier>9898989898-000034</LicenseIdentifier>
                    K/LICENSE_DETAIL>
                                                                                                                   <LicenseIssuingAuthorityStateCode>VA</LicenseIssuingAuthorityStateCode>
                </LICENSE>
                                                                                                               (/LICENSE_DETAIL)
            K/LICENSES>
                                                                                                           </LICENSE>
             CROLE_DETAILS
                                                                                                       </LICENSES>
                <PartyRoleType>AppraiserSupervisor
                                                                                                       CROLE DETAILS
            «/ROLE_DETAIL>
         «/ROLE»
                                                                                                           <PartyRoleType>Appraiser
     c/ROLES»
                                                                                                       </ROCE_DETAIL>
                                                                                                   «/ROLE»
 </PARTY>
                                                                             Arcrole
                                                                          Relationship
 <RELATIONSHIP wlink:arcrole = "urn:fdc:mismo.org:2009:residential/SIGNATORY ISASsociatedwith ROLE" xlink:from = "SIGNATORY APPRAISER" xlink:to = "ROLE APPRAISER")</pre>
 <RELATIONSMIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/SIGNATORY_ISAssociatedwith_ROLE" xlink:from = "SIGNATORY_APPRAISERSUPERVISOR" xlink:to = "ROLE_APPRAISERSUPERVISOR")</pre>
 </RELATIONSHIP>
                                                                                                              Sample output
                                   Signatory
                                                            Signature
(SIGNATORIES)
                                                            Appraiser
                                                                                                                               Level
                                                                                                                                                                 Licensed
    <SIGNATORY *link:label * "SIGNATORY_APPRAISER">
                                                                                                                                                                 9898989898-000034
                                                                                                                               ID
       CEXECUTIONS
                                                            Annie Appraiser
                                                                                                     09/25/2019
           CEXECUTION DETAILS
                                                                                                                               State
                                                                                                                                                                 VA
               <fxecutionDate>2019-09-25</fxecutionDate>
                                                            Annie Appraiser
                                                                                              Date of Signature and Report
           </EXECUTION DETAIL>
                                                                                                                                                                 01/01/2025
                                                                                                                               Expires
       </EXECUTIONS
    </SIGNATORY>
    <SIGNATORY xlink:label = "SIGNATORY_APPRAISERSUPERVISOR</pre>
                                                            Supervisory Appraiser
                                                                                                                               Level
                                                                                                                                                                 Certified Residential
       CEXECUTION
                                                                                                                               ID
                                                                                                                                                                 9898989898-000299
                                                            Arthur Appraiser
           CEXECUTION DETAILS
                                                                                                     09/25/2019
               <ExecutionDate>2019-09-25</ExecutionDate>
                                                                                                                               State
                                                            Arthur Appraiser
                                                                                              Date of Signature and Report
           </EXECUTION_DETAIL>
                                                                                                                               Expires
                                                                                                                                                                  01/01/2025
       C/EXECUTIONS
   </SIGNATORY>
</SIGNATORIES>
```