Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix B-3: Completion Report Implementation Guide

Document Version 1.3

June 10, 2025

Revision History

Date	Version	Change #	iGuide Chapter	Revision Description
06/10/2025	1.3	2025-002	02 Original Appraisal	Removed ValuationReconciliationConditionsCommentDescription from the table, which should have been removed under 2024-021
		2025-040	07 Completion Report Exhibits	Updated the ImageCaptionCommentDescription Unique ID from 1400.1012 to 4000.1001 due to an overlap with the URAR Unique ID.
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
		2024-021	02 Original Appraisal	Removed two enumerations from PropertyValuationConditionalConclusionType (UID: 2800.0002, FID: 02.003) and removed ValuationReconciliationConditionsCommentDescription (UID: 2800.0047, FID: 02.007)
		2024-019	05 Completion Status	Updated snippet for Figure 5 - 03
12/12/2023	1.1	2023-003	09 Certifications and Scope of Work	Updated Supervisory Appraiser Certs
		2023-061	Header and Footer	Updated DocumentFormIssuingEntityVersionIdentifier
03/29/2023	1.0			Initial Publication

Table of Contents

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
		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 Market Value Condition 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 Market Value Condition 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**"
  - 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.

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

- *September 2024* - DocumentFormIssuingEntityVersionIdentifier (UID: 2100.0053, FID: HF.004)
  - Always displays

- *Appraiser Reference ID* - AppraiserFileIdentifier (UID: 2100.0029, FID: HF.005)
  - Always displays

- *Agency Case File ID* - AdditionalValuationIdentifier (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)
  - Displays when AdditionalValuationIdentifierType (UID: 2100.0022, FID: HF.007) = "Client"

- *AMC Reference ID* - AdditionalValuationIdentifier (UID: 2100.0025, FID: HF.008)
  - Displays when AdditionalValuationIdentifierType (UID: 2100.0026, FID: HF.008) = "ManagementCompany"

Figure HF - 2

Appraisal Version #1		Appraiser Reference ID	4321123H
		Client Reference ID	231495234K
Fannie Mae | Freddie Mac			
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 and legal description of the property being inspected.

Subject Property

Physical Address	01.001
County	01.002

01.001.1

Legal Description

01.003   01.003.1 | 01.003.2

Data Mapping and PDF Rendering Information

The **Subject Property** section always displays.

Completion Report: Subject Property				
Report Field ID	**Report Label Name**	**Unique ID**	**MISMO Data Point Name**	**Display Rules**
01.001	Physical Address	2800.0024	AddressLineText	Always displays
		2800.0025	AddressUnitIdentifier	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	Always displays
		2800.0028	PostalCode	
		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 *Physical Address,* and provide further details in *Completion Report Commentary.*
Not on report	{No Label}	1400.0842	ImageCategoryType	An image of the subject property, typically the front, always displays in the **Subject Property** section. - Deliver with ImageCategoryType = "PropertyPhoto". (Figure 01 - 1) - This image does not redisplay in **Completion Report Exhibits** section.

Figure 01 - 1

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

- 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
Market Value Condition	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	OriginalAppraisalEffectiveDate	Always displays
02.002	Opinion of Market Value	2800.0033	OriginalAppraisedValueAmount	Always displays
02.003	Market Value Condition	2800.0002	PropertyValuationConditionalConclusionType	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

Completion Report: Original Appraisal				
Report Field ID	**Report Label**	**Unique ID**	**MISMO Data Point Name**	**Display Rules**
02.007	Final Value Condition Statement			Displays when PropertyValuationConditionalConclusionType <> "AsIs" 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) of Market Value Condition. (Figure 02 - 1)

- Market Value Condition - PropertyValuationConditionalConclusionType (UID: 2800.0002, FID: 02.003)

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 Text
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 in a professional manner

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 Text" for the corresponding market value condition.
    a. If there are multiple market value conditions, each "Display Text" 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

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 in a professional manner. This might have affected the assignment results.

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 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

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"
03.004	Affects Soundness or Structural Integrity	3900.0012	DefectItemAffectsSoundnessStructuralIntegrityIndicator	Display for each repair item
03.005	Repair Completed	3900.0016	DefectItemRecommendedActionCompletedIndicator	Display for each repair item
03.006	Inspection Date	3900.0017	DefectItemRecommendedActionInspectionDate	Display for each repair item
03.007	Completion Comment	3900.0018	DefectItemRecommendedActionCompletionDescription	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.

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

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
**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.
				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	DefectItemAffectsSoundnessStructuralIntegrityIndicator	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	DefectItemRecommendedActionInspectionDate	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".

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	PropertyImprovementsCompletedIndicator	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	2800.0011	PropertyImprovementsCompletedPerPlansIndicator	Checkbox displays when PropertyImprovementsCompletedIndicator = "true"

Completion Report: Completion Status				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
	consistent with the original plans and specifications?			
05.003	Feature	2800.0003	SubjectToCompletionFeatureDescription	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	SubjectToCompletionFeatureLocationDescription	Display when PropertyImprovementsCompletedPerPlansIndicator = "false"
05.005	Comparison to Original Plans/Specs	2800.0005	SubjectToCompletionFeatureComparisonType	Display when PropertyImprovementsCompletedPerPlansIndicator = "false"
05.006	Comment	2800.0006	SubjectToCompletionFeatureIncompleteOrInconsistentDescription	Display when PropertyImprovementsCompletedPerPlansIndicator = "false"

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

Figure 05 - 1

Example 2: Construction in not complete. Commentary must be provided. (Figure 05 - 02)

Figure 05 -02

Completion Status

	Yes	No
Is construction complete?	☐	☑

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>\Images\CR2_IncompleteAppliances.png</ImageFileLocationIdentifier>
        <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
      </IMAGE>
    </IMAGES>
  </SUBJECT_TO_COMPLETION_ITEM>
  <SUBJECT_TO_COMPLETION_ITEM>
    <IMAGES>
      <IMAGE>
        <ImageFileLocationIdentifier>\Images\CR2_IncompleteFixtures.png</ImageFileLocationIdentifier>
        <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
      </IMAGE>
    </IMAGES>
  </SUBJECT_TO_COMPLETION_ITEM>
</SUBJECT_TO_COMPLETION_ITEMS>
<VALUATION_COMPLETION_DETAIL>
  <AppraisalCompletionCommentText>First floor half bath fixtures and kitchen appliances were not installed.</AppraisalCompletionCommentText>
  <PropertyImprovementsCompletedIndicator>false</PropertyImprovementsCompletedIndicator>
</VALUATION_COMPLETION_DETAIL>
</VALUATION_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

	Yes	No
Is construction complete?	☑	☐
Was construction completed in a manner consistent with the original plans and specifications?	☐	☑

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 significant impact on my prior conclusions.

```xml
<SUBJECT_TO_COMPLETION_ITEMS>
    <SUBJECT_TO_COMPLETION_ITEM>
        <IMAGES>...</IMAGES>
        <SUBJECT_TO_COMPLETION_ITEM_DETAIL>
            <SubjectToCompletionFeatureComparisonType>Superior</SubjectToCompletionFeatureComparisonType>
            <SubjectToCompletionFeatureDescription>Appliances</SubjectToCompletionFeatureDescription>
            <SubjectToCompletionFeatureIncompleteOrInconsistentDescription>Upgraded to restaurant-grade appliances.</SubjectToCompletionFeatureIncompleteOrInconsistentDescription>
            <SubjectToCompletionFeatureLocationDescription>Kitchen</SubjectToCompletionFeatureLocationDescription>
        </SUBJECT_TO_COMPLETION_ITEM_DETAIL>
    </SUBJECT_TO_COMPLETION_ITEM>
    <SUBJECT_TO_COMPLETION_ITEM>
        <SUBJECT_TO_COMPLETION_ITEM_DETAIL>
            <SubjectToCompletionFeatureComparisonType>Inferior</SubjectToCompletionFeatureComparisonType>
            <SubjectToCompletionFeatureDescription>Flooring</SubjectToCompletionFeatureDescription>
            <SubjectToCompletionFeatureIncompleteOrInconsistentDescription>Changed from hardwood to carpeting on first floor.</SubjectToCompletionFeatureIncompleteOrInconsistentDescription>
            <SubjectToCompletionFeatureLocationDescription>First floor</SubjectToCompletionFeatureLocationDescription>
        </SUBJECT_TO_COMPLETION_ITEM_DETAIL>
    </SUBJECT_TO_COMPLETION_ITEM>
    <SUBJECT_TO_COMPLETION_ITEM>
        <SUBJECT_TO_COMPLETION_ITEM_DETAIL>
            <SubjectToCompletionFeatureComparisonType>Similar</SubjectToCompletionFeatureComparisonType>
            <SubjectToCompletionFeatureDescription>Windows</SubjectToCompletionFeatureDescription>
            <SubjectToCompletionFeatureIncompleteOrInconsistentDescription>Brand of windows changed, no impact.</SubjectToCompletionFeatureIncompleteOrInconsistentDescription>
            <SubjectToCompletionFeatureLocationDescription>Whole house</SubjectToCompletionFeatureLocationDescription>
        </SUBJECT_TO_COMPLETION_ITEM_DETAIL>
    </SUBJECT_TO_COMPLETION_ITEM>
</SUBJECT_TO_COMPLETION_ITEMS>
<VALUATION_COMPLETION_DETAIL>
    <AppraisalCompletionCommentText>In the aggregate, the changes to the items noted have no significant impact on my prior conclusions.</AppraisalCompletionCommentText>
    <PersonalInspectionPerformedIndicator>true</PersonalInspectionPerformedIndicator>
    <PropertyImprovementsCompletedIndicator>true</PropertyImprovementsCompletedIndicator>
    <PropertyImprovementsCompletedPerPlansIndicator>false</PropertyImprovementsCompletedPerPlansIndicator>
</VALUATION_COMPLETION_DETAIL>
```

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)

Completion Report Commentary

06.001

```
<VALUATION_COMPLETION_DETAIL>
        <AppraisalCompletionCommentText>Commentary provided here.</AppraisalCompletionCommentText>
</VALUATION_COMPLETION_DETAIL>
```

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.

Completion Report Exhibits

07.001.1 | 07.001.2   03.001.1 | 03.001.2   04.001.1 | 04.001.2   05.001.1 | 05.001.2   05.003.1 | 05.003.2

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: 4000.1001, 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 Agency 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

Borrowers may be individuals or legal entities.

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. *Borrowers may be individuals or legal entities.*
08.001	Borrower Name	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
		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.

Completion Report – Assignment: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
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).
  - PartyRoleType (UID: 2400.0367, FID: 8.006) = "ManagementCompany" when the AMC is not the client.
  - PartyRoleType (UID: 2400.0365, FID: 8.007) = "ManagementCompany" when the AMC is the client.

Example of Appraiser Fee and AMC Fee

<p align="center">***Figure 08 - 1***</p>

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). The PartyRoleType determines which of the subsections the contact appears in.

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	

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 Supervisory Appraiser	Expires 08.038	
Subject Property Inspection	**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 and Scope of Work Commentary

08.043

[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	– PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" – PartyRoleType (UID: 2400.0365, FID: 08.007) = "Lender"	Client/Lender	Clients
The AMC is the client	– PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" – PartyRoleType (UID: 2400.0365, FID: 08.007) = "ManagementCompany"	Client/Appraisal Management Company	Clients
Another entity - Attorney	– PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" – PartyRoleType (UID: 2400.0365, FID: 08.007) = "Attorney"	Client/Attorney	Clients
Another entity - Investor	– PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" – PartyRoleType (UID: 2400.0365, FID: 08.007) = "Investor"	Client/Investor	Clients
Another entity - Client	– PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" – PartyRoleType (UID: 2400.0365, FID: 08.007) = "Other" PartyRoleTypeOtherDescription (UID: 2400.0366, FID: 08.007)	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

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				
Report Field ID	**Report Label**	**Unique ID**	**MISMO Data Point Name**	**Display Rules**
				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
08.009	Company Address	2400.0358	AddressLineText	Always displays
		2400.0359	CityName	Always displays
		2400.0361	StateCode	Always displays
		2400.0360	PostalCode	Always displays
Credentials				
8.010	ID	2400.0363	LicenseIdentifier	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	LicenseIssuingAuthorityStateCode	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.

    o The first instance identifies ROLE/ROLE_DETAIL/PartyRoleType = "Lender"

    o 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

```xml
<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_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</PartyRoleType>
            </ROLE_DETAIL>
        </ROLE>
    </ROLES>
</PARTY>
```

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: 08.006) = "Lender" or "Management Company"…
08.008	Company Name	2400.0368	FullName	… displays
08.009	Company Address	2400.0369	AddressLineText	… displays
		2400.0370	CityName	… displays
		2400.0372	StateCode	… displays
		2400.0371	PostalCode	… displays
Credentials				**If LicenseIdentifier, LicenseIssuingAuthorityStateCode, and LicenseExpirationDate are not provided, do not display report label.**
08.010	ID	2400.0403	LicenseIdentifier	Display when provided for PartyRoleType (UID: 2400.0373, FID: 08.006) = "ManagementCompany". If not provided, do not display report label.

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: 08.006) = "Lender" or "Management Company"…
08.011	State	2400.0404	LicenseIssuingAuthorityStateCode	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.

Contact Information

[Role]/[Role]   08.006 / 08.007

Company Name   08.008

Company Address 08.009

Credentials

ID   08.010

State   08.011

Expires   08.012

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.

Appraiser

Name	08.013
Designation	08.014
Company Name	08.015
Company Address	08.016

Scope of Inspection by Appraiser

Subject Property Inspection

Exterior	08.017
Interior	08.018
Inspection Date	08.019

Credentials

Level	08.020
ID	08.021
State	08.022
Expires	08.023
ASC Identifier	08.024
VA Appraiser ID	08.025
FHA Appraiser ID	08.026
Employment Type	08.027

Assignment Information: Contact Information – Appraiser				
Report Field ID	**Report Label**	**Unique ID**	**MISMO Data Point Name**	**Display Rules**
08.0013	Name	2200.0126	FirstName	Always displays
		2200.0128	MiddleName	Display when provided
		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
08.0016	Company Address	2400.0466	AddressLineText	Always displays
		2400.0467	CityName	Always displays
		2400.0469	StateCode	Always displays
		2400.0468	PostalCode	Always displays
Scope of Inspection by Appraiser				**Always displays**
Subject Property 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.

Assignment Information: Contact Information – Appraiser				
Report Field ID	**Report Label**	**Unique ID**	**MISMO Data Point Name**	**Display Rules**
Credentials				**Always displays**
08.020	Level	2200.0131	AppraiserLicenseType	Always displays
08.021	ID	2200.0134	LicenseIdentifier	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.
08.022	State	2200.0135	LicenseIssuingAuthorityStateCode	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.
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	AppaiserEmploymentType	...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 Inspection		**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				
Report Field ID	**Report Label**	**Unique ID**	**MISMO Data Point Name**	**Display Rules** **When PartyRoleType (UID: 2200.0085, FID: *Not on report*) = "AppraiserSupervisor" …**
08.028	Name	2200.0137	FirstName	… displays
		2200.0139	MiddleName	Display when provided
		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
08.031	Company Address	2400.0477	AddressLineText	… displays
		2400.0478	CityName	… displays
		2400.0480	StateCode	… displays
		2400.0479	PostalCode	… displays
Scope of Inspection by Supervisory Appraiser				**… displays**
Subject Property 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.

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: *Not on report*) = "AppraiserSupervisor" …
Credentials				… displays
08.035	Level	2200.0142	AppraiserLicenseType	… displays
08.036	ID	2200.0145	LicenseIdentifier	Required when AppraiserLicenseType <> "None" When not provided, do not display report label.
08.037	State	2200.0146	LicenseIssuingAuthorityStateCode	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	AppraisalSubCommitteeAppraiserIdentifier	Display when provided. When not provided, do not display report label.
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** 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**

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

09.003

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.

Report Field ID	Intended User Text	Text Conditionality
09.004	The intended user of this report is the lender/client.	Always displays
09.005	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.
	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)
  - 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

Certifications

Appraiser Certifications

The **Appraiser Certifications** subsection always displays.

Report Field ID	Cert #	Certifications Text	Display Rules
		Appraiser Certifications	Always displays
09.008		The Appraiser 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 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
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 PersonalInspectionPerformedIndicator (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 PersonalInspectionPerformedIndicator (UID: 2200.0027, FID: 09.014) = "false" and a description must be provided using **Description** - AppraisalConditionsSatisfiedVerificationDescription (UID: 2200.0026, FID: 09.015)
09.015		**Description:**	

Report Field ID	Cert #	Certifications Text	Display Rules
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** – AppraiserAdditionalCertificationIndicator (UID: 2200.0052, FID: *Not on report*)

- "true"
    - Display sub-header: **Additional Appraiser Certifications** (FID: 09.017)
    - Display in italics below sub-header: *Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.*
    - 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		**Supervisory Appraiser Certifications**	Display when PartyRoleType = "AppraiserSupervisor"
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.	

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	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.	

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

Signature				
Report Field ID	**Report Label Name**	**Unique ID**	**MISMO Data Point Name**	**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	LicenseIdentifier	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"
09.031	State	2400.0055	LicenseIssuingAuthority StateCode	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"

Signature				
Report Field ID	**Report Label Name**	**Unique ID**	**MISMO Data Point Name**	**Display Rules**
09.032	Expires	2400.0053	LicenseExpirationDate	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"

Figure 09 - 1

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)

Arcrole - 1

```xml
<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_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_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: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"/>
```

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

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 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>
    <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>
</PARTY>
```

Arcrole Relationship

```
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/SIGNATORY_IsAssociatedwith_ROLE" xlink:from = "SIGNATORY_APPRAISER" xlink:to = "ROLE_APPRAISER">
</RELATIONSHIP>
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.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	Licensed
Annie Appraiser 09/25/2019		ID	9898989898-000034
Annie Appraiser Date of Signature and Report		State	VA
		Expires	01/01/2025
Supervisory Appraiser		Level	Certified Residential
Arthur Appraiser 09/25/2019		ID	9898989898-000299
Arthur Appraiser Date of Signature and Report		State	VA
		Expires	01/01/2025