

Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix B-3: Completion Report Implementation Guide

Document Version 1.2

September 17, 2024

Revision History

| Date | Version | Change # | iGuide Chapter | Revision Description |
|------------|---------|----------|-------------------------------------|--|
| 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

| | |
|---|-----------|
| Revision History | 2 |
| Table of Contents | 3 |
| Introduction | 6 |
| Overview | 6 |
| Table Column Headers | 6 |
| Document Conventions | 7 |
| Report PDF | 8 |
| Completion Report Section Organization..... | 8 |
| Header and Footer | 10 |
| Overview | 10 |
| Header..... | 10 |
| Footer | 10 |
| 01 Subject Property | 12 |
| Overview | 12 |
| Data Mapping and PDF Rendering Information..... | 12 |
| Legal Description | 14 |
| 02 Original Appraisal | 16 |
| Overview | 16 |
| Data Mapping and PDF Rendering Information..... | 16 |
| Final Value Condition Statement..... | 17 |
| 03 Itemized List of Repairs | 19 |
| Overview | 19 |

Data Mapping and PDF Rendering Information..... 19

04 New Observed Items for Repair 21

 Overview 21

 Data Mapping and PDF Rendering Information..... 21

05 Completion Status 23

 Overview 23

 Data Mapping and PDF Rendering 23

06 Completion Report Commentary 27

 Overview 27

07 Completion Report Exhibits 28

 Overview 28

 Itemized List of Repairs 28

 New Observed Items for Repair 28

 Construction Complete 28

 Construction not Completed Per Plans and Specifications 29

 Additional Exhibits 29

08 Assignment Information 31

 Overview 31

 Data Mapping and PDF Rendering 31

 Assignment Information..... 31

 Contact Information 34

 Appraiser and Supervisory Appraiser..... 42

 Assignment Information and Scope of Work Commentary 46

| | |
|---|-----------|
| 09 Certifications and Intended Use/User | 47 |
| Overview | 47 |
| Data Mapping and PDF Rendering | 47 |
| Intended Use | 47 |
| Intended User..... | 48 |
| Certifications | 49 |
| Completion Report – Arcrole Relationships..... | 55 |
| INSPECTION to ROLE..... | 55 |
| Appraiser | 55 |
| Supervisory Appraiser | 55 |
| SIGNATORY to ROLE | 57 |
| Appraiser | 57 |
| Supervisory Appraiser | 57 |

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 |
| <i>Allan Appraiser</i> | 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

Fannie Mae | Freddie Mac
September 2024

Appraiser Reference ID 4321123H
Client Reference ID 231495234K

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

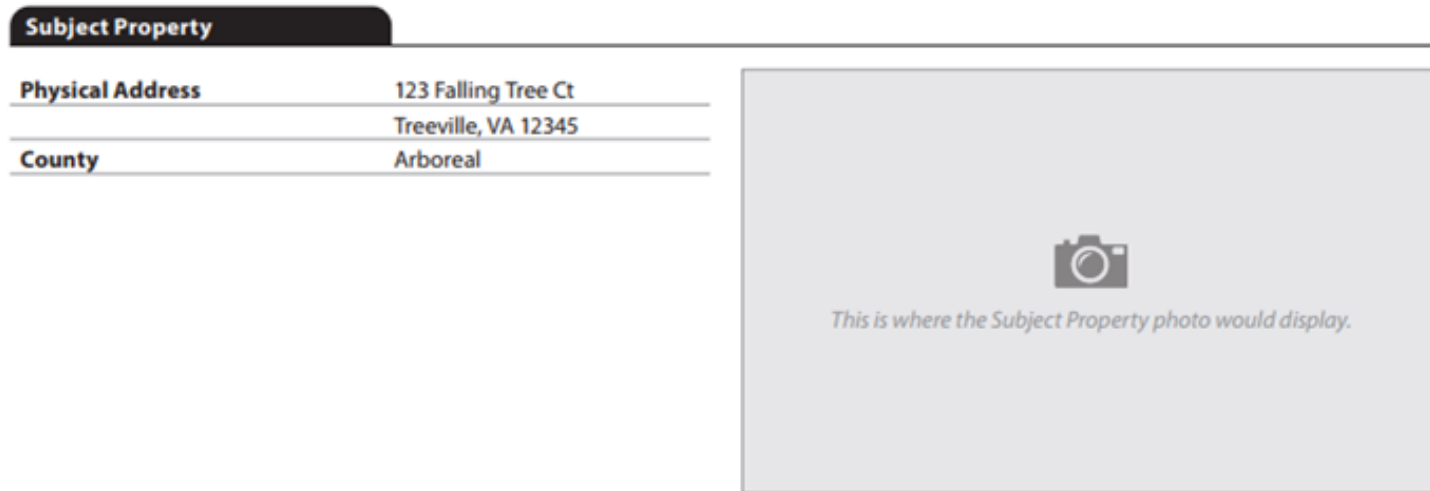
01.003 01.003.1 | 01.003.2

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 <i>Physical Address</i> , and provide further details in <i>Completion Report Commentary</i> . |
| <i>Not on report</i> | {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

Legal Description

Lot 4, Block 35, Hawaiian Vista

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

Figure 01 - 3

Legal Description



This is where the Legal Description image would display.

02 Original Appraisal

Overview

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

Original Appraisal

| | | | |
|--|---------------|------------------------|---------------|
| Effective Date of Appraisal | 02.001 | Appraiser | 02.004 |
| Opinion of Market Value | 02.002 | Reference ID | 02.005 |
| 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 |

| Completion Report: Original Appraisal | | | | |
|---------------------------------------|---------------------------------|-----------|---|---|
| Report Field ID | Report Label | Unique ID | MISMO Data Point Name | Display Rules |
| 02.006 | Original Lender | 2800.0046 | OriginalLenderUnparsedName | Always displays |
| 02.007 | Final Value Condition Statement | 2800.0047 | ValuationReconciliationConditionsCommentDescription | Displays when PropertyValuationConditionalConclusionType <> "AsIs" The details on variations and how to compose the <i>Final Value Condition Statement</i> 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 |

| 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" |
| | | | | - When items are not related to kitchens or baths, use DefectItemLocationType = "Other" and describe the location in DefectItemLocationTypeOtherDescription (UID: 3900.0162, FID: 03.002) |
| 03.003 | Description | 3900.0011 | DefectItemDescription | Display for each repair item |
| 03.004 | Affects Soundness or Structural Integrity | 3900.0012 | 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.

| New Observed Items for Repair | | | | | |
|-------------------------------|----------|-------------|---|--------------------|-----------------|
| Feature | Location | Description | Affects Soundness or Structural Integrity | Recommended Action | Inspection Date |
| 04.001 | 04.002 | 04.003 | 04.004 | 04.005 | 04.006 |

Data Mapping and PDF Rendering Information

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

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

| Completion Report: New Observed Items for Repair (Figure 04 - 1) | | | | |
|--|--------------|-----------|--------------------------|--|
| Report Field ID | Report Label | Unique ID | MISMO Data Point Name | Display Rules |
| | | | | Display when CompletionReportNewDefectIndicator = "false" - Display a separate row for each newly observed repair item. |
| 04.001 | Feature | 2800.0052 | DefectComponentLabelType | Display for each newly observed item - When the same Feature has multiple repair items, repeat the entire row. - Images for the newly observed repair item must be provided and display in Completion Report Exhibits |

| 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. |
| 04.002 | Location | 2800.0056 | DefectItemLocationType | Display for each newly observed item - When newly observed items are not related to kitchens or baths, use DefectItemLocationType = "Other" and describe the defect location in DefectItemLocationTypeOtherDescription (UID: 2800.0057, FID: 04.002) |
| 04.003 | Description | 2800.0055 | DefectItemDescription | Display for each newly observed item |
| 04.004 | Affects Soundness or Structural Integrity | 2800.0054 | 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".

Completion Status

Is construction complete?

Was construction completed in a manner consistent with the original plans and specifications?

Yes No

05.001

05.002

| Feature | Location | Comparison to Original Plans/Specs | Comment |
|---------|----------|------------------------------------|---------|
| 05.003 | 05.004 | 05.005 | 05.006 |

Data Mapping and PDF Rendering

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

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

| Completion Report: Completion Status | | | | |
|--------------------------------------|---------------------------|-----------|--|--|
| Report Field ID | Report Label | Unique ID | MISMO Data Point Name | Display Rules |
| 05.001 | Is construction complete? | 2800.0010 | 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 |

| Completion Report: Completion Status | | | | |
|--------------------------------------|---|-----------|---|---|
| Report Field ID | Report Label | Unique ID | MISMO Data Point Name | Display Rules |
| 05.002 | Was construction completed in a manner consistent with the original plans and specifications? | 2800.0011 | PropertyImprovementsCompletedPerPlansIndicator | Checkbox displays when PropertyImprovementsCompletedIndicator = "true" |
| 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

Completion Status

Is construction complete?

Was construction completed in a manner consistent with the original plans and specifications?

Yes No

```
<VALUATION_COMPLETION_DETAIL>
  <PropertyImprovementsCompletedIndicator>true</PropertyImprovementsCompletedIndicator>
  <PropertyImprovementsCompletedPerPlansIndicator>true</PropertyImprovementsCompletedPerPlansIndicator>
</VALUATION_COMPLETION_DETAIL>
```


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

Figure 05 -02

| Completion Status | |
|---|---|
| Is construction complete? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 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>
      <MIMETypelIdentifier>image/png</MIMETypelIdentifier>
    </IMAGE>
  </IMAGES>
</SUBJECT_TO_COMPLETION_ITEM>
<SUBJECT_TO_COMPLETION_ITEM>
  <IMAGES>
    <IMAGE>
      <ImageFileLocationIdentifier>\\images\CR2_IncompleteFixtures.png</ImageFileLocationIdentifier>
      <MIMETypelIdentifier>image/png</MIMETypelIdentifier>
    </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

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

| 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.

```
<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)

```
<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.

Itemized List of Repairs

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

New Observed Items for Repair

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

Construction Complete

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

Construction not Completed Per Plans and Specifications

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

Additional Exhibits

Dwelling Front

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

Dwelling Rear

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

HUD Data Plate

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

HUD Certification Label

- Deliver using ImageCategoryType (UID: 1400.0944, FID: 07.001.1) = "ManufacturedHomeHUDCertificationLabel".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0943, FID: 07.001.2).

- Display " HUD Certification Label -" in bold font, followed by caption if provided

Manufactured Home Certification

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

Valuation Completion

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

08 Assignment Information

Overview

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

Assignment Information

Borrower Name 08.001

Appraiser Fee 08.002

AMC Fee 08.003

Government 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. <i>Borrowers may be individuals or legal entities.</i> |
| 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. |
| <i>Not on report</i> | 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. |
| <i>Not on report</i> | AMC Fee | 1000.0156 | FeeType | Display when FeeType = “AppraisalManagementCompanyFee” AND Exists |
| 08.003 | | 1000.0157 | ProvidedServiceActualCostAmount | |
| <i>Not on report</i> | 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. |
| <i>Not on report</i> | 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

Figure 08 - 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). The PartyRoleType determines which of the subsections the contact appears in.

| 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 | |
| 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 |
| Supervisory Appraiser | |
| Name | 08.028 |
| Designation | 08.029 |
| Company Name | 08.030 |
| Company Address | 08.031 |
| Scope of Inspection by Supervisory Appraiser | |
| Subject Property Inspection | |
| Exterior | 08.032 |
| Interior | 08.033 |
| Inspection Date | 08.034 |
| Credentials | |
| Level | 08.035 |
| ID | 08.036 |
| State | 08.037 |
| Expires | 08.038 |
| ASC Identifier | 08.039 |
| VA Appraiser ID | 08.040 |
| FHA Appraiser ID | 08.041 |
| 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 | <ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" PartyRoleType (UID: 2400.0365, FID: 08.007) = "Lender" | Client/Lender | Clients |
| The AMC is the client | <ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" PartyRoleType (UID: 2400.0365, FID: 08.007) = "ManagementCompany" | Client/Appraisal Management Company | Clients |
| Another entity - Attorney | <ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" PartyRoleType (UID: 2400.0365, FID: 08.007) = "Attorney" | Client/Attorney | Clients |
| Another entity - Investor | <ul style="list-style-type: none"> PartyRoleType (UID: 2400.0367, FID: 08.006) = "Client" PartyRoleType (UID: 2400.0365, FID: 08.007) = "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: 08.007) = "Other" PartyRoleTypeOtherDescription (UID: 2400.0366, FID: 08.007) | Client/[Other Description] | Clients |
| The AMC is not the client | <ul style="list-style-type: none"> PartyRoleType (FID: 2400.0365, UID: 08.007) = "ManagementCompany" | Appraisal Management Company | When Lender/AMC is not the Client |

Example showing Client/Lender and AMC

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

Figure 08 - 2

| Contact Information | | | |
|-------------------------------------|---------------------|--------------------|------------|
| 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, 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

| Contact Information | | Credentials | |
|---------------------|--------|-------------|--------|
| Company Name | 08.008 | ID | 08.010 |
| Company Address | 08.009 | 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.
 - The first instance identifies ROLE/ROLE_DETAIL/PartyRoleType = “Lender”
 - The second instance identifies ROLE/ROLE_DETAIL/PartyRoleType = “Client”

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

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

Figure 08 - 3

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

When Lender/AMC is Not the Client

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

Figure 08 - 4

```

<PARTY>
  <LEGAL_ENTITY>
    <LEGAL_ENTITY_DETAIL>
      <FullName>Imperial AMC</FullName>
    </LEGAL_ENTITY_DETAIL>
  </LEGAL_ENTITY>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>456 Dorothy St</AddressLineText>
      <CityName>Anywhere</CityName>
      <PostalCode>23410</PostalCode>
      <StateCode>IA</StateCode>
    </ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE>
      <SERVICE_PROVIDER>
        <PROVIDED_SERVICES>
          <PROVIDED_SERVICE [..]</PROVIDED_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 | Credentials |
| Company Address | 08.009 | 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 | 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 |

| 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 | AppraiserEmploymentType | Display when GovernmentAgencyAppraisalType = “VA” Always 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: <i>Not on report</i>) = "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: <i>Not on report</i>) = "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 | AppraiserEmploymentType | 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.

Intended User

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

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

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

The VA is also an intended user of this report.

09.006 Additional Intended Users

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

09.007

| Report Field ID | Intended User Text | Text Conditionality |
|-----------------|--|--|
| 09.004 | The intended user of this report is the lender/client. | Always displays |
| 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”
 - Display sub-header: **Additional Supervisory Appraiser Certifications** (FID: 09.023)
 - Display in italics below sub-header: *Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.*
 - Deliver ValuationAdditionalCertificationIncludedByType (UID: 2200.0090, FID: *Not on report*) = “AppraiserSupervisor”
 - Display the text from ValuationAdditionalCertificationText (UID: 2200.0013, FID: 09.024) and deliver in XML.
 - Additional certifications are numbered starting at 1.
- “false”
 - Do not display

Signature

The **Signature** subsection always displays. There can be multiple signatures on the report. Every completion report must contain a PartyRoleType = "Appraiser" and/or "AppraiserSupervisor". (Figure 09 - 1)

| Signature | | | |
|----------------|--------|------------------------------|--------|
| [Role] | 09.025 | Level | 09.029 |
| [Signature] | 09.026 | ID | 09.030 |
| [Contact Name] | 09.028 | Date of Signature and Report | 09.027 |
| | | State | 09.031 |
| | | Expires | 09.032 |

| 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" |
| 09.032 | Expires | 2400.0053 | LicenseExpirationDate | When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None" |

Figure 09 - 1

| Signature | | Level | Licensed |
|------------------------------|------------------------------|----------------|-----------------------|
| Appraiser | | ID | 9898989898-000034 |
| <i>Annie Appraiser</i> | 09/25/2019 | State | VA |
| Annie Appraiser | Date of Signature and Report | 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 |

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

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