

Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix B-2: Restricted Appraisal Update Report Implementation Guide

Document Version 1.3

June 10, 2025

Revision History

Date	Version Number	Change #	iGuide Chapter	Revision Description
06/10/2025	1.3	2025-021	Subject Property	Clarified PropertyPhoto display rules
09/17/2024	1.2	2024-028	Header and Footer	Updated DocumentFormIssuingEntityVersionIdentifier
		2024-044	Header and Footer	Added information for allowing additional text in the footer
12/12/2023	1.1	2023-003	Certifications and Scope of Work	Updated predefined text for Scope of Work Updated Appraiser Cert 13 Updated Supervisory Appraiser Certs
		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In addition, appraisal data is currently submitted to the GSEs using the MISMO Reference Model 2.6, which is outdated and no longer supported by MISMO.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 Restricted Appraisal Update 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 Restricted Appraisal Update Report.

- Report Label: Name of the field as shown on the Restricted Appraisal Update 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:

- URAR Section and Subsection Names are represented in bold, (e.g., **Subject Property, Original Appraisal, Appraisal Update Commentary**)
- Report field labels are represented in italics (e.g., *Physical Address, Effective Date, Borrower Name*)
- On Update Report excerpts, and when form fields are referenced, a red superimposed number identifies a Report Field ID, (e.g., FID: 01.004)

Report PDF

The Restricted Appraisal Update 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 Restricted Appraisal Update Report.

Restricted Appraisal Update Report Section Organization

The organization of the Restricted Appraisal Update 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
<i>Allan Appraiser</i>	ID	1234456A
Allan Appraiser	State	VA
	Expires	03/31/2022
03/20/2020		
Date of Signature and Report		

Header and Footer

Overview

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

Header

Header Text displays on all pages of the report.

- **Left side:** DocumentType (UID: 2900.0042, FID: **HF.001**) = “**Restricted Appraisal Update Report**”
 - Always displays
- **Right side:** “Page X of XX” (where X stands for page number, and XX for total pages in document)
 - Always displays

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

Footer

Footer Text displays on every page of the report.

Appraisal Version #	HF.002	Appraiser Reference ID	HF.005
Fannie Mae Freddie Mac	HF.003	Agency Case File ID	HF.006
September 2024	HF.004	Client Reference ID	HF.007
		AMC Reference ID	HF.008

- *Update Version #* - AboutVersionIdentifier (UID: 2100.0020, FID: **HF.002**)
 - Always displays
- *Fannie Mae | Freddie Mac* - DocumentFormIssuingEntityNameType (UID: 2100.0050, FID: **HF.003**)
 - Always displays
- *September 2024* - DocumentFormIssuingEntityVersionIdentifier (UID: 2100.0051, FID: **HF.004**)
 - Always displays
- *Appraiser Reference ID* - AppraiserFileIdentifier (UID: 2100.0019, FID: **HF.005**)
 - Always displays
- *Agency Case File ID* - AdditionalValuationIdentifier (UID: 2100.0013, FID: **HF.006**)
 - Displays when AdditionalValuationIdentifierType (UID: 2100.0014, FID: *Not on report*) = "GovernmentAgency" AND GovernmentAgencyAppraisalType = "FHA" OR "VA"
- *Client Reference ID* - AdditionalValuationIdentifier (UID: 2100.0011, FID: **HF.007**)

- Displays when AdditionalValuationIdentifierType (UID: 2100.0012, FID: *Not on report*) = "Client" AND Exists
- *AMC Reference ID* - AdditionalValuationIdentifier (UID: 2100.0015, FID: *HF.008*)
 - Displays when AdditionalValuationIdentifierType (UID: 2100.0016, FID: *Not on report*) = "ManagementCompany" AND Exists

Figure HF - 1

Appraisal Version #1		Appraiser Reference ID 4321123H
Fannie Mae Freddie Mac		Client Reference ID 231495234K
September 2024		

See **Appendix E: Report Style Guide** for details displaying the footer.

Note: Text can be included in the footer for vendor branding. However, the text must not overlap the predefined fields.

01 Subject
Property

Overview

The **Subject Property** section provides overall information including the address, legal description, and ownership rights of the property being appraised.


Subject Property

Physical Address01.001

County01.002

Property Rights Appraised01.003

01.001.1



Legal Description

01.00401.004.1 | 01.004.2

Data Mapping and PDF Rendering Information

The **Subject Property** section always displays. (Figure 1 - 1)


Restricted Appraisal Update Report: Subject Property - General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
01.001	Physical Address	2900.0034	AddressLineText	Always displays
		2900.0035	AddressUnitIdentifier	Display if exists Note: For 2- to 4-unit properties, do not populate unit number in Physical Address. Unit Identifier is included in the Unit Interior section.
		2900.0036	CityName	Always displays
		2900.0038	PostalCode	
		2900.0039	StateCode	
01.002	County	2900.0037	CountyName	Always displays

Restricted Appraisal Update Report: Subject Property - General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				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>Appraisal Update Commentary</i> .
01.001.1	<i>No Label</i>	1400.0828	ImageCategoryType	Always displays. Delivered with ImageCategoryType = "PropertyPhoto"
01.003	Property Rights Appraised	2900.0052	PropertyEstateType	Display when PropertyInProjectIndicator (UID: 2900.0056, FID: <i>Not on report</i>) = "false" OR ProjectLegalStructureType (UID: 2900.0055, FID: <i>Not on report</i>) = "Condominium"
01.004	Legal Description	2900.0059	ParcelsLegalDescription	Always displays. The legal description is required either in text format or an image. – When an image is provided ImageCategoryType (UID: 1400.0522, FID: 01.004.1) = "LegalDescription"

Figure 1 - 1

Subject Property

Physical Address	123 Falling Tree Ct
	Treeville, VA 12345
County	Arboreal
Property Rights Appraised	Fee Simple



This is where the Subject Property photo would display.

Legal Description

Lot 53 Sunnyside Subdivision

Legal Description

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

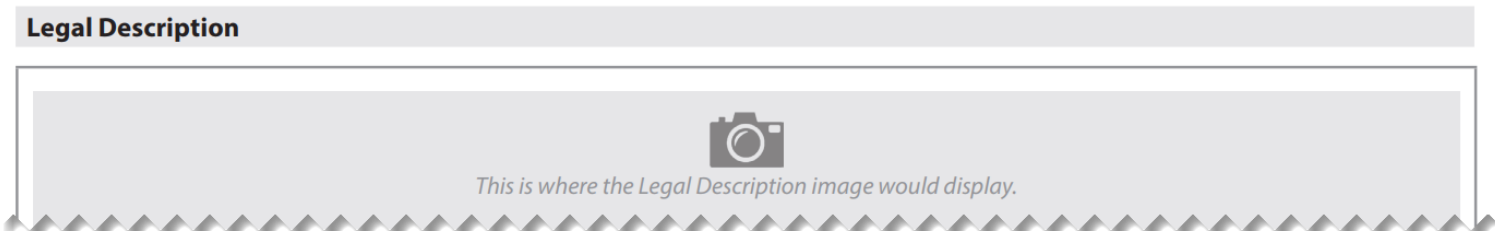
- When *Legal Description* - *ParcelsLegalDescription* (UID: 2900.0059, FID: 01.004) is provided, the text displays. (Figure 1 - 2)

Figure 1 - 2



- When an image is provided for **Legal Description**, it must be delivered using *ImageCategoryType* (UID: 1400.0522 FID: 01.004.1) = "LegalDescription" and the image displays within the subsection below the gray bar. (Figure 1 - 3)
- An image caption may be included using *ImageCaptionCommentDescription* (UID: 1400.0524, FID: 01.004.2) and displays above the image in bold font.

Figure 1 - 3



02 Original Appraisal

Overview

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

Original Appraisal

Effective Date of Appraisal 02.001

Opinion of Market Value 02.002

Reasonable Exposure Time 02.003

Appraiser 02.004

Reference ID 02.005

Original Lender 02.006

Data Mapping and PDF Rendering Information

The **Original Appraisal** section always displays (Figure 2 - 1)

Restricted Appraisal Update Report: Original Appraisal				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
02.001	Effective Date of Appraisal	2800.0008	OriginalAppraisalEffectiveDate	Always displays
02.002	Opinion of Market Value	2800.0009	OriginalAppraisedValueAmount	Always displays
02.003	Reasonable Exposure Time	2900.0005	OriginalAppraisalMarketingOrExposureDaysCount	Always displays in 1 of 2 ways: – a single number followed by “days”, (e.g., 45 days) OR – two numbers indicating a range with the low and high numbers separated by “-” and followed by “days” (e.g., 30-60 days).
		2900.0006	OriginalAppraisalMarketingOrExposureHighRangeDaysCount	
		2900.0007	OriginalAppraisalMarketingOrExposureLowRangeDaysCount	
02.004	Appraiser	2900.0018	OriginalAppraiserUnparsedName	Always displays
02.005	Reference ID	2900.0017	OriginalAppraiserFileIdentifier	Always displays
02.006	Original Lender	2900.0057	OriginalLenderUnparsedName	Always displays

Figure 2 - 1

Original Appraisal			
Effective Date of Appraisal	09/20/2019	Appraiser	Agatha Appraiser
Opinion of Market Value	\$490,000	Reference ID	AA12345
Reasonable Exposure Time	0-90 days	Original Lender	DEF Bank

03 Appraisal Update

Overview

The **Appraisal Update** section addresses whether the market value of the subject property decreased since the effective date of the original appraisal. This section provides space for commentary and exhibits.

Appraisal Update

Effective Date 03.001

Has the market value of the subject property decreased since the effective date of the original appraisal?

Yes ☐

No ☐ 03.002

Appraisal Update Commentary

03.003

Appraisal Update Exhibits

03.004.1 | 03.004.2 03.005.1 | 03.005.2 03.006.1 | 03.006.2

Data Mapping and PDF Rendering Information

The **Appraisal Update** section always displays. (Figure 3 - 1)

Restricted Appraisal Update Report: Appraisal Update				
Report Field ID	Report Label Name	Unique ID	MISMO Data Point Name	Display Rules
03.001	Effective Date	2900.0009	AppraisalUpdateReportEffectiveDate	Always displays
03.002	Has the Market value of the subject property decreased since the effective date of the original appraisal?	2900.0010	PropertyMarketValueDecreasedIndicator	Always displays
03.003	Appraisal Update Commentary	2900.0008	AppraisalUpdateCommentDescription	Display when exists

Figure 3 - 1

Appraisal Update

Effective Date 03/20/2020

Has the market value of the subject property decreased since the effective date of the original appraisal? Yes No
☐ ☒

Appraisal Update Commentary

I have summarized my analysis and conclusions in this appraisal update, even though this report does not contain all the supporting rationale for the opinions and conclusions set forth in this report, I have retained all supporting data and necessary documentation in my work file.

Both the FHFA and Freddie Mac House Price Indices change of value for the MSA of Washington-Arlington-Alexandria-DC-VA-MD-WV, which the subject is in, was a 4.1% increase from the period of September 20, 2019 to March 20, 2020. I used the sales comparison approach by using multiple sales in the subject's market which confirms that the subject's market value has not declined since the effective date of the original appraisal.

Appraisal Update Commentary

The **Appraisal Update Commentary** subsection displays when comments are provided. Any commentary must use AppraisalUpdateCommentDescription (UID: 2900.0008, FID: 03.003)

```
<VALUATION_UPDATE>
  <AppraisalUpdateCommentDescription>Additional commentary may be added here.</AppraisalUpdateCommentDescription>
</VALUATION_UPDATE>
```

Appraisal Update Exhibits

The **Appraisal Update Exhibits** subsection displays when images are provided. All text must display above the image in bold font.

Dwelling Front

- When ImageCategoryType (UID: 1400.0835, FID: 03.005.1) = “DwellingFront” display “Dwelling Front” over the image in bold font.
- An additional image caption may be included using ImageCaptionCommentDescription (UID: 1400.0837, FID: 03.005.2).

Dwelling Rear

- When ImageCategoryType (UID: 1400.0835, FID: 03.006.1) = “DwellingRear” display “Dwelling Rear” over the image in bold font.
- An additional image caption may be included using ImageCaptionCommentDescription (UID: 1400.0837, FID: 03.006.2).

Additional Exhibits

- Other images included must be delivered using ImageCategoryType (UID: 1400.0835, FID: 03.004.1) = “ValuationUpdateExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0837, FID: 03.004.2).

04 Assignment Information

Overview

The **Assignment Information** section provides information about the entities involved in the appraisal and work completed by the appraiser and other parties. The section provides space for commentary to be provided.

Assignment Information

Borrower Name	04.001	Appraiser Fee	04.002
		AMC Fee	04.003
		Government Agency	04.004
		Investor Requested Special Identification	04.005

Contact Information

[Role]/[Role]

Company Name	04.006	Credentials	
Company Address	04.007	ID	04.008
		State	04.009
		Expires	04.010

Appraiser

Name	04.011	Credentials	
Designation	04.012	Level	04.018
Company Name	04.013	ID	04.019
Company Address	04.014	State	04.020
		Expires	04.021
Scope of Inspection by Appraiser		ASC Identifier	04.022
Subject Property Inspection		VA Appraiser ID	04.023
Exterior	04.015	FHA Appraiser ID	04.024
Interior	04.016	Employment Type	04.025
Inspection Date	04.017		

Data Mapping and PDF Rendering Information

The **Assignment Information** section always displays.

Appraiser Fee and AMC Fee

Restricted Appraisal Update Report: Assignment 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 may be individuals or legal entities</i>
04.001	Borrower Name	1000.0140	PartyRoleType	Display when PartyRoleType = “Borrower” and is an individual
		1000.0138	FirstName	Display when the borrower is an individual
		1000.0176	MiddleName	Display when the borrower is an individual and MiddleName is provided
		1000.0139	LastName	Display when the borrower is an individual
		1000.0177	SuffixName	Display when the borrower is an individual and SuffixName is provided
		1000.0105	PartyRoleType	Display when PartyRoleType = “Borrower” and is a legal entity
		1000.0141	FullName	Display when the borrower is a legal entity
Appraiser Fee				When not provided, do not display report label
04.002	Appraiser Fee	1000.0163	ProvidedServiceActualCostAmount	Display when FeeType (UID: 1000.0162, FID: <i>Not on report</i>) = “AppraisalFee” AND Exists
AMC Fee				When not provided, do not display report label
04.003	AMC Fee	1000.0135	ProvidedServiceActualCostAmount	Display when FeeType (UID: 1000.0134, FID: <i>Not on report</i>) = “AppraisalManagementCompanyFee” AND PartyRoleType = “Client” AND Exists
04.003	AMC Fee	1000.0155	ProvidedServiceActualCostAmount	Display when FeeType (UID: 1000.0154, FID: <i>Not on report</i>) = “AppraisalManagementCompanyFee” AND Exists
Government Agency				When not provided or GovernmentAgencyAppraisalIndicator = “false”, do not display report label
04.004	Government Agency	1000.0121	GovernmentAgencyAppraisalType	Required when GovernmentAgencyAppraisalIndicator (UID: 1000.0123, FID: <i>Not on report</i>) = “true”
Investor Requested Special Identification				When not provided, do not display report label
04.005	Investor Requested Special Identification	1000.0124	InvestorRequestedIdentificationCode	Display when provided

Appraiser Fee and *AMC Fee* are type-value pairs in the XML that is included in the corresponding instance of PARTY. (Figure 4 - 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: 04.011 – 04.040).
- *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: 04.006 – 04.010, 04.048, 04.049).
 - PartyRoleType (UID: 2400.0329, FID: *Not on report*) = “ManagementCompany” when the AMC is not the client.
 - PartyRoleType (UID: 2400.0321, FID: 04.049) = “ManagementCompany” when the AMC is the client.

Figure 4 - 1

Appraiser Fee	\$0
AMC Fee	\$0

```

<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Bill</FirstName>
      <LastName>Smith</LastName>
    </NAME>
  </INDIVIDUAL>
  <ADDRESSES>
    <ADDRESS>...</ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE xlink:label="ROLE_APPRAISER">
      <APPRAISER>
        <APPRAISER_DETAIL>
          <AppraiserCompanyName>Spartacus Appraisals</AppraiserCompanyName>
        </APPRAISER_DETAIL>
        <DESIGNATIONS>...</DESIGNATIONS>
      </APPRAISER>
      <LICENSES>...</LICENSES>
      <ROLE_DETAIL>
        <PartyRoleType>Appraiser</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
    <ROLE>
      <SERVICE_PROVIDER>
        <PROVIDED_SERVICES>
          <PROVIDED_SERVICE>
            <FeeType>AppraisalFee</FeeType>
            <ProvidedServiceActualCostAmount>0</ProvidedServiceActualCostAmount>
          </PROVIDED_SERVICE>
        </PROVIDED_SERVICES>
      </SERVICE_PROVIDER>
    </ROLE>
  </ROLES>
</PARTY>

```

```

<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>
            <FeeType>AppraisalManagementCompanyFee</FeeType>
            <ProvidedServiceActualCostAmount>0</ProvidedServiceActualCostAmount>
          </PROVIDED_SERVICE>
        </PROVIDED_SERVICES>
      </SERVICE_PROVIDER>
    </ROLE>
    <ROLE>
      <LICENSES>
        <LICENSE>
          <LICENSE_DETAIL>...</LICENSE_DETAIL>
        </LICENSE>
      </LICENSES>
      <ROLE_DETAIL>
        <PartyRoleType>ManagementCompany</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</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). PartyRoleType determines which of the subsections the contact appears in.

Contact Information

[Role]/[Role] 04.048 / 04.049

Company Name	04.006	Credentials	
Company Address	04.007	ID	04.008
		State	04.009
		Expires	04.010

Appraiser

Name	04.011	Credentials	
Designation	04.012	Level	04.018
Company Name	04.013	ID	04.019
Company Address	04.014	State	04.020
		Expires	04.021
Scope of Inspection by Appraiser		ASC Identifier	04.022
Subject Property Inspection		VA Appraiser ID	04.023
Exterior	04.015	FHA Appraiser ID	04.024
Interior	04.016	Employment Type	04.025
Inspection Date	04.017		

[\[Role\]/\[Role\]](#)

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 (04.048 /04.049)	Reference in This Chapter
The lender is the client	<ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 04.048) = "Client" PartyRoleType (UID: 2400.0365, FID: 04.049) = "Lender" 	Client/Lender	Clients

[Role]/[Role] - Examples			
Example	Occurrences of PartyRoleType in XML	How to Display Subheading (04.048 /04.049)	Reference in This Chapter
The AMC is the client	<ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 04.048) = "Client" PartyRoleType (UID: 2400.0365, FID: 04.049) = "ManagementCompany" 	Client/Appraisal Management Company	Clients
Another entity - Attorney	<ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 04.048) = "Client" PartyRoleType (UID: 2400.0365, FID: 04.049) = "Attorney" 	Client/Attorney	Clients
Another entity - Investor	<ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 04.048) = "Client" PartyRoleType (UID: 2400.0365, FID: 04.049) = "Investor" 	Client/Investor	Clients
Another entity - Client	<ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" PartyRoleType (UID: 2400.0365, FID: 04.049) = "Other" PartyRoleTypeOtherDescription (UID: 2400.0366, FID: 04.049) 	Client/[Other Description]	Clients
The AMC is not the client	<ul style="list-style-type: none"> PartyRoleType (FID: 2400.0365, UID: 04.049) = "ManagementCompany" 	Appraisal Management Company	When Lender/AMC is not the Client

In this example, credentials (licensing information) are reported for the AMC. (Figure 4 - 2)

Figure 4 - 2

Contact Information			
Client/Lender			
Company Name	ABC Mortgage		
Company Address	88888 Idle Dr		
	Somewhere, MI 91300		
Appraisal Management Company			
Company Name	Imperial AMC	Credentials	
Company Address	456 Dorothy St	ID	2381
	Anywhere, IA 23410	State	CA
		Expires	06/01/2021

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 and 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: 2400.0321, FID: 04.049) to identify the type of client.

Contact Information

[Role]/[Role] 04.048 / 04.049

Company Name	04.006	Credentials	
Company Address	04.007		
		ID	04.008
		State	04.009
		Expires	04.010

Assignment Information: Contact Information – [Role]/[Role] - Client				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules When PartyRoleType (UID: 2400.0367, FID: 04.048) = “Client” and PartyRoleType (UID: 2400.0365, FID: 04.049) is present ...
04.006	Company Name	2400.0324	FullName	Always displays
04.007	Company Address	2400.0314	AddressLineText	Always displays
		2400.0315	CityName	Always displays
		2400.0317	StateCode	Always displays
		2400.0316	PostalCode	Always displays
Credentials				
04.008	ID	2400.0319	LicenseIdentifier	Display when provided for PartyRoleType (UID: 2400.0321, FID: 04.049) = “ManagementCompany”. - When not provided, do not display report label.

Assignment Information: Contact Information – [Role]/[Role] - Client				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules When PartyRoleType (UID: 2400.0367, FID: 04.048) = “Client” and PartyRoleType (UID: 2400.0365, FID: 04.049) is present ...
04.009	State	2400.0320	LicenseIssuingAuthorityStateCode	Display when provided for PartyRoleType (UID: 2400.0321, FID: 04.049) = “ManagementCompany”. - When not provided, do not display report label.
04.010	Expires	2400.0318	LicenseExpirationDate	Display when provided for PartyRoleType (UID: 2400.0321, FID: 04.049) = “ManagementCompany”. - When not provided, do not display report label.

When a given PARTY plays multiple roles (i.e., 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 4 - 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 4 - 3 depicts a PARTY container where Lender is also the Client.

Figure 4 - 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 4 - 4)

Figure 4 - 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_SERVICE>
        </PROVIDED_SERVICES>
      </SERVICE_PROVIDER>
    </ROLE>
    <ROLE>
      <LICENSES>...</LICENSES>
      <ROLE_DETAIL>
        <PartyRoleType>ManagementCompany</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>
```

Contact Information		
[Role]/[Role] 04.048 / 04.049		
Company Name 04.006		Credentials
Company Address 04.007		ID 04.008
		State 04.009
		Expires 04.010

Assignment Information: Contact Information – [Role]/[Role] – Non-Clients				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When PartyRoleType (UID: 2400.0373, FID: 04.048) = “Lender” or “Management Company”...
04.006	Company Name	2400.0324	FullName	... displays
04.007	Company Address	2400.0325	AddressLineText	... displays
		2400.0326	CityName	... displays
		2400.0328	StateCode	... displays
		2400.0327	PostalCode	... displays
Credentials				If LicenseIdentifier, LicenseIssuingAuthorityStateCode, and LicenseExpirationDate are not provided, do not display report label.
04.008	ID	2400.0400	LicenseIdentifier	Display when provided for PartyRoleType (UID: 2400.0323, FID: 04.048) = “ManagementCompany”. If not provided, do not display report label.
04.009	State	2400.0401	LicenseIssuingAuthorityStateCode	Display when provided for PartyRoleType (UID: 2400.0323, FID: 04.048) = “ManagementCompany”. If not provided, do not display report label.
04.010	Expires	2400.0399	LicenseExpirationDate	Display when provided for PartyRoleType (UID: 2400.0323, FID: 04.048) = “ManagementCompany”. If not provided, do not display report label.

Appraiser, Supervisory Appraiser,

This portion of **Contact Information** shows details about the Appraiser and Supervisory Appraiser, when applicable.

- The Appraiser displays first, followed by the Supervisory Appraiser (when provided).

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

Appraiser

Information about the appraiser, PartyRoleType (UID: 2200.0105, FID: 05.038) = “Appraiser”, always displays.

Note: To easily find data points in the Restricted Appraisal Update Report Specification, search for “Appraiser” under the “Additional Context” column.

Appraiser

Name	04.011	Credentials	
Designation	04.012	Level	04.018
Company Name	04.013	ID	04.019
Company Address	04.014	State	04.020
Scope of Inspection by Appraiser		Expires	04.021
Subject Property Inspection		ASC Identifier	04.022
Exterior	04.015	VA Appraiser ID	04.023
Interior	04.016	FHA Appraiser ID	04.024
Inspection Date	04.017	Employment Type	04.025

Assignment Information: Contact Information – Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
04.011	Name	2200.0095	FirstName	Always displays
		2200.0097	MiddleName	Display when provided
		2200.0096	LastName	Always displays
		2200.0098	SuffixName	Display when provided
04.012	Designation	2400.0448	AppraiserDesignationType	Display when provided
04.013	Company Name	2400.0444	AppraiserCompanyName	Always displays
04.014	Company Address	2400.0439	AddressLineText	Always displays
		2400.0440	CityName	Always displays
		2400.0442	StateCode	Always displays
		2400.0441	PostalCode	Always displays

Assignment Information: Contact Information – Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
Scope of Inspection by Appraiser				Always displays
Subject Property Inspection				
04.015	Exterior	2400.0289	PropertyExteriorInspectionMethodType	Always displays
04.016	Interior	2400.0290	PropertyInteriorInspectionMethodType	Always displays
04.017	Inspection Date	2400.0288	InspectionDate	Display when provided. When not provided, do not display report label.
Credentials				Always displays
04.018	Level	2200.0100	AppraiserLicenseType	Always displays
04.019	ID	2200.0103	LicenseIdentifier	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.
04.020	State	2200.0104	LicenseIssuingAuthorityStateCode	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.
04.021	Expires	2200.0102	LicenseExpirationDate	Required when AppraiserLicenseType <> "None" When not provided, do not display report label
04.022	ASC Identifier	2400.0443	AppraisalSubCommitteeAppraiserIdentifier	Display when provided. When not provided, do not display report label.
04.023	VA Appraiser ID	2400.0447 2400.0446	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display "VA Appraiser ID" when GovernmentAgencyAppraisalType = "VA"
04.024	FHA Appraiser ID	2400.0447 2400.0446	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display "FHA Appraiser ID" when GovernmentAgencyAppraisalType = "FHA"
04.025	Employment Type	2400.0445	AppraiserEmploymentType	Display when GovernmentAgencyAppraisalType = "VA" Always displays report label when GovernmentAgencyAppraisalType = "VA"

Supervisory Appraiser

Information about the Supervisory Appraiser, PartyRoleType (UID: 2200.0116, FID: *Not on report*) = "AppraiserSupervisor" displays when provided. If there is no Supervisory Appraiser, the subsection does not display.

Supervisory Appraiser

Name	04.026	Credentials	
Designation	04.027	Level	04.033
Company Name	04.028	ID	04.034
Company Address	04.029	State	04.035
Scope of Inspection by Supervisory Appraiser		Expires	04.036
Subject Property Inspection		ASC Identifier	04.037
Exterior	04.030	VA Appraiser ID	04.038
Interior	04.031	FHA Appraiser ID	04.039
Inspection Date	04.032	Employment Type	04.040

Assignment Information: Contact Information – Supervisory Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When PartyRoleType (UID: 2200.0085, FID: <i>Not on report</i>) = “AppraiserSupervisor” ...
04.026	Name	2200.0106	FirstName	... displays
		2200.0108	MiddleName	Display when provided
		2200.0107	LastName	... displays
		2200.0109	SuffixName	Display when provided
04.027	Designation	2400.0459	AppraiserDesignationType	Display when provided
04.028	Company Name	2400.0455	AppraiserCompanyName	... displays
04.029	Company Address	2400.0450	AddressLineText	... displays
		2400.0451	CityName	... displays
		2400.0453	StateCode	... displays
		2400.0452	PostalCode	... displays
Scope of Inspection by Appraiser				... displays
Subject Property Inspection				
04.030	Exterior	2400.0507	PropertyExteriorInspectionMethodType	... displays
04.031	Interior	2400.0508	PropertyInteriorInspectionMethodType	... displays

Assignment Information: Contact Information – Supervisory Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When PartyRoleType (UID: 2200.0085, FID: <i>Not on report</i>) = "AppraiserSupervisor" ...
04.032	Inspection Date	2400.0506	InspectionDate	Display when provided. When not provided, do not display report label.
Credentials				Always displays
04.033	Level	2200.0111	AppraiserLicenseType	... displays
04.034	ID	2200.0114	LicenseIdentifier	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.
04.035	State	2200.0115	LicenseIssuingAuthorityStateCode	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.
04.036	Expires	2200.0113	LicenseExpirationDate	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.
04.037	ASC Identifier	2400.0454	AppraisalSubCommitteeAppraiserIdentifier	Display when provided. When not provided, do not display report label.
04.038	VA Appraiser ID	2400.0458 2400.0457	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display "VA Appraiser ID" when GovernmentAgencyAppraisalType = "VA"
04.039	FHA Appraiser ID	2400.0458 2400.0457	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display "FHA Appraiser ID" when GovernmentAgencyAppraisalType = "FHA"
04.040	Employment Type	2400.0456	AppraiserEmploymentType	Display when GovernmentAgencyAppraisalType = "VA" Always displays report label when GovernmentAgencyAppraisalType = "VA"

See [Arcrole Relationship](#) section for an example with an appraiser and a supervisory appraiser.

Significant Real Property Appraisal Assistance

The **Significant Real Property Appraisal Assistance** subsection displays when PartyRoleType (UID: 2400.0464, FID: *Not on report*) = SignificantRealPropertyAppraisalAssistance

If there is no Significant Real Property Appraisal Assistance, the subsection does not display.

Significant Real Property Appraisal Assistance

Name 04.041

Credentials

Level 04.042

ID 04.043

State 04.044

Expires 04.045

Description 04.046

Assignment Information: Contact Information – Significant Real Property Appraisal Assistance				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When PartyRoleType (UID: 2400.0464, FID: <i>Not on report</i>) = “SignificantRealPropertyAppraisalAssistance” ...
04.041	Name	2200.0117	FirstName	... displays
		2200.0119	MiddleName	Display when provided
		2200.0118	LastName	... displays
		2200.0120	SuffixName	Display when provided
Credentials				Always displays
04.042	Level	2400.0490	AppraiserLicenseType	... displays
04.043	ID	2400.0462	LicenseIdentifier	Required when AppraiserLicenseType <> “None” When not provided, do not display report label.
04.044	State	2400.0463	LicenseIssuingAuthorityStateCode	Required when AppraiserLicenseType <> “None” When not provided, do not display report label.
04.045	Expires	2400.0461	LicenseExpirationDate	Required when AppraiserLicenseType <> “None” When not provided, do not display report label
04.046	Description	2400.0465	PartyRoleTypeAdditionalDescription	Display when provided. When not provided, do not display report label.

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: 1000.0129, FID: **04.047**) and ValuationAnalysisCategoryType (UID: 1000.0128, FID: **Not on report**) = "Assignment".

05 Certifications and Scope of Work

Assignment Information and Scope of Work Commentary

04.047

The **Certifications** and **Scope of Work** sections always display.

Certifications

Appraiser Certifications

- 05.011 The Appraiser certifies and agrees that:
- 05.012 1. I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.
- 05.013 2. I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.
- 05.014 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.
- 05.015 4. I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted 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.
- 05.016 5. I stated in this appraisal report my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 05.017 6. I have, at a minimum, developed and reported this appraisal update in accordance with the scope of work requirements stated in this appraisal update report and concur with the analysis and conclusions in the original appraisal.
- 05.018 7. I performed this appraisal update in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal update was prepared.
- 05.019 8. I have updated the appraisal by incorporating the original appraisal report by reference.
- 05.020 9. I have summarized my analysis and conclusions in this appraisal update and retained all supporting data in my work file.
- 05.021 10. I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

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10. I personally performed an inspection of the exterior areas of the subject property from at least the street. I reported the readily observable condition of the improvements in factual, specific terms. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

10. I did not personally perform an onsite inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information data sources I considered reliable. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

05.022 11. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

05.023 12. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analyses supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

05.024 13. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.

13. I personally prepared conclusions and opinions about the real estate that were set forth in this appraisal report. ^{05.025} [Contact Name] provided significant real property appraisal assistance in the development of this report. I certify that any individual so named is qualified to perform the assistance.

05.026 14. 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.

05.027 15. I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

15. I have performed services regarding the subject property within the three years preceding the agreement to perform this assignment.

Description of Prior Services: 05.028

05.029 Additional Appraiser Certifications

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

1. 05.030

05.031 Supervisory Appraiser Certifications

05.032 The Supervisory Appraiser certifies and agrees that:

- 05.033 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analyses, opinions, statements, conclusions, and the appraiser's certification.
- 05.034 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analyses, opinions, statements, conclusions, and the appraiser's certification.
- 05.035 3. The appraiser identified in this appraisal report is either a subcontractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable law.
- 05.036 4. 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.

05.047 Additional Supervisory Appraiser Certifications

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

1. 05.037

Data Mapping and PDF Rendering

Scope of Work

The **Scope of Work** subsection always displays.

Scope of Work

05.001 The scope of work for this assignment is based on the applicable assignment elements, including: the client and any other intended users, the intended use, the definition of market value as defined in the Uniform Residential Appraisal Report, the effective date, the subject property and its relevant characteristics, and the applicable assignment conditions. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property; (2) research, verify, and analyze adequate and reliable data for the subject market area including data for each comparable property reported; and (3) report his or her analyses, opinions, and conclusions in this appraisal report.

05.002 Additional Scope of Work

Additional Scope of Work cannot be contrary to the original Scope of Work.

05.003

Report Field ID	Scope of Work Text	Text Conditionality
05.001	The scope of work for this assignment is based on the applicable assignment elements, including: the client and any other intended users, the intended use, the definition of market value as defined in the Uniform Residential Appraisal Report, the effective date, the subject property and its relevant characteristics, and the applicable assignment conditions. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property; (2) research, verify, and analyze adequate and reliable data for the subject market area including data for each comparable property reported; and (3) report his or her analyses, opinions, and conclusions in this appraisal report.	Always displays

When ValuationScopeOfWorkDescription (UID: 2200.0065, FID: **05.003**) is provided AND ValuationAdditionalScopeOfWorkIndicator = "true"

- Display sub-header: **Additional Scope of Work** (FID: **05.002**)
- Display in italics below sub-header: *Additional Scope of Work cannot be contrary to the original Scope of Work.*
- Display the text from ValuationIntendedUseDescription (UID: 2200.0065, FID: **05.003**) and deliver in XML.

Intended Use

The **Intended Use** subsection always displays.

Intended Use

05.004 The intended use of the opinions and conclusions contained in this appraisal report is for the intended user to evaluate the property that is the subject of this appraisal for a mortgage finance transaction or related activities.

05.005 The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b)).

05.006 Additional Intended Use

Additional Intended Use cannot be contrary to the original Intended Use.

05.007

Report Field ID	Intended Use Text	Text Conditionality
05.004	The intended use of the opinions and conclusions contained in this appraisal report is for the intended user to evaluate the property that is the subject of this appraisal for a mortgage finance transaction or related activities.	Always displays
05.005	The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b)).	Display descriptive text when GovernmentAgencyAppraisalType (UID: 1000.0121, FID: 05.009) = "FHA" and the original appraisal is for a purchase or refinance transaction

When ValuationIntendedUseDescription (UID: 2200.0009, FID: **05.007**) is provided AND GovernmentAgencyAppraisalType = "FHA"

- Display sub-header: **Additional Intended Use** (FID: **05.006**)
- Display in italics below sub-header: *Additional Intended Use cannot be contrary to the original Intended Use.*
- Display the text from ValuationIntendedUseDescription (UID: 2200.0009, FID: **05.007**) and deliver in XML.

Intended User

The **Intended User** subsection always displays.

Intended User

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

05.009 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.

05.046 Additional Intended Users

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

05.010

The static text for **Intended User** (FID: **05.008** - **05.009**) is not delivered in the XML. Text provided for *Additional Intended User* – ValuationAdditionalIntendedUserDescription (UID: 2200.0008, FID: **05.010**) is delivered in the XML.

Report Field ID	Intended User Text	Text Conditionality
05.008	The intended user of this report is the lender/client.	Always displays
05.009	FHA and the Mortgagee are the intended users of this report.	Display descriptive text when GovernmentAgencyAppraisalType (UID: 1000.0121, FID: 05.009) = "FHA" and the original appraisal is for a purchase or refinance transaction
	The USDA and any other identified lender/client are intended users of this report.	Display descriptive text when GovernmentAgencyAppraisalType (UID: 1000.0121, FID: 05.009) = "USDA"
	The VA is also an intended user of this report.	Display descriptive text when GovernmentAgencyAppraisalType (UID: 1000.0121, FID: 05.009) = "VA"

Additional Intended Users – ValuationAdditionalIntendedUserIndicator (UID: 2200.0046, FID: *Not on report*)

- When "true"
 - Display sub-header: **Additional Intended Users** (FID: **05.046**)
 - Display in italics below sub-header: *Additional Intended Users cannot be contrary to the original Intended User.*

- Display the text from ValuationAdditionalIntendedUserDescription (UID: 2200.0008, FID: 05.010) and deliver in XML.
- When “false”
 - Do not display sub-header

Appraiser Certifications

The **Appraiser Certifications** subsection always displays.

Report Field ID	Cert #	Certifications Text	Display Rules
Appraiser Certifications			Always displays
05.011		The Appraiser certifies and agrees that:	Always displays
05.012	1	I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.	Always displays
05.013	2	I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.	Always displays
05.014	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
05.015	4	I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted 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
05.016	5	I stated in this appraisal report my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.	Always displays
05.017	6	I have, at a minimum, developed and reported this appraisal update in accordance with the scope of work requirements stated in this appraisal update report and concur with the analysis and conclusions in the original appraisal.	Always displays

Report Field ID	Cert #	Certifications Text	Display Rules
Appraiser Certifications			Always displays
05.018	7	I performed this appraisal update in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal update was prepared.	Always displays
05.019	8	I have updated the appraisal by incorporating the original appraisal report by reference.	Always displays
05.020	9	I have summarized my analysis and conclusions in this appraisal update and retained all supporting data in my work file.	Always displays
05.021	10	I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.	Display when ValuationReportInspectionCertificationType = "InteriorAndExterior"
		I personally performed an inspection of the exterior areas of the subject property from at least the street. I reported the readily observable condition of the improvements in factual, specific terms. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.	Display when ValuationReportInspectionCertificationType = "Exterior"
		I did not personally perform an onsite inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information data sources I considered reliable. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.	Display when ValuationReportInspectionCertificationType = "NoPhysicalInspection"
05.022	11	I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.	Always displays
05.023	12	My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analyses supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).	Always displays

Report Field ID	Cert #	Certifications Text	Display Rules
Appraiser Certifications			Always displays
05.024	13	I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.	Display when the Assignment section indicates PartyRoleType <> "SignificantRealPropertyAppraisalAssistance" for any Contacts
		I personally prepared conclusions and opinions about the real estate that were set forth in this appraisal report. [Contact Name(s)] provided significant real property appraisal assistance in the development of this report. I certify that any individual so named is qualified to perform the assistance.	Display when the Assignment section indicates PartyRoleType = "SignificantRealPropertyAppraisalAssistance" for one or more Contacts
05.025	13	[Contact Name(s)]	Display when the Assignment section indicates PartyRoleType = "SignificantRealPropertyAppraisalAssistance" For each party: - FirstName and LastName are Required. - Deliver MiddleName or SuffixName when provided. Separate multiple names with 'and'.
05.026	14	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
05.027	15	I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.	Display when AppraiserPriorServicesPerformedIndicator = "false"
	15	I have performed services regarding the subject property within the three years preceding the agreement to perform this assignment.	Display when AppraiserPriorServicesPerformedIndicator = "true"

Description of Prior Services - AppraiserPriorServicesPerformedDescription (UID: 2200.0155, FID: 05.028) is required when AppraiserPriorServicesPerformedIndicator (UID: 2200.0074, FID: 05.027) = “true”.

05.027 15. I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

15. I have performed services regarding the subject property within the three years preceding the agreement to perform this assignment.

Description of Prior Services: 05.028

When **Additional Appraiser Certifications** – AppraiserAdditionalCertificationIndicator (UID: 2200.0043, FID: *Not on report*) =

- “true”
 - Display sub-header: **Additional Appraiser Certifications** (FID: 05.029)
 - Display in italics below sub-header: *Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.*
 - Deliver ValuationAdditionalCertificationIncludedByType (UID: 2200.0020, FID: *Not on report*) = “Appraiser”
 - Display the text from ValuationAdditionalCertificationText (UID: 2200.0019, FID: 05.030) and deliver in XML.
 - Additional certifications are numbered starting at 1.
- “false”
 - Do not display sub-header

05.029 Additional Appraiser Certifications

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

1. 05.030

Supervisory Appraiser Certifications

The **Supervisory Appraiser Certifications** subsection always displays.

Report Field ID	Cert #	Certifications Text	Display Rules
Supervisory Appraiser Certifications			Always displays
05.032		The Supervisory Appraiser certifies and agrees that:	Always displays

Report Field ID	Cert #	Certifications Text	Display Rules
Supervisory Appraiser Certifications			Always displays
05.033	1	I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.	Always displays
05.034	2	I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.	Always displays
05.035	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
05.036	4	I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analyses, opinions, statements, conclusions, and the appraiser's certification.	Always displays
05.048	5	The assignment information regarding the scope of inspection by the Supervisory Appraiser is correct.	Always displays
05.049	6	I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analyses, opinions, statements, conclusions, and the appraiser's certification.	Always displays
05.050	7	The appraiser identified in this appraisal report is either a subcontractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable law.	Always displays
05.051	8	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

When **Additional Supervisory Appraiser Certifications** – AppraiserSupervisorAdditionalCertificationIndicator (UID: 2200.0088, FID: *Not on report*) =

- "true"
 - Display sub-header: **Additional Supervisory Appraiser Certifications** (FID: 05.047)
 - Display in italics below sub-header: *Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.*
 - Deliver ValuationAdditionalCertificationIncludedByType (UID: 2200.0088, FID: *Not on report*) = "AppraiserSupervisor"
 - Display the text from ValuationAdditionalCertificationText (UID: 2200.0089, FID: 05.037) and deliver in XML.
 - Additional certifications are numbered starting at 1.
- "false"

- Do not display sub-header

05.047 Additional Supervisory Appraiser Certifications

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

1. 05.037

Signature

The **Signature** subsection always displays. There can be multiple signatures on the report. Every appraisal report must contain a PartyRoleType = "Appraiser" and/or "AppraiserSupervisor".

Signature

[Role] 05.038

05.039

[Contact Name] 05.041

05.040

Date of Signature and Report

Level 05.042

ID 05.043

State 05.044

Expires 05.045

Certifications: Signature				
Report Field ID	Report Label Name	Unique ID	MISMO Data Point Name	Display Rules
05.038	[Role]	2200.0105	PartyRoleType	When PartyRoleType = "Appraiser" or "AppraiserSupervisor" display "Appraiser" first and, when applicable, "Supervisory Appraiser" below the appraiser (Figure 9 - 1)
05.039	[Signature]			Arcrole
05.025	[Contact Name(s)]	2200.0095	FirstName	When PartyRoleType = "Appraiser": – FirstName and LastName always display. – MiddleName and SuffixName display when provided.
		2200.0096	LastName	
		2200.0097	MiddleName	
		2200.0098	SuffixName	
		2200.0106	FirstName	When PartyRoleType = "AppraiserSupervisor": – FirstName and LastName always display. – MiddleName and SuffixName display when provided.
		2200.0107	LastName	
		2200.0108	MiddleName	

Certifications: Signature				
Report Field ID	Report Label Name	Unique ID	MISMO Data Point Name	Display Rules
		2200.0109	SuffixName	
05.040	Date of Signature and Report	2200.0070 2200.0125	ExecutionDate	When PartyRoleType = "Appraiser" (UID: 2200.0070) OR "AppraiserSupervisor" (UID: 2200.0125)
05.042	Level	2200.0100 2200.0111	AppraiserLicenseType	When PartyRoleType = "Appraiser" (UID: 2200.0100) OR "AppraiserSupervisor" (UID: 2200.0111)
05.043	ID	2200.0103 2200.0114	LicenseIdentifier	When PartyRoleType = "Appraiser" (UID: 2200.0103) OR "AppraiserSupervisor" (UID: 2200.0114) AND AppraiserLicenseType <> "None"
05.044	State	2200.0104 2200.0115	LicenseIssuingAuthorityStateCode	When PartyRoleType = "Appraiser" (UID: 2200.0104) OR "AppraiserSupervisor" (UID: 2200.0115) AND AppraiserLicenseType <> "None"
05.045	Expires	2200.0102 2200.0113	LicenseExpirationDate	When PartyRoleType = "Appraiser" (UID: 2200.0102) OR "AppraiserSupervisor" (UID: 2200.0113) AND AppraiserLicenseType <> "None"

Figure 9 - 1

Signature			
Appraiser		Level	Licensed
<i>Annie Appraiser</i>	09/25/2019	ID	9898989898-000034
Annie Appraiser	Date of Signature and Report	State	VA
		Expires	01/01/2025
Supervisory Appraiser		Level	Certified Residential
<i>Arthur Appraiser</i>	09/25/2019	ID	9898989898-000299
Arthur Appraiser	Date of Signature and Report	State	VA
		Expires	01/01/2025

Restricted Appraisal Update Report – Arcrole Relationships

Arcrole relationships, establishes "relationships" or linkages in the XML data file that may be visually obvious on the Restricted Appraisal Update 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
2400.0268	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE
2400.0269	RELATIONSHIP	@xlink:from	INSPECTION_n
2400.0270	RELATIONSHIP	@xlink:to	ROLE_n
2400.0287	INSPECTION	@xlink:label	INSPECTION_n
2200.0099	ROLE	@xlink:label	ROLE_n

Supervisory Appraiser

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2400.0495	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE
2400.0496	RELATIONSHIP	@xlink:from	INSPECTION_n
2400.0497	RELATIONSHIP	@xlink:to	ROLE_n
2400.0505	INSPECTION	@xlink:label	INSPECTION_n
2200.0110	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)

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
Interior	Physical
Inspection Date	10/05/2019

Supervisory Appraiser

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

```

<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Arthur</FirstName>
      <LastName>Appraiser</LastName>
    </NAME>
  </INDIVIDUAL>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>98765 Holiday Hwy</AddressLineText>
      <CityName>Surfside</CityName>
      <PostalCode>12345</PostalCode>
      <StateCode>HI</StateCode>
    </ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE xlink:label = "ROLE_1">
      <APPRaiser>
        <APPRaiser_DETAIL>
          <AppraiserCompanyName>Arthur Appraiser Appraisals</AppraiserCompanyName>
        </APPRaiser_DETAIL>
        <DESIGNATIONS>
          <DESIGNATION>
            <AppraiserDesignationType>AccreditedSeniorAppraiser</AppraiserDesignationType>
          </DESIGNATION>
        </DESIGNATIONS>
      </APPRaiser>
      <LICENSES>[...]</LICENSES>
    </ROLE>
    <ROLE_DETAIL>
      <PartyRoleType>AppraiserSupervisor</PartyRoleType>
    </ROLE_DETAIL>
  </ROLE>
</ROLES>
</PARTY>
.
<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Tom</FirstName>
      <LastName>Appraiser</LastName>
    </NAME>
  </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>
          <AppraiserCompanyName>Arthur Appraiser Appraisals</AppraiserCompanyName>
        </APPRaiser_DETAIL>
      </APPRaiser>
      <LICENSES>[...]</LICENSES>
    </ROLE>
    <ROLE_DETAIL>
      <PartyRoleType>Appraiser</PartyRoleType>
    </ROLE_DETAIL>
  </ROLE>
</ROLES>
</PARTY>
.
<INSPECTION xlink:label = "INSPECTION_1">
  <INSPECTION_DETAIL>
    <PropertyExteriorInspectionMethodType>NoInspection</PropertyExteriorInspectionMethodType>
    <PropertyInteriorInspectionMethodType>NoInspection</PropertyInteriorInspectionMethodType>
  </INSPECTION_DETAIL>
</INSPECTION>
<INSPECTION xlink:label = "INSPECTION_2">
  <INSPECTION_DETAIL>
    <InspectionDate>2019-10-05</InspectionDate>
    <PropertyExteriorInspectionMethodType>Physical</PropertyExteriorInspectionMethodType>
    <PropertyInteriorInspectionMethodType>Physical</PropertyInteriorInspectionMethodType>
  </INSPECTION_DETAIL>
</INSPECTION>
.
<RELATIONSHIP xlink:arcrole = "urn:fdc:isismo.org:2009:residential/INSPECTION_CompletedBy_ROLE" xlink:from = "INSPECTION_1" xlink:to = "ROLE_1"/>
<RELATIONSHIP xlink:arcrole = "urn:fdc:isismo.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 report.

Appraiser

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2200.0039	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/SIGNATORY_IsAssociatedWith_ROLE
2200.0040	RELATIONSHIP	@xlink:from	SIGNATORY_n
2200.0041	RELATIONSHIP	@xlink:to	ROLE_n
2200.0068	SIGNATORY	@xlink:label	SIGNATORY_n
2200.0099	ROLE	@xlink:label	ROLE_n

Supervisory Appraiser

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2200.0121	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/SIGNATORY_IsAssociatedWith_ROLE
2200.0122	RELATIONSHIP	@xlink:from	SIGNATORY_n
2200.0123	RELATIONSHIP	@xlink:to	ROLE_n
2200.0124	SIGNATORY	@xlink:label	SIGNATORY_n
2200.0110	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 Role Information

```

<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Arthur</FirstName>
      <LastName>Appraiser</LastName>
    </NAME>
  </INDIVIDUAL>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>123 Diagonal St </AddressLineText>
      <CityName>Anytown</CityName>
      <PostalCode>20141</PostalCode>
      <StateCode>VA </StateCode>
    </ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE xlink:label = "ROLE_APPRAISERSUPERVISOR">
      <APPRaiser>
        <APPRaiser_DETAIL>
          <AppraiserCompanyName>Overall Appraisal Services</AppraiserCompanyName>
        </APPRaiser_DETAIL>
      </APPRaiser>
      <LICENSES>
        <LICENSE>
          <APPRaiser_LICENSE>
            <AppraiserLicenseType>CertifiedResidential</AppraiserLicenseType>
          </APPRaiser_LICENSE>
          <LICENSE_DETAIL>
            <LicenseExpirationDate>2025-01-01</LicenseExpirationDate>
            <LicenseIdentifier>9898989898-000299</LicenseIdentifier>
            <LicenseIssuingAuthorityStateCode>VA</LicenseIssuingAuthorityStateCode>
          </LICENSE_DETAIL>
        </LICENSE>
      </LICENSES>
      <ROLE_DETAIL>
        <PartyRoleType>AppraiserSupervisor</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>

```

Party Role Information

```

<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Annie</FirstName>
      <LastName>Appraiser</LastName>
    </NAME>
  </INDIVIDUAL>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>123 Diagonal St </AddressLineText>
      <CityName>Anytown</CityName>
      <PostalCode>20141</PostalCode>
      <StateCode>VA </StateCode>
    </ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE xlink:label = "ROLE_APPRAISER">
      <APPRaiser>
        <APPRaiser_DETAIL>
          <AppraiserCompanyName>Overall Appraisal Services</AppraiserCompanyName>
        </APPRaiser_DETAIL>
      </APPRaiser>
      <LICENSES>
        <LICENSE>
          <APPRaiser_LICENSE>
            <AppraiserLicenseType>LicensedResidentialAppraiser</AppraiserLicenseType>
          </APPRaiser_LICENSE>
          <LICENSE_DETAIL>
            <LicenseExpirationDate>2025-01-01</LicenseExpirationDate>
            <LicenseIdentifier>9898989898-000034</LicenseIdentifier>
            <LicenseIssuingAuthorityStateCode>VA</LicenseIssuingAuthorityStateCode>
          </LICENSE_DETAIL>
        </LICENSE>
      </LICENSES>
      <ROLE_DETAIL>
        <PartyRoleType>Appraiser</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>

```

Arcrole Relationship

```

<RELATIONSHIP xlink:arcrole = "urn:fdc:ismo.org:2009:residential/SIGNATORY_IsAssociatedwith_ROLE" xlink:from = "SIGNATORY_APPRAISER" xlink:to = "ROLE_APPRAISER">
</RELATIONSHIP>
<RELATIONSHIP xlink:arcrole = "urn:fdc:ismo.org:2009:residential/SIGNATORY_IsAssociatedwith_ROLE" xlink:from = "SIGNATORY_APPRAISERSUPERVISOR" xlink:to = "ROLE_APPRAISERSUPERVISOR">
</RELATIONSHIP>

```

Signatory

```

<SIGNATORIES>
  <SIGNATORY xlink:label = "SIGNATORY_APPRAISER">
    <EXECUTION>
      <EXECUTION_DETAIL>
        <ExecutionDate>2019-09-25</ExecutionDate>
      </EXECUTION_DETAIL>
    </EXECUTION>
  </SIGNATORY>
  <SIGNATORY xlink:label = "SIGNATORY_APPRAISERSUPERVISOR">
    <EXECUTION>
      <EXECUTION_DETAIL>
        <ExecutionDate>2019-09-25</ExecutionDate>
      </EXECUTION_DETAIL>
    </EXECUTION>
  </SIGNATORY>
</SIGNATORIES>

```

Sample output

Signature	
Appraiser	Level
<i>Annie Appraiser</i>	Licensed
Annie Appraiser	ID 9898989898-000034
	State VA
	Expires 01/01/2025
Supervisory Appraiser	Level
<i>Arthur Appraiser</i>	Certified Residential
Arthur Appraiser	ID 9898989898-000299
	State VA
	Expires 01/01/2025