Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix F-3: Completion Report Reference Guide

Document Version 1.3

June 10, 2025

Revision History

Date	Version	Reference Guide Chapter	Change #	Revision Description
6/10/2025	1.3	09 Certifications and Intended Use / User	2025-036	See Appendix C-3 for all possible **Certifications and Intended Use / User** text that may display.
9/17/2024	1.2	Header and Footer	2024-028	Updated date in footer to September 2024.
		02 Original Appraisal	2024-021	Updated allowable answers for *Original Market Value Condition* (02.003), deleted *Final Value Condition Description* (02.007), and updated the 'Definition / Additional Guidance' column for *Final Value Condition Statement* (02.007).
		03 Itemized List of Repairs	2024-018	Updated the 'Definition / Additional Guidance' column for *Affects Soundness or Structural Integrity* (03.004) to clarify that the field is as noted in the original appraisal report.
		04 New Observed Items for Repair	2024-018	Corrected the 'Definition / Additional Guidance' column for Description (04.003) to remove the word "original."
		05 Completion Status	2024-019	Updated Completion Status Example 3.
		06 Completion Report Commentary	2024-019	Added Note in the 'Definition / Additional Guidance' column for *Completion Report Commentary* (06.001) to clarify that the appraiser should avoid commenting on the impact to value.
		08 Assignment Information	2024-002	Corrected typo in Lender, Client, and AMC: The client is the party who engages an appraiser.
12/12/2023	1.1	Header and Footer	2023-061	Updated date in footer to December 2023.
		Overview	2023-037	Best Practices: Corrected section name for **Certifications and Intended Use / User.**
		03 Itemized List of Repairs	2023-045	Updated the 'Definition / Additional Guidance' column for *Description* (03.003) to clarify reporting requirements when there is more than one unit.
		04 New Observed Items for Repair	2023-045	Updated the 'Definition / Additional Guidance' column for *Description* (04.003) to clarify reporting requirements when there is more than one unit.
		08 Assignment Information	2023-003	Updated Report Label for **Supervisory Appraiser Certifications.**
			2023-068	Clarified that only one contact can be the Client (08.006 / 08.0007).
			2023-037	Updated the 'Definition / Additional Guidance' column for *ID* (08.021, 08.036), and corrected references to ASC and the ASC National Registry.
06/27/2023	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.

In the legacy UAD, standardized data was the key to evaluating risk at a macro level. 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.
- Reducing subjectivity to enhance impartiality through discrete data versus free-form text.
- Conditionality driving what sections appear on the final output.
- Eliminating the confusion of having two scopes of work (update and completion) on the same form.

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).

The primary purpose of Appendix F-3: Completion Report Reference Guide is to provide guidance on how to enter information and how the data will be displayed on the Completion Report.

Overview

The legacy form 1004D/442 was used for Appraisal Update and/or Completion. In the UAD redesign, the Completion Report and Restricted Appraisal Update Report are separate reports. This Reference Guide only addresses the Completion Report.

Legacy Form Name	Fannie Mae Form	Freddie Mac Form
Appraisal Update and/or Completion Report	1004D	442

Completion Report Section Organization

The Completion Report is a dynamic report with sections (black tabs) that vary based on information in the report. This table shows the sections of the Completion Report and when they display. For more information about a section, reference the appropriate chapter in this document.

Section #	Section Name (Black Tab)	Always Displays	When Section Displays
01	Subject Property	√	
02	Original Appraisal	√	
03	Itemized List of Repairs		When the original appraisal report lists required repairs
04	New Observed Items for Repair		When additional repairs were observed during the completion inspection
05	Completion Status		When *Original Market Value Condition* (02.003) includes Subject to Completion Per Plans
06	Completion Report Commentary		When applicable
07	Completion Report Exhibits		When applicable
08	Assignment Information	√	
09	Certifications and Intended Use / User	√	

Table Column Headings

In this document, tables are used to define the fields in the Completion Report. Column headings are as follows:
- Report Field ID: A red number identifying the specific location of the field on the Completion Report.
- Report Label: The name of the field as shown on the Completion Report.
- When to Include: The conditionality for when the information is required, expressed in business terms.
  - Examples: Always required, Required for FHA, If applicable.
  - Note: When information is required is not always the same as when it displays.
- Allowable Answers / Format
  - Examples: Yes | No, Free-form, Number, Choose allowable answer(s) from a list or table.
- Definition / Additional Guidance: The definition in business terms, including notes and examples, a list of allowable answers, and additional guidance.
  - Note: Allowable answers with complex definitions are in a separate table.

Document Conventions

The following fonts and colors are used in this document:
- Section names (black tabs) and subsections (gray bars, tables, or groupings of related information) are **bold**.
- Report Field ID: A red number identifies the specific location of the field on the Completion Report.
    - o The number starts with the section number, as shown in Completion Report Section Organization. For example, fields displaying in the **Completion Status** section start with 05.
    - o Not on Report indicates that the information is included in the data but does not display.
    - o Specific Report Field IDs for photos and images are not indicated in the Reference Guide. Refer to the iGuide or UAD Spec for more information.
- Green rows in tables in the Reference Guide represent information that is applicable only to FHA, VA, or USDA appraisals.
- *Field Names* in the Reference Guide use business terminology and are in italics.
    - o *Field Names* provide additional clarity to the Report Label, and express conditionality ("When to include") in business terms.
    - o *Field Names* in the Reference Guide are similar to, but not the same as, the MISMO Data Point Name in the iGuide and UAD Spec.

Key Concepts

Intended Use of the Completion Report

The intended use of the Completion Report is to confirm whether the conditions stated in the original appraisal report have been met. The Completion Report does not provide an opinion of value.

Sections of the Completion Report

The Completion Report can be used for:
- Items the appraiser identifies as needing repair.
- Completion Status (new construction or incomplete construction).

Repair Items

If there are repair items, they can display in one of two sections of the Completion Report:

- The **Itemized List of Repairs** section shows Defects, Damages, or Deficiencies from the original appraisal that required repair.

- The **New Observed Items for Repair** section provides space to report items that were observed in a subsequent inspection.

If there are no repair items identified in the original appraisal or upon a subsequent inspection, neither section displays, and the appraiser completes the **Completion Status** section.

Completion Status

The **Completion Status** section displays when *Original Market Value Condition* (02.003) includes Subject to Completion Per Plans, such as for new construction or incomplete construction.

Commentary and Free-form Comments

Section commentary must be entered in the applicable section:
- *Completion Report Commentary* (06.001)
- *Assignment Information and Scope of Work Commentary* (08.043)

In addition, there are tables that include space for comments or descriptions. Concise comments should be entered in the applicable section as opposed to typing in "see below."

Photos and Images

With the exception of the following, all photos and images display in **Completion Report Exhibits**.
- A photo displays at the top of the **Subject Property** section.
- Legal Description image, if applicable, displays in the **Legal Description** subsection of the **Subject Property** section (01.003).

Identifying and Describing Photos and Images

The appraiser must identify each photo or image from the list in the table below.
- For most photos or images, there is a predefined caption or gray bar that automatically displays.
- Depending on the photo or image,
    - An additional caption must be provided, *or*
    - An additional caption may be provided to further identify the photo or image, *or*
    - There is no additional caption.
- The table below indicates when photos are required per the Reference Guide.
    - Examples:
        - A photo ("Property Photo") must be displayed at the top of the **Subject Property** section.
        - Photos are required for all repair items.
    - Reference published guidelines by the GSEs, government agencies, or other identified secondary market participants for specific guidance as to when a photo or image is required.

Notes:
- The same photo can be identified and displayed in more than one section.
- Reference the iGuide and UAD Spec for details about how photos are handled in the UAD dataset.
    - Specific Report Field IDs for photos and images are not indicated in the Reference Guide. Refer to the iGuide or UAD Spec for more information.

Section #	Section Name (Black Tab)	Photo or Image (Predefined Caption or Gray Bar)	Is there an Additional Caption (Free-form Text)?	Is the Photo or Image Required?	Additional Guidance
01	**Subject Property**			Yes	Photo at the top of the section (identified as Property Photo)
		Legal Description	May be provided to further identify the image	If *Legal Description* 01.003 is not provided	See 01.003
07	**Completion Report Exhibits**	Itemized List of Repairs – *Feature* Example: Roof	May be provided to further identify the photo or image	Yes	The photo must be associated with the specific repair item. See 03.001.
		New Observed Items for Repair – *Feature* Example: Roof	May be provided to further identify the photo or image	Yes	The photo must be associated with the specific repair item. See 04.001.
		Completed Construction	May be provided to further identify the photo or image	If *Construction Complete* 05.001 is Yes	See 05.001
		Inconsistent Item – *Feature* Example: Flooring	May be provided to further identify the photo or image	If *Construction Consistent with Original Plans and Specs* 05.002 is No	The photo must be associated with the specific inconsistent item. See 05.003.
		Dwelling Front	May be provided to further identify the photo or image	If required by client or scope of work	
		Dwelling Rear	May be provided to further identify the photo or image	If required by client or scope of work	

Section #	Section Name (Black Tab)	Photo or Image (Predefined Caption or Gray Bar)	Is there an Additional Caption (Free-form Text)?	Is the Photo or Image Required?	Additional Guidance
07	**Completion Report Exhibits** (Continued)	HUD Data Plate	May be provided to further identify the photo or image	If not provided in the original appraisal	Provide an image of the verification source if the HUD Data Plate is not present.
		HUD Certification Label	May be provided to further identify the photo or image	If not provided in the original appraisal	Provide an image of the verification source if the HUD Certification Label is not present.
		Manufactured Home Certification	May be provided to further identify the photo or image	If not provided in the original appraisal	
		Completion Report Exhibits	Required for each photo or image		Photos or images related to the Completion Report that are not specified above.

Best Practices

When there are multiple allowable answers, select the answer that is most applicable. Do not select Other (Describe) and type in abbreviations or words with similar meaning to the allowable answer.

The **Certifications and Intended Use / User** section provides space for additional appraiser or supervisory appraiser certifications. The appraiser must not enter language that is contrary to the predefined certifications (09.018 and 09.024).

Header and Footer

The header and footer display on each page. They provide navigation and reference notations including report title, page numbers, and, if applicable, Reference IDs used by various parties to the Completion Report. The footer contains information input by the appraiser; those fields are addressed in this chapter.

Footer

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

Footer				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
HF.002	Completion Version #	Always required	Number	The version number is updated each time the Completion Report is transmitted to the client. A sequential number should be provided for each version transmitted to the client. Example: If changes are made after the initial submission of the Completion Report, the next version would be identified as Completion Version #2.
HF.005	Appraiser Reference ID	Always required	Free-form	An identifier or number created by the appraiser to identify their report, generally referred to as the appraiser's file number.
HF.006	Agency Case File ID	Required for FHA and VA	Free-form	A unique number assigned to the loan by the government agency. Reference the appropriate government agency appraisal guidelines for more information. Note: If not applicable, *Agency Case File ID* does not display.
HF.007	Client Reference ID	If applicable	Free-form	A unique number or identifier assigned by the client. Note: If not applicable, *Client Reference ID* does not display.
HF.008	AMC Reference ID	If applicable when there is an AMC	Free-form	A unique number or identifier assigned by the AMC. Note: If not applicable, *AMC Reference ID* does not display.

01 Subject Property

The **Subject Property** section always displays, and provides overall information including the address and legal description.

Subject Property	
Physical Address	01.001
County	01.002

Completion Report - Subject Property				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**

01.001	Physical Address	Always required	Free-form, in format that conforms to address standards in USPS Publication 28, Postal Addressing Standards	*Property Address:* Physical address of the property.
				The following address elements must be included:
				• Street number and name (including pre-directional indicator, suffix, post-directional indicator)
				• Unit number, if applicable:
				   o For condos, co-ops, and condops, only use the unit number if it is in the USPS address.
				   o Do not use unit number for 2- to 4-unit properties.
				   o If the unit number is not applicable, leave it blank.
				• City, state, and ZIP code
				
				Examples:
				• For a single-family attached or detached property:
				   o 123 Oak St, Anytown NY 11111
				• For a high-rise condo, co-op, or condop:
				   o 123 Oak St, Unit 101, Anytown NY 11111
				
				The purpose of the address is to identify the location of the subject property. If the subject property address has not been assigned through USPS, another descriptive method for the address line (e.g., Lot and Block) must be provided to indicate the location.
				
				2- to 4-Unit Properties:
				Physical Address represents the address for the entire property.
				• Do not populate unit number in *Physical Address.*
				• Do not use *Alternate Physical Address* for one of the units.
				
				Examples:
				• For a property with one dwelling (100 Main St), where each unit (Units 1-4) has a separate address, enter 100 Main St for *Physical Address.*
				• For a property with two dwellings, each with a separate address (100 Main St and 102 Main St), enter 100-102 Main St for *Physical Address*.

01.002	County	Always required		Name of county or parish as defined by the state. Notes: • If the subject property is not located in any county (located in an independent city), enter the name of the local municipality or district in which the property is located. Examples: Baltimore City, Fairfax City. • If 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** (06.001).
See iGuide	N/A	Always required	Photo	*Property Photo:* Photo of the property, typically the front.

Legal Description

Legal Description

01.003

	Completion Report - Subject Property: Legal Description			
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
01.003 See iGuide	Legal Description	Always required	Free-form or image	Description of all parcels referenced in the original appraisal. Provide one Legal Description for the entire property, including all parcels. It may be provided as text (01.003) or as an image, such as in cases where the Legal Description is lengthy. A caption may be provided to further identify the image.

02 Original Appraisal

The **Original Appraisal** section, containing information from the original appraisal, always displays.

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

Completion Report - Original Appraisal				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
02.001	Effective Date of Appraisal	Always required	mm/dd/yyyy	In the original appraisal, the date to which the appraiser's analyses, opinions, and conclusions applied; also referred to as date of value.
02.002	Opinion of Market Value	Always required	Dollar amount	In the original appraisal, market value as defined in the report.
02.003	Market Value Condition	Always required	Choose one or more allowable answers from the Definition / Additional Guidance column	*Original Market Value Condition:* The market value condition(s) that were indicated in the original appraisal. • As Is • Subject to Completion Per Plans • Subject to Inspection • Subject to Repair
02.007	Final Value Condition Statement	Displays if *Original Market Value Condition* is not As Is	N/A	Variations of this sentence display based on the information provided in *Original Market Value Condition.*
02.004	Appraiser	Always required	Free-form	The name of the primary signatory from the original appraisal report. Note: Additional signatories must be identified in **Completion Report Commentary** (06.001).
02.005	Reference ID	Always required	Free-form	*Original Appraiser Reference ID:* In the original appraisal report, an identifier or number created by the appraiser to identify their report, generally referred to as the appraiser's file number.
02.006	Original Lender	Always required	Free-form	The lender identified in the original appraisal report.

03 Itemized List of Repairs

The **Itemized List of Repairs** section displays a list of individual repairs required in the original appraisal, and their status as of the date of the completion inspection. If there were no repairs in the original appraisal, this section does not display.

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

Completion Report - Itemized List of Repairs				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
03.001	Feature	Required for each repair item	Choose an allowable answer from the Definition / Additional Guidance column	• Exterior Walls and Trim • Flooring • Foundation • Mechanical Systems • Roof • Walls and Ceiling • Windows • Other (Describe)
See iGuide	N/A	Required for each repair item	Photo or image	Photos or images for the repair item (whether repair completed or not) must be provided, which display in **Completion Report Exhibits** as "Itemized List of Repairs" with the indicated *Feature*. A caption may be provided to further describe the photo.
03.002	Location	Required for each repair item	Choose an allowable answer from the Definition / Additional Guidance column	• Full Bathroom • Half Bathroom • Kitchen • Other (Describe) If there are multiple kitchens or bathrooms, indicate in *Description* which one has the repair item.
03.003	Description	Required for each repair item	Free-form	Description of the original defect, damage, or deficiency, including details as to location if needed. • For properties with more than one unit, indicate in *Description* which unit has the repair item. • For properties with multiple dwellings, indicate in *Description* which building has the repair item. • For outbuildings, indicate in *Description* the *Outbuilding Type* that has the repair item.
03.004	Affects Soundness or Structural Integrity	Required for each repair item	Yes | No	Indicates whether the defect, damage, or deficiency noted in the original appraisal report affected the soundness and / or structural integrity of the improvement.
03.005	Repair Completed	Required for each repair item	Yes | No	Indicates whether the repair to the defect, damage, or deficiency was completed.
03.006	Inspection Date	Required for each repair item	mm/dd/yyyy	The date of the inspection for the individual repair.

Completion Report - Itemized List of Repairs				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
03.007	Completion Comment	Required for each repair item when *Repair Completed* is No, or if relevant	Free-form	Brief description of the completion status of the individual repair. Note: For further expansion of commentary, use **Completion Report Commentary** (06.001).

04 New Observed Items for Repair

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

- If there are no newly-observed items, the section does not display.
- If needed, use **Completion Report Commentary** (06.001) to show resolution of these items.

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

Completion Report - New Observed Items for Repair				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
04.001	Feature	Required for each new observed item	Choose an allowable answer from the Definition / Additional Guidance column	- Exterior Walls and Trim - Flooring - Foundation - Mechanical Systems - Roof - Walls and Ceiling - Windows - Other (Describe)
See iGuide	N/A	Required for each new observed item	Photo	Photo(s) of the new observed item must be provided, which display in **Completion Report Exhibits** as "New Observed Items for Repair" with the indicated *Feature*. A caption may be provided to further describe the photo.
04.002	Location	Required for each new observed item	Choose an allowable answer from the Definition / Additional Guidance column	- Full Bathroom - Half Bathroom - Kitchen - Other (Describe) - If there are multiple kitchens or bathrooms, indicate in *Description* which one has the repair item.
04.003	Description	Required for each new observed item	Free-form	Description of the defect, damage, or deficiency, including details as to location if needed. - For properties with multiple units, indicate in *Description* which unit has the repair item. - For properties with multiple dwellings, indicate in *Description* which building has the repair item. - For outbuildings, indicate in *Description* the *Outbuilding Type* that has the repair item.
04.004	Affects Soundness or Structural Integrity	Required for each new observed item	Yes | No	Indicates whether the defect, damage, or deficiency affects the soundness and / or structural integrity of the improvement.
04.005	Recommended Action	Required for each new observed item	Choose an allowable answer from the Definition / Additional Guidance column	The recommended action for the defect, damage, or deficiency. - Completion - Inspection - Repair (includes replacement) - None (does not require repair, replacement, completion, or inspection)
04.006	Inspection Date	Required for each new observed item	mm/dd/yyyy	The date of the inspection.

05 Completion Status

The **Completion Status** section displays when *Original Market Value Condition* (02.003) includes Subject to Completion Per Plans. Depending on the answers provided, the contents of this section vary.

- Is construction complete?
    - o Yes (Completion Status Example 1)
    - o No (Completion Status Example 2)
- Was construction completed in a manner consistent with the original plans and specifications?
    - o If yes, no further information is required, as illustrated in Completion Status Example 1.
    - o If no, provide a description of each feature that is not consistent with the original plans and specifications, as illustrated in Completion Status Example 3.

Completion Status Examples

Completion Status Example 1

In this example, construction is complete and in a manner consistent with the original plans and specifications.

Completion Status

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

Completion Status Example 2

In this example, the construction is not complete.

Completion Status

	Yes	No
Is construction complete?	☐	☑

Completion Report Commentary

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

Completion Status Example 3

In this example, the construction is complete, but not consistent with the original plans and specs.

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.

Completion Status Questions

Completion Status

	Yes	No	
Is construction complete?	☐	☐	05.001
Was construction completed in a manner consistent with the original plans and specifications?	☐	☐	05.002

	Completion Report - Completion Status Questions			
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
05.001	Is construction complete?	Required if *Original Market Value Condition* 02.003 includes Subject to Completion Per Plans	Yes | No	*Construction Complete*
See iGuide	N/A	Required if *Construction Complete* is Yes	Photo	If construction is complete, photo(s) of the completed construction must be provided, which display in **Completion Report Exhibits** with the caption "Completed Construction." An additional caption may be provided to further identify each photo.
05.002	Was construction completed in a manner consistent with the original plans and specifications?	Required if *Construction Complete* is Yes	Yes | No	*Construction Consistent with Original Plans and Specs*

Completion Status Table

The **Completion Status** table displays if *Construction Consistent with Original Plans and Specs* (05.002) is No.

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

Completion Status Table (For each inconsistent item)				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
05.003	Feature	Required if *Construction Consistent with Original Plans and Specs* is No	Free-form	The item that was not completed in a manner consistent with the original plans and specs.
See iGuide	N/A	Required if *Construction Consistent with Original Plans and Specs* is No	Photo or image	Photo(s) of the item(s) that were not completed in a manner consistent with the original plans and specs must be provided, which display in **Completion Report Exhibits** as "Inconsistent Item" with the *Feature.* An additional caption may be provided to further identify the photo.
05.004	Location	Required if *Construction Consistent with Original Plans and Specs* is No	Free-form	Briefly describe the location of the inconsistent item.
05.005	Comparison to Original Plans / Specs	Required if *Construction Consistent with Original Plans and Specs* is No	Choose an allowable answer from the Definition / Additional Guidance column	The quality of the materials and workmanship compared to the original plans and specifications. • Superior • Similar (different from plans and specs but similar quality) • Inferior
05.006	Comment	Required if *Construction Consistent with Original Plans and Specs* is No	Free-form	Describe the difference in quality of the materials and workmanship for the item that was not completed in a manner consistent with the original plans and specs.

06 Completion Report Commentary

The **Completion Report Commentary** section displays when comments are provided.

Completion Report Commentary

06.001

Completion Report Commentary				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
06.001	Completion Report Commentary	If applicable	Free-form	Commentary could include information pertinent to the Completion Report that is not captured in the discrete data, or additional details to support the discrete data that is provided. • If there were repair items that were not completed (03.005), or new observed items for repair, further commentary may be provided here. • Describe resolution of new observed items for repair, including completion comments and date. • If construction is not complete (05.001), provide details and describe the items (Completion Status Example 2). • If original plans and specs were not met (05.002), comment on the impact(Completion Status Example 3). Note: The appraiser should avoid commenting on the impact to value, so that they do not inadvertently communicate a value opinion outside of an appraisal report.

07 Completion Report Exhibits

With the exception of the following, all photos and images display in **Completion Report Exhibits**.

- A photo displays at the top of the **Subject Property** section.
- Legal Description image, if applicable, displays in the **Legal Description** subsection of the **Subject Property** section (01.003).

Reference published guidelines by the GSEs, government agencies, or other identified secondary market participants for specific guidance.

Completion Report Exhibits				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
See iGuide	Completion Report Exhibits	If required by client or scope of work	Photos or images	*Dwelling Front Photo* Photo(s) of the front of the dwelling may be provided, which display in **Completion Report Exhibits** with the caption "Dwelling Front." A caption may be provided to further identify each photo.
See iGuide	Completion Report Exhibits	If required by client or scope of work	Photos or images	*Dwelling Rear Photo* Photo(s) of the rear of the dwelling may be provided, which display in **Completion Report Exhibits** with the caption "Dwelling Rear." A caption may be provided to further identify each photo.
See iGuide	Completion Report Exhibits	If not provided in original appraisal	Photos or images	*HUD Data Plate Photo* Provide an image of the verification source if the HUD Data Plate is not present. The photos or images display in **Completion Report Exhibits**, with the caption "HUD Data Plate." An additional caption may be provided to further identify each photo.
See iGuide	Completion Report Exhibits	If not provided in original appraisal	Photos or images	*HUD Certification Label Photo* Provide an image of the verification source if the HUD Certification Label is not present. The photos or images display in **Completion Report Exhibits**, with the caption "HUD Certification Label." An additional caption may be provided to further identify each photo.
See iGuide	Completion Report Exhibits	If required by client or scope of work	Photos or images	*Manufactured Home Certification Label Photo:* A label that identifies the manufactured home as being eligible for designated financing options. - Fannie Mae MH Advantage® - Freddie Mac CHOICEHome® - Other (Describe) If not provided in the original appraisal, a photo of all Manufactured Home Certification Label(s) must be provided. The photos or images display in **Completion Report Exhibits**, with the caption "Manufactured Home Certification." An additional caption may be provided to further identify each photo.
See iGuide	Completion Report Exhibits	If required by client or scope of work	Photos or images	Additional photos or images relevant to the Completion Report may be provided, which display in **Completion Report Exhibits**. If the photo or image is not specifically indicated, provide a caption to identify each photo or image.

08 Assignment Information

The **Assignment Information** section always displays and provides information about the entities involved in the completion report, and work completed by the appraiser and other parties.

General Information

Assignment Information

Borrower Name   08.001

Appraiser Fee   08.002
AMC Fee   08.003
Government Agency   08.004
Investor Requested Special Identification 08.005

Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
Completion Report - Assignment Information: General Information
08.001	Borrower Name	If applicable	Free-form Repeatable	Notes: • The borrower can be a person or a legal entity. • For VA, reference VA appraisal guidelines.
08.002	Appraiser Fee	If required by state or client	Dollar amount	The fee charged by the appraiser. Note: If not populated, *Appraiser Fee* does not display.
08.003	AMC Fee	If required by state or client	Dollar amount	The fee charged by the AMC. Note: If not populated, *AMC Fee* does not display.
Not on Report	This is an appraiser input that does not display	Always required	Yes | No	*Government Agency:* Indicates whether the assignment has been prepared according to government agency requirements.
08.004	Government Agency	Required if *Government Agency* is Yes	FHA, USDA, or VA	*Government Agency Type:* The agency that insures or guarantees the loan associated with the assignment. Notes: Valid values trigger display of FHA, VA, and / or USDA information throughout the Completion Report.
08.005	Investor Requested Special Identification	If applicable	Free-form	When requested by the investor, special identification provided with the Completion Report (e.g., special pilot program, disaster, pandemic). Note: If not provided, *Investor Requested Special Identification* does not display.

Contact Information

This subsection includes information about the people and / or companies ("contacts") that are pertinent to the completion report, including:

- Clients, including lenders, AMCs, and other parties as identified by the appraiser
- Appraiser and Supervisory Appraiser

Select *Role(s)* for all the contacts that are identified in the **Assignment Information** section. When selecting *Role(s)* to associate with a contact, select the ones that most closely identify the role(s) the contact performed as part of the assignment.

- Select as many *Roles* as are applicable but at least one for each identified contact.

Assignment: Contact Information - Role				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.006 08.007	N/A	Always required for each contact (person)	Choose allowable answers from tables (Lender, Client, and AMC) and (Appraiser and Supervisory Appraiser)	*Role*: The role that the person or company performed in the assignment. • Appraisal Management Company • Appraiser • Attorney • Client • Investor • Lender • Supervisory Appraiser • Other (Describe) Select all applicable roles but at least one *Role* for each contact that is in the Completion Report.

Lender, Client, and AMC

This portion of the **Contact Information** subsection shows details about the lender, client, and / or AMC. Contacts display here when *Role* is Lender, Client, or AMC.

Choose one contact as the Client in addition to any other role with which the client has been associated. Note that Client, Lender, and AMC are all identified as *Roles* in this section.

Example: In the most common scenario in which the lender is the client, select both of those *Roles* when inputting the lender contact information to provide context that the lender is also the client.

[Role]/[Role]   08.006 / 08.007

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

Lender, Client, and AMC: Role (Choose one or more for each Contact)	
Allowable Answer	**Definition / Additional Guidance**
Appraisal Management Company (AMC)	Notes: • If there is an AMC for the assignment, it must be identified in addition to the lender. • Do not select this answer if there is no AMC for the assignment, i.e., do not populate with "No AMC." • In some jurisdictions, the appraiser is required to identify the AMC as the client. In those cases, choose both AMC and Client as the *Role* for the AMC.
Attorney	A person admitted to practice law in at least one jurisdiction and authorized to perform criminal and civil legal functions on behalf of clients. Note: Select this answer when an attorney has ordered the Completion Report (is the client).
Client	The party who engages an appraiser by employment or contract in a specific assignment whether directly or through an agent. Notes: • Select one contact to be the client. • For FHA, VA, and USDA, reference the appropriate government agency appraisal guidelines. Examples: • The lender is the client. • The AMC is the client for jurisdictions in which the AMC is required to be noted as the client in the report. • Another entity, such as Attorney or Investor, is the client.
Investor	The entity that purchases or holds the loan on the property. Note: Select this answer when the investor has ordered the Completion Report (is the client), such as for REO.
Lender	The entity that funds the mortgage loan for the property. Notes: • Always select this answer when there is a lender on the transaction. • For FHA, USDA, and VA, reference the appropriate government agency appraisal guidelines.
Other	Select Other to enter an answer that is not in the above list. Note: Only select this answer when the client does not match any of the available selections. The Client *Role* can be associated to a selection of Other.

Company Name and Address

Assignment Information: Contact Information - Lender, Client, and AMC – Company Name and Address				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.008	Company Name	Always required for the Lender, Client, or AMC	Free-form	For FHA, USDA, and VA, refer to the appropriate government agency appraisal guidelines.
08.009	Company Address	Always required for the Lender, Client, or AMC	Free-form	For FHA, USDA, and VA, refer to the appropriate government agency appraisal guidelines.

AMC Credentials

AMC licensing information must be provided when required by the jurisdiction in which the subject property is located. If the client is not an AMC, or if not provided, this information does not display in this subsection.

Assignment Information: Contact Information – AMC Credentials				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.010	ID	If applicable	Free-form	Credential number issued by the state, referred to by the Appraisal Subcommittee (ASC) as "state registration tracking number."
08.011	State	If applicable	2-letter USPS state code	State for the AMC credential that applies to the assignment.
08.012	Expires	If applicable	mm/dd/yyyy	Expiration date for the AMC credential.

Appraiser and Supervisory Appraiser

This portion of the **Contact Information** subsection shows details about the Appraiser and Supervisory Appraiser, if applicable. Contacts display in this subsection when *Role* is Appraiser or Supervisory Appraiser.

Appraiser and Supervisor Role (Choose one or more for each Contact)	
Allowable Answer	**Definition / Additional Guidance**
Appraiser	The person who inspected the subject property and signed the Completion Report. Notes: • All who sign the certification are acting in the capacity of an appraiser, regardless of their level (i.e., Appraiser Trainee, Appraiser). • Reference the **Appraiser Certifications** (09.008-09.017).
Supervisory Appraiser	The person who performed supervision and signed the report. Note: Reference the **Supervisory Appraiser Certifications** (09.019-09.023, 09.033-09.036).

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: Contact Information – Appraiser and Supervisory Appraiser				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.013 08.028	Name	Always required for the appraiser and supervisory appraiser	Free-form	The full name of the appraiser or supervisory appraiser, as it appears on the Appraisal Subcommittee website. Note: At a minimum, first and last name must be provided.

Assignment Information: Contact Information – Appraiser and Supervisory Appraiser				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
08.014 08.029	Designation	If applicable for the appraiser and supervisory appraiser	Choose one or more allowable values from the Definition / Additional Guidance column	The designation awarded by a recognized appraisal trade organization. • IFA • MAI • SRA • AAC • AFM • AM • ARA • ASA • ARICS • IFAA • IFAC • IFAS • FRICS • GAA • MRICS • RPRA • RAA • SRPA • Other (Describe) Note: Do not enter appraiser license information in *Designation.* License information is reported in **Credentials** (08.020-08.023 or 08.035-08.038).
08.015 08.030	Company Name	Always required for the appraiser and supervisory appraiser	Free-form	The name of the company for which the appraiser or supervisory appraiser works.
08.016 08.031	Company Address	Always required for the appraiser and supervisory appraiser	Free-form	The address of the company for which the appraiser or supervisory appraiser works.

Scope of Inspection by Appraiser and Supervisory Appraiser

Reference published guidelines by the GSEs, government agencies, or other identified secondary market participants for requirements regarding the level of inspection.

Assignment Information: Contact Information – Scope of Inspection for Subject Property				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
08.017 08.032	Subject Property Inspection Exterior	Always required for the appraiser and supervisory appraiser	Choose an allowable answer from the Definition / Additional Guidance column	*Exterior Inspection Method:* The method by which the exterior inspection was conducted by the appraiser or supervisory appraiser. • Physical • Virtual • No Inspection
08.018 08.033	Subject Property Inspection Interior	Always required for the appraiser and supervisory appraiser	Choose an allowable answer from the Definition / Additional Guidance column	*Interior Inspection Method:* The method by which the interior inspection was conducted by the appraiser or supervisory appraiser. • Physical • Virtual • No Inspection

Assignment Information: Contact Information – Scope of Inspection for Subject Property				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.019 08.034	Subject Property Inspection Inspection Date	Always required for the appraiser and supervisory appraiser for any physical or virtual inspection that was performed	mm/dd/yyyy	Date that the subject property inspection was completed. Note: If both *Exterior Inspection Method* and *Interior Inspection Method* are No Inspection, Inspection Date is not applicable and does not display.

Appraiser and Supervisory Appraiser Credentials

Credential information from the state in which the property is located must be provided for the appraiser and supervisory appraiser.

Assignment: Contact Information - Appraiser and / or Supervisory Appraiser Credentials				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.020 08.035	Level	Required for the appraiser and supervisory appraiser	Choose an allowable answer from the Definition / Additional Guidance column	*Credential Type* • None (includes noncredentialled appraiser trainees or jurisdictions that do not provide credentials to appraiser trainees) • Certified General • Certified Residential • Licensed Residential • Trainee Appraiser (appraiser trainees with an issued credential, also referred to as Registered Trainee) • Other (Describe)
08.021 08.036	ID	Required if *Credential Type* is not None	Free-form	The credential as reported by the ASC. Commonly referred to as "credential number," "license number," or "certification number." Note: Do not include state in the *ID* field unless it is part of the credential number as reported on the ASC National Registry.
08.022 08.037	State	Required if *Credential Type* is not None	2-letter USPS state code	State credential that applies to the assignment, commonly referred to as the "credentialling state."
08.023 08.038	Expires	Required if *Credential Type* is not None	mm/dd/yyyy	Expiration date of the credential.

Other Information About Appraiser and Supervisory Appraiser

Assignment Information: Contact Information – Other Information about Appraiser and Supervisory Appraiser				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.024 08.039	ASC Identifier	If applicable	Free-form	A unique identifier for the individual appraiser or supervisory appraiser as assigned by the Appraisal Subcommittee. Note: If *ASC Identifier* is not populated for a contact, it does not display.
08.025 08.040	VA Appraiser ID	If applicable	Free-form	A unique identifier for the individual appraiser as assigned by the U.S. Department of Veterans Affairs. Only one identifier per individual. Reference VA appraisal guidelines for more information.
08.026 08.041	FHA Appraiser ID	If applicable	Free-form	A unique identifier for the individual appraiser as assigned by the U.S. Federal Housing Administration. Reference FHA appraisal guidelines for more information.

Assignment Information: Contact Information – Other Information about Appraiser and Supervisory Appraiser				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.027 08.042	Employment Type	Required on VA assignments	Choose an allowable answer from table (Employment Type)	The employment category for the appraiser. • Independent Fee Appraiser • Staff Appraiser Reference VA appraisal guidelines for more information.

Assignment Information: Employment Type	
Allowable Answer	**Definition / Additional Guidance**
Independent Fee Appraiser	An independent contractor treated for purposes of federal income taxation as an independent contractor by both the lender/client and the appraisal management company ordering the appraisal. The appraiser is issued a Form 1099 and is responsible under IRS rules accordingly.
Staff Appraiser	An employee for purposes of federal income taxation by either the lender/client or the appraisal management company ordering the appraisal. The appraiser is expected to be issued a Form W-2.

Assignment Information and Scope of Work Commentary

Assignment Information and Scope of Work Commentary

08.043

Assignment Information and Scope of Work Commentary				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
08.043	Assignment Information and Scope of Work Commentary	If applicable	Free-form	Commentary could include information pertinent to Assignment information and Scope of Work that is not captured in the discrete data, or additional details to support the discrete data. Note: If only an exterior inspection was performed, describe the extent of the inspection, (e.g., "from the street," "walked the property").

09 Certifications and Intended Use / User

The **Certifications and Intended Use / User** section always displays. It contains a combination of:
- Predefined text that always displays (not addressed in this document)
- Dynamic predefined text (e.g., text for government agency reports, Appraiser Cert 6)
- Free-form text (e.g., additional appraiser or supervisory certifications)

For all possible **Certifications and Intended Use / User** text that may display on the Completion Report, see Appendix C-3: Completion Report with Report Field IDs (09.001-09.036).

Intended Use

The **Intended Use** subsection always displays.

09.002 **Additional Intended Use**

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

09.003

Intended Use				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
09.002 09.003	Additional Intended Use	When applicable for FHA, VA, or USDA (08.004)	Free-form	*Additional Intended Use Text* Note: Additional Intended Use cannot be contrary to, and should not repeat, any of the predefined text.

Intended User

The **Intended User** subsection always displays and must match what was in the original appraisal.

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

Intended Users				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
09.005	FHA and the Mortgagee …	Predefined text that displays for purchases and refinances when *Government Agency Type* (08.004) is FHA		
09.005	The USDA and …	Predefined text that displays when *Government Agency Type* (08.004) is USDA		

Intended Users				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
09.005	The VA …	Predefined text that displays when *Government Agency Type* (08.004) is VA		
Not on Report	This is an appraiser input that does not display	Always required	Yes | No	*Additional Intended Users* Indicates whether there are additional intended users beyond the predefined text.
09.006 09.007	N/A	Displays when *Additional Intended Users* is Yes	Free-form	*Additional Intended Users Text* Note: Additional Intended User(s) cannot be contrary to, and should not repeat, the predefined intended user text.

Appraiser Certifications

The **Appraiser Certifications** subsection always displays.

Cert 6 (Personal Onsite Inspection by Appraiser)

The appraiser must indicate whether they performed a personal onsite inspection of the subject property, which determines which of two predefined versions of Cert 6 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.

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.

Description: 09.015

If the appraiser did not go to the property, they must describe how the conditions or requirements in the original report have been satisfied. Example:

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.

Description: I was provided documentation and photos showing evidence that the items were completed in a satisfactory manner, and I did not inspect the property.

Appraiser Certifications: Cert 6 (Personal Onsite Inspection by Appraiser)				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
09.014	N/A	Always required	Yes | No	*Personal Onsite Inspection Performed* • Yes (the appraiser inspected the subject property from at least the street) • No (the appraiser did not go to the property)
09.014	I certify that I did perform a personal onsite inspection …	Predefined text that displays when *Personal Onsite Inspection Performed* is Yes		

Appraiser Certifications: Cert 6 (Personal Onsite Inspection by Appraiser)				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
09.014	I certify that I did not perform a personal onsite inspection …	Predefined text that displays when *Personal Onsite Inspection Performed* is No		
09.015	Description:	Required when *Personal Onsite Inspection Performed* is No	Free-form	Describes how the appraiser determined that the conditions or requirements stated in the original appraisal report have been satisfied.

Additional Appraiser Certifications

Additional appraiser certifications may be added when relevant.

09.017 **Additional Appraiser Certifications**

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

    1.   09.018

Additional Appraiser Certifications				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
Not on Report	This is an appraiser input that does not display	Always required	Yes | No	*Additional Appraiser Certifications* Indicates whether there are additional appraiser certifications.
09.018	N/A	Displays when *Additional Appraiser Certifications* is Yes	Free-form	*Additional Appraiser Certification Text* Additional certifications that are required, such as designations. Note: Additional appraiser certifications cannot be contrary to, and should not repeat, the predefined appraiser certification text.

Supervisory Appraiser Certifications

The **Supervisory Appraiser Certifications** subsection displays when there is a Supervisory Appraiser, as displayed in the **Assignment Information** section (08.028-08.042). The predefined supervisory appraiser certifications always display, and additional supervisory appraiser certifications may be added when relevant.

09.023 **Additional Supervisory Appraiser Certifications**

Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.
1. 09.024

Additional Appraiser Certifications				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
Not on Report	This is an appraiser input that does not display	Required when there is a Supervisory Appraiser	Yes | No	*Additional Supervisory Appraiser Certifications* Indicates whether there are additional appraiser certifications.
09.024	N/A	Displays when *Additional Supervisory Appraiser Certifications* is Yes	Free-form	*Additional Supervisory Appraiser Certification Text* Additional certifications that are required, such as designations. Note: Additional supervisory appraiser certifications cannot be contrary to, and should not repeat, the predefined supervisory appraiser certification text.

Signature

The **Signature** subsection always displays and repeats for each person (Appraiser and / or Supervisory Appraiser) who is signing the report. Only Appraisers and Supervisory Appraisers can sign the report.

Most of the information in this subsection redisplays from **Assignment Information.**

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

Signature				
Report Field ID	**Report Label**	**When to Include**	**Allowable Answers / Format**	**Definition / Additional Guidance**
09.025	Appraiser or Supervisory Appraiser	Always displays for each person signing the report	Appraiser or Supervisory Appraiser	
09.028	N/A	Always displays for each person signing the report	Free-form	*Contact Name* The full name of the appraiser or supervisory appraiser, as it appears on the Appraisal Subcommittee website. Note: Redisplays from 08.013 (Appraiser) or 08.028 (Supervisory Appraiser).
09.027	Date of Signature and Report	Always displays for each person signing the report	mm/dd/yyyy	The date the Completion Report was signed. Note: If revisions are performed, the report must reflect the new date.
09.029	Level	Always displays for each person signing the report	Choose an allowable answer from the Definition / Additional Guidance column	*Credential Type* • None (includes noncredentialled appraiser trainees or jurisdictions that do not provide credentials to appraiser trainees) • Certified General • Certified Residential • Licensed Residential • Trainee Appraiser (appraiser trainees with an issued credential, also referred to as Registered Trainee) • Other (Describe) Note: Redisplays from 08.020 (Appraiser) or 08.035 (Supervisory Appraiser).
09.030	ID	Displays if *Credential Type* is not None	Free-form	The credential as reported by the ASC. Commonly referred to as "credential number," "license number," or "certification number." Note: Redisplays from 08.021 (Appraiser) or 08.036 (Supervisory Appraiser).
09.031	State	Displays if *Credential Type* is not None	2-letter USPS state code	State credential that applies to the assignment, commonly referred to as the "credentialling state." Note: Redisplays from 08.022 (Appraiser) or 08.037 (Supervisory Appraiser).
09.032	Expires	Displays if *Credential Type* is not None	mm/dd/yyyy	Expiration date of the credential. Note: Redisplays from 08.023 (Appraiser) or 08.038 (Supervisory Appraiser).