

Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix B-1: URAR Implementation Guide

Document Version 1.4

March 10, 2026

Revision History

Date	Version	Change #	iGuide Chapter	Revision Description
03/10/2026	1.4	2026-059	MISMO XML Version 3.6	Clarified display when UAD Data Point Format Type is Amount
		2026-034	MISMO XML Version 3.6	Updated guidance on when to escape special characters in the XML.
		2026-002	Key Concepts	Updated snippet of Images Folder under the Creation of .zip File heading. Updated snippet of XML for ADU in an Outbuilding.
		2026-060	Key Concepts	Provided additional guidance on the display order of information when an image has multiple instances of descriptive information.
		2026-009	02 Assignment Information	Clarified display rules for Supervisory Appraiser ID (UID: 2200.0083, FID: 2.040), State (UID: 2200.0084, FID: 2.041), Expires (UID: 2200.0082, FID: 2.042)
		2026-014	04 Site	Clarified display rule for multiple instances of BodyOfWaterType (UID: 1500.0073, FID: 4.027)
		2026-028	04 Site	Included LavaFlowZoneCode (UID: 1500.0045, FID: 4.047) in the display rule when HazardZoneType = USGSLavaFlowZone
		2026-050	04 Site	Clarified display rule for LotSizeAreaMeasure (UID: 1500.0093, FID: 4.000), (UID: 1100.0020, FID: 4.112), (UID: 1100.0020, FID: 25.047) and ParcelAreaMeasure (UID: 1500.0022, FID: 4.007)
03/10/2026	1.4	2026-015	07 Sketch	Clarified image requirement when integrated sketch software is used.

Date	Version	Change #	iGuide Chapter	Revision Description
		2026-010	08 Dwelling Exterior	Updated display rules for EstimatedRemainingEconomicLifeYearsCount (UID: 0300.0041, FID: 8.018) and EstimatedRemainingEconomicLifeDescription (UID: 0300.0040, FID: 8.020) as requested by FHA.
		2026-029	08 Dwelling Exterior	Clarified display rule for FrontDoorApproximateElevationRangeType (UID: 0300.0117, FID: 8.005)
		2026-016	16 Highest and Best Use	Added space before ellipsis to align with Appendix C-1.
		2026-037	17 Market	Updated snippet <i>Figure 17 - 8</i> to display lower case months.
		2026-041	18 Project Information	Updated <i>Figure 18.2</i> to display lower case months.
		2026-066	18 Project Information	Updated display rules for ValuationAnalysisCategoryType (UID: 2500.0169, FID: Not on report).
		2026-013	22 Sales Comparison Approach	Clarified display rule for ComparableAdjustmentAmount (UID: 1800.0317) and ComparableAdjustmentType (UID: 1800.0318) in the XML.
		2026-039	22 Sales Comparison Approach	Updated snippet for <i>Figure 22 - 16</i> to display the amount(s) in bold.
		2026-063	22 Sales Comparison Approach	Updated the count of when rows display in each subsection. Updated snippet for <i>Figure 22 – 6</i> to display Transfer Terms.
		2026-027	23 Rental Information	Updated snippets for <i>Figure 23 - 3</i> and <i>Figure 23 – 5</i> to display # with the Ordinal number.

Date	Version	Change #	iGuide Chapter	Revision Description
03/10/2026	1.4	2026-053	25 Cost Approach	Updated display rule for Cost Approach Commentary CostAnalysisCommentDescription (UID: 1100.0023, FID: 25.057).
		2026-054	25 Cost Approach	Clarified display rule for Depreciated Cost – Outbuilding subsection.
		2026-020	25 Cost Approach	Clarified rounding for: DepreciationPhysicalAmount (UID: 1100.0050, FID: 25.011) (UID: 1100.0089, FID: 25.029), DepreciationFunctionalAmount (UID: 1100.0048, FID: 25.013) (UID: 1100.0087, FID: 25.031) and DepreciationExternalAmount (UID: 1100.0046, FID: 25.015) (UID: 1100.0085, FID: 25.033) to align with Appendix A-1
		2026-033	25 Cost Approach	Clarified display rules for DataSourceQualityRatingCode (UID: 1100.0067, FID: 25.053) and DataSourceName (UID: 1100.0066, FID: 25.052)
		2026-040	26 Reconciliation	Updated snippet <i>Figure 26 - 2</i> to display lower case days
		2026-049	29 Certifications	Clarified display of Additional Supervisory Appraiser Certifications to acknowledge prior services
06/10/2025	1.3	2025-002	Report PDF	Corrected Universal Residential Appraisal Report to Uniform Residential Appraisal Report
		2025-018	Report PDF	Added guidance for including Condition and Quality Rating Definitions at the end of the report
		2025-049	Key Concepts	Clarified Appraisal Report PDF Requirements
		2025-024	01 Summary	Updated text in <i>Figure 1 – 4</i>

Date	Version	Change #	iGuide Chapter	Revision Description
06/10/2025	1.3	2025-058	03 Subject Property	Clarified display rule for the Ownership Rights subsection and CommunityLandTrustIndicator (UID: 1500.0031, FID: 3.020)
		2025-015	04 Site	Clarified display rule for DistanceFromPropertyLinearMeasure (UID: 1500.0015, FID: 4.026)
		2025-033	04 Site	Clarified display when Other utility is non-public and is shared UtilitySharedIndicator (UID: 1500.0103, FID: 4.096)
		2025-002	08 Dwelling Exterior	Corrected FID for HeatingFuelType to 12.015
		2025-024	08 Dwelling Exterior	Updated <i>Figure 8 - 6</i>
		2025-022	10 Unit Interior	Corrected display rules to include CeilingStyleType (UID: 0700.0108; FID: 10.045)
		2025-002	12 Outbuilding	Corrected UID/FID for ImageCategoryType (UID: 1400.0640, FID: 12.007.1) and ImageCaptionCommentDescription (UID: 1400.0638, FID: 12.007.2) in OutbuildingExhibit
		2025-055	12 Outbuilding	Updated the image of the Report layout in Outbuilding Overview and <i>Figure 12 - 4</i>
		2025-002	13 Vehicle Storage	Clarified display logic for Number of Parking Spaces - ParkingSpacesCount (UID: 3200.0010, FID: 13.002) Clarified FID for CarStorageType <> None to 13.001
		2025-002	18 Project Information	Clarified display of Monthly Amount (FID: 18.011)

Date	Version	Change #	iGuide Chapter	Revision Description
06/10/2025	1.3	2025-059	18 Project Information	Updated <i>Figure 18 -4</i>
		2025-060	18 Project Information	Corrected display rule for LegalActionIndicator (UID: 2500.0051, FID: 18.070)
		2025-007	22 Sales Comparison Approach	Updated snippets to correctly display negative amounts
		2025-002	23 Rental Information	Updated <i>Figure 23 -4</i>
		2025-012	25 Cost Approach	Corrected display rule for Cost Data Source - DataSourceType (UID: 0700.0125, FID: 25.052)
		2025-024	26 Reconciliation	Updated <i>Figures 26 -4, 26 - 5, 26 - 6</i>
		2025-010	Various	Corrected MIMETypeldentifier from jpg to jpeg
		2025-029	Various	Provided guidance for displaying multiple values where not previously specified 1.012, 2.018, 2.033, 3.028, 4.011, 4.032, 4.034, 4.059, 4.063, 4.072, 4.084, 4.090, 4.096, 5.000, 8.011, 8.049, 8.051, 9.006, 9.008, 10.009, 10.013, 12.012, 12.014, 12.016, 12.017, 18.012, 19.001, 26.005
9/17/2024	1.2	2024-027	Key Concepts	Added zip file size limit of 60 mb
		2024-044	Header and Footer	Added information for allowing additional text in the footer
		2024-028	Header and Footer	Updated DocumentFormIssuingEntityVersionIdentifier
		2024-023	01 Summary	Clarified display rule when there are multiple values for ConstructionMethodType (FID: 1.012)

Date	Version	Change #	iGuide Chapter	Revision Description
09/17/2024	1.2	2024-002	02 Assignment Information	Corrected typo UID 1000.0016 should be 1000.0116
		2024-002	04 Site	UID 1500.0247 should be 1500.0091 Clarified display rules if there are multiple values for ParcelSeparatorType
		2024-012	04 Site	Corrected display rule for Site Valuation Methodology subsection
		2024-040	08 Dwelling Exterior	Clarified display rules if there are multiple values in Mechanical System Details
		2024-002	09 Manufactured Home	Corrected typo in data point names for Retailer's Invoice Reviewed and Manufacturer's Invoice Reviewed
		2024-013	10 Unit Interior	Provided guidance for Room Summary in the Level and Room Detail table (FID: 10.033)
		2024-054	10 Unit Interior	Corrected display rule for UnitBelowGradeUnfinishedAreaMeasure (UID: 0700.0144, FID: 10.008)
		2024-034	10 Unit Interior 25 Cost Approach	Removed square meters from <i>Area Size, Replacement or Reproduction Cost per Unit of Measure, and Finished Above Grade</i>
		2024-045	14 Subject Property Amenities	Clarified display rules if there are multiple values in SwimmingPoolFeatureType
		2024-046	14 Subject Property Amenities	Corrected conditionality for Subject Property Amenity Exhibits

Date	Version	Change #	iGuide Chapter	Revision Description
09/17/2024	1.2	2024-002	15 Overall Quality and Condition	Updated examples for Overall Quality and Condition
		2024-002	16 Highest and Best Use	Corrected static text
		2024-024	17 Market	Removed Property Value Trend - MarketPropertyValueTrendType (UID: 3000.0032, FID: 17.020) from Market section
		2024-052	17 Market	Corrected report label for ImageCategoryType (UID: 1400.0638, FID: 17.017.1) as it relates to graphs
		2024-002	23 Rental Information	Corrected field name Other Real Property Rental Income
		2024-051	24 Income Approach	Corrected Field IDs (FID) for GRM Comp photos and captions
		2024-010	25 Cost Approach	Updated display rules for Effective Date when DataSourceType is “Other”
		2024-012	25 Cost Approach	Corrected display rule for EstimatedRemainingEconomicLifeYearsCount (0300.0041: 25.019), EffectiveAgeYearsCount (UID: 0300.0039, FID: 25.020), EffectiveAgeRangeHighYearsCount (UID: 0300.0037, FID: 25.020), and EffectiveAgeRangeLowYearsCount (UID: 0300.0038, FID: 25.020)
		2024-057	25 Cost Approach	Updated the image <i>Figure 25 – 6</i> to correct the Cost Data Source
		2024-021	26 Reconciliation 01 Summary	Removed two enumerations from PropertyValuationConditionalConclusionType (UID: 1300.0010, FID: 26.009) and removed ValuationReconciliationConditionsCommentDescription (UID: 1300.0011, FID: 26.013)

Date	Version	Change #	iGuide Chapter	Revision Description
09/17/2024	1.2	2024-043	27 Revision History	Added Reconsideration of Value subsection (27.003 - 27.006) with guidance and examples
12/12/2023	1.1	2024-049	29 Certifications and Scope of Work	Corrected conditionality for ValuationIntendedUseDescription (UID: 2200.0005, FID: 29.007)
		2023-007	Overview	Corrected list of legacy appraisal forms being replaced by the URAR
		2023-044	Key Concepts	Clarified instructions for Image paths and structure of zip files
		2023-061	Header and Footer	Updated DocumentFormIssuingEntityVersionIdentifier
		2023-019	04 Site	Corrected photo conditionality for Water Frontage with Private Access
		2023-023	04 Site	Corrected “Note” for LandOwnedInCommonIndicator
		2023-052	04 Site	Corrected Report Label “Primary Access” in Property Access subsection Added additional Unique ID and MISMO Data Point Name to “Street Type and Surface” field in Property Access subsection
		2023-053	04 Site	Corrected Report Label “Description of Non-Residential Use/Modification” in Property Use subsection
		2023-040	08 Dwelling Exterior	Corrected display rules for ConvertedAreaExistsIndicator (UID: 0300.0079), ConvertedAreaOriginalUseType (UID: 300.0076), and ConvertedAreaFinishComparisonType (UID: 300.0076) and added examples
		2023-008	09 Manufactured Home	Clarified PDF Rendering in Manufactured Home section for ADUs and Outbuildings

Date	Version	Change #	iGuide Chapter	Revision Description
12/12/2023	1.1	2023-039	10 Unit Interior	Updated display rules for FloorIdentifier
		2023-008	10 Unit Interior	Clarified PDF Rendering in Unit Interior section for ADUs and Outbuildings
		2023-017	12 Outbuilding	Defined a valid value for OutbuildingTypeOtherDescription of ADUGarage
		2023-024	12 Outbuilding	Added new screen shot for Mechanical System Details
		2023-033	12 Outbuilding	Clarified display rules for Outbuilding when it is not real property
		2023-011	13 Vehicle Storage	Clarified display rules for the vehicle storage Detail in the table
		2023-001	17 Market	Removed “Under Review” from Market section
		2023-031	17 Market	Removed “Subject Conforms to Surrounding Area,” “Reason,” and “Description” from Market section Changed report label “Market Boundary” to “Market Area Boundary”
		2023-018	18 Project Information	Updated display rules for Developer/Sponsor in Control row
		2023-071	20 Sales Contract	Corrected display rule for Known Sales Concessions
		2023-057	23 Rental Information	Clarified arcrole details for RENTAL_INFORMATION to RENTAL_INFORMATION
		2023-017	25 Cost Approach	Defined a valid value for ReplacementOrReproductionCostAreaTypeOtherDescription of Garage
		2023-003	29 Certifications	Updated Appraiser Certifications 18, 21, 24, and 25 Updated Supervisory Appraiser Certifications

Date	Version	Change #	iGuide Chapter	Revision Description
12/12/2023	1.1	2023-026	Summary Subject Property Site Dwelling Exterior Unit Interior Outbuilding Vehicle Storage Reconciliation	Corrected Report Field IDs: – SubjectPropertyAmenitiesDefectsExistIndicator – SiteDefectsExistIndicator – DwellingExteriorDefectsExistIndicator – UnitInteriorDefectsExistIndicator – OutbuildingDefectsExistIndicator – VehicleStorageDefectsExistIndicator
		2023-045	<i>Various</i>	Clarified requirements when units excluding ADUs are greater than 1
03/29/2023	1.0			Initial Publication

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Introduction

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

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

In the legacy UAD, standardized data was the key to evaluating risk at a macro level. The new dataset will build on this advancement 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.
- Having conditionality drive 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 Professional 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 Uniform Residential Appraisal Report (URAR) 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 that will replace the following appraisal report forms:

Legacy Appraisal Form Name	Fannie Mae Form	Freddie Mac Form
Uniform Residential Appraisal Report	1004	70
Uniform Residential Appraisal Report (Desktop)	1004 Desktop	70D
Uniform Residential Appraisal Report (Hybrid)	1004 Hybrid	70H
Individual Condominium Unit Appraisal Report	1073	465
Individual Condominium Unit Appraisal Report (Desktop)	1073 Desktop	465D
Individual Condominium Unit Appraisal Report (Hybrid)	1073 Hybrid	465H
Exterior-Only Inspection Individual Condominium Unit Appraisal Report	1075	466
Exterior-Only Inspection Residential Appraisal Report	2055	2055
Manufactured Home Appraisal Report	1004C	70B
Individual Cooperative Interest Appraisal Report	2090	-
Exterior-Only Individual Cooperative Interest Appraisal Report	2095	-
Small Residential Income Property Appraisal Report	1025	72
Single Family Comparable Rent Schedule	1007	1000

Using the new UAD, data -not a form number- will drive the property type. The property type is determined using characteristics of the property, which provides flexibility and removes the conflict between atypical properties and a form number. 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.

The URAR Implementation Guide (iGuide) and URAR "Supplement – Approaches to Value Grids" are contained in Appendix B. These artifacts are a companion to the URAR Delivery Specification spreadsheet.

Table Column Headers

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

- Report Field ID (FID): A red number identifying the specific location of the field on the URAR.
- Report Label: Name of the field as shown on the Uniform Residential Appraisal Report.
- Unique ID (UID): This column lists the unique number assigned to each instance of a MISMO data point.
- MISMO Data Point Name: This column lists the MISMO data point for the associated data element.
- Display Rules: Documents display rules associated with a given data element.

Document Conventions

The following typefaces and colors are used throughout this document:

- URAR Section and Subsection Names are represented in bold, (e.g., **Subject Property, Site, Site Exhibits**)
- Report field labels are represented in italics (e.g., *Borrower Name, Physical Address*)
- On URAR excerpts and when form fields are referenced, a red superimposed number identifies a Report Field ID, (e.g., FID: 1.001)

Report PDF

The URAR is a dynamic report with sections (black tabs) that vary based on information contained in the Appraisal. This data-driven, flexible, and dynamic structure for appraisal reporting will replace the legacy appraisal forms listed above. See Appendix E - Report Style Guide, which includes specifications for the overall design elements that apply to all pages of the Uniform Residential Appraisal Report.

URAR 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

Assignment Reason	Purchase	Subject Property Inspection Type	Interior and Exterior
Borrower Name	Mary Jones		
	Michael Jones	Was a Property Data Report used in lieu of an Inspection?	Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>
Seller Name	Jane Doe		
Current Owner of Public Record	Jane Doe		

Contact Information

Client/Lender

Company Name	DEF Bank
Company Address	200 Elm St.

Site *(continued)***Site Influence**

Influence	Proximity	Detail	Impact	Comment
-----------	-----------	--------	--------	---------

- Two subsections display within most sections to allow for additional commentary to be provided to support the conclusion of value as well as exhibits such as images, maps, etc.

This table shows the sections of the URAR and when they appear or repeat. For more information about a section, reference the appropriate chapter of this guide.

Section #	Section Header	When Section Displays on Report	When Section Displays Multiple Times
1	Summary	Always	Never
2	Assignment Information	Always	Never
3	Subject Property	Always	Never
4	Site	Always	Never
5	Disaster Mitigation	When there are Disaster Mitigation Features	Never
6	Energy Efficient and Green Features	When there are known renewable energy components, building certifications, or efficiency ratings	Never
7	Sketch	Always	Never
8	Dwelling Exterior	Always	For properties with multiple dwellings, the section repeats for each dwelling.

Section #	Section Header	When Section Displays on Report	When Section Displays Multiple Times
9	Manufactured Home	<p>When there is a manufactured home on the property</p> <ul style="list-style-type: none"> • If the manufactured home is a dwelling, the section displays after the applicable Dwelling Exterior section. • If the manufactured home is an ADU, the section displays after the applicable Outbuilding section for the ADU. 	For properties with multiple manufactured homes (dwellings or outbuildings), the section repeats for each manufactured home.
10	Unit Interior	<ul style="list-style-type: none"> • If the unit is in a dwelling, the section displays after the applicable Dwelling Exterior section. • If the unit is in an outbuilding, the section displays after the applicable Outbuilding section. 	For properties with multiple units, or properties with ADU(s), the section repeats for each unit or ADU.
11	Functional Obsolescence	Always	Never
12	Outbuilding	When there is an outbuilding on the property	For properties with multiple outbuildings, the section repeats for each outbuilding.
13	Vehicle Storage	Always	Never
14	Subject Property Amenities	Always	Never
15	Overall Quality & Condition	Always	Never
16	Highest and Best Use	Always	Never
17	Market	Always	Never
18	Project Information	When the property is in a project (condominium, condop, cooperative) or in a PUD	Never
19	Subject Listing Information	Always	Never

Section #	Section Header	When Section Displays on Report	When Section Displays Multiple Times
20	Sales Contract	When there is an active sales contract	Never
21	Prior Sale and Transfer History	Always	Never
22	Sales Comparison Approach	When applicable Note: Although most appraisals include the Sales Comparison Approach, there are cases where this section would not be included.	Never
23	Rental Information	When applicable	Never
24	Income Approach	When applicable	Never
25	Cost Approach	When applicable	Never
26	Reconciliation	Always	Never
27	Revision History	When applicable	Never
28	Supplemental Information	When applicable	Never
29	Certifications and Scope of Work	Always	Never

Condition and Quality Rating Definitions

Condition and Quality Rating Definitions may be appended at the end of the appraisal report so that users and readers of appraisal reports are able to understand the standardized ratings. These are available on the GSE websites in Condition and Quality Rating Definitions and in Appendix F-1: URAR Reference Guide in Appendix 2: Condition and Quality Rating Definitions.

MISMO XML Version 3.6

Many MISMO v3.6 data points and containers are reusable and may show up in several different locations within one XML file. The location or context in which a data point is used must be known to fully understand the business meaning. The location is expressed using the XPath. For example, the ADDRESS container may be used in the context of PROPERTY or PARTY.

Several data points are included in UAD to identify the XML file and its payload and establish relationships between containers. These data points do not display on the URAR but are necessary to provide context and create well-formed XML submission files.

Data format types

Data Format	Comments
Boolean	MISMO data point terms ending with “Indicator” have values of "false" or "true". These values must be provided in lower case or the loan delivery XML file will fail schema validation.
Date	Represents a specific date, which should be delivered in the format identified in the corresponding UAD Data Point Format Details column. The date must contain a dash (-) between the year, month, and day, for example, "2010-03-25".
Datetime	Represents a specific date/time stamp. The date/time must contain a dash (-) between the year, month, and day and a colon (:) between the hour, minute and second. The 'date' and the 'time' must be separated by a "T". Time zones should be delivered in Coordinated Universal Time (UTC) with a time zone suffix of 'Z' included (i.e., UTC: 2022-05-13T09:45:00Z). Note: the PDF will display the date as mm/dd/yyyy
Enumerated	Represents a list of predefined values and applies to MISMO terms ending in “Type”, and sometimes to terms ending in “Description,” “Code,” and “Identifier”. When a data element is identified as "Enumerated", each value must be delivered exactly as indicated, following all spacing and capitalization or the delivered XML file will fail schema validation.
Amount	Represents a number for the dollar amount. The numeric value should not contain dollar signs (\$) or commas (,).
Numeric	Represents values which must contain numbers only for the associated data point. The numeric value must not contain commas ", " but can contain decimals "." (as indicated by the 'UAD Data Point Format Details' column).
String	The string data type represents character strings and may contain a word, phrase, sentence, or paragraph.

The data in an appraisal XML file must pass certain data integrity rules. For example, an invalid enumeration or non-numeric data in a numeric field may cause the appraisal XML file to fail schema validation.

Guidance for displaying Amounts

- If the amount is a whole dollar value with no cents, display whole dollar only (e.g., show **\$25** instead of **\$25.00**).
- If the user enters cents, preserve and display them (e.g., **\$25.75**).
- Support user input of both whole numbers and decimal values (e.g., Accept **25** or **25.75**).

UAD Data Point Format Details	Description	XML Representation	Display Rules
+5.0, +6.0, +7.0, +8.0, +9.0, ±9.0	These fields should be delivered as whole numbers only. Do not deliver “.00” in the XML or display on PDF.	Example: 350000	Example: \$350,000
+4.2, +9.2	Include cents only when applicable.	If amount includes cents: send with cents. Example: 25.75 If whole dollar: send integer only or include cents. Example: 25 or 25.00	If amount includes cents: display cents. Example: \$25.75 If whole dollar: display without .00. Example: \$25

Special Characters in XML

There are several reserved characters that cannot be included in the value of a data point unless they are properly “escaped.” The following table shows common characters and corresponding character encodings that must be properly escaped in the appraisal XML file for the file to be valid. (This table does not contain a comprehensive list of all the reserved characters.)

Characters	Properly Escaped	Description
&	&	Ampersand
<	<	Less-than sign
>	>	Greater-than sign
“	"	Quotation Mark
‘	&apos	Apostrophe
Note: In XML, do not escape quotation marks (double quotes) (") and apostrophes (') when they appear in normal element text. Escape them only when they conflict with attribute delimiters inside attribute values.		

Arcroles/Data Relationships

The URAR Delivery Specification includes the xLink language as described by the MISMO v3.6 Reference Model. This key topic Arcrole Relationships identifies the xLink attributes used by UAD.

Definition of xLink and MISMO Implementation

xLink is an XML-based language for relating information. According to the W3C¹, “XML Linking Language (xLink), allows elements to be inserted into XML documents in order to create and describe links between resources.” The MISMO v3.6 Reference Model uses xLink to define relationships between elements that cannot be related hierarchically (through containment).² MISMO uses a limited set of the xLink attributes:

¹ XML Linking Language (XLink) Version 1.1, W3C Recommendation May 6, 2010, <http://www.w3.org/TR/xlink/>, accessed June 4, 2018.

² MISMO Version 3 Reference Model General Information Guide, July 28, 2016, pp. 20-26. Available from www.mismo.org.

- xlink:label - attached to data point or container elements that will be used to express an arcrole relationship
- xlink:from - identifies the source data point or container
- xlink:arcrole - describes the type of relationship between source data and target data
- xlink:to - identifies the target data point or container

Containers to be linked are identified using "xlink:label". The RELATIONSHIP container elements hold the "xLink:arcrole", "xlink:from", and "xlink:to" attributes that describe the data relationships.

Business Requirements Met by Using xLink in the UAD Delivery File

XLink is the mechanism that establishes "relationships" or linkages in the XML that are visually obvious on the URAR. For example, each report has one subject property and one or more sale comparable properties. The detailed information about the subject property and each sales comparable property is obtained from different data sources (e.g., MLS, Assessor Records, etc.). When a report is printed or displayed, it is obvious which data source relates to the subject property or to an instance of a comparable property by where it is displayed on the report. However, in the v3.6 XML file, DATA_SOURCE and PROPERTY, are siblings under VALUATION_ANALYSIS. All data source information, regardless of which property the information belongs to, will appear together under DATA_SOURCES and all properties will appear together under PROPERTIES. Since the containers are all on the same level hierarchically, the relationships cannot be expressed using containment.

Additionally, UAD needs to link comparable adjustments to the subject property improvement. Defects need to be linked to their amenity, or improvement or property unit. Improvement costs and depreciated value need to be linked to a specific improvement. Each appraiser and/or appraiser supervisor must be associated with the report and to their respective signatory line in the report. None of these relationships can be expressed by containment either.

We need a way to:

1. Uniquely label each item (in this case, a container holding a set of information).
2. "Draw" logical lines between the items that should be linked.

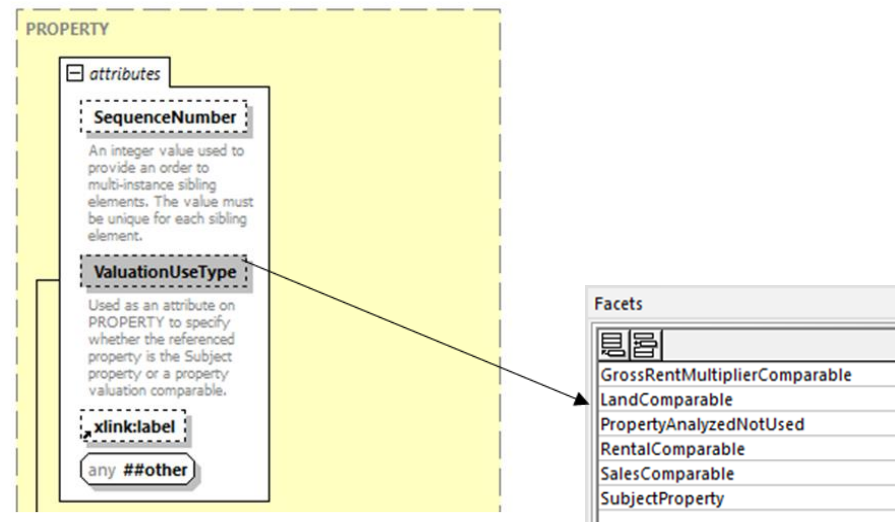
This capability in XML is called xLink. In the submission file, each "item" is uniquely identified by a label specifically created to be used within UAD Delivery. The linking of the items is described in repeating RELATIONSHIP containers, which contain the label names of each item to be linked, and the type of relationship. The following table illustrates the xLink concept.

UAD Delivery File Relationships				
Arcrole (Verb Phrase)	XPath From Endpoint	Source	XPath To Endpoint	Target
<ul style="list-style-type: none"> MISMO v3.6 attribute providing information about the origin, destination, and behavior of a link between two objects described in the XML file. The “name” of the arcrole, defining the relationship between two containers. 	<ul style="list-style-type: none"> The hierarchical path through the MISMO v3.6 schema document to the source data point that will be part of the link. This is where Xlink attributes are included in the Delivery File. 	<ul style="list-style-type: none"> The name of the container or data point making up the first named entity in the verb phrase describing the relationship. In the RELATIONSHIP container, this item is identified with the unique Xlink label from the container being linked. 	<ul style="list-style-type: none"> The hierarchical path through the MISMO v3.6 schema document for the target data point that will be part of the link. This is where Xlink attributes are included in the Delivery File. 	<ul style="list-style-type: none"> The name of the container or data point making up the last-named entity in the verb phrase describing the relationship. In the RELATIONSHIP container, this item is identified with the unique Xlink label from the container being linked.

Key Concepts

ValuationUseType Attribute

The data associated with the subject property and each comparable property used in the valuation process must be provided in an individual occurrence of the PROPERTY container. ValuationUseType is an attribute defined on the PROPERTY container. This attribute must be populated for each occurrence of the PROPERTY container to indicate whether the referenced property is the subject property or a comparable. The data associated with each comparable property used in the Sales Comparison Approach (“SalesComparable”, “PropertyAnalyzedNotUsed”), Cost Approach (“LandComparable”), Income Approach (“GrossRentMultiplierComparable”), and Rental Information (“RentalComparable”) must be provided in an individual occurrence of the PROPERTY container with ValuationUseType populated as specified below. Every instance of the PROPERTY container except when ValuationUseType = “SubjectProperty” must have PropertyOrdinalNumber populated in the COMPARABLE_DETAIL container.



Subject Property

ValuationUseType must be populated as “SubjectProperty” for the instance of the PROPERTY container that captures data about the subject property.

The following example illustrates instance of the PROPERTY container representing the subject property.

```
<PROPERTY ValuationUseType = "SubjectProperty">
  <ADDRESS>
    <AddressLineText>123 Falling Tree Court</AddressLineText>
    <CityName>Treeville</CityName>
    <CountyName>Arboreal</CountyName>
    <PostalCode>12345</PostalCode>
    <StateCode>VA</StateCode>
  </ADDRESS>
```

Sales Comparable

The data associated with each comparable property used in the Sales Comparison Approach must be provided in an instance of the PROPERTY container with ValuationUseType populated as “SalesComparable”. The following example illustrates an instance of the PROPERTY container representing a Sales Comparable.

```

<PROPERTY ValuationUseType = "SalesComparable">
  <ADDRESS>
    <AddressLineText>241 Rapid Creek Ln</AddressLineText>
    <CityName>Treeville</CityName>
    <PostalCode>12345</PostalCode>
    <StateCode>VA</StateCode>
  </ADDRESS>
  <CAR_STORAGES>...</CAR_STORAGES>
  <COMPARABLE>
    <COMPARABLE_ADJUSTMENTS>...</COMPARABLE_ADJUSTMENTS>
    <COMPARABLE_DETAIL>
      <AdjustedSalesPriceAmount>490760</AdjustedSalesPriceAmount>
      <ComparableToSubjectDirectionType>North</ComparableToSubjectDirectionType>
      <ComparableWeightType>Most</ComparableWeightType>
      <ContractDateUnknownIndicator>false</ContractDateUnknownIndicator>
      <PricePerTotalStandardAboveGradeFinishedAreaAmount>141</PricePerTotalStandardAboveGradeFinishedAreaAmount>
      <PropertyOrdinalNumber>1</PropertyOrdinalNumber>
      <ProximityToSubjectDistanceLinearMeasure UnitOfMeasureType = "Miles">0.17</ProximityToSubjectDistanceLinearMeasure>
      <SalePriceNetTotalAdjustmentAmount>30760</SalePriceNetTotalAdjustmentAmount>
    </COMPARABLE_DETAIL>
  </COMPARABLE>

```

Land Comparable

The data associated with each comparable property used in the Cost Approach must be provided in an instance of the PROPERTY container with ValuationUseType populated as "LandComparable".

Rental Comparable

The data associated with each comparable property used in the Comparable Rental Analysis must be provided in an instance of the PROPERTY container with ValuationUseType populated as "RentalComparable".

Property Analyzed Not Used

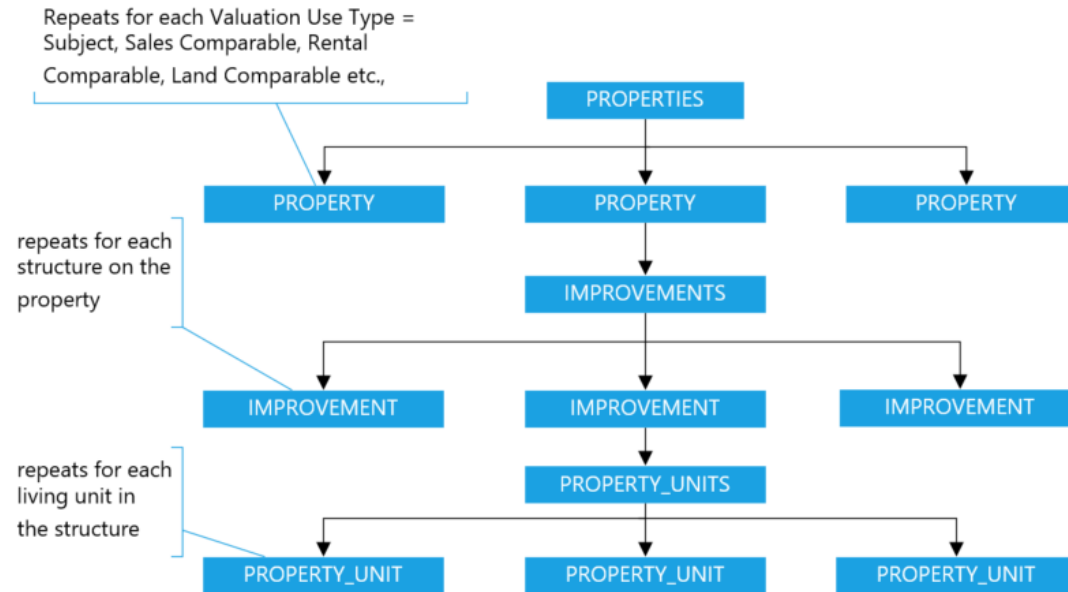
The ValuationUseType attribute must be populated as "PropertyAnalyzedNotUsed" on an instance of the PROPERTY container that has data about the property that was considered by the appraiser for inclusion in the Sales Comparison Approach, but not used.

Gross Rent Multiplier Comparable

ValuationUseType must be populated as “GrossRentMultiplierComparable” for each comparable property used to determine the gross rent multiplier for the Income Approach.

PROPERTY Container

The data associated with the subject property and each comparable property used in the valuation process must be provided in an individual occurrence of the PROPERTY container. ValuationUseType attribute must be populated for each occurrence of the PROPERTY container to indicate if the referenced property is the subject property or a comparable. Please refer to the ValuationUseType Attribute section for more details on this attribute.



IMPROVEMENTS/IMPROVEMENT Element in MISMO

- The data associated with each structure on the property must be provided in an individual occurrence of the IMPROVEMENT container.
- For each instance of the IMPROVEMENT container, IMPROVEMENT/IMPROVEMENT_DETAIL/ImprovementType must be provided to classify the structure on the property as either a dwelling or an outbuilding.
- For each outbuilding on the property, IMPROVEMENT/IMPROVEMENT_DETAIL/OutbuildingType must be provided to identify the type of the outbuilding on the property.

E.g., a 2- to 4-unit property with 2 dwellings and 2 outbuildings must have 4 occurrences of the IMPROVEMENT container, two instances classified as IMPROVEMENT/IMPROVEMENT_DETAIL/ImprovementType = “Dwelling”, and the other two classified as IMPROVEMENT/IMPROVEMENT_DETAIL/ImprovementType = “Outbuilding”.

```

<PROPERTY>
  <IMPROVEMENTS>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Dwelling</ImprovementType>
      </IMPROVEMENT_DETAIL>
    </IMPROVEMENT>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Dwelling</ImprovementType>
      </IMPROVEMENT_DETAIL>
    </IMPROVEMENT>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Outbuilding</ImprovementType>
        <OutbuildingRealPropertyIndicator>true</OutbuildingRealPropertyIndicator>
        <OutbuildingType>DetachedGarage</OutbuildingType>
      </IMPROVEMENT_DETAIL>
    </IMPROVEMENT>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Outbuilding</ImprovementType>
        <OutbuildingRealPropertyIndicator>true</OutbuildingRealPropertyIndicator>
        <OutbuildingType>Barn</OutbuildingType>
      </IMPROVEMENT_DETAIL>
    </IMPROVEMENT>
  </IMPROVEMENTS>
</PROPERTY>

```

PROPERTY_UNITS/PROPERTY_UNIT Element in MISMO

- The data associated with each living unit in a dwelling must be provided in an individual occurrence of the PROPERTY_UNIT container in the same instance of the IMPROVEMENT container that represents this dwelling.

```

<PROPERTY ValuationUseType = "SubjectProperty">
  <IMPROVEMENTS>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Dwelling</ImprovementType>
      </IMPROVEMENT_DETAIL>
      <PROPERTY_UNITS>
        <PROPERTY_UNIT>
          <PROPERTY_UNIT_DETAIL>
            <AccessoryDwellingUnitIndicator>false</AccessoryDwellingUnitIndicator>
            <BedroomCount>2</BedroomCount>
            <FullBathroomCount>1</FullBathroomCount>
            <HalfBathroomCount>0</HalfBathroomCount>
          </PROPERTY_UNIT_DETAIL>
        </PROPERTY_UNIT>
      </PROPERTY_UNITS>
    </IMPROVEMENT>
  </IMPROVEMENTS>
</PROPERTY>

```

- The data associated with each Accessory Dwelling Unit (ADU) in an outbuilding must be provided in an individual occurrence of the PROPERTY_UNIT container in the same instance of the IMPROVEMENT container that represents this outbuilding.

```

<IMPROVEMENT>
  <IMPROVEMENT_DETAIL>
    <CoolingSystemExistsIndicator>false</CoolingSystemExistsIndicator>
    <ImprovementType>Outbuilding</ImprovementType>
    <OutbuildingDefectsExistIndicator>false</OutbuildingDefectsExistIndicator>
    <OutbuildingRealPropertyIndicator>true</OutbuildingRealPropertyIndicator>
    <OutbuildingType>StandaloneADU</OutbuildingType>
  </IMPROVEMENT_DETAIL>
  <OUTBUILDING>[...]</OUTBUILDING>
  <PROPERTY_UNITS>
    <PROPERTY_UNIT xlink:label="PROPERTY_UNIT_SUBJECT_ADU">
      <ACCESSIBILITY_FEATURES>[...]</ACCESSIBILITY_FEATURES>
      <INTERIOR_COMPONENTS>[...]</INTERIOR_COMPONENTS>
      <LEVELS>[...]</LEVELS>
      <PROPERTY_UNIT_AREA xlink:label="PROPERTY_UNIT_AREA_ADU_DATA_SOURCE">[...]</PROPERTY_UNIT_AREA>
      <PROPERTY_UNIT_DETAIL>
        <AccessoryDwellingUnitIndicator>true</AccessoryDwellingUnitIndicator>
        <AccessoryDwellingUnitLegallyRentableIndicator xlink:label="ADU">true</AccessoryDwellingUnitLegallyRentableIndicator>
        <AccessoryDwellingUnitTypicalToMarketIndicator>true</AccessoryDwellingUnitTypicalToMarketIndicator>
        <AccessType>ExteriorAccessOnly</AccessType>
        <BedroomCount>0</BedroomCount>
        <FullBathroomCount>1</FullBathroomCount>
        <HalfBathroomCount>0</HalfBathroomCount>
        <InteriorConditionRatingCode>C4</InteriorConditionRatingCode>
        <InteriorQualityRatingCode>Q4</InteriorQualityRatingCode>
        <LevelCount>1</LevelCount>
        <OverallBathroomsUpdateStatusType>NotUpdated</OverallBathroomsUpdateStatusType>
        <SeparatePostalAddressIndicator>false</SeparatePostalAddressIndicator>
        <UnitIdentifier>Cottage</UnitIdentifier>
        <UnitInteriorDefectsExistIndicator>false</UnitInteriorDefectsExistIndicator>
        <UnitOccupancyType>OwnerOccupied</UnitOccupancyType>
        <UtilitiesMeteredSeparatelyIndicator>false</UtilitiesMeteredSeparatelyIndicator>
      </PROPERTY_UNIT_DETAIL>
      <ROOMS>[...]</ROOMS>
    </PROPERTY_UNIT>
  </PROPERTY_UNITS>
  <STRUCTURE>[...]</STRUCTURE>
  <SYSTEM>[...]</SYSTEM>
</IMPROVEMENT>

```


- When a single-family home has an ADU in the basement, the data associated with this ADU must be provided in a separate occurrence of the PROPERTY_UNIT container in the same instance of the IMPROVEMENT container that represents the dwelling in which the ADU is located. PROPERTY_UNIT/PROPERTY_UNIT_DETAIL/AccessoryDwellingUnitIndicator must be provided as "true" to indicate the unit is an ADU. In such a scenario, details about rest of the dwelling must be provided in another instance of the PROPERTY_UNIT container as shown in the below snippet. In the below XML, the second instance of the PROPERTY_UNIT container represents the ADU and the first instance of the PROPERTY_UNIT represents rest of the dwelling.

```

<PROPERTY ValuationUseType = "SubjectProperty">
  <IMPROVEMENTS>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Dwelling</ImprovementType>
      </IMPROVEMENT_DETAIL>
      <PROPERTY_UNITS>
        <PROPERTY_UNIT>
          <PROPERTY_UNIT_DETAIL>
            <AccessoryDwellingUnitIndicator>false</AccessoryDwellingUnitIndicator>
            <BedroomCount>2</BedroomCount>
            <FullBathroomCount>2</FullBathroomCount>
            <HalfBathroomCount>1</HalfBathroomCount>
          </PROPERTY_UNIT_DETAIL>
        </PROPERTY_UNIT>
        <PROPERTY_UNIT>
          <PROPERTY_UNIT_DETAIL>
            <AccessoryDwellingUnitIndicator>true</AccessoryDwellingUnitIndicator>
            <BedroomCount>1</BedroomCount>
            <FullBathroomCount>1</FullBathroomCount>
            <HalfBathroomCount>0</HalfBathroomCount>
          </PROPERTY_UNIT_DETAIL>
        </PROPERTY_UNIT>
      </PROPERTY_UNITS>
    </IMPROVEMENT>
  </IMPROVEMENTS>
</PROPERTY>

```

The below snippet shows how the IMPROVEMENT and PROPERTY_UNIT containers repeat for a 2- to 4-unit property that has 2 living units in the dwelling and has an ADU in the outbuilding.

```

<PROPERTY>
  <IMPROVEMENTS>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Dwelling</ImprovementType>
      </IMPROVEMENT_DETAIL>
      <PROPERTY_UNITS>
        <PROPERTY_UNIT>
          <PROPERTY_UNIT_DETAIL>
            <AccessoryDwellingUnitIndicator>>false</AccessoryDwellingUnitIndicator>
            <BedroomCount>3</BedroomCount>
            <FullBathroomCount>2</FullBathroomCount>
            <HalfBathroomCount>0</HalfBathroomCount>
          </PROPERTY_UNIT_DETAIL>
        </PROPERTY_UNIT>
        <PROPERTY_UNIT>
          <PROPERTY_UNIT_DETAIL>
            <AccessoryDwellingUnitIndicator>>false</AccessoryDwellingUnitIndicator>
            <BedroomCount>2</BedroomCount>
            <FullBathroomCount>1</FullBathroomCount>
            <HalfBathroomCount>1</HalfBathroomCount>
          </PROPERTY_UNIT_DETAIL>
        </PROPERTY_UNIT>
      </PROPERTY_UNITS>
    </IMPROVEMENT>
    <IMPROVEMENT>
      <IMPROVEMENT_DETAIL>
        <ImprovementType>Outbuilding</ImprovementType>
        <OutbuildingRealPropertyIndicator>true</OutbuildingRealPropertyIndicator>
        <OutbuildingType>DetachedGarage</OutbuildingType>
      </IMPROVEMENT_DETAIL>
      <PROPERTY_UNIT>
        <PROPERTY_UNIT_DETAIL>
          <AccessoryDwellingUnitIndicator>true</AccessoryDwellingUnitIndicator>
          <BedroomCount>3</BedroomCount>
          <FullBathroomCount>1</FullBathroomCount>
          <HalfBathroomCount>1</HalfBathroomCount>
        </PROPERTY_UNIT_DETAIL>
      </PROPERTY_UNIT>
    </IMPROVEMENT>
  </IMPROVEMENTS>
</PROPERTY>

```

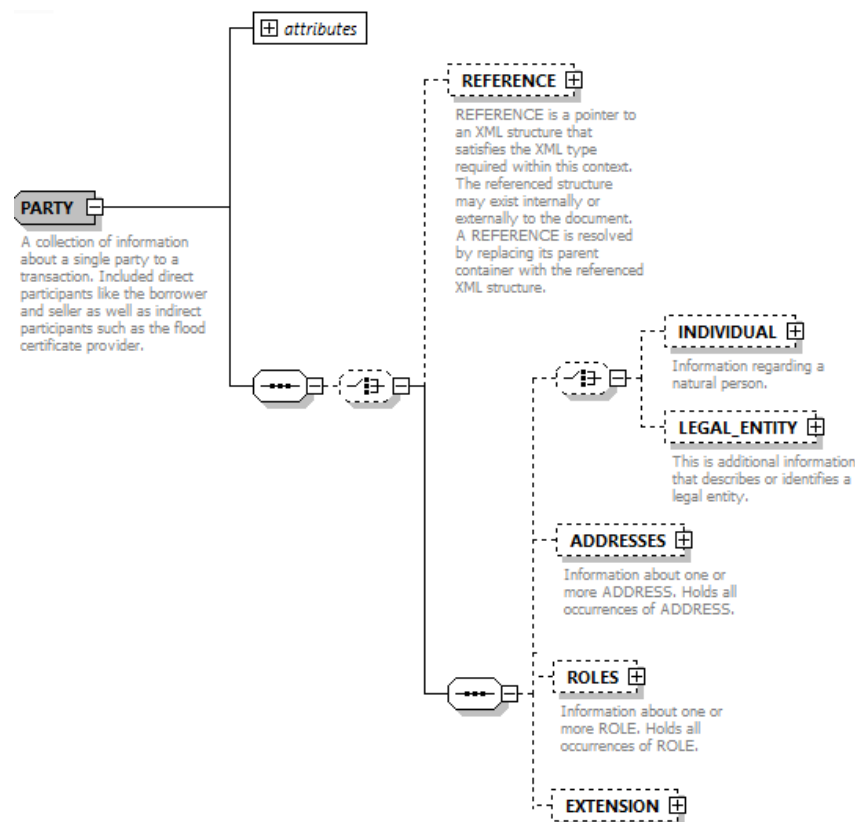
PARTIES/PARTY Element in MISMO

The **Assignment Information** section of the valuation report provides information about people and/or companies (“contacts”) that are pertinent to the appraisal, including:

- Clients, Lenders, AMCs, and other parties as identified by the appraiser
- Appraiser and Supervisory Appraiser
- Person(s) providing significant real property appraisal assistance
- Entity providing a property data report

PARTY Element

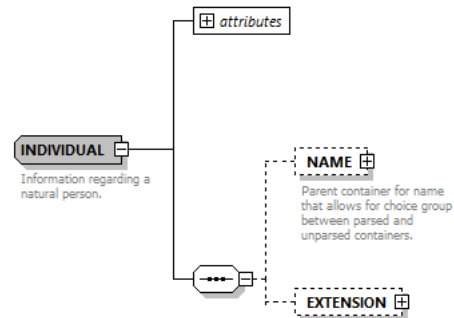
The PARTY container will be leveraged to capture information about various parties associated with the appraisal. Information about each party involved in the appraisal must be provided in a separate instance of a PARTY container. Party information such as the address, contact information, license details, and the role(s) played by the given party must be provided as indicated in the URAR Delivery Specification document.



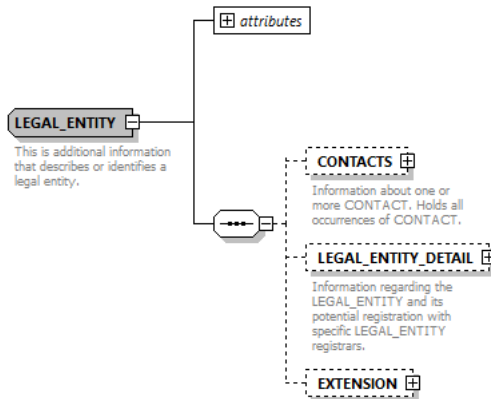
INDIVIDUAL/LEGAL_ENTITY Element

The INDIVIDUAL and LEGAL_ENTITY containers are part of the XML schema choice group in the PARTY container. XML schema choice group contains a list of mutually exclusive elements, i.e., it allows only one of the elements contained in the choice group to be present in an instance of the parent container. As INDIVIDUAL and LEGAL_ENTITY containers are part of the choice group, only one of these containers must be included, but not both, in an instance of the PARTY container. The INDIVIDUAL container must be used when the party being referenced is an individual and the LEGAL_ENTITY container must be used when the party being referenced is a legal entity. Refer to the URAR Delivery Specification document for mapping details.

- If the party being referenced is an individual, the FirstName and LastName of this party must be provided in the INDIVIDUAL container. For example, first name and last name of the appraiser are provided in the INDIVIDUAL/NAME container.



- If the party being referenced is a legal entity, the legal entity name must be provided in the LEGAL_ENTITY container. For example, company name of the lender or AMC are provided in the LEGAL_ENTITY/LEGAL_ENTITY_DETAIL/FullName.



ROLE Element

When a PARTY plays multiple roles, e.g., lender is also the client, then both these 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.

- When lender is also the client, the instance of the PARTY container representing lender must have two instances of the ROLE container. One instance must identify ROLE/ROLE_DETAIL/PartyRoleType as “Lender”, another instance must identify ROLE/ROLE_DETAIL/PartyRoleType as “Client”. Similarly, when AMC is the Client, or Attorney is the Client, the PARTY container must include two instances of ROLE container. The snippet provided below depicts PARTY container where “Lender” is also the “Client”.

```

<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 the borrower and property owner are the same party, deliver one instance of the PARTY container with two instances of the ROLE container as shown below.

```

<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Harry</FirstName>
      <LastName>James</LastName>
    </NAME>
  </INDIVIDUAL>
  <ROLES>
    <ROLE>
      <ROLE_DETAIL>
        <PartyRoleType>Borrower</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
    <ROLE>
      <ROLE_DETAIL>
        <PartyRoleType>PropertyOwner</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>

```

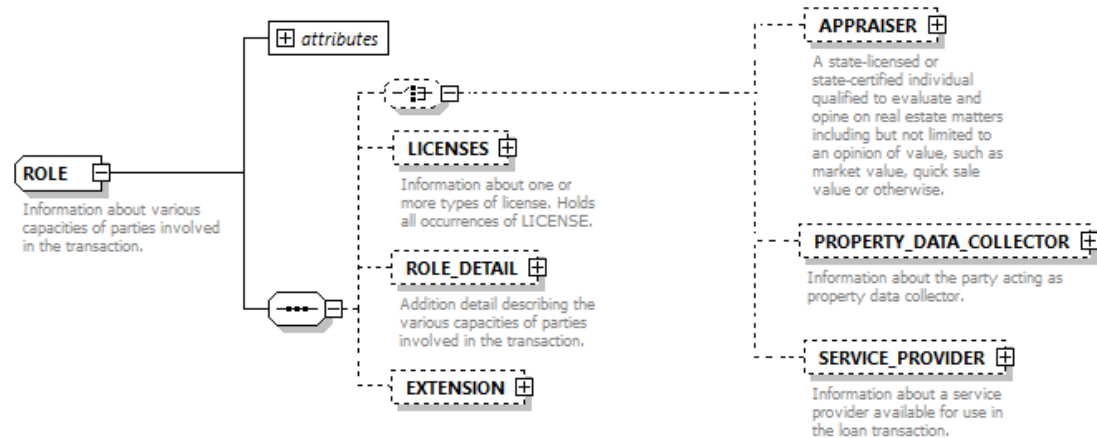
- When the seller and property owner are the same party, deliver one instance of the PARTY container with two instances of the ROLE container as shown below.

```

<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Jane</FirstName>
      <LastName>Doe</LastName>
    </NAME>
  </INDIVIDUAL>
  <ROLES>
    <ROLE>
      <ROLE_DETAIL>
        <PartyRoleType>PropertySeller</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
    <ROLE>
      <ROLE_DETAIL>
        <PartyRoleType>PropertyOwner</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>

```

ROLE container also has a choice group, and the containers that are part of this choice group are APPRAISER, PROPERTY_DATA_COLLECTOR, and SERVICE_PROVIDER. One of these containers must be included in an instance of the ROLE container. These containers will be leveraged to provide additional data specific to each PartyRoleType as specified below.



- When PartyRoleType = “Appraiser” or “AppraiserSupervisor”, details such as the appraiser company name and designations are provided in the APPRAISER container.
- The appraiser fee when provided must be included in the instance of the PARTY container where PartyRoleType = “Appraiser”. In the instance of this PARTY container, two ROLE containers must be included. One of the instances must identify ROLE/ROLE_DETAIL/PartyRoleType = “Appraiser”, the other instance of ROLE container must include PROVIDED_SERVICE container with FeeType = “AppraisalFee”.
- The snippet below illustrates the use of ROLE/APPRAISER container to identify the appraiser’s company name and the use of ROLE/PROVIDED_SERVICE container to provide the appraiser fee.


```

<PARTY>
  <INDIVIDUAL>
    <NAME>
      <FirstName>Annie</FirstName>
      <LastName>Appraiser</LastName>
    </NAME>
  </INDIVIDUAL>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>123 Willow St</AddressLineText>
      <CityName>Anywhere</CityName>
      <PostalCode>12345</PostalCode>
      <StateCode>TN</StateCode>
    </ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE>
      <APPRaiser>
        <APPRaiser_DETAIL>
          <AppraiserCompanyName>General Appraisal Services</AppraiserCompanyName>
        </APPRaiser_DETAIL>
      </APPRaiser>
      <LICENSES>
        <LICENSE>
          <APPRaiser_LICENSE>
            <AppraiserLicenseType>LicensedResidentialAppraiser</AppraiserLicenseType>
          </APPRaiser_LICENSE>
          <LICENSE_DETAIL>
            <LicenseExpirationDate>2025-01-01</LicenseExpirationDate>
            <LicenseIdentifier>T235719287434</LicenseIdentifier>
            <LicenseIssuingAuthorityStateCode>TN</LicenseIssuingAuthorityStateCode>
          </LICENSE_DETAIL>
        </LICENSE>
      </LICENSES>
      <ROLE_DETAIL>
        <PartyRoleType>Appraiser</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
    <ROLE>
      <SERVICE_PROVIDER>
        <PROVIDED_SERVICES>
          <PROVIDED_SERVICE>
            <FeeType>AppraisalFee</FeeType>
            <ProvidedServiceActualCostAmount>500</ProvidedServiceActualCostAmount>
          </PROVIDED_SERVICE>
        </PROVIDED_SERVICES>
      </SERVICE_PROVIDER>
    </ROLE>
  </ROLES>
</PARTY>

```

- The AMC fee when provided must be included in the instance of the PARTY container that represents the Appraisal Management Company. In this instance of the PARTY container, two ROLE containers must be included. One instance must identify PartyRoleType = "ManagementCompany", another instance of the ROLE container includes PROVIDED_SERVICE container with FeeType = "AppraisalManagementCompanyFee" as shown below.

```

<PARTY>
  <LEGAL_ENTITY>
    <LEGAL_ENTITY_DETAIL>
      <FullName>XYZ Appraisal Management Company</FullName>
    </LEGAL_ENTITY_DETAIL>
  </LEGAL_ENTITY>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>300 Maple Ave</AddressLineText>
      <CityName>Anytown</CityName>
      <PostalCode>12345</PostalCode>
      <StateCode>VA</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>
      <ROLE_DETAIL>
        <PartyRoleType>ManagementCompany</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>

```

- When PartyRoleType = “PropertyDataCollector”, additional information about the person acting as the property data collector must be provided in the PROPERTY_DATA_COLLECTOR container as specified in the URAR Delivery Specification document.

Image Data

In each section of the appraisal report, images are included per the conditionality stated in the URAR Delivery Specifications document. For details on how to package the images associated with a given appraisal in the submission file to UCDP, refer to the **Appraisal File Structure** section. The images associated with an appraisal must not be embedded in the XML file, only the metadata about these images must be included in the XML file as specified below. Any reference made to an “image” in the following subsections is referring to the following metadata elements of the IMAGE container.

```
<IMAGE>
  <AltitudeElevationLinearMeasure LinearUnitOfMeasureType = "Feet">5</AltitudeElevationLinearMeasure>
  <ImageCaptionCommentDescription>Condo Frontview</ImageCaptionCommentDescription>
  <ImageCategoryType>PropertyPhoto</ImageCategoryType>
  <ImageDatetime>2019-09-05T14:30:34-08:00</ImageDatetime>
  <ImageFileLocationIdentifier>\\Images\Condo1_SubjectFront.png</ImageFileLocationIdentifier>
  <LatitudeIdentifier>25.165173</LatitudeIdentifier>
  <LongitudeIdentifier>-51.328125</LongitudeIdentifier>
  <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
</IMAGE>
```

Comparable Property Image Data

Image data associated with each comparable property (ValuationUseType = “SalesComparable”, “RentalComparable”, “GrossRentMultiplierComparable”) must be included in the instance of the PROPERTY container representing the referenced property. For example, image data associated with sales comparable #1 must be included in the instance of the PROPERTY container with ValuationUseType = “SalesComparable” and PropertyOrdinalNumber = “1”.

Subject Property Image Data

Image data associated with the subject property must be included in the instance of the PROPERTY container with ValuationUseType = “SubjectProperty”. Image data associated with subject property is provided in the XML either by containment or ImageCategoryType. When image data is provided by containment, ImageCategoryType is not required as the parent container gives context to the image.

Containment

- Image data associated with a given vehicle storage must be included in the IMAGE container located in the instance of the CAR_STORAGE container that represents the referenced vehicle storage. For example, image data associated with a driveway must be provided in the IMAGE container in the instance of the CAR_STORAGE where CarStorageType = “Driveway”.

```

<CAR_STORAGES>
  <CAR_STORAGE>
    <CAR_STORAGE_DETAIL>
      <CarStorageType>Driveway</CarStorageType>
      <ImprovedSurfaceMaterialType>Asphalt</ImprovedSurfaceMaterialType>
      <ParkingSpacesCount>2</ParkingSpacesCount>
      <TenOrMoreParkingSpacesIndicator>false</TenOrMoreParkingSpacesIndicator>
    </CAR_STORAGE_DETAIL>
    <IMAGES>
      <IMAGE>
        <ImageFileLocationIdentifier>\\Images\driveway.png</ImageFileLocationIdentifier>
        <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
      </IMAGE>
    </IMAGES>
  </CAR_STORAGE>
</CAR_STORAGES>

```

- Image data associated with a given amenity must be included in the IMAGE container located in the instance of the AMENITY container that represents the referenced amenity. For example, image data associated with a patio must be provided in the IMAGE container located in the instance of the AMENITY container where AmenityType = “Patio”.

```

<AMENITY_CATEGORIES>
  <AMENITY_CATEGORY>
    <AMENITIES>
      <AMENITY>
        <AMENITY_DETAIL>
          <AmenityType>Patio</AmenityType>
        </AMENITY_DETAIL>
        <IMAGES>
          <IMAGE>
            <ImageFileLocationIdentifier>\\Images\patio.png</ImageFileLocationIdentifier>
            <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
          </IMAGE>
        </IMAGES>
      </AMENITY>
    </AMENITIES>
    <AMENITY_CATEGORY_DETAIL>
      <AmenityCategoryType>OutdoorLiving</AmenityCategoryType>
    </AMENITY_CATEGORY_DETAIL>
  </AMENITY_CATEGORY>
</AMENITY_CATEGORIES>

```

- Image data associated with a room in the living unit must be included in the IMAGE container located in the instance of the ROOM (based on the RoomType) container. For example, image data associated with the kitchen is included in the instance of the ROOM container where RoomType = "Kitchen".

```

<ROOM>
  <IMAGES>
    <IMAGE>
      <ImageFileLocationIdentifier>\\Images\SF1_Kitchen.png</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
    </IMAGE>
  </IMAGES>
  <ROOM_DETAIL>
    <LevelType>LevelOne</LevelType>
    <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
    <RoomQualityDescription>Corian Countertops, Double Oven, Hardwood floors.</RoomQualityDescription>
    <RoomType>Kitchen</RoomType>
    <RoomUpdateStatusType>NotUpdated</RoomUpdateStatusType>
  </ROOM_DETAIL>
</ROOM>

```

- Image data associated with each interior feature (flooring, walls, and ceiling, etc.) of a living unit must be included in the IMAGE container located in the instance of the INTERIOR_COMPONENT container that represents the referenced interior feature.

```

<INTERIOR_COMPONENTS>
  <INTERIOR_COMPONENT>
    <FLOOR_COVERINGS>
      <FLOOR_COVERING>
        <FlooringType>Hardwood</FlooringType>
        <ImprovementComponentConditionStatusType>TypicalWearAndTear</ImprovementComponentConditionStatusType>
        <ImprovementComponentQualityDescription>Kitchen and Hallways.</ImprovementComponentQualityDescription>
      </FLOOR_COVERING>
    </FLOOR_COVERINGS>
    <IMAGES>
      <IMAGE>
        <ImageFileLocationIdentifier>\\Images\Flooring.png</ImageFileLocationIdentifier>
        <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
      </IMAGE>
    </IMAGES>
    <INTERIOR_COMPONENT_DETAIL>
      <ImprovementComponentType>Flooring</ImprovementComponentType>
      <OverallFlooringUpdateStatusType>NotUpdated</OverallFlooringUpdateStatusType>
    </INTERIOR_COMPONENT_DETAIL>
  </INTERIOR_COMPONENT>
</INTERIOR_COMPONENTS>

```

- Image data associated with each defect, damage, or deficiency must be included in the IMAGE container located in the instance of the DEFECT container that represents the defect.

```

<DETECT xlink:label="DETECT_RoofDefect">
  <DETECT_DETAIL>
    <DefectComponentLabelType>Roof</DefectComponentLabelType>
    <DefectItemAffectsSoundnessStructuralIntegrityIndicator>true</DefectItemAffectsSoundnessStructuralIntegrityIndicator>
    <DefectItemDescription>Damaged roof with missing flashing leaving the roof permeable to water intrusion.</DefectItemDescription>
    <DefectItemEstimatedCostToRepairAmount>1500</DefectItemEstimatedCostToRepairAmount>
    <DefectItemLocationType>Other</DefectItemLocationType>
    <DefectItemLocationTypeOtherDescription>Section of Roof</DefectItemLocationTypeOtherDescription>
    <DefectItemRecommendedActionType>Repair</DefectItemRecommendedActionType>
  </DETECT_DETAIL>
  <IMAGES>
    <IMAGE>
      <ImageCaptionCommentDescription>Damaged Flashing</ImageCaptionCommentDescription>
      <ImageFileLocationIdentifier>\\Images\SF1_RoofDefect.png</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
    </IMAGE>
  </IMAGES>
</DETECT>

```

Image Category Type

When images use ImageCategoryType, the appropriate enumeration must be provided. The valid value either is a descriptor of the image or reference the report subsection as specified in the associated section of this document.

- ImageCategoryType is a descriptor of the image. For example,
 - When an image of the legal description is included in the appraisal, ImageCategoryType = "LegalDescription".
 - When an image of a site influence is included in the appraisal, ImageCategoryType = "SiteInfluence".
- ImageCategoryType references a report subsection. For example,
 - An image provided as an exhibit in the **Site** section uses ImageCategoryType = "SiteExhibit".
 - An image provided as an exhibit in the **Dwelling Exterior** section uses ImageCategoryType = "DwellingExteriorExhibit".

Additional considerations...

- Each instance of the IMAGE container that is included in the XML file must have ImageFileLocationIdentifier populated with the path to this image in the .zip file. For example,


```

<ImageFileLocationIdentifier>\\Images\SF1_HERSScore.png</ImageFileLocationIdentifier>

```

- a. \\ denotes the root folder of the zip file. All image paths and the PDF Object URL are relative to the root.
- Regardless of how many times an image is displayed on the report, include the image only once in the Images folder of the .zip file. Image location can be 'pointed to' from multiple places in the XML.
- **Scenario 1:** The image shown in the following snippet is used to represent property access, it also is used to represent a site influence and a view associated with the subject property. In the XML, three instances of the IMAGE container must be included as shown in the XML snippet with appropriate ImageCategoryType in each instance and ImageFileLocationIdentifier pointing to the same image in all instances. On the report, each ImageCategoryType should display above the image in bold font separated by “ – ” as shown below.

Property Access (Street Scene) - Site Influence - View




```

<INSPECTION>
  <IMAGES>
    <IMAGE>
      <ImageCategoryType>PropertyAccess</ImageCategoryType>
      <ImageFileLocationIdentifier>\\Images\MH2_Street_Access.jpg</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/jpeg</MimeTypeIdentifier>
    </IMAGE>
    <IMAGE>
      <ImageCategoryType>SiteInfluence</ImageCategoryType>
      <ImageFileLocationIdentifier>\\Images\MH2_Street_Access.jpg</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/jpeg</MimeTypeIdentifier>
    </IMAGE>
    <IMAGE>
      <ImageCategoryType>View</ImageCategoryType>
      <ImageFileLocationIdentifier>\\Images\MH2_Street_Access.jpg</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/jpeg</MimeTypeIdentifier>
    </IMAGE>
  </IMAGES>
</INSPECTION>

```

- Scenario 2:** When sales comparables, rental comparables, and gross rent multiplier comparables are all captured in the same map, then the map must be included only once in the Images folder of the .zip file. In the XML, three instances of the IMAGE container must be included, each populated with appropriate ImageCategoryType and ImageFileLocationIdentifier pointing to the same image in all instances as shown below.

```

<INSPECTION>
  <IMAGES>
    <IMAGE>
      <ImageCategoryType>SalesComparableMap</ImageCategoryType>
      <ImageFileLocationIdentifier>\\Images\ComparablesMap.jpg</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/jpeg</MimeTypeIdentifier>
    </IMAGE>
    <IMAGE>
      <ImageCategoryType>RentalComparableMap</ImageCategoryType>
      <ImageFileLocationIdentifier>\\Images\ComparablesMap.jpg</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/jpeg</MimeTypeIdentifier>
    </IMAGE>
    <IMAGE>
      <ImageCategoryType>GrossRentMultiplierComparableMap</ImageCategoryType>
      <ImageFileLocationIdentifier>\\Images\ComparablesMap.jpg</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/jpeg</MimeTypeIdentifier>
    </IMAGE>
  </IMAGES>
</INSPECTION>

```


- Scenario 3:** When a given image of the subject property is used in the Summary section and as the thumbnail in the Sales Comparison Approach, this image must be included only once in the Images folder of the .zip file. As the ImageCategoryType for this image is “PropertyPhoto” in both these locations and ImageFileLocationIdentifier is also pointing to the same image, only one instance of the IMAGE container must be included in the XML.
- Scenario 4:** When a given image is used in two different sections, then this image must be displayed in both section’s exhibits subsection with appropriate ImageCategoryType. For example, when DetachedGarage.png is used to represent detached garage as an outbuilding and as a vehicle storage, then this image should be displayed in both **Outbuilding** and **Vehicle Storage** sections. One copy of this image is included in the Images folder of the .zip file. In the XML file, include two instances of the IMAGE container both pointing to the same image in the ImageFileLocationIdentifier.

```

<INSPECTION>
  <IMAGES>
    <IMAGE>
      <ImageCaptionCommentDescription>Detached Garage</ImageCaptionCommentDescription>
      <ImageCategoryType>OutbuildingExhibit</ImageCategoryType>
      <ImageFileLocationIdentifier>\\Images\DetachedGarage.jpg</ImageFileLocationIdentifier>
      <MIMETypeIdentifier>image/jpeg</MIMETypeIdentifier>
    </IMAGE>
  </IMAGES>
</INSPECTION>

```

```

<CAR_STORAGES>
  <CAR_STORAGE>
    <CAR_STORAGE_DETAIL>
      <CarStorageAreaMeasure AreaUnitOfMeasureType="SquareFeet">400</CarStorageAreaMeasure>
      <CarStorageAttachmentType>Detached</CarStorageAttachmentType>
      <CarStorageType>Garage</CarStorageType>
      <ParkingSpacesCount>2</ParkingSpacesCount>
    </CAR_STORAGE_DETAIL>
    <IMAGES>
      <IMAGE>
        <ImageFileLocationIdentifier>\\Images\DetachedGarage.png</ImageFileLocationIdentifier>
        <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
      </IMAGE>
    </IMAGES>
  </CAR_STORAGE>

```

- Descriptive Text for Images – When an image has multiple pieces of information to display on the URAR each piece of data should be separated with a “-”. Whether an image is referenced in multiple sections, either through containment or multiple ImageCategoryType(s) each piece of descriptive text displayed in the report should be separated using a “-” hyphen. If the character limit is exceeded on a single image, the image should be duplicated to allow for all Categories and Comments to be displayed. Text should never be truncated from displaying on the report.

The display order when an image has multiple pieces of descriptive text should be "*ImageCategoryType - ImageCaptionCommentDescription - ImageCategoryType - ImageCaptionCommentDescription - ... - ImageCategoryType - ImageCaptionCommentDescription*". The *ImageCategoryType* and the related *ImageCaptionCommentDescription* should be listed sequentially, followed by the next *ImageCategoryType* and *ImageCaptionCommentDescription*.

i.e. "**View - Residential - Site Influence - Busy Roadway - Property Access (Street Scene) - West**"

Defects, Damages, and Deficiencies

Defects, damages, and deficiencies observed on the property will be reported in the following sections. Each defect, damage, or deficiency that has been identified must be captured in an instance of the DEFECT container. The DEFECT container is located under the PROPERTY

container. There is no context in the data for the location (building or unit) where the defect is identified. An arcrole must be used to link the DEFECT container to the appropriate instance of the container (location) to provide the context.

- Site
- Dwelling Exterior
- Unit Interior
- Outbuilding
- Vehicle Storage
- Amenities

Additional considerations:

- Each defect is included once in the XML and displays in the section where identified
 - Defects may redisplay in the Reconciliation and/or Summary sections
- Image data associated with each defect must be included in the IMAGE container located in the instance of the DEFECT container that is representing the defect. One to many images can be provided for a defect by repeating the IMAGE container in the same instance of the DEFECT container.

Site

- Each defect associated with the site must use DefectComponentLabelType = “Other” and DefectItemLocationType = “Other”.
- Each of these DEFECT containers must be linked with an arcrole to the SITE container.

Dwelling Exterior

Defects pertaining to the dwelling exterior, mechanical systems, or noncontinuous finished area are linked to the structure where the defect is identified.

A DefectComponentLabelType is used for reporting defects associated with the dwelling. Each of these DEFECT containers must be linked with an arcrole to the instance of the IMPROVEMENT container (ImprovementType = “Dwelling”) where the defect is identified.

- Exterior Walls and Trim
- Foundation
- Mechanical System
- Roof
- Windows
- Other (Describe)

DefectComponentLabelType = “Other” and DefectComponentLabelTypeOtherDescription must be used to report defects that are pertaining to other components of the dwelling and these DEFECT containers must also be linked with an arcrole to the appropriate instance of the IMPROVEMENT container.

Unit Interior

Each defect identified in the living unit (including an ADU) must be linked to the instance of the PROPERTY_UNIT container where the defect is identified. For example,

- Defects associated with the living unit in a dwelling must be linked to the PROPERTY_UNIT container in the instance of the IMPROVEMENT where ImprovementType= “Dwelling”.
- Defects associated with an ADU in the outbuilding must be linked to the PROPERTY_UNIT container in the instance of the IMPROVEMENT where ImprovementType= “Outbuilding” and the applicable OutbuildingType.

A DefectComponentLabelType is used for reporting defects associated with the living unit (including an ADU).

- Flooring
- Walls and Ceiling
- Other (Describe)

DefectComponentLabelType = “Other” and DefectComponentLabelTypeOtherDescription are used to report defects that are pertaining to other components/features of the living unit (including an ADU). The DEFECT containers are linked to the appropriate instance of the PROPERTY_UNIT container.

For example, a 2- to 4-unit property has two dwellings with 1 living unit in each building.

- A defect has been identified with “Walls and Ceiling” in the living unit located in Building 1. The DEFECT container that represents this defect with “Walls and Ceiling” must be linked to the instance of the PROPERTY_UNIT in Building 1.
- Another defect has been identified in the Kitchen located in Building 2. The DEFECT container that represents this defect is linked to the instance of the PROPERTY_UNIT in Building 2.

Outbuilding

A DefectComponentLabelType is used for reporting defects with an outbuilding. Each of these DEFECT containers are linked to the instance of the IMPROVEMENT container (ImprovementType = “Outbuilding” and applicable OutbuildingType) where the defect is identified.

- Exterior Walls and Trim
- Foundation
- Mechanical System
- Roof
- Windows
- Flooring
- Walls and Ceiling
- Other (Describe)

DefectComponentLabelType = “Other” and DefectComponentLabelTypeOtherDescription are used to report defects that are pertaining to other components of the outbuilding. The DEFECT containers are linked to the appropriate instance of the IMPROVEMENT container (ImprovementType = “Outbuilding” and the applicable OutbuildingType).

Vehicle Storage

- Defects identified with vehicle storage do not require DefectComponentLabelType as the DEFECT container is linked to the specific instance of the CAR_STORAGE container. The CarStorageType provides the context.
- Defects identified with vehicle storage must be linked to the given vehicle storage where the defect is identified. For example, the instance of the DEFECT container that represents defect with a driveway must be linked to the instance of the CAR_STORAGE container with CarStorageType = “Driveway”.
- When multiple defects are identified with an instance of vehicle storage, each of these DEFECT containers must be linked to the same instance of the CAR_STORAGE container.

Subject Property Amenities

- Defects identified with subject property amenities do not require DefectComponentLabelType as the DEFECT container is linked to the specific instance of the AMENITY container. The AmenityType provides the context.
- Defects identified with subject property amenities are linked to the given amenity where the defect is identified. For example, the instance of the DEFECT container that represents defect with a deck must be linked to the instance of the AMENITY container with AmenityType = “Deck”.
- When multiple defects are identified with a given amenity, each of these DEFECT containers are linked to the same instance of the AMENITY container.

Data Sources

The DATA_SOURCE containers are leveraged to identify the source of data for an item referenced in the appraisal. As the DATA_SOURCES container is located outside the PROPERTIES container, each instance of the DATA_SOURCE container must be linked to the data point or the container that it is providing the source of the information. When multiple items have the same data source, include only one instance of the DATA_SOURCE container in the XML and link this instance to the multiple items as indicated below.

In the following example, in the **Sales Comparison Approach**, Assessor Record is indicated as the data source for sales comp 1, 2, and 3. One instance of the DATA_SOURCE container with DataSourceType = “AssessorRecord” is included in the XML and the same DATA_SOURCE container is used in the RELATIONSHIP containers to indicate that it is a data source for sales comp 1, 2, and 3.

DATA_SOURCE container with DataSourceType= “AssessorRecord” has xlink:label as shown below.

```
<DATA_SOURCE xlink:label="DATA_SOURCE_AssessorRecord">
|   <DataSourceType>AssessorRecord</DataSourceType>
</DATA_SOURCE>
```

This DATA_SOURCE container is referenced in three RELATIONSHIP containers in the xlink:from attribute, which indicates that the same data source is used for sales comp 1, 2 and 3.

```
<RELATIONSHIP xlink:arcrole="urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY" xlink:from="DATA_SOURCE_AssessorRecord" xlink:to="PROPERTY_SALESCOMP1"/>
<RELATIONSHIP xlink:arcrole="urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY" xlink:from="DATA_SOURCE_AssessorRecord" xlink:to="PROPERTY_SALESCOMP2"/>
<RELATIONSHIP xlink:arcrole="urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY" xlink:from="DATA_SOURCE_AssessorRecord" xlink:to="PROPERTY_SALESCOMP3"/>
```

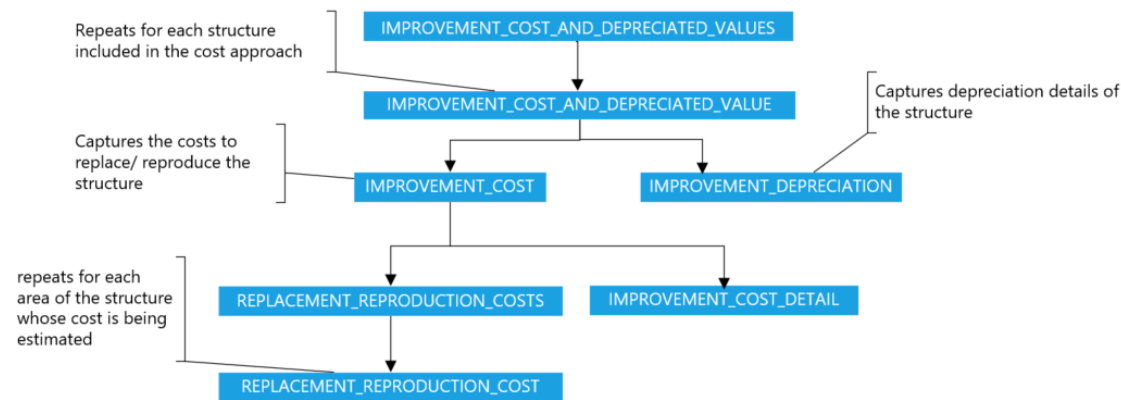
Cost Approach

IMPROVEMENT_COST_AND_DEPRECIATED_VALUE Element

Depreciated Cost of each structure included in the cost approach must be provided in a separate instance of the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container. For example, when a dwelling and 2 outbuildings are included in the cost approach, three instances of the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container must be delivered in the XML.

- Each IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container must be linked to the subject instance of the IMPROVEMENT container to which the replacement/reproduction costs apply. For example,

- The instance of the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container that is capturing Depreciated Cost of the Barn must be linked to the subject instance of the IMPROVEMENT container where ImprovementType = “Outbuilding” and OutbuildingType = “Barn”.
- The instance of the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container that is capturing Depreciated Cost of the dwelling must be linked to the subject instance of the IMPROVEMENT container where ImprovementType = “Dwelling”. When there is more than one dwelling, the arcrole must be made to the appropriate instance of the IMPROVEMENT container (based on the ImprovementType = “Dwelling” and StructureIdentifier).
- In each instance of the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container,
 - Information about the costs to replace/reproduce the structure must be delivered in the IMPROVEMENT_COST container.
 - Information about depreciation of the structure must be delivered in the IMPROVEMENT_DEPRECIATION container.



IMPROVEMENT_COST Element

In each instance of the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container, information about the costs to replace/reproduce the structure must be delivered in the IMPROVEMENT_COST container.

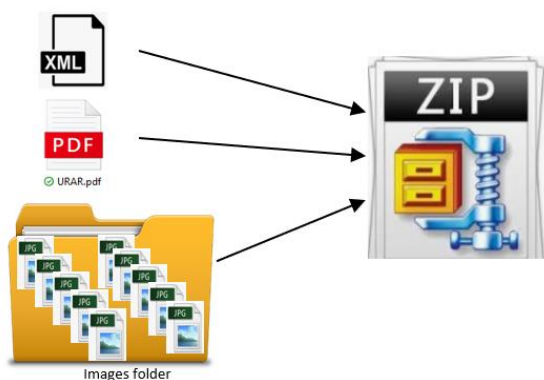
- Within the IMPROVEMENT_COST container, the REPLACEMENT_REPRODUCTION_COST container must repeat for each area of the structure where costs to reproduce/replace are being estimated.
 - For example, when replacement/reproduction cost is provided for “Above Grade Finished Area” and “Built-in Garage”, two instances of the REPLACEMENT_REPRODUCTION_COST containers must be provided.

IMPROVEMENT_DEPRECIATION Element

In each instance of the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container, information about the depreciation related to the structure must be included in the IMPROVEMENT_DEPRECIATION container.

Appraisal File Structure – Submission to UCDP

This section describes how to package the UAD XML file, appraisal report, and the associated images. The same requirement applies for Appraisal Update and Completion Report as well.



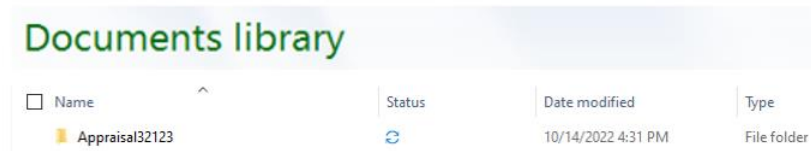
Create one .zip file for each appraisal (not to exceed 60 mb). The .zip file must include:

- One UAD 3.6 XML file
- One Appraisal Report PDF (including the embedded images)

- Images folder includes images associated with this appraisal (e.g., .jpeg, .png)

Creation of .zip File

- Create a directory for the Report



- Place the Appraisal Report and UAD XML file in this directory and create subdirectory (folder) called **Images** for the images.

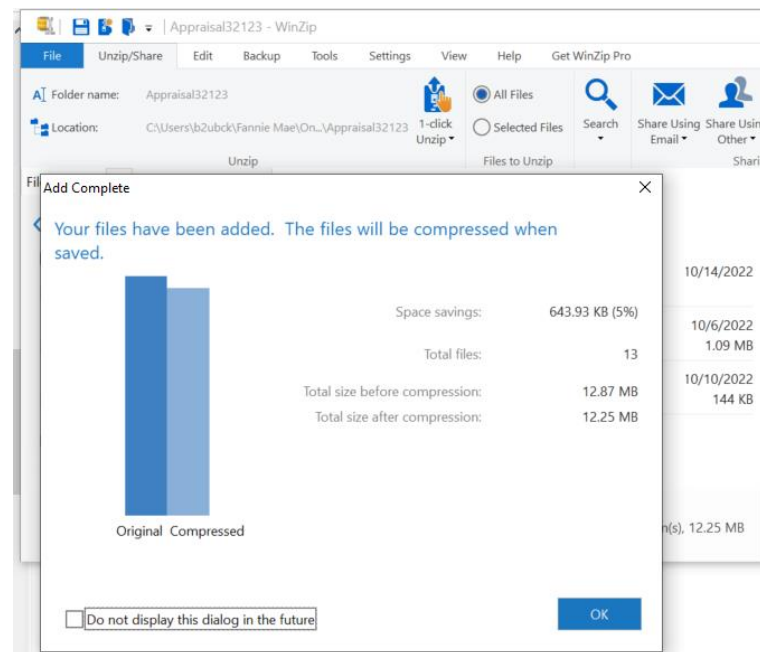
<input type="checkbox"/> Name	Date modified	Type
<input checked="" type="checkbox"/> <u>Images</u>	<u>10/14/2022 4:37 PM</u>	<u>File folder</u>
Appraisal32123.pdf	10/6/2022 5:11 PM	Adobe Acrobat Document
Appraisal32123.xml	10/10/2022 1:39 PM	XML File

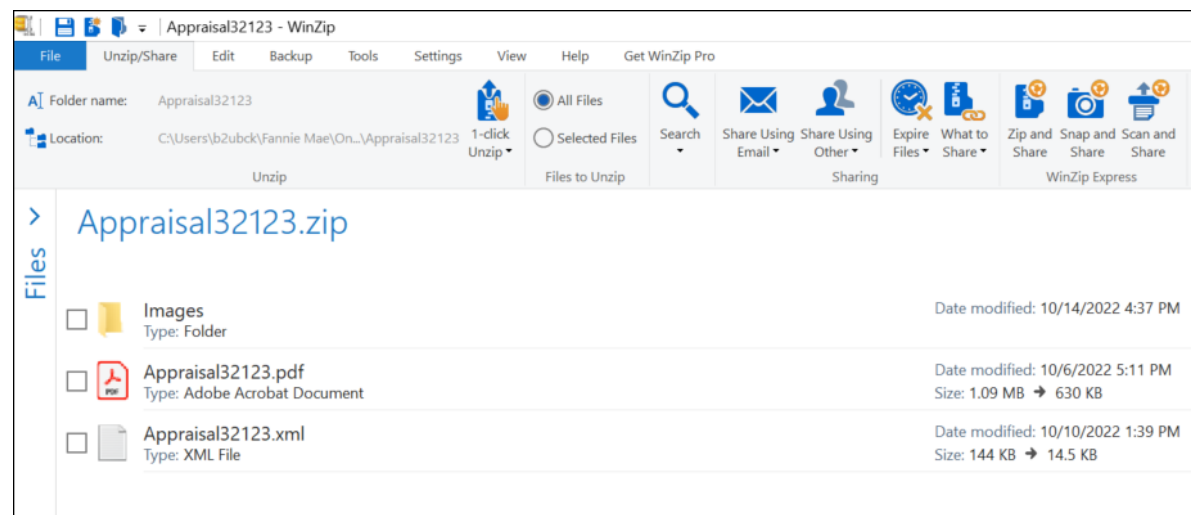
- Place the images in the Images subdirectory

Images Folder

<input type="checkbox"/> Name	Date	Type	Size
SF5_Bath1	5/16/2024 1:28 PM	PNG File	21 KB
SF5_Bath2	5/16/2024 1:29 PM	PNG File	21 KB
SF5_Bedroom1	5/16/2024 1:20 PM	PNG File	11 KB
SF5_Bedroom2	5/16/2024 1:29 PM	PNG File	21 KB
SF5_Bedroom3	5/16/2024 1:30 PM	PNG File	21 KB
SF5_Comp1	5/16/2024 1:30 PM	PNG File	21 KB
SF5_Comp2	5/16/2024 1:30 PM	PNG File	21 KB
SF5_Comp3	5/16/2024 1:30 PM	PNG File	21 KB

- ZIP the contents of the top-level Appraisal directory (folder)





UAD 3.6 XML file

- A well-formed XML file in accordance with the MISMO v3.6 Reference Model.
- The XML must be formatted using UTF-8 encoding.
- The images associated with an appraisal must not be embedded in the XML. Only the metadata about images must be provided in the XML that includes relative path to these images in the .zip file. The metadata about each image is included in an instance of the IMAGE container in the UAD 3.6 XML file as specified in the **Images** section.
- The appraisal report (pdf) must not be embedded in the XML. It must be included in the .zip file as specified above.

Appraisal Report – PDF requirements

- The PDF report included in the .zip file must match the content of the corresponding XML file.

- The appraisal report must be a first-generation/native PDF. For the purposes of the UAD, a first-generation PDF is a PDF file of the appraisal report that is produced and included in the .zip file by the appraiser's software vendor before the appraisal is transmitted by the appraiser.
- The PDF report included in the .zip file must not be password protected for opening/viewing/printing/page extracting.
- The PDF report in the zip file is not encrypted.
- PDF is not restricted from reading (e.g., no Digital Rights Management (DRM) protections).

Images Folder in the .zip File

- The name of the images folder must be "Images" (case sensitive).
- Each image included in the Images folder of the .zip file must have a unique file name.
- Please refer to the data point "MIMETypeIdentifier" in the URAR Delivery Specification document for the allowable extensions for the images.
- Each image provided in the Images folder must be referenced at least once in the XML file.

Header and Footer

Overview

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

Header

Header Text displays on all pages of the report except **Summary**.

Uniform Residential Appraisal Report HF.001

Page [Page] of [Pages]

- **Left side:** DocumentType (UID: 1000.0039, FID: HF.001) = “Uniform Residential Appraisal 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

Uniform Residential Appraisal Report

Page 2 of 28

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

Fannie Mae | Freddie Mac HF.003
September 2024 HF.004

Appraiser Reference ID HF.005

Agency Case File ID HF.006

Client Reference ID HF.007

AMC Reference ID HF.008

- *Appraisal Version #* - AboutVersionIdentifier (UID: 2100.0010, FID: HF.002)
 - Always displays
- *Fannie Mae | Freddie Mac* - DocumentFormIssuingEntityType (UID: 2100.0048, FID: HF.003)
 - Always displays
- *September 2024* - DocumentFormIssuingEntityVersionIdentifier (UID: 2100.0049, FID: HF.004)
 - Always displays
- *Appraiser Reference ID* - AppraiserFileIdentifier (UID: 2100.0009, FID: HF.005)
 - Always displays
- *Agency Case File ID* - AdditionalValuationIdentifier (UID: 2100.0005, FID: HF.006)
 - Displays when AdditionalValuationIdentifierType (UID: 2100.0006, FID: HF.006) = "GovernmentAgency"
- *Client Reference ID* - AdditionalValuationIdentifier (UID: 2100.0003, FID: HF.007)
 - Displays when AdditionalValuationIdentifierType (UID: 2100.0004, FID: HF.007) = "Client"
- *AMC Reference ID* - AdditionalValuationIdentifier (UID: 2100.0007, FID: HF.008)
 - Displays when AdditionalValuationIdentifierType (UID: 2100.0008, 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.

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

01 Summary

Overview

The **Summary** section provides a synopsis of key information from the URAR to serve as a quick reference to the reader, including actions to be taken into consideration by a reviewer.

The data in this section is redisplayed from other sections of the report.

[ADDRESS] 1.000

SUMMARY

Opinion of Market Value 1.001 1.085 (Cooperative Interest)

Final Value Condition Statement 1.002

Effective Date of Appraisal 1.003

Assignment Reason 1.004

Borrower Name 1.005

Current Owner of Public Record 1.006

Contract Price 1.007

Listing Status 1.008

Market Value Condition 1.009

Property Valuation Method 1.010

Appraiser Name 1.011

Property Description

Construction Method 1.012

Attachment Type 1.013

Structure Design 1.014

Overall Quality 1.030

Overall Condition 1.031

		Yes	No
Planned Unit Development (PUD)	1.015	<input type="checkbox"/>	<input type="checkbox"/>
Condominium	1.016	<input type="checkbox"/>	<input type="checkbox"/>
Cooperative	1.017	<input type="checkbox"/>	<input type="checkbox"/>
Condop	1.018	<input type="checkbox"/>	<input type="checkbox"/>
Observed Project Deficiencies	1.019	<input type="checkbox"/>	<input type="checkbox"/>
Subject Site Owned in Common	1.020	<input type="checkbox"/>	<input type="checkbox"/>


1.000.1

Data Mapping and PDF Rendering Information

The **Summary** section always displays. The **Source Section FID** column indicates the origin of the summary data. All information repopulates from the associated source sections.

Summary: General Information			
Report Field ID	Report Label	Source Section FID	ion
1.000	Address	3.000	Subject
1.001	Opinion of Market Value	26.007	Reconciliation
1.085	(Cooperative Interest)	26.074	Display (Cooperative Interest) when it is displayed in Reconciliation.
1.002	Final Value Condition Statement	26.013	Reconciliation
1.003	Effective Date of Appraisal	26.011	Reconciliation
1.004	Assignment Reason	2.000	Assignment Information
1.005	Borrower Name	2.001	Assignment Information
1.006	Current Owner of Public Record	2.003	Assignment Information
1.007	Contract Price	20.004	Sales Contract Reconciliation
1.008	Listing Status	19.002	Subject Listing information – for most recent listing
1.009	Market Value Condition	26.009	Reconciliation
1.010	Property Valuation Method	2.004	Assignment Information
1.011	Appraiser Name	2.017	Assignment Information

Example:

In Figure 1 - 1, the **Summary** section redisplay *Opinion of Market Value*, *Effective Date of Appraisal*, and *Market Value Condition* from the **Reconciliation** section of the report.

Figure 1 - 1

SUMMARY

Opinion of Market Value	\$778,000	Market Value Condition	As Is
Effective Date of Appraisal	09/08/2019	Property Valuation Method	Hybrid Appraisal
Assignment Reason	Refinance	Appraiser Name	Bill Smith
Borrower Name	James Borrower		
	Lauren Lightfoot		
Current Owner of Public Record	James Borrower		
	Lauren Lightfoot		
Listing Status	None		

Reconciliation**Approaches to Value**

	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	\$778,000		
Reason for Exclusion		Not Necessary for Credible Results	Not Necessary for Credible Results


Appraisal Summary

Opinion of Market Value	\$778,000	Reasonable Exposure Time	90 days
Market Value Condition	As Is	Effective Date of Appraisal	09/08/2019

Property Description

The **Property Description** subsection always displays.

Property Description			
Construction Method	1.012		
Attachment Type	1.013		
Structure Design	1.014		
		Yes	No
Planned Unit Development (PUD)	1.015	<input type="checkbox"/>	<input type="checkbox"/>
Condominium	1.016	<input type="checkbox"/>	<input type="checkbox"/>
Cooperative	1.017	<input type="checkbox"/>	<input type="checkbox"/>
Condop	1.018	<input type="checkbox"/>	<input type="checkbox"/>
Observed Project Deficiencies	1.019	<input type="checkbox"/>	<input type="checkbox"/>
Subject Site Owned in Common	1.020	<input type="checkbox"/>	<input type="checkbox"/>
Units Excluding ADUs	1.021		
Accessory Dwelling Units	1.022		
Property Rights Appraised	1.023		
		Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	1.024	<input type="checkbox"/>	<input type="checkbox"/>
Property Restriction	1.025		
Encroachment	1.026		
Zoning Compliance	1.027		
HUD Data Plate Attached	1.028		
HUD Label Present for All Sections	1.029		



1.000.1

Summary: Property Description			
Report Field ID	Report Label	Source Field ID	Original Section
1.012	Construction Method	8.011	Dwelling Exterior – display all unique values for each occurrence of ConstructionMethodType when ImprovementType = “Dwelling” If there are multiple unique construction methods, display as stacked on a separate line.

Summary: Property Description			
Report Field ID	Report Label	Source Field ID	Original Section
1.013	Attachment Type	3.004	Subject Property
1.014	Structure Design	8.002	Dwelling Exterior
1.015	Planned Unit Development (PUD)	3.010	Subject Property
1.016	Condominium	3.011	Subject Property
1.017	Cooperative	3.012	Subject Property
1.018	Condop	3.013	Subject Property
1.019	Observed Project Deficiencies	18.014	Project Information
1.020	Subject Site Owned in Common	3.015	Subject Property
1.021	Units Excluding ADUs	3.005	Subject Property
1.022	Accessory Dwelling Units	3.006	Subject Property
1.023	Property Rights Appraised	3.019	Subject Property
1.024	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	16.004	Highest and Best Use
1.025	Property Restriction	4.051	Site
1.026	Encroachment	4.059	Site
1.027	Zoning Compliance	4.014	Site
1.028	HUD Data Plate Attached	9.010	Manufactured Home
1.029	HUD Label Present for All Sections	9.016	Manufactured Home
1.030	Overall Quality	15.000	Overall Quality and Condition
1.031	Overall Condition	15.005	Overall Quality and Condition
1.000.1	<i>No label</i>	8.000.1	Dwelling Exterior [Image]

Apparent Defects, Damages, Deficiencies Requiring Action

The **Apparent Defects, Damages, Deficiencies Requiring Action** subsection always displays. The following data points determine how the information in this subsection is rendered.

- SiteDefectsExistIndicator (UID: 1500.0178, FID: 4.099)
 - DwellingExteriorDefectsExistIndicator (UID: 3900.0097, FID: 8.055)
 - UnitInteriorDefectsExistIndicator (UID: 3900.0107, FID: 10.055)
 - OutbuildingDefectsExistIndicator (UID: 0300.0111, FID: 12.019)
 - VehicleStorageDefectsExistIndicator (UID: 3200.0021, FID: 13.004)
 - SubjectPropertyAmenitiesDefectsExistIndicator (UID: 0200.0053, FID: 14.005)
1. When all indicators are “false”, ‘None’ displays below the subsection header (gray bar), and the **Apparent Defects, Damages, Deficiencies** table does not display. (Figure 1 - 2)

Figure 1 - 2

Apparent Defects, Damages, Deficiencies Requiring Action

None

2. When Recommended Action is none for all defects, then the static text displays: *There are no apparent defects, damages, or deficiencies requiring action. For details, reference the 'Reconciliation' section*, and the table does not display. (Figure 1 - 3)

From MH1 –

Figure 1 - 3

Apparent Defects, Damages, Deficiencies Requiring Action

There are no apparent defects, damages, or deficiencies requiring action. For details, reference the 'Reconciliation' section.

3. Display each Defect, Damage, Deficiency in the table where DefectItemRecommendedActionType <> “None”.

Apparent Defects, Damages, Deficiencies Requiring Action

The items listed below represent the As Is condition as of the effective date of this report 1.032

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
Site					
1.033	1.034	1.035	1.036	1.037	1.038
Dwelling Exterior - [Structure Identifier]		1.039			
1.040	1.041	1.042	1.043	1.044	1.045
Unit Interior - [Structure Identifier] - [Unit Identifier]		1.046 - 1.047			
1.048	1.049	1.050	1.051	1.052	1.053
Outbuilding - [Outbuilding Type]		1.054			
1.055	1.056	1.057	1.058	1.059	1.060
Unit Interior - [Outbuilding Type] - [Unit Identifier]		1.061 - 1.062			
1.063	1.064	1.065	1.066	1.067	1.068
Vehicle Storage					
1.069	1.070	1.071	1.072	1.073	1.074
Subject Property Amenities					
1.075	1.076	1.077	1.078	1.079	1.080
Total Cost					1.081

As Is Overall Condition Rating 1.082

Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections

There are no apparent defects, damages, or deficiencies requiring action. For details, reference the 'Reconciliation' section. 1.084

Total Estimated Cost of Items

Recommended for Repair 1.083

Summary: Apparent Defects, Damages, Deficiencies Requiring Action			
Report Field ID	Report Label	Source Field ID	Original Section
1.032	[Static Text] The items listed below represent the As Is condition as of the effective date of this report	26.020	Reconciliation - Defects, Damages, Deficiencies

Summary: Apparent Defects, Damages, Deficiencies Requiring Action			
Report Field ID	Report Label	Source Field ID	Original Section
1.033 1.040 1.048 1.055 1.063 1.069 1.075	Feature	26.021 26.028 26.036 26.044 26.052 26.058 26.064	Reconciliation - Defects, Damages, Deficiencies
1.034 1.041 1.049 1.056 1.064 1.070 1.076	Location	26.022 26.029 26.037 26.045 26.053 26.059 26.065	Reconciliation - Defects, Damages, Deficiencies
1.035 1.042 1.050 1.057 1.065 1.071 1.077	Description	26.023 26.030 26.038 26.046 26.054 26.060 26.066	Reconciliation - Defects, Damages, Deficiencies
1.036 1.043 1.051 1.058 1.066 1.072 1.078	Affects Soundness or Structural Integrity	26.024 26.031 26.039 26.047 26.055 26.061 26.067	Reconciliation - Defects, Damages, Deficiencies
1.037 1.044 1.052 1.059 1.067 1.073 1.079	Recommended Action	26.025 26.032 26.040 26.048 26.056 26.062 26.068	Reconciliation - Defects, Damages, Deficiencies
1.038 1.045 1.053 1.060 1.068 1.074 1.080	Estimated Cost to Repair	26.026 26.033 26.041 26.049 26.057 26.063 26.069	Reconciliation - Defects, Damages, Deficiencies
1.081	Total Cost	26.070	Reconciliation - Defects, Damages, Deficiencies
1.082	As Is Overall Condition Rating	26.071	Reconciliation - Defects, Damages, Deficiencies
1.083	Total Estimated Cost of Items Recommended for Repair	26.072	Reconciliation - Defects, Damages, Deficiencies
1.084	[Static Text] <i>There are no apparent defects, damages, or deficiencies requiring action. For details, reference the 'Reconciliation' section.</i>		

Estimated Cost to Repair

- When CostToRepairType (UID: 3900.0001 FID: *Not on report*) = “Itemized”
 - Display the column **Estimated Cost to Repair** and the *Total Cost* - DefectCostToRepairTotalAmount (UID: 3900.0002, FID: **1.081**)
 - Calculated: The sum of all occurrences of DefectItemEstimatedCostToRepairAmount
 - Right-justify label *Total Cost* and the amount (Figure 1 - 4)

Recommended Action with Estimated Cost to Repair

Figure 1 - 4

Apparent Defects, Damages, Deficiencies Requiring Action

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
Dwelling Exterior					
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair	\$1,500
Total Cost					\$1,500

As Is Overall Condition Rating C5

Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections

```
<PROPERTY_DEFECT_SUMMARY>
  <CostToRepairType>Itemized</CostToRepairType>
  <DefectCostToRepairTotalAmount>1500</DefectCostToRepairTotalAmount>
</PROPERTY_DEFECT_SUMMARY>
```

- When CostToRepairType (UID: 3900.0001 FID: *Not on report*) = "TotalCost"
 - Display the label *Total Estimated Cost of Items Recommended for Repair* and DefectCostToRepairTotalAmount (UID: 3900.0002, FID: *1.083*) below the table.
 - Do not display the column **Estimated Cost to Repair** and *Total Cost* amount.
- When CostToRepairType (UID: 3900.0001 FID: *Not on report*) = "None"
 - Do not display the column **Estimated Cost to Repair** and *Total Cost* amount or the label *Total Estimated Cost of Items Recommended for Repair*. (Figure 1 - 5)

Recommended Action but no Estimated Cost to Repair

Figure 1 - 5

Apparent Defects, Damages, Deficiencies Requiring Action

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Dwelling Exterior				
Exterior Walls and Trim	Lower right corner of rear wall	Possible termite infestation	No	Inspection
Mechanical System	Basement	The hot water heater is not operational. No hot water.	No	Repair

```
<PROPERTY_DEFECT_SUMMARY>
  <CostToRepairType>None</CostToRepairType>
</PROPERTY_DEFECT_SUMMARY>
```

As Is Overall Condition Rating

When NewConstructionIndicator = "false" AND (PropertyValuationConditionalConclusionType = "SubjectToCompletionPerPlans" OR "SubjectToRepair")

- Display *As Is Overall Condition Rating* – PropertyAsIsConditionRatingCode (UID: 1300.0034, FID: 1.082) and display static text in italics, “Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections” below label *As Is Overall Condition Rating*. (Figure 1 - 6)

Figure 1 - 6

		Total Cost 1.081
As Is Overall Condition Rating 1.082	Total Estimated Cost of Items	
Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections	Recommended for Repair 1.083	
There are no apparent defects, damages, or deficiencies requiring action. For details, reference the 'Reconciliation' section. 1.084		

02 Assignment Information

Overview

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

Assignment Information

Assignment Reason	2.000	Property Valuation Method	2.004	
Borrower Name	2.001			
Seller Name	2.002	Was a Property Data Report used in lieu of an Inspection?	2.005	Yes No <input type="checkbox"/> <input type="checkbox"/>
Current Owner of Public Record	2.003	Appraiser Fee	2.006	
		AMC Fee	2.007	
		Government Agency	2.008	
		Investor Requested Special Identification	2.009	

Contact Information

[Role]/[Role]	2.010 /2.011	Credentials	
Company Name	2.012	ID	2.014
Company Address	2.013	State	2.015
		Expires	2.016

Data Mapping and PDF Rendering Information

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

Assignment Information

Assignment Reason	2.000	Property Valuation Method	2.004	
Borrower Name	2.001			Yes No
Seller Name	2.002	Was a Property Data Report used in lieu of an Inspection?	2.005	<input type="checkbox"/> <input type="checkbox"/>
Current Owner of Public Record	2.003	Appraiser Fee	2.006	
		AMC Fee	2.007	
		Government Agency	2.008	
		Investor Requested Special Identification	2.009	

Assignment Reason

Assignment Information: General Information – Assignment Reason				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
2.000	Assignment Reason	1000.0034	ValuationAssignmentType	Always displays

Borrower, Seller, and Current Owner

Borrowers, sellers, and current owners may be individuals or legal entities.

Assignment Information: General Information – Borrower, Seller, and Current Owner				
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.
2.001	Borrower Name	1000.0103	PartyRoleType	Display when PartyRoleType = “Borrower” and is an individual
		1000.0101	FirstName	Display when the borrower is an individual
		1000.0170	MiddleName	Display when provided when the borrower is an individual
		1000.0102	LastName	Display when the borrower is an individual
		1000.0171	SuffixName	Display when provided when the borrower is an individual
		1000.0105	PartyRoleType	Display when PartyRoleType = “Borrower” and is a legal entity
		1000.0104	FullName	Display when the borrower is a legal entity
Seller Name				When seller is not provided, do not display report label.
2.002	Seller Name	1000.0021	PartyRoleType	Display when PartyRoleType = “PropertySeller” and is an individual
		1000.0018	FirstName	Display when the seller is an individual
		1000.0172	MiddleName	Display when provided when the seller is an individual
		1000.0019	LastName	Display when the seller is an individual
		1000.0173	SuffixName	Display when provided when the seller is an individual
		1000.0116	PartyRoleType	Display when PartyRoleType = “PropertySeller” and is a legal entity
		1000.0020	FullName	Display when the seller is a legal entity

Current Owner of Public Record

There must be at least one instance of *Current Owner of Public Record* - PartyRoleType = "PropertyOwner".

The XML formation and applicable rows in the UAD Specification will vary depending on whether the *Current Owner of Public Record*:

- A. Matches the Borrower Name, such as for some refinance transactions, *or*
- B. Matches the Seller Name, *or*
- C. Does not match the Borrower and/or Seller Name

For A and B, the vendor should send multiple ROLES for the PARTY instead of repeating the PropertyOwner instance of PARTY with the exact same information. Reference the [PARTY Element](#) and [ROLE Element](#) sections for more information.

Assignment Information: General Information – Current Owner of Public Record				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
2.003	Current Owner of Public Record	1000.0182	PartyRoleType	For Case A when the borrower/property owner is an individual, populate with “PropertyOwner” Redisplay the Borrower Name (2.001) in Current Owner of Public Record (2.003).
		1000.0183	PartyRoleType	For Case A when the borrower/property owner is a legal entity, populate with “PropertyOwner” Redisplay the Borrower Name (2.001) in Current Owner of Public Record (2.003).
		1000.0184	PartyRoleType	For Case B when the seller/property owner is an individual (person), populate with “PropertyOwner” Redisplay the Seller Name (2.002) in Current Owner of Public Record (2.003).
		1000.0185	PartyRoleType	For Case B when the seller/property owner is an individual person, populate with “PropertyOwner” Redisplay the Seller Name (2.002) in Current Owner of Public Record (2.003).
		1000.0025	PartyRoleType	For Case C when the property owner is an individual (person), populate with “PropertyOwner” and include the following:
		1000.0022	FirstName	Display when the property owner is an individual
		1000.0174	MiddleName	Display when provided when the property owner is an individual
		1000.0023	LastName	Display when the property owner is an individual
		1000.0175	SuffixName	Display when provided when the property owner is an individual
		1000.0117	PartyRoleType	For Case C when the property owner is a legal entity, populate with “PropertyOwner” and include the following:
		1000.0024	FullName	Display when the property owner is a legal entity

Property Valuation Method and Property Data Report

Assignment Information

Assignment Reason	2.000	Property Valuation Method	2.004	
Borrower Name	2.001	Was a Property Data Report used in lieu of an Inspection?	2.005	Yes No <input type="checkbox"/> <input type="checkbox"/>
Seller Name	2.002	Appraiser Fee	2.006	
Current Owner of Public Record	2.003	AMC Fee	2.007	
		Government Agency	2.008	
		Investor Requested Special Identification	2.009	

Assignment Information: General Information – Property Valuation Method and Property Data Report

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
2.004	Property Valuation Method	1000.0158	PropertyValuationMethodType	Always displays
2.005	Was a Property Data Report used in lieu of an Inspection?	1000.0043	Property Data Report Indicator	Checkbox always displays When “true”, triggers the Property Data Report subsection (2.055 - 2.063)

Appraiser Fee and AMC Fee

Appraiser Fee and *AMC Fee*, if provided, are each a type-value pair in the XML that is included in the corresponding instance of PARTY:

- *Appraiser Fee*, if provided, is included in the instance with PartyRoleType (UID: 2400.0056, FID: *Not on report*) = “Appraiser”, as described in the **Appraiser and Supervisory Appraiser** subsection in this chapter (2.017-2.131).
- *AMC Fee*, if provided, is included in the instance with the AMC, as described in the **[Role]/[Role]** subsection in this chapter (2.032-2.046).
 - PartyRoleType (UID: 2400.0300, FID: 2.010) = “ManagementCompany” if the AMC is not the client.
 - PartyRoleType (UID: 2400.0017, FID: 2.011) = “ManagementCompany” if the AMC is the client.

Assignment Information: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
2.006	Appraiser Fee	1000.0010	FeeType	Display when FeeType = "AppraisalFee" AND Exists
		1000.0011	ProvidedServiceActualCostAmount	If not provided, do not display report label.
2.007	AMC Fee	1000.0152	FeeType	Display when FeeType = "AppraisalManagementCompanyFee" AND Exists
		1000.0153	ProvidedServiceActualCostAmount	If not provided, do not display report label.
		1000.0004	FeeType	Display when FeeType = "AppraisalManagementCompanyFee" AND PartyRoleType = "Client" AND Exists.
		1000.0005	ProvidedServiceActualCostAmount	If not provided, do not display report label.

Example of Appraiser Fee and AMC Fee

Figure 2 - 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>

```

Government Agency Appraisals and Special Identification

Assignment Information: General Information – Government Agency Appraisals and Special Identification				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
2.008	Government Agency	1000.0028	GovernmentAgencyAppraisalIndicator	When “false”, do not display report label.
		1000.0029	GovernmentAgencyAppraisalType	Required when GovernmentAgencyAppraisalIndicator = “true”
2.009	Investor Requested Special Identification	1000.0038	InvestorRequestedIdentificationCode	When not provided, do not display report label.

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)
- Person(s) providing significant real property appraisal assistance (**Significant Real Property Appraisal Assistance** subsection)
- Entity providing a property data report (**Property Data Report** subsection)

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

[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 (2.010/2.011)	Reference in This Chapter
The lender is the client	PartyRoleType (UID: 2400.0018, FID: 2.010) = “Client” PartyRoleType (UID: 2400.0017, FID: 2.011) = “Lender”	Client/Lender	Clients
The AMC is the client	PartyRoleType (UID: 2400.0018, FID: 2.010) = “Client” PartyRoleType (UID: 2400.0017, FID: 2.011) = “ManagementCompany”	Client/Appraisal Management Company	Clients
Another entity - Attorney	PartyRoleType (UID: 2400.0018, FID: 2.010) = “Client” PartyRoleType (UID: 2400.0017, FID: 2.011) = “Attorney”	Client/Attorney	Clients

[Role]/[Role] - Examples			
Example	Occurrences of PartyRoleType in XML	How to Display Subheading (2.010/2.011)	Reference in This Chapter
Another entity - Investor	PartyRoleType (UID: 2400.0018, FID: 2.010) = "Client" PartyRoleType (UID: 2400.0017, FID: 2.011) = "Investor"	Client/Investor	Clients
Another entity - Client	PartyRoleType (UID: 2400.0018, FID: 2.010) = "Client" PartyRoleType (UID: 2400.0017, FID: 2.011) = "Other" PartyRoleTypeOtherDescription (UID: 2400.0077, FID: 2.011)	Client/[Other Description]	Clients
The AMC is not the client	PartyRoleType (FID: 2400.0300, UID: 2.010) = "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 2 - 2)

Figure 2 - 2

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

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

Client

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

- Clients must have an additional PartyRoleType (UID: 2400.0017, FID: 2.011) to identify the type of client.

[Role]/[Role] 2.010 /2.011			
Company Name	2.012	Credentials	
Company Address	2.013	ID	2.014
		State	2.015
		Expires	2.016

Assignment Information: Contact Information – [Role]/[Role] - Client				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When PartyRoleType (UID: 2400.0018, FID: 2.010) = “Client” and PartyRoleType (UID: 2400.0017, FID: 2.011) is present ...
2.012	Company Name	2400.0013	FullName	Always displays
2.013	Company Address	2400.0001	AddressLineText	Always displays
		2400.0002	CityName	Always displays
		2400.0004	StateCode	Always displays
		2400.0003	PostalCode	Always displays
Credentials				If LicenseIdentifier, LicenseIssuingAuthorityStateCode, and LicenseExpirationDate are not provided, do not display report label.
2.014	ID	2400.0015	LicenseIdentifier	Display when provided for PartyRoleType (UID: 2400.0017, FID: 2.011) = “ManagementCompany”. If not provided, do not display report label.
2.015	State	2400.0016	LicenseIssuingAuthorityStateCode	Display when provided for PartyRoleType (UID: 2400.0017, FID: 2.011) = “ManagementCompany”. If not provided, do not display report label.
2.016	Expires	2400.0014	LicenseExpirationDate	Display when provided for PartyRoleType (UID: 2400.0017, FID: 2.011) = “ManagementCompany”. If not provided, do not display report label.

When a given PARTY plays multiple roles (e.g., Lender is also the Client), then both roles must be identified in the same instance of the PARTY container via multiple occurrences of the ROLE container, and the specific role played by the party is captured in ROLE/ROLE_DETAIL/PartyRoleType.

- When Lender is also the Client, the instance of the PARTY container representing Lender must have two instances of the ROLE container. One of the instances must identify ROLE/ROLE_DETAIL/PartyRoleType as “Lender”, the second instance must identify ROLE/ROLE_DETAIL/PartyRoleType as “Client”. Similarly, when AMC is the Client, or Attorney is the Client, the PARTY container must include two instances of ROLE container. The snippet provided below depicts a PARTY container where Lender is also the Client.

```
<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 if an appraisal management company exists but is not the client. (Figure 2 - 3)

Figure 2 - 3

```

<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 2 - 4)

Figure 2 - 4

```
<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>
```

- Deliver the property data collector information if a property data report is used. (Figure 2 - 5)

Figure 2 - 5

```

<PARTY>
  <LEGAL_ENTITY>
    <CONTACTS>
      <CONTACT>
        <NAME>
          <FirstName>Richard</FirstName>
          <LastName>Real</LastName>
        </NAME>
      </CONTACT>
    </CONTACTS>
    <LEGAL_ENTITY_DETAIL>
      <FullName>Richard's Agency</FullName>
    </LEGAL_ENTITY_DETAIL>
  </LEGAL_ENTITY>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>789 East St</AddressLineText>
      <CityName>Nowhere</CityName>
      <PostalCode>90021</PostalCode>
      <StateCode>CA</StateCode>
    </ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE>
      <PROPERTY_DATA_COLLECTOR>
        <PrimaryOccupationType>RealEstateAgent</PrimaryOccupationType>
      </PROPERTY_DATA_COLLECTOR>
      <ROLE_DETAIL>
        <PartyRoleType>PropertyDataCollector</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>

```

[Role]/[Role] 2.010 /2.011

Company Name	2.012	Credentials	
Company Address	2.013	ID	2.014
		State	2.015
		Expires	2.016

Assignment Information: Contact Information – [Role]/[Role] – Non-Clients				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules When PartyRoleType (UID: 2400.0300, FID: 2.010) = “Lender” or “Management Company”...
2.012	Company Name	2400.0295	FullName	... displays
2.013	Company Address	2400.0296	AddressLineText	... displays
		2400.0297	CityName	... displays
		2400.0299	StateCode	... displays
		2400.0298	PostalCode	... displays
Credentials				If LicenseIdentifier, LicenseIssuingAuthorityStateCode, and LicenseExpirationDate are not provided, do not display report label.
2.014	ID	2400.0397	LicenseIdentifier	Display when provided for PartyRoleType (UID: 2400.0300, FID: 2.010) = “ManagementCompany”. If not provided, do not display report label.
2.015	State	2400.0398	LicenseIssuingAuthorityStateCode	Display when provided for PartyRoleType (UID: 2400.0300, FID: 2.010) = “ManagementCompany”. If not provided, do not display report label.
2.016	Expires	2400.0396	LicenseExpirationDate	Display when provided for PartyRoleType (UID: 2400.0300, FID: 2.010) = “ManagementCompany”. If not provided, do not display report label.

Appraiser and Supervisory Appraiser

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

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

Appraiser

Information about the Appraiser displays based on PartyRoleType (UID: 2400.0056, FID: *Not on report*) = “Appraiser”, and always displays.

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

Appraiser			
Name	2.017	Credentials	
Designation	2.018	Level	2.024
Company Name	2.019	ID	2.025
Company Address	2.020	State	2.026
Scope of Inspection by Appraiser		Expires	2.027
Subject Property Inspection		ASC Identifier	2.028
Exterior	2.021	VA Appraiser ID	2.029
Interior	2.022	FHA Appraiser ID	2.030
Inspection Date	2.023	Employment Type	2.031

Assignment Information: Contact Information – Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
2.017	Name	2400.0041	FirstName	Always displays
		2400.0043	MiddleName	Display when provided
		2400.0042	LastName	Always displays
		2400.0044	SuffixName	Display when provided
2.018	Designation	2400.0049	AppraiserDesignationType	Display when provided

Assignment Information: Contact Information – Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				If there are multiple designations, display separated with a comma
2.019	Company Name	2400.0047	AppraiserCompanyName	Always displays
2.020	Company Address	2400.0033	AddressLineText	Always displays
		2400.0034	CityName	Always displays
		2400.0036	StateCode	Always displays
		2400.0035	PostalCode	Always displays
Scope of Inspection by Appraiser			Always displays	
Subject Property Inspection				
2.021	Exterior	2400.0081	PropertyExteriorInspectionMethodType	Always displays
2.022	Interior	2400.0082	PropertyInteriorInspectionMethodType	Always displays
2.023	Inspection Date	2400.0080	InspectionDate	Display when provided. When not provided, do not display report label.
Credentials			Always displays	
2.024	Level	2400.0051	AppraiserLicenseType	Always displays
2.025	ID	2400.0054	LicenseIdentifier	Required when AppraiserLicenseType <> “None” When not provided, do not display report label.
2.026	State	2400.0055	LicenseIssuingAuthorityStateCode	Required when AppraiserLicenseType <> “None” When not provided, do not display report label.
2.027	Expires	2400.0053	LicenseExpirationDate	Required when AppraiserLicenseType <> “None” When not provided, do not display report label
2.028	ASC Identifier	2400.0048	AppraisalSubCommitteeAppraiserIdentifier	Display when provided.

Assignment Information: Contact Information – Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When not provided, do not display report label.
2.029	VA Appraiser ID	2400.0256 2400.0258	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display when GovernmentAgencyAppraisalType "VA"
2.030	FHA Appraiser ID	2400.0256 2400.0258	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display when GovernmentAgencyAppraisalType "FHA"
2.031	Employment Type	1000.0006	AppraiserEmploymentType	Display when GovernmentAgencyAppraisalType "VA"

Supervisory Appraiser

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

Note: To easily find data points in the UAD Specification, search for “Supervisory Appraiser” under the “Additional Context” column.

Supervisory Appraiser

Name	2.032	Credentials	
Designation	2.033	Level	2.039
Company Name	2.034	ID	2.040
Company Address	2.035	State	2.041
Scope of Inspection by Supervisory Appraiser		Expires	2.042
Subject Property Inspection		ASC Identifier	2.043
Exterior	2.036	VA Appraiser ID	2.044
Interior	2.037	FHA Appraiser ID	2.045
Inspection Date	2.038	Employment Type	2.046

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” ...
2.032	Name	2200.0075	FirstName	... displays
		2200.0077	MiddleName	Display when provided
		2200.0076	LastName	... displays
		2200.0078	SuffixName	Display when provided
2.033	Designation	2400.0432	AppraiserDesignationType	Display when provided If there are multiple designations, display separated with a comma.
2.034	Company Name	2400.0428	AppraiserCompanyName	... displays
2.035	Company Address	2400.0423	AddressLineText	... displays
		2400.0424	CityName	... displays
		2400.0426	StateCode	... displays
		2400.0425	PostalCode	... displays
Scope of Inspection by Supervisory Appraiser				... displays
Subject Property Inspection				
2.036	Exterior	2400.0503	PropertyExteriorInspectionMethodType	... displays
2.037	Interior	2400.0504	PropertyInteriorInspectionMethodType	... displays
2.038	Inspection Date	2400.0502	InspectionDate	Display when provided. When not provided, do not display report label.
Credentials				... displays
2.039	Level	2200.0080	AppraiserLicenseType	... displays
2.040	ID	2200.0083	LicenseIdentifier	...displays
2.041	State	2200.0084	LicenseIssuingAuthorityStateCode	... displays
2.042	Expires	2200.0082	LicenseExpirationDate	... displays

Assignment Information: Contact Information – Supervisory Appraiser				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When PartyRoleType (UID: 2200.0085, FID: Not on report) = "AppraiserSupervisor" ...
2.043	ASC Identifier	2400.0427	AppraisalSubCommitteeAppraiserIdentifier	Display when provided. When not provided, do not display report label.
2.044 2.045	VA Appraiser ID FHA Appraiser ID	2400.0431 2400.0430	AgencyAppraiserIdentifierType AgencyAppraiserIdentifier	Display "FHA Appraiser ID" when GovernmentAgencyAppraisalType "FHA" Display "VA Appraiser ID" when GovernmentAgencyAppraisalType "VA":
2.046	Employment Type	2400.0429	AppraiserEmploymentType	Display when (GovernmentAgencyAppraisalType (UID: 1000.0029 FID: 2.008) = "VA" Always displays report label when GovernmentAgencyAppraisalType = "VA"

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

Significant Real Property Appraisal Assistance

The **Significant Real Property Appraisal Assistance** subsection displays when there are one or more contacts with PartyRoleType (UID: 2400.0412, FID: **Not on report**) = "SignificantRealPropertyAppraisalAssistance".

- If there are multiple contacts who provided significant real property appraisal assistance, the subsection repeats for each one.
- If there are no contacts who provided significant real property appraisal assistance, the subsection does not display.

Notes:

- To easily find data points in the UAD Specification, search for "Significant Real Property Appraisal Assistance" under the "Additional Context" column.
- Significant Real Property Appraisal Assistance also drives the display of the following in the **Certifications and Scope of Work** section.
 - Which version of 2.041 is displayed depends on whether or not there is significant real property appraisal assistance.
 - Name (2.047) also displays in 2.042.

Significant Real Property Appraisal Assistance

Name	2.047	
Credentials		
Level	2.049	
ID	2.050	
State	2.051	
Expires	2.052	
Description	2.048	

Assignment Information: Contact Information – Significant Real Property Appraisal Assistance				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules When PartyRoleType (UID: 2400.0412, FID: <i>Not on report</i>) = “SignificantRealPropertyAppraisalAssistance” ...
2.047	Name	2400.0405	FirstName	... displays
		2400.0407	MiddleName	Display when provided
		2400.0406	LastName	... displays
		2400.0408	SuffixName	Display when provided
Credentials				
2.049	Level	2400.0488	AppraiserLicenseType	... displays
2.050	ID	2400.0410	LicenseIdentifier	Display when AppraiserLicenseType <> “None” If not provided, do not display report label.
2.051	State	2400.0411	LicenseIssuingAuthorityStateCode	Display when AppraiserLicenseType <> “None” If not provided, do not display report label.
2.052	Expires	2400.0409	LicenseExpirationDate	Display when AppraiserLicenseType <> “None” If not provided, do not display report label.
2.048	Description	2400.0413	PartyRoleTypeAdditionalDescription	... displays

Property Data Report

The **Property Data Report** subsection displays when PropertyDataReportIndicator (UID: 1000.0043, FID: 2.005) = “true”.

Notes:

- If PropertyDataReportIndicator (UID: 1000.0043, FID: 2.005) = “true”, there must be a contact with PartyRoleType (UID: 2400.0300, FID: *Not on report*) = “PropertyDataCollector”, as the Property Data Collector is the person who completed the Property Data Report.
- Inspection information for this subsection uses containment instead of an arcrole.

Property Data Report

Name	2.053
Occupation	2.054
Company Name	2.055
Company Address	2.056
Reference ID	2.057
Subject Property Inspection	
Exterior	2.058
Interior	2.059
Inspection Date	2.060

Assignment Information: Contact Information – Property Data Report				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
2.053	Name	1000.0186	FirstName	When PartyRoleType (UID: 2400.0300, FID: <i>Not on report</i>) = “PropertyDataCollector” and PropertyDataIdentifier UID: 1000.0043, UID: 2.005) = “true” ...
				Display when provided

Assignment Information: Contact Information – Property Data Report				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When PartyRoleType (UID: 2400.0300, FID: <i>Not on report</i>) = “PropertyDataCollector” and PropertyDataIdentifier UID: 1000.0043, UID: 2.005) = “true” ...
		1000.0188	MiddleName	Display when provided
		1000.0187	LastName	Display when provided
		1000.0189	SuffixName	Display when provided
2.054	Occupation	1000.0195	PrimaryOccupationType	... displays
2.055	Company Name	1000.0190	FullName	... displays
2.056	Company Address	1000.0191	AddressLineText	... displays
		1000.0192	CityName	... displays
		1000.0194	StateCode	... displays
		1000.0193	PostalCode	... displays
2.057	Reference ID	2400.0088	InspectorFileIdentifier	Display when provided
Subject Property Inspection				... displays
2.058	Exterior	1000.0132	PropertyExteriorInspectionMethodType	... displays
2.059	Interior	1000.0133	PropertyInteriorInspectionMethodType	... displays
2.060	Inspection Date	1000.0119	InspectionDate	... displays

Property Data Collector

```
<PARTY>
  <LEGAL_ENTITY>
    <CONTACTS>
      <CONTACT>
        <NAME>
          <FirstName>Richard</FirstName>
          <LastName>Real</LastName>
        </NAME>
      </CONTACT>
    </CONTACTS>
    <LEGAL_ENTITY_DETAIL>
      <FullName>Richard's Agency</FullName>
    </LEGAL_ENTITY_DETAIL>
  </LEGAL_ENTITY>
  <ADDRESSES>
    <ADDRESS>
      <AddressLineText>789 East St</AddressLineText>
      <CityName>Nowhere</CityName>
      <PostalCode>90021</PostalCode>
      <StateCode>CA</StateCode>
    </ADDRESS>
  </ADDRESSES>
  <ROLES>
    <ROLE>
      <PROPERTY_DATA_COLLECTOR>
        <PrimaryOccupationType>RealEstateAgent</PrimaryOccupationType>
      </PROPERTY_DATA_COLLECTOR>
      <ROLE_DETAIL>
        <PartyRoleType>PropertyDataCollector</PartyRoleType>
      </ROLE_DETAIL>
    </ROLE>
  </ROLES>
</PARTY>
```

Assignment Information and Scope of Work Commentary

Assignment Information and Scope of Work Commentary

2.061

The **Assignment Information and Scope of Work Commentary** subsection displays only when comments are provided. Any commentary must use ValuationCommentText (UID: 0100.0044, FID: 2.061) and ValuationAnalysisCategoryType (UID: 0100.0045, FID: 2.061) = “Assignment”.

Assignment Information Exhibits

Assignment Information Exhibits

2.062.1 | 2.062.2

The **Assignment Information Exhibits** subsection displays when images are provided. All text displays above the image in bold font.

- Any images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: 2.062.1) = “AssignmentExhibit”.
- If provided, an image caption is included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 2.062.2).

Assignment – 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/AppraiserSupervisor 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 Role

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
1400.0348	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE
1400.0349	RELATIONSHIP	@xlink:from	INSPECTION_n
1400.0350	RELATIONSHIP	@xlink:to	ROLE_n
2400.0286	INSPECTION	@xlink:label	INSPECTION_n
2400.0045	ROLE	@xlink:label	ROLE_n

Appraiser Supervisor Role

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2400.0492	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/INSPECTION_CompletedBy_ROLE
2400.0493	RELATIONSHIP	@xlink:from	INSPECTION_n
2400.0494	RELATIONSHIP	@xlink:to	ROLE_n
2400.0501	INSPECTION	@xlink:label	INSPECTION_n
2200.0079	ROLE	@xlink:label	ROLE_n

In this example, an appraiser and a supervisory appraiser are represented in the XML and displayed on the report.

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>
          <AppraiserDesignationType>AccreditedSeniorAppraiser</AppraiserDesignationType>
        </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>
        <DESIGNATIONS>
          <AppraiserDesignationType>AccreditedSeniorAppraiser</AppraiserDesignationType>
        </DESIGNATIONS>
      </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:ismo.org:2009:residential/INSPECTION_CompletedBy_ROLE" xlink:from = "INSPECTION_1" xlink:to = "ROLE_1"/>
<RELATIONSHIP xlink:arcrole = "urn:fdc:ismo.org:2009:residential/INSPECTION_CompletedBy_ROLE" xlink:from = "INSPECTION_2" xlink:to = "ROLE_2"/>

```

Refer to the [Arcrole/Data Relationships](#) section in the MISMO XML Version 3.6 chapter for additional information.

03 Subject Property

Overview

The **Subject Property** section provides overall information including the address, legal description, and ownership rights of the property being appraised. This section provides space for additional commentary and exhibits.

Subject Property			
Physical Address	3.000		
Alternate Physical Address	3.001		
County	3.002		
Neighborhood Name	3.003		
		Yes	No
Planned Unit Development (PUD)	3.010	<input type="checkbox"/>	<input type="checkbox"/>
Condominium	3.011	<input type="checkbox"/>	<input type="checkbox"/>
Cooperative	3.012	<input type="checkbox"/>	<input type="checkbox"/>
Condop	3.013	<input type="checkbox"/>	<input type="checkbox"/>
Property on Native American Lands	3.014	<input type="checkbox"/>	<input type="checkbox"/>
Subject Site Owned in Common	3.015	<input type="checkbox"/>	<input type="checkbox"/>
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	3.016	<input type="checkbox"/>	<input type="checkbox"/>
New Construction	3.017	<input type="checkbox"/>	<input type="checkbox"/>
Construction Stage	3.018		
Attachment Type	3.004		
Units Excluding ADUs	3.005		
Accessory Dwelling Units	3.006		
Dwellings Containing Units	3.007		
Special Tax Assessments	3.008		
Description of Special Tax Assessments and Impact to Value/Marketability	3.009		

Ownership Rights			
Property Rights Appraised	3.019	All Rights Included in Appraisal	3.027
Community Land Trust	3.020	Rights Not Included	3.028
Native American Lands	3.021	Mineral Rights Leased	3.029
Ground Rent Annual Amount	3.022	Description of Rights Not Included	3.030
Renewable	3.023		
Term	3.024		
Expires	3.025		
Description of Ground Rent and Impact to Value/Marketability 3.026			
Legal Description			
3.031 3.031.1 3.031.2			
Subject Property Commentary			
3.032			
Subject Property Exhibits			
3.033.1 3.033.2			

Data Mapping and PDF Rendering Information

The **Subject Property** section always displays.

Required data always displays; conditionally required data displays when the conditionality statement is met. Refer to the URAR Delivery Specification for detailed information.

Subject Property: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
3.000	Physical Address	0100.0007	AddressLineText	Always displays

Subject Property: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
		0100.0008	AddressUnitIdentifier	Display if exists Display the AddressUnitDesignatorType (UID: 1200.0052, FID: 3.000) = "Unit" followed by the AddressUnitIdentifier Note: For properties with multiple units, do not populate unit number in Physical Address. Unit Identifier is included in the Unit Interior section.
		0100.0009	CityName	Always displays
		0100.0011	PostalCode	
		0100.0012	StateCode	
3.001	Alternate Physical Address	0100.0002	AddressLineText	Display when CityName Exists OR PostalCode Exists OR StateCode Exists
		0100.0003	AddressUnitIdentifier	Display if exists Note: All data elements (except for AddressUnitIdentifier) must be delivered when providing a property's additional address.
		0100.0004	CityName	Display when AddressLineText Exists OR PostalCode Exists OR StateCode Exists
		0100.0005	PostalCode	Display when AddressLineText Exists OR CityName Exists OR StateCode Exists
		0100.0006	StateCode	Display when AddressLineText Exists OR CityName Exists OR PostalCode Exists
3.002	County	0100.0010	CountyName	Always displays
3.003	Neighborhood Name	0100.0017	NeighborhoodName	Display if exists
3.004	Attachment Type	0100.0020	AttachmentType	Always displays
3.005	Units Excluding ADUs	0100.0022	LivingUnitExcludingADUCount	
3.006	Accessory Dwelling Units	0100.0019	AccessoryDwellingUnitTotalCount	
3.007	Dwellings Containing Units	0100.0021	DwellingCount	Display when LivingUnitExcludingADUCount > 1
3.008	Special Tax Assessments	0100.0033	SpecialTaxAssessmentsIndicator	Always displays
3.009	Description of Special Tax Assessments and Impact to Value/Marketability	0100.0050	ValuationCommentText	Display when SpecialTaxAssessmentsIndicator = "true" AND ValuationAnalysisCategoryType (UID: 0100.0049, FID: <i>Not on report</i>) = "PropertySpecialTaxAssessments"

Subject Property: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
3.010	Planned Unit Development	0100.0026	PUDIndicator	Checkbox always displays Note: When PUDIndicator = "true", PropertyInProjectIndicator must be false
3.011 3.012 3.013	Condominium Cooperative Condom	2500.0168	ProjectLegalStructureType	Checkboxes always display When PropertyInProjectIndicator (UID: 0100.0065, FID: <i>Not on report</i>) = "false", each checkbox displays with a checkmark in No. When PropertyInProjectIndicator = "true", a check mark displays in Yes for one of the three checkboxes Condominium, Cooperative, Condom, the other two display a check mark in No.
3.014	Property on Native American Lands	0100.0054	NativeAmericanLandsIndicator	Checkbox always displays
3.015	Subject Site Owned in Common	0100.0047	LandOwnedInCommonIndicator	Checkbox always displays
3.016	Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	0100.0046	HomeownerResponsibleForExteriorMaintenanceIndicator	Checkbox always displays
3.017	New Construction	0300.0010	NewConstructionIndicator	Checkbox always displays
3.018	Construction Stage	0300.0066	ConstructionStatusType	When NewConstructionIndicator = "true" AND GovernmentAgencyAppraisalType = "FHA" OR "VA"

Figure 3 - 1

Subject Property	
Physical Address	123 Falling Tree Ct
	Treeville, VA 12345
County	Arboreal
Neighborhood Name	Sunnyside
Attachment Type	Detached
Units Excluding ADUs	1
Accessory Dwelling Units	0
Special Tax Assessments	No
Planned Unit Development (PUD)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Condominium	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Cooperative	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Condop	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Property on Native American Lands	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Subject Site Owned in Common	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
New Construction	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Ownership Rights

The **Ownership Rights** subsection displays when the property is not in a cooperative. Below is an overview of the subsection. (Figure 3 - 2)

Subject Property: Ownership Rights				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
3.019	Property Rights Appraised	0100.0024	PropertyEstateType	Display when PropertyInProjectIndicator = "false" OR ProjectLegalStructureType = "Condominium"
3.020	Community Land Trust	1500.0031	CommunityLandTrustIndicator	Display when PropertyEstateType = "Leasehold" or "Other"
3.021	Native American Lands	1500.0199	NativeAmericanLandsType	Display when NativeAmericanLandsIndicator = "true"
3.022	Ground Rent Annual Amount	0100.0028	PropertyGroundLeaseAnnualAmount	Display when PropertyEstateType = "Leasehold" AND LandOwnedInCommonIndicator = "false"
3.023	Renewable	0100.0030	PropertyGroundLeaseRenewableIndicator	Display when PropertyGroundLeaseAnnualAmount > 0 Display when PropertyEstateType = "Leasehold" AND LandOwnedInCommonIndicator = "false"
3.024	Term	0100.0031	PropertyGroundLeaseTermYearsCount	Display when GovernmentAgencyAppraisalIndicator = "true" AND PropertyGroundLeaseRenewableIndicator = "true"

Subject Property: Ownership Rights				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
3.025	Expires	0100.0029	PropertyGroundLeaseExpirationDate	Display when PropertyGroundLeaseAnnualAmount > 0 Display when PropertyEstateType = "Leasehold" AND LandOwnedInCommonIndicator = "false"
3.026	Description of Ground Rent and Impact to Value/Marketability	0100.0048	PropertyGroundRentDescription	Display when PropertyGroundLeaseAnnualAmount > 0
3.027	All Rights Included in Appraisal	0100.0034	AllPropertyRightsAppraisedIndicator	Display when LandOwnedInCommonIndicator = "false"
3.028	Rights Not Included	0100.0036	PropertyPartialInterestType	Display when AllPropertyRightsAppraisedIndicator = "false"
3.029	Mineral Rights Leased	0100.0023	MineralRightsLeasedIndicator	Display when GovernmentAgencyAppraisalIndicator = "true" AND AppraisedIndicator = "false" AND (AllPropertyRightsAppraisedIndicator = "true" OR PropertyPartialInterestType <> "MineralRights")
3.030	Description of Rights Not Included	0100.0038	PropertyRightsNotAppraisedDescription	Display when AllPropertyRightsAppraisedIndicator = "false"

Figure 3 - 2

Ownership Rights			
Property Rights Appraised	Fee Simple	All Rights Included in Appraisal	No
		Rights Not Included	Mineral Rights
Description of Rights Not Included All mineral rights are held by the state of Hawaii.			

Legal Description

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

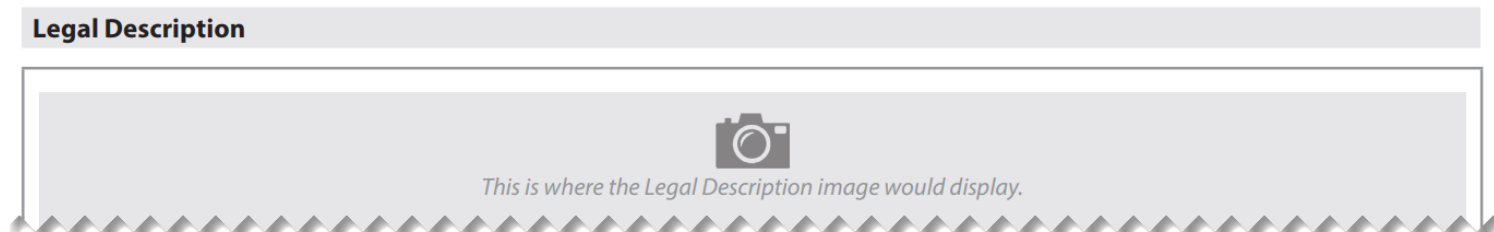
- When **Legal Description** - ParcelsLegalDescription (UID: 0100.0067, FID: 3.031) is provided, the text displays. (Figure 3 - 3)

Figure 3 - 3

Legal Description
Lot 4, Block 35, Hawaiian Vista

- When an image is provided for **Legal Description**, it must be delivered using ImageCategoryType (UID: 3000.0043, FID: 3.031.1) = “LegalDescription” and the image displays within the subsection below the gray bar. (Figure 3 - 4)

Figure 3 - 4



Subject Property Commentary

The **Subject Property Commentary** subsection displays only when comments are provided. Any commentary must use ValuationCommentText (UID: 0100.0044, FID: 3.032) and ValuationAnalysisCategoryType (UID: 0100.0045, FID: *Not on report*) = “SubjectProperty”.

```
<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType>SubjectProperty</ValuationAnalysisCategoryType>
  <ValuationCommentText>Additional commentary may be added here.</ValuationCommentText>
</VALUATION_COMMENTARY>
```

Subject Property Exhibits

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

- Other images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: 3.033.1) = “SubjectPropertyExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 3.033.2).

04 Site

Overview

The **Site** section provides information about the characteristics of the parcel(s) such as size, property access, site influences, utilities, and property restrictions. This section provides space for additional commentary, exhibits, and information about any apparent defects, damages, or deficiencies related to the site.

Site

Total Site Size	4.000	Number of Parcels	4.002
Dimensions	4.001	Contiguous	4.003
		Elements Dividing Parcels	4.004
Assessor Parcel Number (APN)	APN Description	Parcel Size	
4.005	4.006	4.007	
Zoning		Property Access	
Compliance	4.008	Primary Access	4.020
Classification Code	4.009	Street Type and Surface	4.021
Classification Code Description	4.010	Known Maintenance Agreement	4.022
Reasons Illegal	4.011	Typical for Market	4.023
Impact	4.012	Description of Property Access	4.024
Rebuildable to Current			
Density/Use	4.013		
Description of Zoning Compliance	4.014		
Property Use			
Primarily Residential	4.015		
Residential Use	4.016		
Non-Residential Use	4.017		
Non-Residential Modification	4.018		
Description of Non-Residential Use/Modification			

Data Mapping and PDF Rendering Information

The **Site** section always displays in the report; however, there are multiple data points from the **Subject Property** section that determine conditionality, such as:

- *Subject Site Owned in Common* - LandOwnedInCommonIndicator (UID: 0100.0047, FID: **3.015**)
- PropertyInProjectIndicator (UID: 0100.0065, FID: *Not on report*)
- *Subject Property* - ProjectLegalStructureType (UID: 2500.0168)
 - *Condominium* (FID: **3.011**)
 - *Coop* (FID: **3.012**)
 - *Condop* (FID: **3.013**)

Subject Property			
Physical Address	3.000		
Alternate Physical Address	3.001		
County	3.002		
Neighborhood Name	3.003		
		Yes	No
Planned Unit Development (PUD)	3.010	<input type="checkbox"/>	<input type="checkbox"/>
Condominium	3.011	<input type="checkbox"/>	<input type="checkbox"/>
Cooperative	3.012	<input type="checkbox"/>	<input type="checkbox"/>
Condop	3.013	<input type="checkbox"/>	<input type="checkbox"/>
Property on Native American Lands	3.014	<input type="checkbox"/>	<input type="checkbox"/>
Subject Site Owned in Common	3.015	<input type="checkbox"/>	<input type="checkbox"/>
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	3.016	<input type="checkbox"/>	<input type="checkbox"/>
New Construction	3.017	<input type="checkbox"/>	<input type="checkbox"/>
Construction Stage	3.018		
Attachment Type	3.004		
Units Excluding ADUs	3.005		
Accessory Dwelling Units	3.006		
Dwellings Containing Units	3.007		
Special Tax Assessments	3.008		
Description of Special Tax Assessments and Impact to Value/Marketability	3.009		

Site Size and Parcels

When *Subject Site Owned in Common* - LandOwnedInCommonIndicator (UID: 0100.0047, FID: **3.015**) = "false"

- *Total Site Size* - LotSizeAreaMeasure (UID: 1500.0093, FID: **4.000**) displays

- For area less than 1 acre, use square feet in whole numbers (e.g., 27,840 Sq. Ft.).
- For area that is 1 acre or more, use acres to 2 decimals (e.g., 1.25 Acres).
- If using the metric system, for area less than 1 hectare, use square meters in whole numbers (e.g., 7,500 Sq. M.).
- If using the metric system, for area that is 1 hectare or more, use hectares to 2 decimals (e.g., 1.25 Hectares).
- When *Number of Parcels* - ParcelCount (UID: 1500.0094, FID: 4.002) > 1 (Figure 4 - 1)
 - *Contiguous* - ParcelsContiguousIndicator (UID: 1500.0095, FID: 4.003) displays
 - When false, display “No”
 - When true, display “Yes”
 - *Elements Dividing Parcels* - ParcelSeparatorType (UID: 1500.0020, FID: 4.004) displays
 - When there are multiple parcels, separate with “|” (e.g., Body of Water | Road)
- *Dimensions* - SiteDimensionsDescription (UID: 1500.0160, FID: 4.001) display when GovernmentAgencyAppraisalIndicator (UID: 1000.0028, FID: *Not on report*) = “true” and is provided

Figure 4 - 1

Site			
Total Site Size	5 Acres	Number of Parcels	2
		Contiguous	No
		Elements Dividing Parcels	Road

Information for each parcel

For each parcel identified, additional data is required:

- *Assessor Parcel Number (APN)* - ParcelIdentificationType (UID: 1500.0026, FID: 4.005)
 - Display unless ProjectLegalStructureType = “Cooperative” or when an APN is not available for the parcel.
- *APN Description* - ParcelDescriptionClassificationType (UID: 1500.0023, FID: 4.006)
- *Parcel Size* - ParcelAreaMeasure (UID: 1500.0022, FID: 4.007)
 - For area less than 1 acre, use square feet in whole numbers (e.g., 27,840 Sq. Ft.).
 - For area that is 1 acre or more, use acres to 2 decimals (e.g., 1.25 Acres).
 - If using the metric system, for area less than 1 hectare, use square meters in whole numbers (e.g., 7,500 Sq. M.).
 - If using the metric system, for area that is 1 hectare or more, use hectares to 2 decimals (e.g., 1.25 Hectares).

- Each parcel displays as a separate row in the table.

Example: For a single-family property where the subject site is not owned in common. (Figure 4 - 2)

Figure 4 - 2

Site		
Total Site Size	14,950 Sq. Ft.	Number of Parcels 1
Assessor Parcel Number (APN)	APN Description	Parcel Size
1234-56-7891-000	Land with Dwelling	14,950 Sq. Ft.

Example: For a condo where subject site is owned in common. (Figure 4 - 3)

Figure 4 - 3

Site		
Assessor Parcel Number (APN)	APN Description	Parcel Size
4324-007-028-001	Condominium Unit	
4324-007-028-G22	Parking	
4324-007-028-G23	Parking	

Zoning

- Under Zoning, *Compliance* - SiteZoningComplianceType (UID: 1500.0125, FID: 4.008) always displays.

Assessor Parcel Number (APN)		APN Description	Parcel Size
4.005		4.006	4.007
Zoning		Property Access	
Compliance	4.008	Primary Access	4.020
Classification Code	4.009	Street Type and Surface	4.021
Classification Code Description	4.010	Known Maintenance Agreement	4.022
Reasons Illegal	4.011	Typical for Market	4.023
Impact	4.012	Description of Property Access	4.024
Rebuildable to Current Density/Use	4.013		
Description of Zoning Compliance			
Property Use			
Primarily Residential	4.015		

When *Compliance* - SiteZoningComplianceType = “Legal” display:

- *Classification Code* - SiteZoningClassificationIdentifier (UID: 1500.0122, FID: 4.009)
- *Classification Code Description* - SiteZoningClassificationDescription (UID: 1500.0123, FID: 4.010)
- *Description of Zoning Compliance* (displays only when provided) - SiteZoningComplianceDescription (UID: 1500.0124, FID: 4.014)

When *Compliance* - SiteZoningComplianceType = “Illegal” display:

- *Classification* - Code SiteZoningClassificationIdentifier (UID: 1500.0122, FID: 4.009)
- *Classification Code Description* - SiteZoningClassificationDescription (UID: 1500.0123, FID: 4.010)
- *Reasons Illegal* - SiteZoningComplianceIllegalReasonType (UID: 1500.0128, FID: 4.011)
- If there are multiple Reasons Illegal, display as stacked on separate lines.
 - *Impact* - ValuationAnalysisCategoryType (UID: 1500.0191, FID: 4.012)
 - *Description of Zoning Compliance* - SiteZoningComplianceDescription (UID: 1500.0124, FID: 4.014)

When *Compliance* - SiteZoningComplianceType = “LegalNonconforming” display:

- *Classification Code* - SiteZoningClassificationIdentifier (UID: 1500.0122, FID: 4.009)
- *Classification Code Description* - SiteZoningClassificationDescription (UID: 1500.0123, FID: 4.010)
- *Impact* - ValuationAnalysisCategoryType (UID: 1500.0191, FID: 4.012)
- *Rebuildable to Current Density/Use* - ZoningPermitRebuildToCurrentDensityIndicator (UID: 1500.0127, FID: 4.013)
- *Description of Zoning Compliance* (when provided) - SiteZoningComplianceDescription (UID: 1500.0124, FID: 4.014)

When *Compliance* - SiteZoningComplianceType = “NoZoning” display:

- *Impact* - ValuationAnalysisCategoryType (UID: 1500.0191, FID: 4.012)
- *Description of Zoning Compliance* (when provided) - SiteZoningComplianceDescription (UID: 1500.0124, FID: 4.014)

Property Use

The **Property Use** subheading displays when *Subject Site Owned in Common* - LandOwnedInCommonIndicator (UID: 0100.0047, FID: 3.009) = “false”.

Zoning		Property Access	
Compliance	4.008	Primary Access	4.020
Classification Code	4.009	Street Type and Surface	4.021
Classification Code Description	4.010	Known Maintenance Agreement	4.022
Reasons Illegal	4.011	Typical for Market	4.023
Impact	4.012	Description of Property Access	4.024
Rebuildable to Current Density/Use	4.013		
Description of Zoning Compliance	4.014		
Property Use			
Primarily Residential	4.015		
Residential Use	4.016		
Non-Residential Use	4.017		
Non-Residential Modification	4.018		
Description of Non-Residential Use/Modification	4.019		

Note: When LandOwnedInCommonIndicator = "true", Property Use does not display. Non-residential uses in the living unit are reported in the Unit Interior section. Any commercial space in a condominium, cooperative, or condop project is reported in the Project Information section.

Site: Property Use				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				Display when LandOwnedInCommonIndicator = "false" AND...
4.015	Primarily Residential	1500.0036	PropertyPrimarilyResidentialUseIndicator	... PropertyMixedUsageIndicator = "true"
4.016	Residential Use	1500.0037	ResidentialUsePercent	... PropertyMixedUsageIndicator = "true" AND GovernmentAgencyAppraisalIndicator = "true" Display with % sign
4.017	Non-Residential Use	1500.0039	NonResidentialUseType	... PropertyMixedUsageIndicator = "true" When there are multiple, display as stacked on separate lines When "false", display "None"
4.018	Non-Residential Modification	1500.0032	NonResidentialModificationIndicator	... PropertyMixedUsageIndicator = "true"
4.019	Description of Non-Residential Use/Modification	1500.0033	NonResidentialUseDescription	... PropertyMixedUsageIndicator = "true"

Property Access

- **Primary Access** - PropertyPrimaryEntryExitMethodType (UID: 1500.0055, FID: 4.020) always displays.

Assessor Parcel Number (APN)	APN Description	Parcel Size
4.005	4.006	4.007
Zoning		Property Access
Compliance	4.008	Primary Access 4.020
Classification Code	4.009	Street Type and Surface 4.021
Classification Code Description	4.010	Known Maintenance Agreement 4.022
Reasons Illegal	4.011	Typical for Market 4.023
Impact	4.012	Description of Property Access 4.024

Site: Property Access				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
4.020	Primary Access	1500.0055	PropertyPrimaryEntryExitMethodType	Always displays
4.021	Street Type and Surface	1500.0049 1500.0047	StreetAccessType ImprovedSurfaceMaterialType	Display when (PropertyPrimaryEntryExitMethodType = "PublicStreet" OR "PrivateStreet") – Display Street Access Type and Surface Material Type separated by " " (Figure 4 - 4) – If there are multiple, display as "stacked"
4.022	Known Maintenance Agreement	1500.0052	PrivateStreetMaintenanceAgreementExistIndicator	Display when PropertyPrimaryEntryExitMethodType = "PrivateStreet"
4.023	Typical for Market	1500.0054	PropertyAccessTypicalToMarketIndicator	Always displays
4.024	Description of Property Access	1500.0053	PropertyAccessDescription	PropertyAccessTypicalToMarketIndicator = "false" OR Exists

Figure 4 - 4

Site			
Total Site Size		14,950 Sq. Ft.	Number of Parcels
			1
Assessor Parcel Number (APN)		APN Description	Parcel Size
1234-56-7891-000		Land with Dwelling	14,950 Sq. Ft.
Zoning		Property Access	
Compliance	Legal	Primary Access	Public Street
Classification Code	R10	Street Type and Surface	Local Road Asphalt
Classification Code Description	Residential - 10 Dwelling Units	Typical for Market	Yes

Site Influence

The **Site Influence** subsection always displays. The details of the table vary based on the influence selected. Each site influence, environmental condition, or body of water selected from the enumerated list displays as a separate row in the table. An image may be included for each site influence.

Site Influence				
Influence	Proximity	Detail	Impact	Comment
4.025	4.026	4.027	4.028	4.029
Site Influence Commentary 4.030				
Water Frontage with Private Access				
Total Linear Measurement		4.031	Permanent Waterfront Feature 4.032	
			Right to Build 4.033	
Frontage	Name		Waterfront Access Rights	Access Depth
4.034	4.035		4.036	4.037
Water Frontage Commentary		4.038		

Influence - SiteInfluenceType (UID: 1500.0087, FID: 4.025) always displays. (Figure 4 - 5)

Figure 4 - 5

Site Influence				
Influence	Proximity	Detail	Impact	Comment
Residential	Bordering		Neutral	Subject is surrounded by other similar, mid-rise apartment buildings.
Site Influence Commentary Additional commentary can be added here, if needed by Appraiser.				

Site: Site Influence				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
4.025	Influence	1500.0087	SiteInfluenceType	Always displays <ul style="list-style-type: none"> Each SiteInfluenceType displays once (Figure 4 - 6), unless: <ul style="list-style-type: none"> ApparentEnvironmentalCondition BodyOfWater
4.026	Proximity	1500.0015	DistanceFromPropertyLinearMeasure@LinearUnitOfMeasureType	Display when EnvironmentalConditionType <> "None" AND (SiteInfluenceProximityType = "Bordering" OR "Offsite") <ul style="list-style-type: none"> Display Proximity followed by a " " then the Distance and Unit of Measure (Feet, Kilometers, Meters, Miles) in same cell (e.g., Offsite 1 Mile) For distances less than one mile display a leading zero to the left of the decimal point, e. g., Offsite 0.02 Mile
		1500.0018	EnvironmentalConditionProximityType	Display when EnvironmentalConditionType <> "None"
		1500.0076	BodyOfWaterProximityType	Display when SiteInfluenceType = "BodyOfWater"
		1500.0086	SiteInfluenceProximityType	Display when SiteInfluenceType <> "BodyOfWater"
4.027	Detail	1500.0068	SpecialAirportHazardZoneType	Display when GovernmentAgencyAppraisalIndicator = "true" AND SiteInfluenceType = "Airport"
		1500.0084	InfluenceMeetsPolicyRequirementsIndicator	Display when GovernmentAgencyAppraisalIndicator = "true" AND (SiteInfluenceType = "LocalDistributionLine" OR "OverheadElectricPowerTransmissionLine" OR "HighPressureGasLine")
		1500.0016	EnvironmentalConditionType	Display when EnvironmentalConditionType <> "None" <ul style="list-style-type: none"> If <> "None", display a separate "Apparent Environmental Condition" row in the Site Influence table for each environmental condition If "None", do not display a row for "Apparent Environmental Conditions"
		1500.0073	BodyOfWaterType	Display when SiteInfluenceType = "BodyOfWater" <ul style="list-style-type: none"> If there are multiple Bodies of Water, display each on a separate row in the Site Influence table
4.028	Impact	1500.0177	ValueMarketabilityImpactType	Display when EnvironmentalConditionType <> "None"
4.029	Comment	1500.0176	EnvironmentalConditionIdentifiedDescription	Display when EnvironmentalConditionType <> "None"
		1500.0247	BodyOfWaterDescription	Display when SiteInfluenceType = "BodyOfWater" AND (ValueMarketabilityImpactType = "Adverse" OR "Beneficial") OR Exists
		1500.0181	SiteInfluenceDescription	Display when SiteInfluenceType = "BodyOfWater" AND (ValueMarketabilityImpactType = "Adverse" OR "Beneficial") OR (InfluenceMeetsPolicyRequirementsIndicator = "false") OR Exists

Site: Site Influence				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
Site Influence Commentary				
4.030	Commentary	1500.0257	ValuationCommentText	Display when exists

Figure 4 - 6

Site Influence				
Influence	Proximity	Detail	Impact	Comment
Apparent Environmental Condition	Offsite 1 Mile	Hazardous Substances	Neutral	Rainwater runoff can carry pesticides, plastics, wastewater, and agricultural runoff that is released into the Potomac.
Body of Water	Offsite	River	Beneficial	The Potomac River is approximately 1 mile from the subject's location.

Site Influence Commentary The site is located approximately one mile from the Potomac River. This location provides beneficial water views for units located above the third floor, on the side of the buildings facing the river. Units on the opposite side of the building do not have water views. In regards to the environmental condition, pollutants have been identified and can contain Endocrine Disruptors (EDCs) that are not completely removed in treatment plants. During periods shortly after heavy rainstorms, the residents in the area are advised not to swim in the Potomac River due to these hazards. Even so, there is no measurable adverse impact on marketability or values concerning the subject. The demand for housing in the subject's market has remained consistent over the years.

Water Frontage with Private Access

When *Influence* - SiteInfluenceType (UID: 1500.0087, FID: 4.025) <> "BodyOfWater", **Water Frontage with Private Access** subsection does not display.

When *Influence* - SiteInfluenceType (UID: 1500.0087, FID: 4.025) = "BodyOfWater", **Water Frontage with Private Access** must be determined for each body of water.

- When PrivateAccessIndicator (UID: 1500.0075) = "false" for all bodies of water, this subsection does not display.

- When PrivateAccessIndicator (UID: 1500.0075) = "true" for 1 or more body of water, additional information is needed for each instance, which displays on a separate row in the Water Frontage with Private Access table:
 - *Total Linear Measurement* – WaterFrontageTotalLengthLinearMeasure, @LinearUnitOfMeasureType (UID: 1500.0091, FID: 4.031) displays
 - Display Linear Measurement and Unit of Measure in same cell
 - *Permanent Waterfront Feature* - WaterfrontFeatureType (UID: 1500.0082, FID: 4.032) displays, e.g., Beach, Dock, etc.
 - When there are multiple waterfront features, display as stacked on separate lines.
 - *Right to Build* - WaterfrontDevelopmentRightsIndicator (UID: 1500.0092, FID: 4.033) displays when WaterfrontFeatureType = "None"
 - *Frontage* - BodyOfWaterType (UID: 1500.0073, FID: 4.034) – e.g., Bay, Canal, Cove, etc.
 - This field redisplay from *Site Influence Detail* - FID: 4.027 (Figure 4 - 7)
 - *Name* - BodyOfWaterName (UID: 1500.0072, FID: 4.035) displays when provided
 - *Waterfront Access Rights* - WaterAccessRightType (UID: 1500.0079, FID: 4.036) displays
 - *Access Depth* - WaterAccessDepthType (UID: 1500.0197, FID: 4.037) displays
 - *Water Frontage Commentary* - ValuationAnalysisCategoryType (UID: 1500.0253, FID: 4.037) = "WaterFrontages" displays when provided

Note: When PrivateAccessIndicator = "true", an image must be provided in Site Exhibits with ImageCategoryType = "WaterFrontage".

Figure 4 - 7

Site Influence				
Influence	Proximity	Detail	Impact	Comment
Apparent Environmental Condition	Offsite 3.5 Miles	Landfill	Adverse	The county landfill is known for its noxious odors.
Body of Water	Onsite	Lake 4.027	Beneficial	The water frontage has a beneficial value impact.
Overhead Electric Power Transmission Line	Onsite		Adverse	Although the subject dwelling is outside the fall distance, the land is still unable to be developed and the power lines are noisy.
<div>4.027 & 4.034 are the same data point: BodyOfWaterType (UID: 1500.0073)</div>				
Site Influence Commentary The water frontage has a positive impact on value and offsets the negative factors from the power lines.				
Water Frontage with Private Access				
Total Linear Measurement		40 Ft.	Permanent Waterfront Feature	Dock
				Pier
Frontage	Name	Waterfront Access Rights		Access Depth
Lake 4.034	Lake Virginia	Permitted		Shallow Water

View and Impact to Value/Marketability

The **View and Impact to Value/Marketability** subsection always displays. Additional information is always required for each view. Each view displays as a separate row in the table. (Figure 4 - 8)

View and Impact to Value/Marketability		
View	Range of View	Impact
4.039	4.040	4.041
View Commentary 4.042		

Site: View and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
4.039	View	1500.0120	ViewType	Always displays
4.039	(Primary)	1500.0117	ViewPrimaryIndicator	Display when multiple views are provided (Primary) displays to the right of the view The primary view must be in the first row When there is only 1 view, (Primary) does not display
4.040	Range of View	1500.0118	ViewRangeType	Always displays
4.041	Impact	1500.0184	ValueMarketabilityImpactType	Always displays
View Commentary				
4.042	View Commentary	1500.0257	ValuationCommentText	Display when exists

Figure 4 - 8

View and Impact to Value/Marketability		
View	Range of View	Impact
Lake (Primary)	Full	Beneficial
High Voltage Power Lines	Seasonal	Adverse
Woods	Partial	Neutral

View Commentary Wooded views are typical in the market. High voltage power lines easement at edge of property can be viewed during winter months.

Site Features and Impact to Value/Marketability

The appearance of the **Site Features and Impact to Value/Marketability** table varies based on the details of the property being appraised.

- Non-Residential Property Use
- Hazard Zone

- Property Restrictions (EncumbranceType = "ConditionsCovenantsRestrictions")
- Easements (EncumbranceType = "Easements")
- Encroachments (EncumbranceType = "Encroachments")
- Site Characteristics

Site Features and Impact to Value/Marketability

Feature	Detail	Impact	Comment
Non-Residential Property Use	4.043 4.044	4.045	4.046
Hazard Zone	4.047	4.048	4.049
Property Restriction	4.050 4.051	4.052	4.053
Easement	4.054 4.055	4.056	4.057
Encroachment	4.058 4.059	4.060	4.061
Site Characteristic	4.062 4.063	4.064	4.065
Site Features Commentary		4.066	

Site: Site Features and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
4.043	Non-Residential Property Use	1500.0034	PropertyMixedUsageIndicator	Display when LandOwnedInCommonIndicator = "false"
4.044	Detail	1500.0040	NonResidentialUseType	Display when LandOwnedInCommonIndicator = "false" AND PropertyMixedUsageIndicator = "true" If there are multiple non-residential uses, they are displayed in the same row and separated by a pipe ()
4.045	Impact	1500.0190	ValueMarketabilityImpactType	Display when @ValuationUseType = "SubjectProperty" AND PropertyMixedUsageIndicator = "true"
4.046	Comment	1500.0189	ValuationCommentText	Display when @ValuationUseType = "SubjectProperty" AND PropertyMixedUsageIndicator = "true"
Hazard Zone				Always displays
4.047	Detail	1500.0042 1500.0045	HazardZoneType LavaFlowZoneCode	Always displays When HazardZoneType = "USGSLavaFlowZone" display the HazardZoneType followed by LavaFlowZoneCode

Site: Site Features and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When there are multiple hazard zones, they are displayed in the same row and separated by a pipe () When "None", "No Hazard Zone Noted" displays (Figure 4 - 9)
4.048	Impact	1500.0187	ValueMarketabilityImpactType	Display when @ValuationUseType = "SubjectProperty" AND HazardZoneType <> "None"
4.049	Comment	1500.0186	ValuationCommentText	Display when (@ValuationUseType = "SubjectProperty" AND HazardZoneType <> "None" AND ValueMarketabilityImpactType = "Adverse") OR (@ValuationUseType = "SubjectProperty" AND HazardZoneType <> "None" AND (ValueMarketabilityImpactType = "Beneficial" OR "Neutral") AND Exists)
4.050	Property Restriction	1500.0012	EncumbranceType	Display when exists Each Property Restriction displays on a separate row When there are no property restrictions, this row does not display
4.051	Detail	1500.0002	RestrictionType	Display when EncumbranceType = "ConditionsCovenantsRestrictions"
4.052	Impact	1500.0171	ValueMarketabilityImpactType	Display when EncumbranceType = "ConditionsCovenantsRestrictions"
4.053	Comment	1500.0170	RestrictionDescription	Display when (EncumbranceType = "ConditionsCovenantsRestrictions" AND (ValueMarketabilityImpactType = "Adverse" OR "Beneficial")) OR (EncumbranceType = "ConditionsCovenantsRestrictions" AND ValueMarketabilityImpactType = "Neutral" AND Exists)
4.054	Easement	1500.0012	EncumbranceType	Display when exists Each Easement displays on a separate row When there are no easements, this row does not display
4.055	Detail	1500.0004	EasementType	Display when EncumbranceType = "Easement"
4.056	Impact	1500.0173	ValueMarketabilityImpactType	Display when EncumbranceType = "Easement"
4.057	Comment	1500.0172	EasementDescription	Display when (EncumbranceType = "Easement" AND (ValueMarketabilityImpactType = "Adverse" OR "Beneficial")) OR (EncumbranceType = "Easement" AND ValueMarketabilityImpactType = "Neutral" AND Exists)
4.058	Encroachment	1500.0012	EncumbranceType	Display when exists

Site: Site Features and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				Each Encroachment displays on a separate row When there are no encroachments, this row does not display
4.059	Detail	1500.0008	EncroachmentDirectionType	Display as stacked when EncumbranceType = "Encroachment"
		1500.0009	EncroachmentType	
4.060	Impact	1500.0175	ValueMarketabilityImpactType	Display when EncumbranceType = "Encroachment"
4.061	Comment	1500.0174	EncroachmentDescription	Display when (EncumbranceType = "Encroachment" AND (ValueMarketabilityImpactType = "Adverse" OR "Beneficial")) OR (EncumbranceType = "Encroachment" AND ValueMarketabilityImpactType = "Neutral" AND Exists)
Site Characteristic				Displays when SiteFeatureType <> "None"
4.063	Detail	1500.0062	SiteFeatureType	Always displays When "Topography", display Topography followed by TopographyType (UID: 1500.0065, FID: 4.058) separated by a pipe " " When "Drainage", display Drainage followed by SiteDrainageReasonType (UID: 1500.0060, FID: 4.058) separated by a pipe " " (e.g., Drainage Standing Water) Each Site Characteristic displays on a separate row
4.064	Impact	1500.0180	ValueMarketabilityImpactType	Display when SiteFeatureType <> "None"
4.065	Comment	1500.0179	SiteFeatureDescription	Display when (SiteFeatureType <> "None" AND (ValueMarketabilityImpactType = "Adverse" OR "Beneficial")) OR Exists
Site Features Commentary				
4.066	Site Features Commentary	1500.0252	ValuationAnalysisCategoryType	Display when ValuationAnalysisCategoryType = "SiteFeatures" AND Exists

Figure 4 - 9

Site Features and Impact to Value/Marketability			
Feature	Detail	Impact	Comment
Non-Residential Property Use	Agricultural	Neutral	Board fencing around entire property to the barn.
Hazard Zone	No Hazard Zone Noted		
Property Restriction	Land Use	Neutral	Quarter acre lot cannot be built upon nor can it be sold.
Site Characteristic	Topography Flat	Neutral	Add comment if needed.
Site Features Commentary Additional commentary can be added here, if needed by Appraiser.			

Utilities and Impact to Value/Marketability

The **Utilities and Impact to Value/Marketability** subsection always displays. It indicates whether the utilities that are listed on the report are connected to the site, and whether the utility is public or private.

- *Electricity, Sanitary Sewer, and Water* always display as row headers and in alphabetical order on the report.
- *Gas* displays only when UtilityType (UID: 1500.0104, FID: 4.075) = “Gas” is indicated.

Utilities and Impact to Value/Marketability						
Broadband Internet Available 4.067				Dwelling/Improvement within Utility Easement 4.068		
	Public	Private	Detail	Private Utility Impact	Comment	
Electricity 4.069	4.070	4.071	4.072	4.073	4.074	
Gas 4.075	4.076	4.077	4.078	4.079	4.080	
Sanitary Sewer 4.081	4.082	4.083	4.084	4.085	4.086	
Water 4.087	4.088	4.089	4.090	4.091	4.092	
4.093	4.094	4.095	4.096	4.097	4.098	

- *Broadband Internet Available* – BroadbandInternetAvailableIndicator (FID: 1500.0166, FID: 4.067)
 - Always displays
- *Dwelling/Improvement within Utility Easement* – ImprovementInBoundaryOfEasementIndicator (UID: 1500.0007, FID: 4.068)
 - Displays when EasementType = "Utility" AND GovernmentAgencyAppraisalIndicator (UID: 1000.0122, FID: *Not on report*) = "true"
- *Public/Private* – required for each utility indicated
 - When SiteUtilityOwnershipType (UID: 1500.0102, FID: 4.070, 4.076, 4.082, 4.088, 4.094) = "Public", a check mark displays under Public
 - When SiteUtilityOwnershipType (UID: 1500.0102, FID: 4.071, 4.077, 4.083, 4.089, 4.095) = "NonPublic", a check mark displays under Private
 - When both are indicated, display in the same row with check marks under Public and Private
- *Detail* – when SiteUtilityOwnershipType = "NonPublic", additional information is required.
 - *Electricity*
 - When UtilityType (UID: 1500.0104, FID: 4.069) = "Electricity":
 - ElectricitySourceType (UID: 1500.0106, FID: 4.072), displays the enumerated value
If there are multiple electricity source types , separate by a "|"
 - When UtilitySharedIndicator (UID: 1500.0103, FID: 4.072) = "true", display ElectricitySourceType followed by "(Shared)", in same cell.
 - When UtilitySharedIndicator (UID: 1500.0103, FID: 4.072) = "false", does not display
 - *Gas*
 - When UtilityType (UID: 1500.0104, FID: 4.075) = "Gas":
 - When UtilitySharedIndicator (UID: 1500.0103, FID: 4.078) = "true", display "(Shared)"
 - When UtilitySharedIndicator (UID: 1500.0103, FID: 4.078) = "false", do not display
 - *Sanitary Sewer*
 - When UtilityType (UID: 1500.0104, FID: 4.081) = "SanitarySewer":
 - SewerSystemType (UID: 1500.0166, FID: 4.084), displays the enumerated value

- If there are multiple sewer system types , separate by a “|”
- When UtilitySharedIndicator (UID: 1500.0103, FID: 4.084) = “true”, display SewerSystemType followed by “(Shared)”, in same cell.
- When UtilitySharedIndicator (UID: 1500.0103, FID: 4.084) = “false”, do not display
- AND GovernmentAgencyAppraisalType (UID: 1000.0121, FID: 2.008) = "FHA" AND PublicSewerUtilityAvailableNotConnectedIndicator (UID: 1500.0168, FID: 4.084)
 - When “true”, display “Public sewer available not connected”
 - When “false”, display “Public sewer not available”
- *Water*
 - When UtilityType (UID: 1500.0104, FID: 4.087) = “Water”:
 - WaterSourceType (UID: 1500.0111, FID: 4.090), displays the enumerated value
 - If there are multiple water sources , separate by a “|”
 - When UtilitySharedIndicator (UID: 1500.0103, FID: 4.090) = “true”, display WaterSourceType followed by “(Shared)”, in same cell.
 - UtilitySharedIndicator (UID: 1500.0103, FID: 4.090) = “false”, do not display
 - If GovernmentAgencyAppraisalIndicator (UID: 1000.0122, FID: *Not on report*) = "true" AND
 - WaterSourceType (UID: 1500.0111, FID: 4.090) = “well”
 - WaterWellType (UID: 1500.0110, FID: 4.090) may be provided
 - Example: Well - Drilled (Shared)
 - UtilityMeetsDistanceRequirementIndicator (UID: 1500.0113, FID: 4.090)
 - When “true”, display "Well meets distance requirements"
 - When “false”, display "Well does not meet distance requirements"
 - When GovernmentAgencyAppraisalType (UID: 1000.0121, FID: 2.008) = "FHA" AND PublicWaterUtilityAvailableNotConnectedIndicator (UID: 1500.0168, FID: 4.090)

- When “true”, display “Public water available not connected”
- When “false”, display “Public water not available”
- *Other*
 - If UtilityType (UID: 1500.0104, FID: 4.093) = “Other”:
 - UtilityTypeOtherDescription (UID: 1500.0105, FID: 4.093) the description displays
 - If there are multiple UtilityType = “Other”, display each instance in a new row
 - When UtilitySharedIndicator (UID: 1500.0103, FID: 4.096) = “true”, display “(Shared)” in same cell.
 - When UtilitySharedIndicator (UID: 1500.0103, FID: 4.096) = “false”, do not display
- *Private Utility Impact* - ValueMarketabilityImpactType (UID: 1500.0183, FID: 4.073, 4.079, 4.085, 4.091, 4.097)
 - Displays when SiteUtilityOwnershipType = "NonPublic"
- *Comment* – SiteUtilityDescription (UID: 1500.0132, FID: 4.080, 4.074, 4.086, 4.092, 4.098) (Figure 4 - 10)
 - Displays when (SiteUtilityOwnershipType = "NonPublic" AND ValueMarketabilityImpactType = "Adverse") OR Exists
 - If “Public” and “Non-Public” comments are received for the same utility, comments display concatenated within the same cell.

Figure 4 - 10

Utilities and Impact to Value/Marketability					
Broadband Internet Available		Yes			
	Public	Private	Detail	Private Utility Impact	Comment
Electricity	✓	✓	Solar	Neutral	Subject has solar power but has also maintained connection to public electrical lines.
Sanitary Sewer		✓	Septic	Neutral	
Water	✓	✓	Well	Neutral	Public water service is the main source for the subject's dwelling. A private well is used for lawn irrigation and other external uses.

```

<SITE_UTILITY>
  <SITE_UTILITY_DETAIL>
    <SiteUtilityDescription>Public water service is the main source for the subject's dwelling.</SiteUtilityDescription>
    <SiteUtilityOwnershipType>Public</SiteUtilityOwnershipType>
    <UtilityType>Water</UtilityType>
    <ValueMarketabilityImpactType>Neutral</ValueMarketabilityImpactType>
  </SITE_UTILITY_DETAIL>
</SITE_UTILITY>
<SITE_UTILITY>
  <SITE_UTILITY_DETAIL>
    <SiteUtilityDescription>A private well is used for lawn irrigation and other external uses.</SiteUtilityDescription>
    <SiteUtilityOwnershipType>NonPublic</SiteUtilityOwnershipType>
    <UtilityType>Water</UtilityType>
    <ValueMarketabilityImpactType>Neutral</ValueMarketabilityImpactType>
  </SITE_UTILITY_DETAIL>
  <SITE_UTILITY_SERVICES>
    <SITE_UTILITY_SERVICE>
      <UtilitySharedIndicator>false</UtilitySharedIndicator>
      <WaterSourceType>Well</WaterSourceType>
    </SITE_UTILITY_SERVICE>
  </SITE_UTILITY_SERVICES>
</SITE_UTILITY>

```

Apparent Defects, Damages, Deficiencies (Site)

The appraiser must report any significant adverse issue(s) pertaining to the site. Appraisers should reference the appropriate government agency appraisal guidelines for specific requirements.

Apparent Defects, Damages, Deficiencies (Site)

The items listed below represent the As Is condition as of the effective date of this report 4.099

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
4.100	4.101	4.102	4.103	4.104

The **Apparent Defects, Damages, Deficiencies (Site)** subsection header always displays.

- When SiteDefectsExistIndicator (UID: 1500.0178, FID: 4.099) = "false", "None" displays in the section.

- When SiteDefectsExistIndicator (UID: 1500.0178, FID: 4.099) = "true", "The items listed below represent the As Is condition as of the effective date of this report" displays and additional data is required.
 - Feature** – Provide the value "Other" for DefectComponentLabelType (UID: 3900.0122, FID: *Not on report*) AND the text provided in DefectComponentLabelTypeOtherDescription (UID: 3900.0123, FID: 4.100|4.100.1) displays under the *Feature* column.
 - Location** – Provide the value "Other" for DefectItemLocationType (UID: 3900.0127, FID: *Not on report*) AND the text provided in DefectItemLocationTypeOtherDescription (UID: 3900.0159, FID: 4.101) displays under the *Location* column.
 - Description** - DefectItemDescription (UID: 3900.0125, FID: 4.102) always displays.
 - Affects Soundness or Structural Integrity** - DefectItemAffectsSoundnessStructuralIntegrityIndicator (UID: 3900.0124, FID: 4.103) always displays.
 - Recommended Action** - DefectItemRecommendedActionType (UID: 3900.0128, FID: 4.104)
- Each defect identified in this section must be associated with site. i.e., the DEFECT container must be linked to SITE container with an arcrole (for details see the [Site – Arcrole Relationship](#) section below).

Site Valuation Methodology

The **Site Valuation Methodology** subsection displays when (CostApproachIndicator = "false" AND SiteValueIndicator = "true"). (Figure 4 - 11)

Site Valuation Methodology							
Opinion of Site Value 4.105				Primary Site Valuation Method 4.106			
#	Address	County	Data Source	Assessor Parcel Number (APN)	Site Size	Sale Date	Price
4.107	4.108	4.109	4.110	4.111	4.112	4.113	4.114
Reconciliation of Site Value 4.115							

- Opinion of Site Value* – SiteEstimatedValueAmount (UID: 1100.0030, FID: 4.105) always displays when **Site Valuation Methodology** is included.
- Primary Site Valuation Method* – SiteValuationMethodType (UID: 1100.0033, FID: 4.106) always displays when **Site Valuation Methodology** is included.

- When *Primary Site Valuation Method* – SiteValuationMethodType (UID: 1100.0033, FID: 4.106) = “SalesComparison” AND @ValuationUseType = “LandComparable”, additional information is needed:
 - *Address* or *APN* must be provided. If both are provided, both should be delivered in the data and displayed on the report.
 - Address displays when *Assessor Parcel Number (APN)* - ParcelIdentifier (UID: 1100.0017, FID: 4.111) is null.
 - # - PropertyOrdinalNumber (UID: 1100.0015, FID: 4.107)
 - *Address*
 - AddressLineText (UID: 1100.0005, FID: 4.108)
 - CityName (UID: 1100.0007, FID: 4.108)
 - PostalCode (UID: 1100.0009, FID: 4.108)
 - StateCode (UID: 1100.0010, FID: 4.108)
 - *County* - CountyName (UID: 1100.0008, FID: 4.109)
 - *Assessor Parcel Number (APN)* displays when *Address* - AddressLineText (UID: 1100.0005, FID: 4.108) is null.
 - *Assessor Parcel Number (APN)* - ParcelIdentifier (UID: 1100.0017, FID: 4.111)
 - *Data Source* –DataSourceIdentifier (UID: 1800.0347, FID: 4.110)
 - Displays when ((@ValuationUseType = "SalesComparable" OR "GrossRentMultiplierComparable" OR "RentalComparable" OR "LandComparable") AND DataSourceType = "MLS") OR ((@ValuationUseType = "SalesComparable" OR "GrossRentMultiplierComparable" OR "RentalComparable" OR "LandComparable") AND Exists)
 - *Identifier*, when provided, displays in the same cell as *Data Source*
 - If there are multiple data sources, they display in the same cell separated by a “|” (e.g., MLS 123456 | Zoning)
 - *Site Size* - LotSizeAreaMeasure (UID: 1100.0020, FID: 4.112)
 - Displays when @ValuationUseType = "LandComparable"
 - Follow display rules for LotSizeAreaMeasure (UID: 1500.0093, FID: 4.000)
 - Display the number followed by @AreaUnitOfMeasureType
 - *Sale Date* - OwnershipTransferDate (UID: 1100.0018, FID: 4.113)
 - Displays when @ValuationUseType = "LandComparable"
 - *Price* - OwnershipTransferTransactionAmount (UID: 1100.0019, FID: 4.114)
 - Displays when @ValuationUseType = "LandComparable"
- *Reconciliation of Site Value* - SiteEstimatedValueCommentDescription (UID: 1100.0031, FID: 4.115)

- Displays when CostApproachIndicator (UID: 1000.0027, FID: *Not on report*) = “true” OR SiteValueIndicator (UID: 1000.0033, FID: *Not on report*) = “true”.

Figure 4 - 11

Site Valuation Methodology							
Opinion of Site Value		\$283,800		Primary Site Valuation Method		Sales Comparison	
#	Address	County	Data Source	Assessor Parcel Number (APN)	Site Size	Sale Date	Price
1	35350 City Ct Somewhere, VA 20141	Fabricated County	MLS 379514	F-234-1	5.9 Acres	07/01/2019	\$275,000
2	Jones Rd Somewhere, VA 20141	Fabricated County	MLS 353852	F-124-0	5 Acres	05/01/2019	\$295,000
3	Fairy Farm Ln Nowhere, VA 20180	Fabricated County	MLS 389466	F-593-9	9.5 Acres	01/15/2019	\$259,900
4	Lot 5 Contrived Tpke Anywhere, VA 20132	Fabricated County	Online Land Sale Data Base	F-532-3	7.6 Acres	08/01/2019	\$229,000

Reconciliation of Site Value Current listings for vacant and unimproved lots within the subject’s market area were also taken into consideration. Three listings were identified that ranged in lot size from 7.5 acres to 15.4 acres with list prices ranging from \$175,000 to \$220,000.

Comparable listings #1 and 2 are from Jones Road and within the subject’s immediate market area; however, they are within an area of 5-acre zoning that is more highly developed with residential properties. Comparable listings #3 and #4 are from the subject’s wider market area of Fabricated County, VA; however, provide comparables that are from areas with more similar density and site sizes more similar in size to the subject. The opinion of value for the subject’s site was reconciled at \$20,000 per acre (rounded) considering diminishing returns for larger site size and allowing that the comparables prices per acre do not reflect a typical list to sale price ratio.


```

<PROPERTY ValuationUseType = "LandComparable" xlink:label = "PROPERTY_LAND_COMP1">
  <ADDRESS>
    <AddressLineText>35350 City Ct</AddressLineText>
    <CityName>Somewhere</CityName>
    <CountyName>Fabricated</CountyName>
    <PostalCode>20141</PostalCode>
    <StateCode>VA</StateCode>
  </ADDRESS>
  <COMPARABLE>
    <COMPARABLE_DETAIL>
      <PropertyOrdinalNumber>1</PropertyOrdinalNumber>
    </COMPARABLE_DETAIL>
  </COMPARABLE>
  <PARCELS>
    <PARCEL>
      <PARCEL_IDENTIFICATIONS>
        <PARCEL_IDENTIFICATION>
          <ParcelIdentificationType>AssessorUnformattedIdentifier</ParcelIdentificationType>
          <ParcelIdentifier>F-234-1</ParcelIdentifier>
        </PARCEL_IDENTIFICATION>
      </PARCEL_IDENTIFICATIONS>
    </PARCEL>
  </PARCELS>
  <SALES_HISTORIES>
    <SALES_HISTORY>
      <OwnershipTransferDate>2019-07-01</OwnershipTransferDate>
      <OwnershipTransferTransactionAmount>275000</OwnershipTransferTransactionAmount>
      <OwnershipTransferTransactionType>Sale</OwnershipTransferTransactionType>
    </SALES_HISTORY>
  </SALES_HISTORIES>
  <SITE>
    <SITE_SIZE_LAYOUT>
      <LotSizeAreaMeasure AreaUnitOfMeasureType = "Acres">5.9</LotSizeAreaMeasure>
    </SITE_SIZE_LAYOUT>
  </SITE>
</PROPERTY>

```


Site Commentary

The **Site Commentary** subsection displays only when comments are provided. Any commentary must use ValuationCommentText (UID: 0100.0044, FID: **4.116**) and ValuationAnalysisCategoryType (UID: 0100.0045, FID: *Not on report*) = “Site”.

Site Exhibits

The **Site Exhibits** subsection displays when images are provided. All text displays above the image in bold font.

- Any images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: **6.018**).
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: **6.017**).

Site Exhibits

4.117.1 | 4.117.2 4.118.1 | 4.118.2 4.119.1 | 4.119.2 4.017.1 | 4.017.2 4.020.1 | 4.020.2

4.025.1 | 4.025.2 4.032.1 | 4.032.2 4.034.1 | 4.034.2 4.039.1 | 4.039.2 4.059.1 | 4.059.2

4.063.1 | 4.063.2 4.100.1 | 4.100.2

Site Exhibits				
Report Field ID	Unique ID	MISMO Data Point/Enumerated Value	Image Header	Conditionality
4.017.1	1400.0983	ImageCategoryType/NonresidentialUse	Non-Residential Use	CR IF PropertyMixedUsageIndicator = "true"
4.020.1	1400.0619	ImageCategoryType/PropertyAccess	Property Access (Street Scene)	Required
4.025.1	1400.0638	ImageCategoryType/SiteInfluence	Site Influence	Display when image provided
4.032.1	1400.0638	ImageCategoryType/PermanentWaterfrontFeature	Permanent Waterfront Feature	Display when image provided
4.034.1	1400.0638	ImageCategoryType/WaterFrontage	Water Frontage	Display when PrivateAccessIndicator= "true"
4.039.1	1400.0638	ImageCategoryType/View	View	Display when image provided
4.059.1	1400.0638	ImageCategoryType/Encroachment	Encroachment	Display when image provided

Site Exhibits				
Report Field ID	Unique ID	MISMO Data Point/Enumerated Value	Image Header	Conditionality
4.063.1	1400.0638	ImageCategoryType/SiteCharacteristic	Site Characteristic	Display when image provided
4.117.1	1400.0638	ImageCategoryType/SiteExhibit	<i>user provided text only</i>	Display when image provided
4.118.1	1400.0638	ImageCategoryType/LandComparableMap	Map of Land Comparables	Display when image provided
4.119.1	1400.0638	ImageCategoryType/PropertyBoundaries	Property Boundaries	Display when image provided
4.100.1	3900.0123	Images provided for Apparent Defects, Damages, Deficiencies (Site) must be delivered in the DEFECT container.	Apparent Defects, Damages, Deficiencies – <i>followed by</i> DefectComponentLabelTypeOtherDescription	Display when image provided
4.100.2	1400.0922	ImageCaptionCommentDescription	User provided text follows [Apparent Defects, Damages, Deficiencies – <i>followed by</i> DefectComponentLabelTypeOtherDescription]	Display when caption is provided
4.017.2	1400.0640		User provided text following any enumerated value from ImageCategoryType.	
4.020.2				
4.025.2				
4.032.2				
4.034.2				
4.039.2				
4.059.2				
4.063.2				
4.217.2				

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

Site – 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.

DEFECT to SITE

Each defect identified in this section must be associated with site. i.e., the DEFECT container must be linked to SITE container via arcrole. One RELATIONSHIP container is required for each defect associated with the site.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
3900.0148	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DEFECT ContainsDefectOf SITE
3900.0149	RELATIONSHIP	@xlink:from	DEFECT_n
3900.0150	RELATIONSHIP	@xlink:to	SITE_n
3900.0143	SITE	@xlink:label	SITE_n
3900.0121	DEFECT	@xlink:label	DEFECT_n

```

<SITE xlink:label="SITE_SubjectSite">
  <PROPERTY_DEFECT>
    <DEFECTS>
      <DEFECT xlink:label="DEFECT_DrainageDefect">
        <DEFECT_DETAIL>
          <DefectComponentLabelType>Other</DefectComponentLabelType>
          <DefectComponentLabelTypeOtherDescription>Yard Drainage</DefectComponentLabelTypeOtherDescription>
          <DefectItemAffectsSoundnessStructuralIntegrityIndicator>>false</DefectItemAffectsSoundnessStructuralIntegrityIndicator>
          <DefectItemDescription>Inadequate pitch or slope in the yard is preventing water runoff from being diverted away from the house.</DefectItemDescription>
          <DefectItemLocationType>Other</DefectItemLocationType>
          <DefectItemLocationTypeOtherDescription>Back Yard</DefectItemLocationTypeOtherDescription>
          <DefectItemRecommendedActionType>Repair</DefectItemRecommendedActionType>
        </DEFECT_DETAIL>
        <IMAGES>
          <IMAGE>
            <ImageCaptionCommentDescription>Yard Drainage Issue</ImageCaptionCommentDescription>
            <ImageFileLocationIdentifier>\\Images\DrainageDefect.png</ImageFileLocationIdentifier>
            <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
          </IMAGE>
        </IMAGES>
      </DEFECT>
    </DEFECTS>
  </PROPERTY_DEFECT>
</SITE>

<RELATIONSHIP xlink:arcrole="urn:fdc:mismo.org:2009:residential/DEFECT_ContainsDefectOf_SITE" xlink:from="DEFECT_DrainageDefect" xlink:to="SITE_SubjectSite"/>

```

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

05 Disaster Mitigation

Overview

The **Disaster Mitigation** section provides information about disaster mitigation features that exist on the property. This section provides space for additional commentary and exhibits.

Disaster Mitigation	
Mitigation Feature	5.000
Disaster Mitigation Commentary	
	5.001
Disaster Mitigation Exhibits	
	5.002.1 5.002.2

Data Mapping and PDF Rendering Information

The **Disaster Mitigation** section displays when DisasterMitigationFeatureType (UID: 3700.0002, FID: 5.000) is a value other than 'None'. If DisasterMitigationFeatureType = "none", this section does not display. If there are multiple disaster mitigation features, display as stacked on separate lines.

Disaster Mitigation Commentary

The **Disaster Mitigation Commentary** subsection must display when the **Disaster Mitigation** section is included in the report. Any commentary must use ValuationCommentText (UID: 3700.0004, FID: 5.001) and ValuationAnalysisCategoryType (UID: 3700.0005, FID: 5.001) = "DisasterMitigation".

```
<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType>DisasterMitigation</ValuationAnalysisCategoryType>
  <ValuationCommentText>Additional commentary may be added here.</ValuationCommentText>
```

</VALUATION_COMMENTARY>

Disaster Mitigation Exhibits

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

- Any images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: 5.002.1) = “DisasterMitigationExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 5.002.2).

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

06 Energy Efficient and Green Features

Overview

The **Energy Efficient and Green Features** section provides information about the following and their impacts to value and/or marketability:

- Renewable energy components, such as solar panels
- Building certifications, such as Leadership in Energy and Environmental Design (LEED) and National Green Building Standard (NGBS Green™)
- Green efficiency ratings, such as HERS® and WaterSense

This section provides space for additional commentary and exhibits.

Energy Efficient and Green Features

Known Renewable Energy Components 6.000

Renewable Energy Component	Ownership	Financing Arrangement
6.001	6.002	6.003

Known Building Certifications 6.004

Building Certification Organization	Certification	Year	Version	Rating
6.005	6.006	6.007	6.008	6.009

Known Efficiency Ratings 6.010

Green/Energy Efficiency Rating Organization	Rating	Score
6.011	6.012	6.013

Energy Efficient and Green Features Impact to Value/Marketability

Impact to Value/Marketability 6.014

Description 6.015

Energy Efficient and Green Features Commentary

6.016

Energy Efficient and Green Features Exhibits

6.017.1 | 6.017.2

Data Mapping and PDF Rendering Information

The **Energy Efficient and Green Features** section displays when one or more of the three energy efficient or green features is “true”. (Figure 6 - 1)

- **Known Renewable Energy Components:** RenewableEnergyComponentExistsIndicator (UID: 2600.0005, FID: 6.000)
- **Known Building Certifications:** GreenCertificationExistsIndicator (UID: 2600.0004, FID: 6.004)
- **Known Efficiency Ratings:** EfficiencyRatingExistsIndicator (UID: 2600.0003, FID: 6.010)

Figure 6 - 1

Energy Efficient and Green Features				
Known Renewable Energy Components		6.000		
Renewable Energy Component	Ownership	Financing Arrangement		
6.001	6.002	6.003		
Known Building Certifications		6.004		
Building Certification Organization	Certification	Year	Version	Rating
6.005	6.006	6.007	6.008	6.009
Known Efficiency Ratings		6.010		
Green/Energy Efficiency Rating Organization	Rating	Score		
6.011	6.012	6.013		

- If all indicators are “false”, the section does not display.
- If one indicator is “true”, the section displays.
- When RenewableEnergyComponentExistsIndicator (UID: 2600.0005, FID: 6.000) = “true”, do not display “Known Renewable Energy Components” (Figure 6 - 2)
- When an indicator is “true”, a table with additional data displays. (Figure 6 - 3)

Figure 6 - 2

Energy Efficient and Green Features		
Known Renewable Energy Components		
Renewable Energy Component	Ownership	Financing Arrangement

Figure 6 - 3

Energy Efficient and Green Features		
Renewable Energy Component	Ownership	Financing Arrangement
Solar Panel	Leased	

Energy Efficient and Green Features: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
6.000	Known Renewable Energy Components	2600.0005	RenewableEnergyComponentExistsIndicator	When "true", do not display the report label, display table. When "false" AND ("GreenCertificationExistsIndicator" AND/OR "EfficiencyRatingExistsIndicator" = "true"), display None. When "false" AND ("GreenCertificationExistsIndicator" AND "EfficiencyRatingExistsIndicator" = "false"), Energy Efficient and Green Features section does not display.
6.001	Renewable Energy Component	2600.0019	RenewableEnergyComponentType	Display when RenewableEnergyComponentExistsIndicator = "true"
6.002	Ownership	2600.0017	RenewableEnergyComponentOwnershipType	Display when RenewableEnergyComponentExistsIndicator = "true" AND Exists
6.003	Financing Arrangement	2600.0016	RenewableEnergyComponentFinancedIndicator	Display when RenewableEnergyComponentOwnershipType = "Owned"

Energy Efficient and Green Features: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
6.004	Known Building Certifications	2600.0004	GreenCertificationExistsIndicator	When “true”, do not display the report label, display table. When “false” AND (“RenewableEnergyComponentExistsIndicator” AND/OR “EfficiencyRatingExistsIndicator” = “true”), display None. When “false” AND (“RenewableEnergyComponentExistsIndicator” AND “EfficiencyRatingExistsIndicator” = “false”), Energy Efficient and Green Features section does not display.
6.005	Building Certification Organization	2600.0006	GreenCertificationAssociationName	Display when GreenCertificationExistsIndicator = “true”
6.006	Certification	2600.0009	GreenCertificationName	
6.007	Year	2600.0007	GreenCertificationLevelAwardedYear	Display when GreenCertificationExistsIndicator = “true” AND Exists
6.008	Version	2600.0010	GreenCertificationVersionIdentifier	
6.009	Rating	2600.0008	GreenCertificationLevelName	
6.010	Known Efficiency Ratings	2600.0003	EfficiencyRatingExistsIndicator	When “true”, do not display report label, display table. When “false” AND (“RenewableEnergyComponentExistsIndicator” AND/OR “GreenCertificationExistsIndicator” = “true”), display None. When “false” AND (“RenewableEnergyComponentExistsIndicator” AND “GreenCertificationExistsIndicator” = “false”), Energy Efficient and Green Features section does not display.
6.011	Green/Energy Efficiency Rating Organization	2600.0013	EfficiencyRatingOrganizationName	Display when EfficiencyRatingExistsIndicator = “true”
6.012	Rating	2600.0012	EfficiencyRatingName	
6.013	Score	2600.0014	EfficiencyRatingScoreValue	

Example

In Figure 6 - 4, there are two indicators that are “false” and one that is “true”. The section displays, but the “false” values display “None” while the “true” value provides additional data in a table.

Known Renewable Energy Components - RenewableEnergyComponentExistsIndicator (UID: 2600.0005, FID: 6.000) = “false”

Known Building Certifications - GreenCertificationExistsIndicator (UID: 2600.0004, FID: 6.004) = “false”

Known Efficiency Ratings - EfficiencyRatingExistsIndicator (UID: 2600.0003, FID: 6.010) = “true”

Figure 6 - 4

Energy Efficient and Green Features		
Known Renewable Energy Components		
None		
Known Building Certifications		
None		
Green/Energy Efficiency Rating		
Organization	Rating	Score
RESNET	HERS	62

Energy Efficient and Green Features Impact to Value/Marketability

The **Energy Efficient and Green Features Impact to Value/Marketability** subsection always displays in the **Energy Efficient and Green Features** section. The ValueMarketabilityImpactType (UID: 2600.0027, FID: 6.014) is conditionally required. Any commentary can be provided using EnergyEfficientAndGreenDescription (UID: 2600.0026, FID: 6.015). (Figure 6 - 5)

- Display **Impact to Value/Marketability** ValueMarketabilityImpactType (UID: 2600.0027, FID: 6.014) when:
 - RenewableEnergyComponentExistsIndicator = “true” OR
 - GreenCertificationExistsIndicator = “true” OR
 - EfficiencyRatingExistsIndicator = “true”
- When ValueMarketabilityImpactType (UID: 2600.0027, FID: 6.014) = “Adverse”, the **Description** EnergyEfficientAndGreenDescription (UID: 2600.0026, FID: 6.015) must display.
- When ValueMarketabilityImpactType (UID: 2600.0027, FID: 6.014) <> “Adverse”, the **Description** EnergyEfficientAndGreenDescription (UID: 2600.0026, FID: 6.015) will display if provided.

Figure 6 - 5

Energy Efficient and Green Features Impact to Value/Marketability

Impact to Value/Marketability Neutral

Description The solar panels are leased and therefore not considered part of the real property. The lease is transferable when the subject is sold, however there is no measurable impact on value or marketability as the decision to transfer the lease would be the personal preference of any purchaser of the property.

```
<ENERGY_EFFICIENCY_AND_GREEN>
  <ENERGY_EFFICIENCY_AND_GREEN_DETAIL>
    <EfficiencyRatingExistsIndicator>true</EfficiencyRatingExistsIndicator>
    <EnergyEfficientAndGreenDescription>The solar panels are leased and therefore not considered part of the real property. The lease is transferable when the subject is sold, however there is no measurable impact on value or marketability as the decision to transfer the lease would be the personal preference of any purchaser of the property.</EnergyEfficientAndGreenDescription>
    <GreenCertificationExistsIndicator>>false</GreenCertificationExistsIndicator>
    <RenewableEnergyComponentExistsIndicator>true</RenewableEnergyComponentExistsIndicator>
    <ValueMarketabilityImpactType>Neutral</ValueMarketabilityImpactType>
  </ENERGY_EFFICIENCY_AND_GREEN_DETAIL>
</GREEN_EFFICIENCY_RATINGS>
  <GREEN_EFFICIENCY_RATING>
    <EfficiencyRatingName>HERS</EfficiencyRatingName>
    <EfficiencyRatingOrganizationName>RESNET</EfficiencyRatingOrganizationName>
    <EfficiencyRatingScoreValue>62</EfficiencyRatingScoreValue>
  </GREEN_EFFICIENCY_RATING>
</GREEN_EFFICIENCY_RATINGS>
</ENERGY_EFFICIENCY_AND_GREEN>
```

Energy Efficient and Green Features Commentary

The **Energy Efficient and Green Features Commentary** subsection displays only when comments are provided, and the **Energy Efficient and Green Features** section is included on the report.

Comments must use ValuationCommentText (UID: 0100.0044, FID: 6.016) AND ValuationAnalysisCategoryType (UID: 0100.0045, FID: 6.016) = "EnergyEfficiencyAndGreenFeatures".

```
<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType>EnergyEfficiencyAndGreenFeatures</ValuationAnalysisCategoryType>
  <ValuationCommentText>Additional commentary may be added here.</ValuationCommentText>
</VALUATION_COMMENTARY>
```

Energy Efficient and Green Features Exhibits

The **Energy Efficient and Green Features Exhibits** subsection displays only when images are provided, and the **Energy Efficient and Green Features** section is included on the report. All text must display above the image in bold font. (Figure 6 - 6)

- Image must be delivered using **ImageCategoryType** (UID: 1400.0638, FID: 6.017.1) = "EnergyEfficientAndGreenFeaturesExhibit".
- Image caption should be included using **ImageCaptionCommentDescription** (UID: 1400.0640, FID: 6.017.2).

<IMAGE>

<ImageCaptionCommentDescription>Descriptive caption for exhibit.</ImageCaptionCommentDescription>

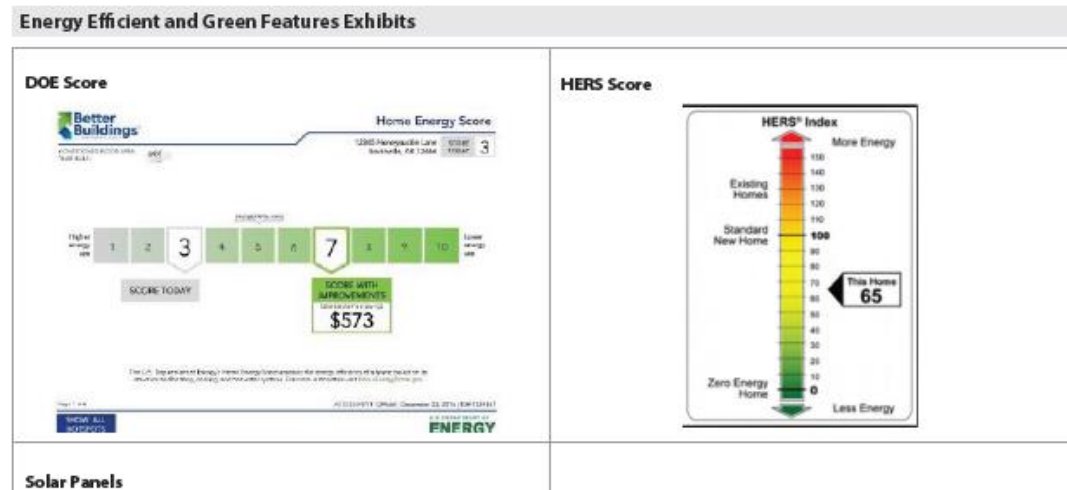
<ImageCategoryType>EnergyEfficientAndGreenFeaturesExhibit</ImageCategoryType>

<ImageLocationIdentifier>zip://location/EnergyEfficientAndGreenExhibit.jpg</ImageLocationIdentifier>

<MimeTypeIdentifier>image/jpeg</MimeTypeIdentifier>

</IMAGE>

Figure 6 - 6



Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

07 Sketch

Overview

The **Sketch** section contains a sketch or floorplan that represents the dwellings and outbuildings on the subject property and provides space for additional commentary.

Sketch

Sketch or Floor Plan Not Available 7.000

Measurement Standard 7.001

7.002.1 | 7.002.2

Sketch Commentary

7.003

Data Mapping and PDF Rendering Information

The **Sketch** section always displays.

The information displayed in the Sketch section is triggered by the SketchExistsIndicator (UID: 3300.0002, FID: *Not on report*). The question, *Sketch or Floorplan Provided*, does not display.

- If SketchExistsIndicator (UID: 3300.0002, FID: 7.000) = “false”, “Sketch or Floor Plan Not Available” displays. (Figure 7 - 1)
- If SketchExistsIndicator (UID: 3300.0002, FID: 7.000) = “true” AND
 - ImageCategoryType (UID: 1400.0991, FID: 7.002.1) = “SubjectPropertyImprovementSketch”, display “Sketch” with additional caption if provided. (Figure 7 - 2)
 - ImageCategoryType (UID: 1400.0991, FID: 7.002.1) = “FloorPlan”, display “Floor Plan” with additional caption if provided. (Figure 7 - 2)
- Field label *Measurement Standard* - MeasurementStandardPublisherType (UID: 3300.0007, FID: 7.001) displays when a sketch or floor plan is included.

Figure 7 - 1

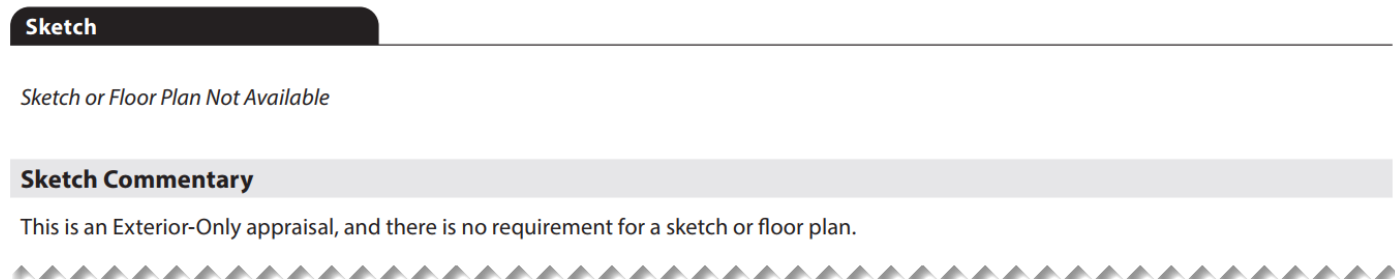
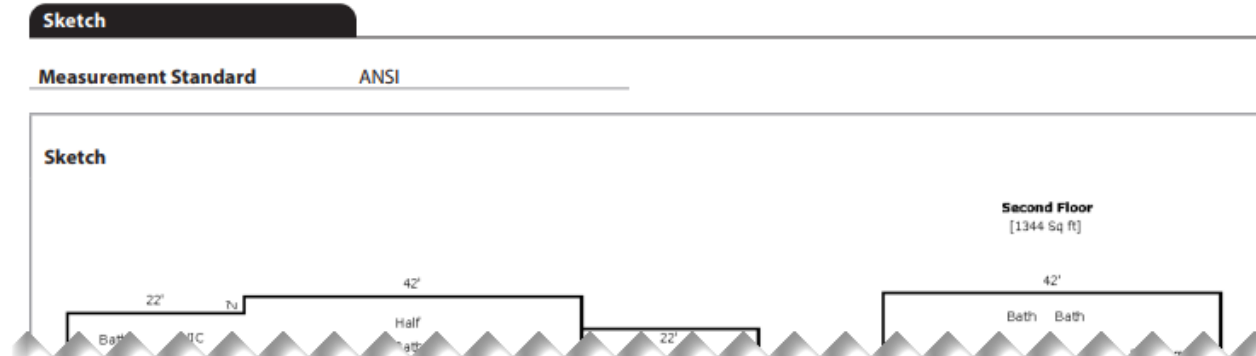


Figure 7 - 2



If a sketch or floor plan is provided, it displays as an image in the space provided.

Note: If the vendor uses integrated sketch software and the sketch or floor plan is embedded in the report, the SketchExistsIndicator (UID: 3300.0002, FID: 7.000) must be “true”. A separate image and ImageCategoryType are not required in the zip file.

Sketch Commentary

The **Sketch Commentary** subsection displays when comments are provided. Commentary must use ValuationAnalysisCategoryType (UID: 0100.0045, FID: *Not on report*) = “Sketch” and ValuationCommentText (UID: 0100.0044, FID: 7.003).

```
<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType>Sketch</ValuationAnalysisCategoryType>
  <ValuationCommentText>Commentary may be added here.</ValuationCommentText>
</VALUATION_COMMENTARY>
```

08 Dwelling Exterior

Overview

The **Dwelling Exterior** section provides information about the exterior of each dwelling and mechanical system details. This section provides space for additional commentary, exhibits, and any apparent defects, damages, or deficiencies related to the dwelling exterior or mechanical systems. The section repeats for each dwelling on the property.

Dwelling Exterior - [Structure Identifier]		8.000
Subject Property Units in		
Structure		8.001
Structure Design		8.002
Floors in Building		8.003
Dwelling Style		8.004
Front Door Elevation		8.005
Townhouse End Unit		8.006
Townhouse Back to Back		8.007
Units Above or Below		8.008
Townhouse Location		8.009
Year Built		8.010
Construction Method		8.011
Converted Area		8.012
Converted Area and Similarity		
to Rest of Living Area		8.013
Factory Built Certification		8.014
Structure Volume		8.015
Window Surface Area		8.016
Attic		8.017
Remaining Economic Life		8.018
Effective Age		8.019
Commentary on Remaining Economic Life		8.020
Commentary on Effective Age		8.021



Quality and Condition

Exterior Quality Rating 8.022 **Exterior Condition Rating** 8.023

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report 8.024

Exterior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	8.041 8.025	8.026	8.027	8.028
Foundation	8.041 8.029	8.030	8.031	8.032
Roof	8.041 8.033	8.034	8.035	8.036
Windows	8.041 8.037	8.038	8.039	8.040
	8.041 8.042	8.043	8.044	8.045

Noncontinuous Finished Area

The table below depicts any finished area that is attached to the dwelling but separate and not directly accessible from any unit 8.046

Finish	Total Area	Room Summary
Finished	8.047	8.048

Mechanical System Details

System	Detail		Yes	No
Heating	8.049 8.050	Core Heating System Below Grade	8.052	<input type="checkbox"/>
Cooling	8.051	Other Mechanical Systems	8.053	

Apparent Defects, Damages, Deficiencies (Dwelling Exterior - [Structure Identifier]) 8.054

The items listed below represent the As Is condition as of the effective date of this report 8.055

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
8.056	8.057	8.058	8.059	8.060

Dwelling Exterior Commentary

8.061

Dwelling Exterior Exhibits

8.062.1 | 8.062.2

8.000.1 | 8.000.2

8.047.1 | 8.047.2

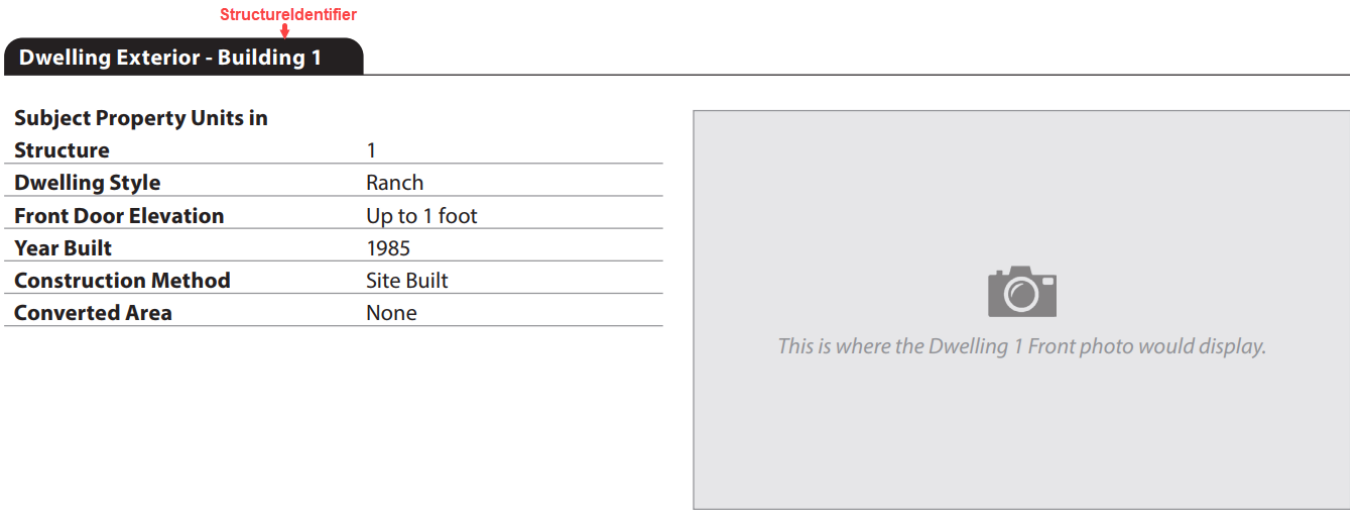
8.056.1 | 8.056.2

Data Mapping and PDF Rendering Information

The **Dwelling Exterior** section displays when ImprovementType (UID: 0300.0009, FID: *Not on report*) = “Dwelling”. At least one instance of the Dwelling Exterior section must display and repeats for each dwelling. The StructureIdentifier (UID: 0300.0101, FID: **8.000**) displays in the black tab when LivingUnitExcludingADUCount (UID: 0100.0022, FID: **3.005**) > 1; display as **Dwelling Exterior - [Structure Identifier]**. (Figure 8 - 1)

A photo showing the front of the dwelling always displays in this section and is delivered using ImageCategoryType (UID: 1400.0619, FID: **8.000.1**) = “DwellingFront”. A caption does not display with this image. (Figure 8 - 1)

Figure 8 - 1



Dwelling Exterior: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				Display when ImprovementType = "Dwelling" AND...
8.001	Subject Property Units in Structure	0300.0063	LivingUnitCount	Always displays
8.002	Structure Design	0300.0032	StructuralDesignType	... AND AttachmentType = "Attached"

Dwelling Exterior: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				Display when ImprovementType = "Dwelling" AND...
8.003	Floors in Building	0300.0064	StoriesCount	... AND StructuralDesignType = "Highrise" OR "Midrise"
8.004	Dwelling Style	0300.0030	ArchitecturalDesignCategoryType	... AND AttachmentType = "Detached"
8.005	Front Door Elevation	0300.0117	FrontDoorApproximateElevationRangeType	Always displays
8.006	Townhouse End Unit	0300.0059	RowhouseTownhouseEndUnitIndicator	... AND when StructuralDesignType = "RowhouseTownhouse"
8.007	Townhouse Back to Back	0300.0070	RowhouseTownhouseBackToBackIndicator	... AND when StructuralDesignType = "RowhouseTownhouse"
8.008	Units Above or Below	0300.0069	RowhouseTownhouseStackedIndicator	... AND when StructuralDesignType = "RowhouseTownhouse"
8.009	Townhouse Location	0300.0067	RowhouseTownhouseLocationType	... AND when StructuralDesignType = "RowhouseTownhouse" AND RowhouseTownhouseStackedIndicator = "true"
8.010	Year Built	0300.0011	PropertyStructureBuiltYear	Always displays
		0300.0012	PropertyStructureBuiltYearEstimatedIndicator	... AND PropertyStructureBuiltYearEstimatedIndicator = "true" Display a "~" before the PropertyStructureBuiltYear
8.011	Construction Method	0300.0034	ConstructionMethodType	... AND (AttachmentType = "Detached" OR StructuralDesignType = "RowhouseTownhouse" OR "SemiDetached" OR "Other") If there are multiple construction methods, display as stacked on a separate line.
8.012	Converted Area	0300.0079	ConvertedAreaExistsIndicator	... AND ConvertedAreaExistsIndicator = "false", display "None"
8.013	Converted Area and Similarity to Rest of Living Area	0300.0077	ConvertedAreaOriginalUseType	... AND ConvertedAreaExistsIndicator = "true", display ConvertedAreaOriginalUseType and ConvertedAreaFinishComparisonType in the same cell separated by " " <ul style="list-style-type: none"> – If multiple converted areas, display each ConvertedAreaOriginalUseType ConvertedAreaFinishComparisonType on a separate line. (Figure 8 - 2)
		0300.0076	ConvertedAreaFinishComparisonType	

Dwelling Exterior: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				Display when ImprovementType = "Dwelling" AND...
8.014	Factory Built Certification	0300.0074	FactoryBuiltCertificationExaminedIndicator	... AND ConstructionMethodType = "Modular"
8.015	Structure Volume	0300.0073	StructureVolumeMeasure	... AND Exists
8.016	Window Surface Area	0300.0071	WindowSurfaceAreaMeasure	... AND ImprovementComponentType = "Windows" AND Exists
8.017	Attic	0300.0058	AtticExistsIndicator	Display "Attic" when ImprovementType = "Dwelling" AND GovernmentAgencyAppraisalIndicator = "true" AND StructuralDesignType <> "Lowrise" OR "Midrise" OR "Highrise" - When false, display "No" - When true AND GovernmentAgencyAppraisalType = "VA", display "Yes" - When true AND GovernmentAgencyAppraisalType = "FHA" OR "USDA", do not display as additional information is needed.
		0300.0107	AccessibleForObservationIndicator	... AND AtticExistsIndicator = "true" AND (GovernmentAgencyAppraisalType = "FHA" OR "USDA") - When false, display "Inaccessible" - When true, do not display
		0300.0108	VisualObservationCompletedIndicator	... AND AccessibleForObservationIndicator = "true" - When true, display "Visual Observation Completed" - When false, display "No Visual Observation Completed"
8.018	Remaining Economic Life	0300.0041	EstimatedRemainingEconomicLifeYearsCount	... AND CostApproachIndicator = "false" AND (GovernmentAgencyAppraisalType = "VA" OR "USDA")
8.019	Effective Age	0300.0039	EffectiveAgeYearsCount	... AND CostApproachIndicator = "false" AND GovernmentAgencyAppraisalIndicator = "true"

Dwelling Exterior: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				Display when ImprovementType = "Dwelling" AND...
		0300.0038 0300.0037	EffectiveAgeRangeLowYearsCount EffectiveAgeRangeHighYearsCount	The data must be provided in 1 of 2 ways: a single number followed by "years", (e.g., 15 years) OR two numbers indicating a range with the low and high numbers separated by "-" and followed by "years" (e.g., 12-20 years).
8.020	Commentary on Remaining Economic Life	0300.0040	EstimatedRemainingEconomicLifeDescription	... AND (CostApproachIndicator = "false" AND GovernmentAgencyAppraisalIndicator = "true" AND EstimatedRemainingEconomicLifeYearsCount < 30) OR ((ImprovementType = "Dwelling" AND CostApproachIndicator = "false" AND GovernmentAgencyAppraisalType = "VA" OR "USDA") AND Exists)
8.021	Commentary on Effective Age	0300.0036	EffectiveAgeDescription	... AND CostApproachIndicator = "false" AND GovernmentAgencyAppraisalIndicator = "true"

Figure 8 - 2

ConvertedAreaExistsIndicator = false

Dwelling Exterior - Building 1

Subject Property Units in

Structure	1
Dwelling Style	Ranch
Front Door Elevation	Up to 1 foot
Year Built	1985
Construction Method	Site Built
Converted Area	None

ConvertedAreaExistsIndicator = true

Dwelling Exterior - Building 1

Subject Property Units in

Structure	1
Dwelling Style	Ranch
Front Door Elevation	Up to 1 foot
Year Built	1985
Construction Method	Site Built
Converted Area and Similarity to Rest of Living Area	Garage Similar Porch Inferior

Quality and Condition

The **Quality and Condition** subsection displays when ImprovementType (UID: 0300.0009, FID: *Not on report*) = "Dwelling" AND HomeownerResponsibleForExteriorMaintenanceIndicator (UID: 0100.0046, FID: **3.016**) = "true".

The following fields must display:

- Exterior Quality Rating – ExteriorQualityRatingCode (UID: 1600.0005, FID: **8.022**)
- Exterior Condition Rating – ExteriorConditionRatingCode (UID: 1600.0004, FID: **8.023**)

When HomeownerResponsibleForExteriorMaintenanceIndicator (UID: 0100.0046, FID: **3.016**) = "false", this subsection does not display.

Exterior Features

The exterior features table displays when the **Exterior Quality and Condition** subsection is included. The text, *"The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report"* displays above the table in italics.

Dwelling Exterior: Quality and Condition - Exterior Features				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
8.041	Feature: Exterior Walls and Trim	0300.0055	ImprovementComponentType	Display when ImprovementComponentType = "ExteriorWallsAndTrim" ...
8.025	Detail	0300.0098	WallMaterialType	– Display all Wall Material(s) in the same cell separated by " "
8.026	Quality Comment	0300.0075	ImprovementComponentQualityDescription	... AND Exists
8.027	Condition Status	0300.0054	ImprovementComponentConditionStatusType	Always displays
8.028	Condition Comment	0300.0100	ImprovementComponentConditionDescription	... AND Exists
8.041	Feature: Foundation	0300.0055	ImprovementComponentType	Display when ImprovementComponentType = "Foundation"...
8.029	Detail	0300.0044	FoundationMaterialType	– Display all Foundation Material(s) and Type(s) in the same cell separated by " "

Dwelling Exterior: Quality and Condition - Exterior Features				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
		0300.0046	FoundationType	– Display all Foundation Material(s) and Type(s) in the same cell separated by “ ”
		0300.0080	AccessibleForObservationIndicator	... AND FoundationType = "Crawlspace" AND (GovernmentAgencyAppraisalType = "FHA" OR "USDA") – When true, do not display – When false, display “Inaccessible”
		0300.0081	VisualObservationCompletedIndicator	... AND (GovernmentAgencyAppraisalType = "FHA" OR "USDA") AND AccessibleForObservationIndicator = “true” – When true, display “Visual Observation Completed” – When false, display "No Visual Observation Completed"
8.030	Quality Comment	0300.0075	ImprovementComponentQualityDescription	... AND Exists
8.031	Condition Status	0300.0054	ImprovementComponentConditionStatusType	Always displays
8.032	Condition Comment	0300.0100	ImprovementComponentConditionDescription	... AND Exists
8.041	Feature: Roof	0300.0055	ImprovementComponentType	Display when ImprovementComponentType = "Roof" ...
8.033	Detail	0300.0049	RoofObservableIndicator	– When true, display RoofMaterialType. – When false, display "(Unobservable)" in the <i>Detail</i> field.
		0300.0050	RoofMaterialType	– Display Roof Material(s) in the same cell separated by “ ” – Display materials and age in the same cell <ul style="list-style-type: none"> Material(s) are listed first in the cell. Age displays on a separate line under materials. (Figure 8 - 3)
		0300.0048	RoofEstimatedAgeRangeType	– Display “Estimated Age:” followed by the number and “years” on a separate line under material.
8.034	Quality Comment	0300.0075	ImprovementComponentQualityDescription	... AND Exists

Dwelling Exterior: Quality and Condition - Exterior Features				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
8.035	Condition Status	0300.0054	ImprovementComponentConditionStatusType	... AND RoofObservableIndicator = "true"
8.036	Condition Comment	0300.0100	ImprovementComponentConditionDescription	... AND Exists
8.041	Feature: Windows	0300.0055	ImprovementComponentType	Display when ImprovementComponentType = "Windows" ...
8.037	Detail	0300.0052	ImprovementComponentTypeAdditionalDescription	Always displays
8.038	Quality Comment	0300.0075	ImprovementComponentQualityDescription	... AND Exists
8.039	Condition Status	0300.0054	ImprovementComponentConditionStatusType	Always displays
8.040	Condition Comment	0300.0100	ImprovementComponentConditionDescription	... AND Exists
8.041	Feature: [blank row]	0300.0055	ImprovementComponentType	Display when ImprovementComponentType = "Other" ... (When no Other Feature Type is provided, the row does not display)
8.041	[Other Feature Type]	0300.0056	ImprovementComponentTypeOtherDescription	– Display the text in the header of the blank row
8.042	Detail	0300.0052	ImprovementComponentTypeAdditionalDescription	Always displays
8.043	Quality Comment	0300.0075	ImprovementComponentQualityDescription	... AND Exists
8.044	Condition Status	0300.0054	ImprovementComponentConditionStatusType	Always displays
8.045	Condition Comment	0300.0100	ImprovementComponentConditionDescription	... AND Exists

Figure 8 - 3

Quality and Condition				
1	Exterior Quality Rating	Q4	Exterior Condition Rating	C4
The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report				
Exterior Features				
Feature	Detail	Quality Comment	Condition Status	Condition Comment
2	Exterior Walls and Trim	Vinyl	Typical Wear and Tear	Minor cracks to vinyl typical for age.
3	Foundation	Poured Concrete Basement	Typical Wear and Tear	
4	Roof	Composition Estimated Age: 10-20 years	Typical Wear and Tear	Reported condition is subject to repair; see defects table and commentary below.
5	Windows	Vinyl Double Hung - Thermal Pane	Double Thermal Pane contributes to Energy Efficiency.	Windows same age as house.

```

<STRUCTURE_DETAIL>
  <ExteriorConditionRatingCode>C4</ExteriorConditionRatingCode>
  <ExteriorQualityRatingCode>Q4</ExteriorQualityRatingCode>
  <FrontDoorApproximateElevationRangeType>ThreeToFourFeet</FrontDoorApproximateElevationRangeType>
  <LivingUnitCount>1</LivingUnitCount>
  <StructureValuationCommentText>Condition Status is reflective of noted repair having been completed.</StructureValuationCommentText>
</STRUCTURE_DETAIL>

```

```

<STRUCTURE_COMPONENTS>
  <STRUCTURE_COMPONENT>
    <EXTERIOR_WALLS>
      <EXTERIOR_WALL>
        <WallMaterialType>Vinyl</WallMaterialType>
      </EXTERIOR_WALL>
    </EXTERIOR_WALLS>
    <STRUCTURE_COMPONENT_DETAIL>
      <ImprovementComponentConditionDescription>Minor cracks to vinyl typical for age.</ImprovementComponentConditionDescription>
      <ImprovementComponentConditionStatusType>TypicalWearAndTear</ImprovementComponentConditionStatusType>
      <ImprovementComponentType>ExteriorWallsAndTrim</ImprovementComponentType>
    </STRUCTURE_COMPONENT_DETAIL>
  </STRUCTURE_COMPONENT>

```

```

<STRUCTURE_COMPONENT>
  <FOUNDATIONS>
    <FOUNDATION>
      <FOUNDATION_MATERIALS>
        <FOUNDATION_MATERIAL>
          <FoundationMaterialType>PouredConcrete</FoundationMaterialType>
        </FOUNDATION_MATERIAL>
      </FOUNDATION_MATERIALS>
      <FOUNDATION_STYLES>
        <FOUNDATION_STYLE>
          <FoundationType>Basement</FoundationType>
        </FOUNDATION_STYLE>
      </FOUNDATION_STYLES>
    </FOUNDATION>
  </FOUNDATIONS>
  <STRUCTURE_COMPONENT_DETAIL>
    <ImprovementComponentConditionStatusType>TypicalWearAndTear</ImprovementComponentConditionStatusType>
    <ImprovementComponentType>Foundation</ImprovementComponentType>
  </STRUCTURE_COMPONENT_DETAIL>
</STRUCTURE_COMPONENT>

<ROOF>
  <ROOF_DETAIL>
    <RoofEstimatedAgeRangeType>TenToTwentyYears</RoofEstimatedAgeRangeType>
    <RoofObservableIndicator>true</RoofObservableIndicator>
  </ROOF_DETAIL>
  <ROOF_MATERIALS>
    <ROOF_MATERIAL>
      <RoofMaterialType>Composition</RoofMaterialType>
    </ROOF_MATERIAL>
  </ROOF_MATERIALS>
</ROOF>
<STRUCTURE_COMPONENT_DETAIL>
  <ImprovementComponentConditionDescription>Reported condition is subject to repair; see defects table and commentary below.</ImprovementComponentConditionDescription>
  <ImprovementComponentConditionStatusType>TypicalWearAndTear</ImprovementComponentConditionStatusType>
  <ImprovementComponentType>Roof</ImprovementComponentType>
</STRUCTURE_COMPONENT_DETAIL>
</STRUCTURE_COMPONENT>

<STRUCTURE_COMPONENT>
  <STRUCTURE_COMPONENT_DETAIL>
    <ImprovementComponentConditionDescription>Windows same age as house.</ImprovementComponentConditionDescription>
    <ImprovementComponentConditionStatusType>TypicalWearAndTear</ImprovementComponentConditionStatusType>
    <ImprovementComponentQualityDescription>Double Thermal Pane contributes to Energy Efficiency.</ImprovementComponentQualityDescription>
    <ImprovementComponentType>Windows</ImprovementComponentType>
    <ImprovementComponentTypeAdditionalDescription>Vinyl Double Hung - Thermal Pane</ImprovementComponentTypeAdditionalDescription>
  </STRUCTURE_COMPONENT_DETAIL>
</STRUCTURE_COMPONENT>
</STRUCTURE_COMPONENTS>

```

Noncontinuous Finished Area

The **Noncontinuous Finished Area** subsection displays when there is noncontinuous finished area related to the dwelling. Noncontinuous finished areas are defined as finished area(s) in the dwelling that are attached to the dwelling but separate and not directly accessible from any unit.

This subsection does not display for properties with multiple units, or if there is no noncontinuous finished area.

The NonContinuousFinishedAreaIndicator (UID: 0300.0114, FID: *Not on report*) triggers the subsection.

- When false, the subsection does not display.
- When true, display the text, “*The table below depicts any finished area that is attached to the dwelling but separate and not directly accessible from any unit*” (FID: 8.046) in italics below the subsection header (gray bar) and provide the following (Figure 8 - 4):
 - Total Area - StructureNonContinuousFinishedAreaMeasure (UID: 0300.0115, FID: 8.047). Display Area and Unit of Measure in same cell.
 - Room Summary – Display Room Count - Room Type in same row. If the count is zero, do not display.
 - TotalRoomCount (UID: 0300.0020, FID: 8.048)
 - RoomType (UID: 0300.0018, FID: 8.048)

Figure 8 - 4

Noncontinuous Finished Area		
<i>The table below depicts any finished area that is attached to the dwelling but separate and not directly accessible from any unit</i>		
Finish	Total Area	Room Summary
Finished	360 Sq. Ft.	1 - Family Room

Mechanical System Details

The **Mechanical System Details** subsection always displays.

Mechanical System Details			
	System	Detail	
Heating	8.049	8.050	
Cooling	8.051		
Core Heating System Below Grade			8.052 <input type="checkbox"/> Yes <input type="checkbox"/> No
Other Mechanical Systems			8.053

System

- *Heating* - HeatingSystemType (UID: 0300.0088, FID: 8.049) If there are multiple, display as stacked in a new row.

- *Cooling* – Always displays

Other Mechanical Systems

- *Other Mechanical Systems* - MechanicalSystemType (UID: 0300.0090, FID: 8.053) displays when provided. If there are multiple, display as stacked. (Figure 8 - 5)
 - When there are no other mechanical systems, Other Mechanical Systems does not display.

Figure 8 - 5

Mechanical System Details

	System	Detail
Heating	Forced Warm Air	Natural Gas
Cooling	Centralized	

Core Heating System Below Grade

☒ Yes
 ☐ No

Other Mechanical Systems

Sump Pump

Water Heater

Apparent Defects, Damages, Deficiencies (Dwelling Exterior – [Structure Identifier])

The **Apparent Defects, Damages, Deficiencies (Dwelling Exterior – [Structure Identifier])** subsection always displays. The **Structure Identifier** (FID: 8.054), when applicable, redispays from the black tab (FID: 8.000).

Apparent Defects, Damages, Deficiencies (Dwelling Exterior - [Structure Identifier]) 8.054				
<i>The items listed below represent the As Is condition as of the effective date of this report</i> 8.055				
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
8.056	8.057	8.058	8.059	8.060

The DwellingExteriorDefectsExistIndicator (UID: 0300.0097, FID: 8.055) triggers the following:

- When false, display “None” below the subsection header (gray bar) and the table does not display.
- When true, display static text in italics (FID: 8.055), “*The items listed below represent the As Is condition as of the effective date of this report*” below the subsection header (gray bar) in italics and the following data is required (Figure 8 – 6):
 - **Feature** - DefectComponentLabelType (UID: 3900.0060, FID: 8.056)
 - Display each feature on a separate row. When the same feature has multiple defects, repeat the entire row.
 - **Location** - DefectItemLocationType (UID: 3900.0158, FID: 8.057)
 - **Description** - DefectItemDescription (UID: 3900.0057, FID: 8.058)
 - **Affects Soundness or Structural Integrity** - DefectItemAffectsSoundnessStructuralIntegrityIndicator (UID: 3900.0056, FID: 8.059)
 - **Recommended Action** - DefectItemRecommendedActionType (UID: 3900.0059, FID: 8.060)

Figure 8 - 6

Apparent Defects, Damages, Deficiencies (Dwelling Exterior)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair

Dwelling Exterior Commentary

The **Dwelling Exterior Commentary** subsection displays only when comments are provided. Any commentary must use StructureValuationCommentText (UID: 0300.0096, FID: 8.061).

Dwelling Exterior Exhibits

The **Dwelling Exterior Exhibits** subsection displays only when images are provided. All text displays above the image in bold font.

- Deliver images of Noncontinuous Area using ImageCategoryType (UID: 1400.0638, FID: 8.047.1) = “NoncontinuousArea”.
- Deliver images of Dwelling Exterior Defects using DefectComponentLabelType (UID: 0300.0101, FID: 8.056.1) include an image caption using ImageCaptionCommentDescription (UID: 1400.0793, FID: 8.056.2).
- Deliver images of the rear of the dwelling using ImageCategoryType (UID: 1400.0638, FID: 8.062.1) = “DwellingRear”.
- Other images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 8.062.1) = “DwellingExteriorExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 8.047.2, 8.062.2).

<IMAGE>

<ImageCaptionCommentDescription>Descriptive caption for exhibit.</ImageCaptionCommentDescription>

<ImageCategoryType>DwellingExteriorExhibit</ImageCategoryType>

<ImageLocationIdentifier>zip://location/DwellingExteriorExhibit.jpg</ImageLocationIdentifier>

<MIMETypeIdentifier>image/jpeg</MIMETypeIdentifier>

</IMAGE>

Dwelling Exterior – 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.

Apparent Defects, Damages, Deficiencies on exterior of the dwelling.

Deliver RELATIONSHIP to associate the defect to the applicable instance of IMPROVEMENT where the ImprovementType = "Dwelling". One RELATIONSHIP container is required for each defect identified on the exterior of the dwelling.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
3900.0145	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DEFECT ContainsDefectOf IMPROVEMENT
3900.0146	RELATIONSHIP	@xlink:from	DEFECT_n
3900.0147	RELATIONSHIP	@xlink:to	IMPROVEMENT_n
3900.0120	DEFECT	@xlink:label	DEFECT_n
0300.0003	IMPROVEMENT	@xlink:label	IMPROVEMENT_n

Each defect reported in this section must be associated with the building where the defect has been identified. i.e., DEFECT container must be linked (via arcrole) to the instance of the IMPROVEMENT container (ImprovementType = "Dwelling"). When there are multiple Dwellings, DEFECT container must be linked to the applicable instance where the defect was identified.

```

<IMPROVEMENTS>
  <IMPROVEMENT xlink:label = "IMPROVEMENT_SubjectDwelling">
    <IMPROVEMENT_DETAIL>
      <ConvertedAreaExistsIndicator>false</ConvertedAreaExistsIndicator>
      <CoolingSystemExistsIndicator>true</CoolingSystemExistsIndicator>
      <DwellingExteriorDefectsExistIndicator>true</DwellingExteriorDefectsExistIndicator>
      <ImprovementType>Dwelling</ImprovementType>
      <NonContinuousFinishedAreaIndicator>false</NonContinuousFinishedAreaIndicator>
      <PropertyStructureBuiltYear>2004</PropertyStructureBuiltYear>
      <PropertyStructureBuiltYearEstimatedIndicator>false</PropertyStructureBuiltYearEstimatedIndicator>
    </IMPROVEMENT_DETAIL>
  </IMPROVEMENT>
  .
  .
  .
  <PROPERTY_DEFECT>
    <DEFECTS>
      <DEFECT xlink:label = "DEFECT_RoofDefect">
        <DEFECT_DETAIL>
          <DefectComponentLabelType>Roof</DefectComponentLabelType>
          <DefectItemAffectsSoundnessStructuralIntegrityIndicator>true</DefectItemAffectsSoundnessStructuralIntegrityIndicator>
          <DefectItemDescription>Damaged roof with missing flashing leaving the roof permeable to water intrusion.</DefectItemDescription>
          <DefectItemEstimatedCostToRepairAmount>1500</DefectItemEstimatedCostToRepairAmount>
          <DefectItemLocationType>Other</DefectItemLocationType>
          <DefectItemLocationTypeOtherDescription>Section of Roof</DefectItemLocationTypeOtherDescription>
          <DefectItemRecommendedActionType>Repair</DefectItemRecommendedActionType>
        </DEFECT_DETAIL>
        <IMAGES>
          <IMAGE>
            <ImageCaptionCommentDescription>Damaged Flashing</ImageCaptionCommentDescription>
            <ImageFileLocationIdentifier>SF1_RoofDefect.png</ImageFileLocationIdentifier>
            <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
          </IMAGE>
        </IMAGES>
      </DEFECT>
    </DEFECTS>
  </PROPERTY_DEFECT>
  .
  .
  .
  <RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/DEFECT_ContainsDefectOf_IMPROVEMENT" xlink:from = "DEFECT_RoofDefect" xlink:to = "IMPROVEMENT_SubjectDwelling"/>

```

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

09 Manufactured Home

Overview

The **Manufactured Home** section displays details about the structure, provides space for additional commentary, and exhibits. This section repeats for each manufactured home on the property that is either a dwelling or an ADU.

- When the manufactured home is an outbuilding that is **not** an ADU, it displays in the **Outbuilding** section (instead of **Manufactured Home**) e.g., a manufactured home that has been physically modified and is no longer livable.

Manufactured Home	
Manufacturer Name	09.000
Year Installed	09.001
Moved Since Original Installation	09.002
Attached to Permanent Foundation	09.003
Towing Hitch, Wheels, Axles Removed	09.004
Manufactured Home Width	09.005
Skirting	09.006
<div> <div>Have there been any modifications, attachments, or additions that rely on or have altered the original structure for support?</div> <div> <div>Yes</div> <div>No</div> </div> </div>	
Modification, Attachment, or Addition	09.007
Description of Modification, Attachment, or Addition	09.009

HUD Data Plate			
HUD Data Plate Attached	09.010	HUD Wind Zone	09.013
Date of Manufacture	09.011	HUD Thermal Zone	09.014
Serial Number	09.012	HUD Roof Load Zone	09.015
HUD Certification Label			
Label Present for All Sections	09.016	HUD Certification Number	09.017
Manufactured Home Certification Program			
Certification	Identifier		
09.018	09.019		
Invoice Information			
Purchased from Retailer	09.020	Retailer's Invoice Reviewed	09.022
Retailer Name	09.021	Manufacturer's Invoice Reviewed	09.023
		Invoice(s) Appear Reasonable	09.024
Commentary on Why Invoice(s) Not Reasonable 09.025			
Manufactured Home Commentary			
09.026			
Manufactured Home Exhibits			
09.027.1 09.027.2 09.010.1 09.010.2 09.017.1 09.017.2 09.018.1 09.018.2			

Data Mapping and PDF Rendering Information

The **Manufactured Home** section repeats for each manufactured home on the property that is either a dwelling or an ADU. If there are no manufactured homes on the property, the section does not display.

- When a manufactured home is a Dwelling; ConstructionMethodType (UID: 0300.0034) = “Manufactured” and ImprovementType (UID: 0300.0009) = “Dwelling”, the **Manufactured Home** section displays after the applicable **Dwelling Exterior** section.

- When the manufactured home is an ADU; OutbuildingType (UID: 0300.0025) = "ManufacturedHome" AND LivingUnitCount (UID: 0300.0063) > 0, the **Manufactured Home** section displays after the applicable **Outbuilding** section.

The following table breaks down the display rules for the two variations of manufactured homes: Dwelling or Outbuilding/ADU. When the manufactured home is an Outbuilding/ADU, a subset of information is displayed.

Manufactured Home					
				Display Rules	
				Dwelling	Outbuilding/ADU
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display when ImprovementType (UID: 0300.0009) = "Dwelling" and ConstructionMethodType (UID: 0300.0034) = "Manufactured"	Display when (ImprovementType (UID: 0300.0009) = "Outbuilding" AND OutbuildingType (UID: 0300.0025) = "ManufacturedHome" AND LivingUnitCount (UID: 0300.0063) > 0)
9.000	Manufacturer Name	0500.0017	ManufacturedHomeManufacturerName	Always display	NA
9.001	Year Installed	0500.0011	ManufacturedHomeInstalledDate	Always display	NA
		0500.0041	ManufacturedHomeInstalledDateEstimatedIndicator	When "true", display (~) in front of the ManufacturedHomeInstalledDate to indicate it is an estimated value.	NA
9.002	Moved Since Original Installation	0500.0021	ManufacturedHomeMovedAfterOriginalInstallationIndicator	Always display	NA
9.003	Attached to Permanent Foundation	0500.0007	ManufacturedHomeAttachedToFoundationIndicator	Always display	Always display
9.004	Towing Hitch, Wheels, Axles Removed	0500.0008	ManufacturedHomeHitchWheelsAxlesRemovedIndicator	Always display	Always display
9.005	Manufactured Home Width	0500.0044	ManufacturedHomeWidthType	Always display	NA
9.006	Skirting	0500.0030	SkirtingExistsIndicator	When "true" do not display (display skirting material instead)	NA
		0500.0039	SkirtingMaterialType	Display when SkirtingExistsIndicator = "true" If there are multiple, display as stacked.	NA

Manufactured Home					
				Display Rules	
				Dwelling	Outbuilding/ADU
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display when ImprovementType (UID: 0300.0009) = "Dwelling" and ConstructionMethodType (UID: 0300.0034) = "Manufactured"	Display when (ImprovementType (UID: 0300.0009) = "Outbuilding" AND OutbuildingType (UID: 0300.0025) = "ManufacturedHome" AND LivingUnitCount (UID: 0300.0063) > 0)
9.007	Have there been any modifications, attachments, or additions that rely on or have altered the original structure for support?	0500.0020	ManufacturedHomeModificationIndicator	Checkbox always displays	Checkbox always displays
9.008	Modification, Attachment, or Addition	0500.0035	ManufacturedHomeModificationType	Display when ManufacturedHomeModificationIndicator = "true". If there are multiple, display as stacked.	Display when ManufacturedHomeModificationIndicator = "true". If there are multiple, display as stacked.
9.009	Description of Modification, Attachment, or Addition	0500.0019	ManufacturedHomeModificationsDescription	Display when ManufacturedHomeModificationIndicator = "true"	Display when ManufacturedHomeModificationIndicator = "true"
HUD Data Plate				Subsection always displays.	
9.010	HUD Data Plate Attached	0500.0010	ManufacturedHomeHUDDataPlateAttachedIndicator	Always display	Always display
9.011	Date of Manufacture	0500.0016	ManufacturedHomeManufactureDate	Display when Exists.	NA
9.012	Serial Number	0500.0027	ManufacturedHomeSerialNumberIdentifier	Display when ManufacturedHomeHUDDataPlateAttachedIndicator = "true" OR (when ManufacturedHomeHUDDataPlateAttachedIndicator = "false" AND Exists)	Display when ManufacturedHomeHUDDataPlateAttachedIndicator = "true" OR (when ManufacturedHomeHUDDataPlateAttachedIndicator = "false" AND Exists)
9.013	HUD Wind Zone	0500.0033	WindZoneCode	Display when ManufacturedHomeHUDDataPlateAttachedIndicator = "true" OR (when ManufacturedHomeHUDDataPlateAttachedIndicator = "false" AND Exists)	NA

Manufactured Home					
				Display Rules	
				Dwelling	Outbuilding/ADU
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display when ImprovementType (UID: 0300.0009) = "Dwelling" and ConstructionMethodType (UID: 0300.0034) = "Manufactured"	Display when (ImprovementType (UID: 0300.0009) = "Outbuilding" AND OutbuildingType (UID: 0300.0025) = "ManufacturedHome" AND LivingUnitCount (UID: 0300.0063) > 0)
9.014	HUD Thermal Zone	0500.0031	ThermalZoneCode	Display when ManufacturedHomeHUDDataPlateAttachedIndicator = "true" OR (when ManufacturedHomeHUDDataPlateAttachedIndicator = "false" AND Exists)	NA
9.015	HUD Roof Load Zone	0500.0028	RoofLoadZoneCode	Display when ManufacturedHomeHUDDataPlateAttachedIndicator = "true" OR (when ManufacturedHomeHUDDataPlateAttachedIndicator = "false" AND Exists)	NA
HUD Certification Label				Subsection always displays.	
9.016	Label Present for All Sections	0500.0009	ManufacturedHomeHUDCertificateLabelIndicator	Always display	Always display
9.017	HUD Certification Number	0500.0037	ManufacturedHomeHUDCertificationLabelIdentifier	Display when ManufacturedHomeHUDCertificateLabelIndicator = "true" OR (when ManufacturedHomeHUDCertificateLabelIndicator = "false" AND Exists)	Display when ManufacturedHomeHUDCertificateLabelIndicator = "true" OR (when ManufacturedHomeHUDCertificateLabelIndicator = "false" AND Exists)
Manufactured Home Certification Program (Figure 9 - 1)				Display subsection when ManufacturedHomeFinancingProgramEligibilityType is not null	NA
9.018	Certification	0500.0005	ManufacturedHomeFinancingProgramEligibilityType	Display when Exists	NA
9.019	Identifier	0500.0004	ManufacturedHomeFinancingProgramEligibilityIdentifier	Display when ManufacturedHomeFinancingProgramEligibilityType Exists	NA
Invoice Information				Subsection displays when NewConstructionIndicator = "true"	NA

Manufactured Home					
				Display Rules	
				Dwelling	Outbuilding/ADU
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display when ImprovementType (UID: 0300.0009) = "Dwelling" and ConstructionMethodType (UID: 0300.0034) = "Manufactured"	Display when (ImprovementType (UID: 0300.0009) = "Outbuilding" AND OutbuildingType (UID: 0300.0025) = "ManufacturedHome" AND LivingUnitCount (UID: 0300.0063) > 0)
9.020	Purchased from Retailer	0500.0022	ManufacturedHomePurchasedFromRetailerIndicator	Display when NewConstructionIndicator = "true"	NA
9.021	Retailer Name	0500.0025	ManufacturedHomeRetailerName	Display when ManufacturedHomePurchasedFromRetailerIndicator = "true"	NA
9.022	Retailer's Invoice Reviewed	0500.0023	ManufacturedHomeRetailerInvoiceReviewedIndicator	Display when ManufacturedHomePurchasedFromRetailerIndicator = "true"	NA
9.023	Manufacturer's Invoice Reviewed	0500.0014	ManufacturedHomeInvoiceReviewedIndicator	Display when NewConstructionIndicator = "true"	NA
9.024	Invoice(s) Appear Reasonable	0500.0013	ManufacturedHomeInvoiceReasonableIndicator	Display when (ManufacturedHomeRetailerInvoiceReviewedIndicator = "true" OR ManufacturedHomeInvoiceReviewedIndicator = "true")	NA
9.025	Commentary on Why Invoice(s) Not Reasonable	0500.0012	ManufacturedHomeInvoiceNotReasonableDescription	Display when ManufacturedHomeInvoiceReasonableIndicator = "false"	NA
Manufactured Home Commentary				Do not display subsection when no comment is provided.	
9.026		0500.0042	ManufacturedHomeValuationCommentText	Display when Exists.	Display when Exists.

Figure 9 - 1

<MANUFACTURED_HOME_FINANCING_PROGRAMS>

<MANUFACTURED_HOME_FINANCING_PROGRAM>

<ManufacturedHomeFinancingProgramEligibilityIdentifier>SAB032252MLAX</ManufacturedHomeFinancingProgramEligibilityIdentifier>

<ManufacturedHomeFinancingProgramEligibilityType>FannieMaeMHAdvantage</ManufacturedHomeFinancingProgramEligibilityType>

```

</MANUFACTURED_HOME_FINANCING_PROGRAM>
<MANUFACTURED_HOME_FINANCING_PROGRAM>
    <ManufacturedHomeFinancingProgramEligibilityIdentifier>CH1000001</ManufacturedHomeFinancingProgramEligibilityIdentifier>
    <ManufacturedHomeFinancingProgramEligibilityType>FreddieMacCHOICEHome</ManufacturedHomeFinancingProgramEligibilityType>
</MANUFACTURED_HOME_FINANCING_PROGRAM>
</MANUFACTURED_HOME_FINANCING_PROGRAMS>

```

Manufactured Home Exhibits

The **Manufactured Home Exhibits** subsection displays when images are provided. All text must display above each image in bold font.

The **Manufactured Home Exhibits** subsection contains images to support the following :

- **HUD Data Plate** - Display "HUD Data Plate" with caption, if provided.
 ImageCategoryType (UID: 1400.0975, FID: 9.010.1) = "ManufacturedHomeHUDDataPlate"
 ImageCaptionCommentDescription (UID: 1400.0974, FID: 9.010.2)
- **HUD Certification Number** - An image of all HUD Certification labels must be provided. Display each image with the text "HUD Certification Label" with caption, if provided.
 ImageCategoryType (UID: 1400.0967, FID: 9.017.1) = "ManufacturedHomeHUDCertificationLabel"
 ImageCaptionCommentDescription (UID: 1400.0966, FID: 9.017.2)
- **Manufactured Home Certification Program** - Display "Manufactured Home Certification" with caption, if provided.
 ImageCategoryType (UID: 1400.0959, FID: 9.018.1) = "ManufacturedHomeFinancingProgramEligibilityCertification"
 ImageCaptionCommentDescription (UID: 1400.0958, FID: 9.018.2)

Additional images should be delivered with:

- ImageCategoryType (UID: 1400.0638, FID: 9.027.1) = "ManufacturedHomeExhibits".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 9.027.2) display caption if provided.

10 Unit Interior – [Outbuilding Type] – [Structure Identifier] – [Unit Identifier]

Overview

The **Unit Interior** section describes the interior of each unit (including an ADU) and provides space for commentary and exhibits to support the description, and to report any defects, damages, or deficiencies.

10.000

10.001

10.002

Unit Interior - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier]

Area Breakdown		Levels in Unit	
Finished Above Grade	10.003	Floor Number	10.018
Finished Above Grade (Nonstandard)	10.004	Corner Unit	10.019
Unfinished Above Grade	10.005	Occupancy	10.020
Finished Below Grade	10.006	Utilities Separately Metered	10.021
Finished Below Grade (Nonstandard)	10.007	Utilities Operating	10.022
Unfinished Below Grade	10.008	Total Bedrooms	10.023
Area Data Source	10.009	Total Bathrooms - Full	10.024
Below Grade Finish Compared to Above	10.010	Total Bathrooms - Half	10.025
ADU	10.011	Non-Residential Use in Unit	10.026
		Live/Work Space	10.027
Legally Rentable	10.012	Allowable Work Space	10.028
Data Source	10.013		
Typical for Market	10.014		
Ingress/Egress	10.015		
Separate Postal Address	10.016		
Level and Room Detail			
Level in Unit	Grade Level Detail	Finish	Area
10.029	10.030	10.031	10.032
			10.033

Data Mapping and PDF Rendering Information

The **Unit Interior** section always displays.

- When there is a single living unit (LivingUnitExcludingADUCount = 1 AND AccessoryDwellingUnitTotalCount = 0), the **Unit Interior** section displays after the **Dwelling Exterior** section.
- When there are multiple living units (LivingUnitExcludingADUCount > 1 AND AccessoryDwellingUnitTotalCount = 0), the section displays after the applicable **Dwelling Exterior** section. Reference the Appendix D-1: 2- to 4-Unit Sample Scenario for an example.
- When there are ADUs (AccessoryDwellingUnitTotalCount > 0)
 - In a dwelling, the section displays after the applicable **Dwelling Exterior** section. Reference Appendix D-1: SF4 for an example.
 - In an outbuilding, the section displays after the applicable **Outbuilding** section. Reference Appendix D-1: SF3 for an example.

The **Unit Interior** section header provides context as to where the unit is located. (Figure 10 - 1)

Figure 10 - 1

Unit Interior - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier]

Unit Interior: Section Header				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
Unit Interior – [Outbuilding Type] – [Structure Identifier] – [Unit Identifier]				Black tab always displays When there is only one Dwelling Unit, display black tab as 'Unit Interior' When there are multiple Dwelling Units, display black tab as 'Unit Interior' - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier] as applicable.
10.000	Outbuilding Type	0300.0025	OutbuildingType	Display when ImprovementType = "Outbuilding"
10.001	Structure Identifier	0300.0101	StructureIdentifier	Display when ImprovementType = "Dwelling" AND LivingUnitExcludingADUCount > 1 Structure Identifier redisplay from the Dwelling Exterior or Outbuilding sections.
10.002	Unit Identifier	0700.0114	UnitIdentifier	Display when LivingUnitExcludingADUCount > 1 OR AccessoryDwellingUnitTotalCount > 0

Section Header Examples

- A single-family property with only one unit and no ADU would display 'Unit Interior' (Figure 10 - 2)

Figure 10 - 2

Unit Interior

- An ADU in a Detached Garage might display 'Unit Interior – Detached Garage – ADU' (Figure 10 - 3)
 - o OutbuildingType = "Other"
 - o OutbuildingTypeOtherDescription = "ADUGarage"
 - o UnitIdentifier = "ADU"

Figure 10 - 3

Unit Interior - ADU/Garage - ADU

- A unit in a 2-4 with one Dwelling might display 'Unit Interior – Unit 3' (Figure 10 - 4)
 - o UnitIdentifier= "Unit 3"

Figure 10 - 4

Unit Interior - Unit 3

- A unit in a 2-4 with multiple Dwellings might display 'Unit Interior – Building 2 – Unit 2' (Figure 10 - 5)
 - o StructureIdentifier = "Building 2"

- UnitIdentifier= “Unit 2”

Figure 10 - 5

Unit Interior - Building 2 - Unit 2

Unit Interior: General Information – Area Breakdown and Data Source, Finish of Below Grade Areas				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
Area Breakdown (Figure 10 - 6)				Always displays
10.003	Finished Above Grade	0700.0140	UnitStandardAboveGradeFinishedAreaMeasure	Display Area and Unit of Measure in same cell (example: 3,002 Sq. Ft.) Display even if zero
			@UnitOfMeasureType	
10.004	Finished Above Grade (Nonstandard)	0700.0141	UnitNonStandardAboveGradeFinishedAreaMeasure	Display Area and Unit of Measure in same cell If zero, do not display the row
			@UnitOfMeasureType	
10.005	Unfinished Above Grade	0700.0142	UnitAboveGradeUnfinishedAreaMeasure	Display Area and Unit of Measure in same cell Display even if zero
			@UnitOfMeasureType	
10.006	Finished Below Grade	0700.0143	UnitStandardBelowGradeFinishedAreaMeasure	Display Area and Unit of Measure in same cell Display even if zero
			@UnitOfMeasureType	
10.007	Finished Below Grade (Nonstandard)	1800.0398	UnitNonStandardBelowGradeFinishedAreaMeasure	Display Area and Unit of Measure in same cell If zero, do not display the row
			@UnitOfMeasureType	
10.008	Unfinished Below Grade	0700.0144	UnitBelowGradeUnfinishedAreaMeasure	Display Area and Unit of Measure in same cell Display even if zero
			@UnitOfMeasureType	
Area Data Source/Below Grade Finish Compared to Above				Always displays
10.009	Area Data Source	0700.0125	DataSourceType	Always displays area data source(s). If there are multiple, display as stacked. An arcrole is required for each data source from DATA_SOURCE_n to PROPERTY_UNIT_AREA_n

Unit Interior: General Information – Area Breakdown and Data Source, Finish of Below Grade Areas				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
10.010	Below Grade Finish Compared to Above	0700.0064	UnitBelowGradeFinishComparisonType	Display when (UnitStandardBelowGradeFinishedAreaMeasure > 0 OR UnitNonStandardBelowGradeFinishedAreaMeasure > 0)

Figure 10 - 6

Area Breakdown		Levels in Unit	3
Finished Above Grade	3,002 Sq. Ft.	Occupancy	Owner
Unfinished Above Grade	0 Sq. Ft.	Total Bedrooms	5
Finished Below Grade	1,300 Sq. Ft.	Total Bathrooms - Full	3
Unfinished Below Grade	230 Sq. Ft.	Total Bathrooms - Half	1
Area Data Source	Physical Measurement		
Below Grade Finish Compared to Above	Similar		

```

<PROPERTY_UNIT_AREA xlink:label = "PROPERTY_UNIT_AREA_SubjectPropertyArea">
  <UnitAboveGradeUnfinishedAreaMeasure UnitOfMeasureType = "SquareFeet">0</UnitAboveGradeUnfinishedAreaMeasure>
  <UnitBelowGradeUnfinishedAreaMeasure UnitOfMeasureType = "SquareFeet">230</UnitBelowGradeUnfinishedAreaMeasure>
  <UnitNonStandardAboveGradeFinishedAreaMeasure UnitOfMeasureType = "SquareFeet">0</UnitNonStandardAboveGradeFinishedAreaMeasure>
  <UnitNonStandardBelowGradeFinishedAreaMeasure UnitOfMeasureType = "SquareFeet">0</UnitNonStandardBelowGradeFinishedAreaMeasure>
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  <UnitStandardBelowGradeFinishedAreaMeasure UnitOfMeasureType = "SquareFeet">1300</UnitStandardBelowGradeFinishedAreaMeasure>
</PROPERTY_UNIT_AREA>

<DATA_SOURCES>
  <DATA_SOURCE xlink:label = "DATA_SOURCE_SubjectProperty_GLA">
    <DataSourceType>PhysicalMeasurement</DataSourceType>

  <RELATIONSHIP xlink:arcrole="urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY_UNIT_AREA"
    xlink:from="DATA_SOURCE_SubjectProperty_GLA" xlink:to="PROPERTY_UNIT_AREA_SubjectPropertyArea"/>

```

Unit Interior – ADU

When the *Accessory Dwelling Units* - AccessoryDwellingUnitTotalCount (UID: 0100.0019, FID: 3.006) > "0", it indicates there is an ADU present in the subject property. The ADU checkboxes and related data will display in each instance of the **Unit Interior** section.

When there are no ADUs in the subject property, AccessoryDwellingUnitTotalCount (UID: 0100.0019, FID: 3.006) = “0”, the ADU checkboxes and related data do not display.

Unit Interior: General Information – ADU (Figure 10 - 7)				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
10.011	ADU	0700.0089	AccessoryDwellingUnitIndicator	Display checkboxes on each instance of Unit Interior when AccessoryDwellingUnitTotalCount > 0 When AccessoryDwellingUnitTotalCount = “0” checkboxes do not display
10.012	Legally Rentable	0700.0098	AccessoryDwellingUnitLegallyRentableIndicator	Display when AccessoryDwellingUnitIndicator = "true"
10.013	Data Source	0700.0125	DataSourceType	Display when AccessoryDwellingUnitLegallyRentableIndicator = “true” If there are multiple, display as stacked An arcrole is required for each data source, from DATA_SOURCE_n to AccessoryDwellingUnitLegallyRentableIndicator_n
10.014	Typical for Market	0700.0088	AccessoryDwellingUnitTypicalToMarketIndicator	Display when AccessoryDwellingUnitIndicator = "true"
10.015	Ingress/Egress	0700.0091	AccessType	
10.016	Separate Postal Address	0700.0090	SeparatePostalAddressIndicator	

Figure 10 - 7

Unit Interior - ADU	
Area Breakdown	
Finished Above Grade	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	570 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Assessor Record
	MLS
	Physical Measurement
<div> <div>Yes</div> <div>No</div> </div> <div> <input checked="" type="checkbox"/> <input type="checkbox"/> </div>	
ADU	
Legally Rentable	Yes
Data Source	Assessor Record
Typical for Market	Yes
Ingress/Egress	Interior and Exterior Access
Separate Postal Address	No

Levels in Unit	1
Occupancy	Vacant
Utilities Separately Metered	No
Total Bedrooms	1
Total Bathrooms - Full	1
Total Bathrooms - Half	0

Unit Interior: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
10.017	Levels in Unit	0700.0063	LevelCount	Always displays
10.018	Floor Number	0700.0060	FloorIdentifier	Display when (StructuralDesignType = "Lowrise" OR "Midrise" OR "Highrise") or exists.
10.019	Corner Unit	0700.0058	CornerUnitIndicator	
10.020	Occupancy	0700.0070	UnitOccupancyType	Always displays
10.021	Utilities Separately Metered	0700.0072	UtilitiesMeteredSeparatelyIndicator	Display when LivingUnitExcludingADUCount > 1 OR AccessoryDwellingUnitTotalCount > 0
10.022	Utilities Operating	0700.0068	UnitUtilitiesOperatingIndicator	Display when UnitOccupancyType = "Vacant" AND (GovernmentAgencyAppraisalType = "FHA" OR "USDA")
10.023	Total Bedrooms	0700.0118	BedroomCount	Always displays Provide the total count of full baths, half baths, and bedrooms per unit Must match the <i>Room Summary</i> in the "Level and Room Detail" table Can be delivered as "0"
10.024	Total Bathrooms - Full	0700.0119	FullBathroomCount	
10.025	Total Bathrooms - Half	0700.0120	HalfBathroomCount	

Unit Interior: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
10.026	Non-Residential Use in Unit	0700.0130	UnitMixedUsageIndicator	Display when LandOwnedInCommonIndicator (UID: 0100.0047, FID: 3.015) = "true"
10.027	Live/Work Space	0700.0100	AllowableLiveWorkSpaceIndicator	
10.028	Allowable Work Space	0700.0101	AllowableWorkSpaceAreaMeasure	Display when AllowableLiveWorkSpaceIndicator = "true"

Unit Interior: Level and Room Detail (Figure 10 - 8)				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
10.029	Level in Unit	0700.0030	LevelType	Always displays and repeats for each level Display in order from the lowest grade to the highest. Example: B2, B1, 1, 2.
10.030	Grade Level Detail	0700.0026	AccessType	Display when GradeLevelType = "FullyBelowGrade" OR "PartiallyBelowGrade"
		0700.0027	BelowGradeExteriorAccessType	Display when AccessType = "ExteriorAccessOnly" OR "InteriorAndExteriorAccess"
		0700.0029	GradeLevelType	Always displays
10.031	Finish	0700.0137	LevelFinishedAreaMeasure	Display when Finished Area > 0. If 0, the row does not display.
10.032	Area		@UnitOfMeasureType	Display text "Finished" in the Finish column Display Area and Unit of Measure in same cell in the Area column Finished Area repeats for each level
10.031	Finish	0700.0138	LevelUnfinishedAreaMeasure	Display when Unfinished Area > 0. If 0, the row does not display.
10.032	Area		@UnitOfMeasureType	Display text "Unfinished" in the Finish column Display Area and Unit of Measure in same cell in the Area column Unfinished Area repeats for each level
10.033	Room Summary	0700.0035	RoomType	The room count in the 'Level and Room Detail' table is not delivered in data but is derived by counting the number of each RoomType per LevelType. Display the number followed by a dash, then the display value for the room type. (Figure 10 - 8)

Figure 10 - 8

Level and Room Detail				
Level in Unit	Grade Level Detail	Finish	Area	Room Summary
Level B1	Partially Below Grade Interior and Exterior Access Walk Out	Finished	1,300 Sq. Ft.	1 - Bath - Half 1 - Media Room 1 - Recreation Room 1 - Wet Bar
		Unfinished	230 Sq. Ft.	
Level 1	Above Grade	Finished	1,470 Sq. Ft.	1 - Bath - Full 1 - Bedroom 1 - Dining Room 1 - Family Room 1 - Kitchen 1 - Office
Level 2	Above Grade	Finished	1,532 Sq. Ft.	2 - Bath - Full 4 - Bedroom 1 - Laundry Room

```

<LEVELS>
  <LEVEL>
    <AccessType>InteriorAndExteriorAccess</AccessType>
    <BelowGradeExteriorAccessType>WalkOut</BelowGradeExteriorAccessType>
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    <LevelType>BelowGradeOne</LevelType>
    <LevelUnfinishedAreaMeasure UnitOfMeasureType = "SquareFeet">230</LevelUnfinishedAreaMeasure>
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  <LEVEL>
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  </LEVEL>
  <LEVEL>
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  </LEVEL>
</LEVELS>

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```

<ROOM_DETAIL>
  <LevelType>LevelTwo</LevelType>
  <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
  <RoomQualityDescription>Double Sink with separate shower and extra-large tub, ceramic flooring.</RoomQualityDescription>
  <RoomType>FullBathroom</RoomType>
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  <ROOM_DETAIL>
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    <RoomQualityDescription>Ceramic flooring.</RoomQualityDescription>
    <RoomType>FullBathroom</RoomType>
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  </ROOM_DETAIL>
</ROOM>

```

Quality and Condition

The **Quality and Condition** subsection always displays.

Quality and Condition

Interior Quality Rating10.034

Interior Condition Rating10.035

The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report10.036

Kitchen and Bathroom Details

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
10.037	10.038	10.039	10.040	10.041	10.042

Overall Update Status for Bathrooms10.043

Interior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
10.044	10.045	10.046	10.047	10.048

Overall Update Status for Flooring10.049

The interior quality and condition ratings in this subsection provide support to the **Overall Quality and Condition Ratings** section.

- *Interior Quality Rating* – InteriorQualityRatingCode (UID: 0700.0067, FID: 10.034)
- *Interior Condition Rating* – InteriorConditionRatingCode (UID: 0700.0066, FID: 10.035)

Kitchen and Bathroom Details

The *Kitchen and Bathroom Details* table always displays in **Unit Interior**. The following text always displays above the table in italics, “*The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report*”.

This section provides additional information about the Kitchen(s) and Bath(s) indicated in the *Level and Room Detail* table from the previous section.

When displaying *Room* - RoomType (UID: 0700.0035, FID: 10.037) and *Level* - LevelType (UID: 0700.0121, FID: 10.037):

- “Kitchen” always displays first
 - If there are multiple kitchens in the unit, each will display on a separate row
- “Bath – Full” and “Bath – Half”, if applicable, display after Kitchen(s)
- Each room must specify the location in terms of Level (Figure 10 - 9)
 - The level displays in the same cell under the room

Figure 10 - 9

Quality and Condition						
Interior Quality Rating			Q4	Interior Condition Rating		C4
The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report						
Kitchen and Bathroom Details						
Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment	
Kitchen Level 1	Not Updated		Corian Countertops, Double Oven, Hardwood floors.	Typical Wear and Tear		
Bath - Full Level 2	Not Updated		Double Sink with separate shower and extra-large tub, ceramic flooring.	Typical Wear and Tear		

When RoomType = "Kitchen" OR "FullBathroom" OR "HalfBathroom", additional details are required. Each kitchen and bath will display on a separate row. (Figure 10 - 10)

Unit Interior: Quality and Condition – Kitchen and Bathroom Details				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
10.037	Room	0700.0035	RoomType	Display for each Kitchen and Bath in unit
		0700.0121	LevelType	
10.038	Update Status	0700.0036	RoomUpdateStatusType	Display for each Kitchen and Bath in unit
10.039	Time Frame	0700.0034	RoomUpdatedTimeframeType	Display when RoomUpdateStatusType = "FullyUpdated" OR "PartiallyUpdated"
10.040	Quality Comment	0700.0044	RoomQualityDescription	Display when provided
10.041	Condition Status	0700.0033	RoomConditionStatusType	Display for each Kitchen and Bath in unit
10.042	Condition Comment	0700.0113	RoomConditionAdditionalDescription	Display when provided
10.043	Overall Update Status for Bathrooms	0700.0117	OverallBathroomsUpdateStatusType	Always display

Figure 10 - 10

Quality and Condition						
Interior Quality Rating			Q4	Interior Condition Rating		C4
The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report						
Kitchen and Bathroom Details						
Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment	
Kitchen Level 1	Not Updated		Corian Countertops, Double Oven, Hardwood floors.	Typical Wear and Tear		
Bath - Full Level 2	Not Updated		Double Sink with separate shower and extra-large tub, ceramic flooring.	Typical Wear and Tear		
Bath - Full Level 1	Not Updated		Ceramic flooring.	Typical Wear and Tear		
Bath - Full Level 2	Not Updated		Ceramic flooring.	Typical Wear and Tear		
Bath - Half Level B1	Fully Updated	5–10 years	Ceramic flooring.	Typical Wear and Tear	Basement half bath newer than rest of house.	
Overall Update Status for						
Bathrooms		Moderately Updated				

```

<ROOMS>
  <ROOM>
    <IMAGES> [...] </IMAGES>
    <ROOM_DETAIL>
      <LevelType>BelowGradeOne</LevelType>
      <RoomConditionAdditionalDescription>Basement half bath newer than rest of house.</RoomConditionAdditionalDescription>
      <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
      <RoomQualityDescription>Ceramic flooring.</RoomQualityDescription>
      <RoomType>HalfBathroom</RoomType>
      <RoomUpdatedTimeframeType>FiveToTenYears</RoomUpdatedTimeframeType>
      <RoomUpdateStatusType>FullyUpdated</RoomUpdateStatusType>
    </ROOM_DETAIL>
  </ROOM>
  <ROOM> [...] </ROOM>
  <ROOM>
    <IMAGES> [...] </IMAGES>
    <ROOM_DETAIL>
      <LevelType>LevelOne</LevelType>
      <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
      <RoomQualityDescription>Ceramic flooring.</RoomQualityDescription>
      <RoomType>FullBathroom</RoomType>
      <RoomUpdateStatusType>NotUpdated</RoomUpdateStatusType>
    </ROOM_DETAIL>
  </ROOM>
  <ROOM>
    <IMAGES> [...] </IMAGES>
    <ROOM_DETAIL>
      <LevelType>LevelOne</LevelType>
      <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
      <RoomQualityDescription>Corian Countertops, Double Oven, Hardwood floors.</RoomQualityDescription>
      <RoomType>Kitchen</RoomType>
      <RoomUpdateStatusType>NotUpdated</RoomUpdateStatusType>
    </ROOM_DETAIL>
  </ROOM>
  <ROOM> [...] </ROOM>
  <ROOM>
    <IMAGES> [...] </IMAGES>
    <ROOM_DETAIL>
      <LevelType>LevelTwo</LevelType>
      <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
      <RoomQualityDescription>Double Sink with separate shower and extra-large tub, ceramic flooring.</RoomQualityDescription>
      <RoomType>FullBathroom</RoomType>
      <RoomUpdateStatusType>NotUpdated</RoomUpdateStatusType>
    </ROOM_DETAIL>
  </ROOM>
  <ROOM>
    <IMAGES> [...] </IMAGES>
    <ROOM_DETAIL>
      <LevelType>LevelTwo</LevelType>
      <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
      <RoomQualityDescription>Ceramic flooring.</RoomQualityDescription>
      <RoomType>FullBathroom</RoomType>
      <RoomUpdateStatusType>NotUpdated</RoomUpdateStatusType>
    </ROOM_DETAIL>
  </ROOM>
  <ROOM>
    <ROOM_DETAIL> [...] </ROOM_DETAIL>
  </ROOM>
</ROOMS>

```

Interior Features

The **Interior Features** table provides specifics about the interior quality and condition ratings. It includes a row for each of the following:

- Flooring
- Walls and Ceiling
- Other, if provided

Unit Interior: Quality and Condition				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
10.044	Flooring	0700.0046	ImprovementComponentType = "Flooring"	Always displays
10.045	Detail	0700.0041	FlooringType	Display when ImprovementComponentType = "Flooring" When there are multiple types of flooring in the unit, each flooring type displays on a separate row. (Figure 10 - 11)
10.046	Quality Comment	0700.0106	ImprovementComponentQualityDescription	Display when ImprovementComponentType = "Flooring" AND Exists
10.047	Condition Status	0700.0104	ImprovementComponentConditionStatusType	Display when ImprovementComponentType = "Flooring"
10.048	Condition Comment	0700.0111	ImprovementComponentConditionDescription	Display when ImprovementComponentType = "Flooring" AND Exists
10.049	Overall Update Status for Flooring	0700.0122	OverallFlooringUpdateStatusType	Display when ImprovementComponentType = "Flooring"
10.044	Walls and Ceiling	0700.0046	ImprovementComponentType = "WallsAndCeiling"	Always displays
10.045	Detail	0700.0050	ApproximateCeilingHeightType	Display when ImprovementComponentType = "WallsAndCeiling" Display all values of ApproximateCeilingHeightType separated by a " " followed by all values of CeilingStyleType separated by a " " Example: 8 Ft. 9 Ft. 2 or more stories Cathedral Coffered Flat
		0700.0108	CeilingStyleType	
10.046	Quality Comment	0700.0107	ImprovementComponentQualityDescription	Display when ImprovementComponentType = "WallsAndCeiling" AND Exists
10.047	Condition Status	0700.0045	ImprovementComponentConditionStatusType	Display when ImprovementComponentType = "WallsAndCeiling"
10.048	Condition Comment	0700.0112	ImprovementComponentConditionDescription	Display when ImprovementComponentType = "WallsAndCeiling" AND Exists

Unit Interior: Quality and Condition				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
10.044	Other (Describe)	0700.0046	ImprovementComponentType = "Other"	When ImprovementComponentType = "Other" the description displays
10.045	Detail	0700.0043	ImprovementComponentTypeAdditionalDescription	When ImprovementComponentType = "Other"
10.046	Quality Comment	0700.0107	ImprovementComponentQualityDescription	Display when ImprovementComponentType = "Other" AND Exists
10.047	Condition Status	0700.0045	ImprovementComponentConditionStatusType	Display when ImprovementComponentType "Other"
10.048	Condition Comment	0700.0112	ImprovementComponentConditionDescription	Display when ImprovementComponentType = "Other" AND Exists

Figure 10 - 11

Interior Features				
Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Carpet	Above average quality carpeting.	Typical Wear and Tear	All floors were updated at the same time as other interior work was performed.
	Ceramic Tile	Typical ceramic tile.	Typical Wear and Tear	No adverse conditions noted.
Walls and Ceiling	8 Ft. Flat	Add comment if needed.	Damaged and Functional	Some areas of peeling paint.
Overall Update Status for Flooring				
Significantly Updated				

```

<INTERIOR_COMPONENTS>
  <INTERIOR_COMPONENT>
    <FLOOR_COVERINGS>
      <FLOOR_COVERING>
        <FlooringType>Carpet</FlooringType>
        <ImprovementComponentConditionDescription>All floors were updated at the same time as other interior work was performed.</ImprovementComponentConditionDescription>
        <ImprovementComponentConditionStatusType>TypicalWearAndTear</ImprovementComponentConditionStatusType>
        <ImprovementComponentQualityDescription>Above average quality carpeting.</ImprovementComponentQualityDescription>
      </FLOOR_COVERING>
      <FLOOR_COVERING>
        <FlooringType>CeramicTile</FlooringType>
        <ImprovementComponentConditionDescription>No adverse conditions noted.</ImprovementComponentConditionDescription>
        <ImprovementComponentConditionStatusType>TypicalWearAndTear</ImprovementComponentConditionStatusType>
        <ImprovementComponentQualityDescription>Typical ceramic tile.</ImprovementComponentQualityDescription>
      </FLOOR_COVERING>
    </FLOOR_COVERINGS>
    <INTERIOR_COMPONENT_DETAIL>
      <ImprovementComponentQualitySummaryDescription>Above average quality carpeting</ImprovementComponentQualitySummaryDescription>
      <ImprovementComponentType>Flooring</ImprovementComponentType>
      <OverallFlooringUpdateStatusType>SignificantlyUpdated</OverallFlooringUpdateStatusType>
    </INTERIOR_COMPONENT_DETAIL>
  </INTERIOR_COMPONENT>
  <INTERIOR_COMPONENT>
    <INTERIOR_COMPONENT_DETAIL>
      <ImprovementComponentConditionDescription>Some areas of peeling paint.</ImprovementComponentConditionDescription>
      <ImprovementComponentConditionStatusType>DamagedAndFunctional</ImprovementComponentConditionStatusType>
      <ImprovementComponentQualityDescription>Add comment if needed.</ImprovementComponentQualityDescription>
      <ImprovementComponentType>WallsAndCeiling</ImprovementComponentType>
    </INTERIOR_COMPONENT_DETAIL>
    <WALLS_AND_CEILING>
      <CEILING_HEIGHTS>
        <CEILING_HEIGHT>
          <ApproximateCeilingHeightType>EightFeet</ApproximateCeilingHeightType>
        </CEILING_HEIGHT>
      </CEILING_HEIGHTS>
      <CEILING_STYLES>
        <CEILING_STYLE>
          <CeilingStyleType>Flat</CeilingStyleType>
        </CEILING_STYLE>
      </CEILING_STYLES>
    </WALLS_AND_CEILING>
  </INTERIOR_COMPONENT>
</INTERIOR_COMPONENTS>

```

Accessibility Features for Individuals with Disabilities

The **Accessibility Features for Individuals with Disabilities** subsection displays when *Features for Individuals w/Disabilities* - AccessibilityFeatureType (UID: 0700.0005, FID: 10.050) <> "None" AND ((ImprovementType = "Dwelling") OR (ImprovementType = "Outbuilding" AND OutbuildingRealPropertyIndicator = "true" AND AccessoryDwellingUnitIndicator = "true")).

Accessibility Features for Individuals with Disabilities

Feature	Comment
10.050	10.051

Unit Interior: Accessibility Features for Individuals with Disabilities (Figure 10 - 12)				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
10.050	Features for Individuals w/Disabilities	0700.0005	AccessibilityFeatureType	Display when AccessibilityFeatureType <> "None" AND ((ImprovementType = "Dwelling") OR (ImprovementType = "Outbuilding" AND OutbuildingRealPropertyIndicator = "true" AND AccessoryDwellingUnitIndicator = "true")) When there are multiple accessibility features, each feature will display on a separate row.
10.051	Comment	0700.0007	AccessibilityModificationDescription	Display when AccessibilityFeatureType <> "None" AND Exists

Figure 10 - 12

Accessibility Features for Individuals with Disabilities

Feature	Comment
Shower	The shower has been modified.

```

<PROPERTY_UNITS>
  <PROPERTY_UNIT xlink:label="PROPERTY_UNIT_SubjectUnit1">
    <ACCESSIBILITY_FEATURES>
      <ACCESSIBILITY_FEATURE>
        <AccessibilityFeatureType>Shower</AccessibilityFeatureType>
        <AccessibilityModificationDescription>The shower has been modified.</AccessibilityModificationDescription>
      </ACCESSIBILITY_FEATURE>
    </ACCESSIBILITY_FEATURES>
  </PROPERTY_UNIT>
</PROPERTY_UNITS>

```

Apparent Defects, Damages, Deficiencies (Unit Interior - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier])

The **Apparent Defects, Damages, Deficiencies (Unit Interior)** subsection always displays. (Figure 10 - 13)

<div> <div>10.052</div> <div>10.053</div> <div>10.054</div> </div> Apparent Defects, Damages, Deficiencies (Unit Interior - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier])				
The items listed below represent the As Is condition as of the effective date of this report 10.055				
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
10.056	10.057	10.058	10.059	10.060

Unit Interior: Apparent Defects, Damages, Deficiencies (Unit Interior)				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
Apparent Defects, Damages, Deficiencies Unit Interior – [Outbuilding Type] – [Structure Identifier] – [Unit Identifier]			Subsection header (gray bar) always displays. The information will redisplay from the Unit Interior section header (black tab) when a specific unit has apparent defects, damages, deficiencies. When there is only one Dwelling Unit, display as 'Apparent Defects, Damages, Deficiencies - Unit Interior'. When there are multiple Dwelling Units, display as 'Apparent Defects, Damages, Deficiencies - Unit Interior' - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier] as applicable.	
10.052	Outbuilding Type	0300.0025	OutbuildingType	Display when ImprovementType = "Outbuilding"
10.053	Structure Identifier	0300.0101	StructureIdentifier	Display when DwellingCount > 1 OR OutbuildingCount > 1 Structure Identifier redisplay from the Dwelling Exterior or Outbuilding section.
10.054	Unit Identifier	0700.0114	UnitIdentifier	Display when LivingUnitExcludingADUCount > 1 OR AccessoryDwellingUnitTotalCount > 0

UnitInteriorDefectsExistIndicator (UID: 3900.0107, FID: 10.055)

- When false, display “None”.
- When true, display static text in italics (FID: 10.055), “*The items listed below represent the As Is condition as of the effective date of this report*” and the table displays with the following required data for each apparent defect, damage, deficiency. (Figure 10 - 13)

Unit Interior – Apparent Defects, Damages, Deficiencies				
Report Field ID	Report Label	Unique ID	MISMO Data Point/Attribute Name	Display Rules
10.056	Feature	3900.0130	DefectComponentLabelType	Display when UnitInteriorDefectsExistIndicator = “true”
10.057	Location	3900.0135	DefectItemLocationType	
10.058	Description	3900.0133	DefectItemDescription	
10.059	Affects Soundness or Structural Integrity	3900.0132	DefectItemAffectsSoundnessStructuralIntegrityIndicator	
10.060	Recommended Action	3900.0136	DefectItemRecommendedActionType	

Figure 10 - 13

Apparent Defects, Damages, Deficiencies (Unit Interior)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Flooring	Dining Room	Carpet is stained in one corner of the Dining Room.	No	None

An arcrole is required for each apparent defect, damage, or deficiency identified in the interior of the unit from DEFECT_n to PROPERTY_UNIT_n. (See [Arcrole Relationships - Unit Interior](#))

Unit Interior Commentary

The **Unit Interior Commentary** subsection displays only when comments are provided. Any commentary must use UnitValuationCommentText (UID: 0700.0115, FID: 10.061)

Unit Interior Exhibits

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

Level and Room Detail/Kitchen and Bathroom Details

- Images provided for **Level and Room Detail** and **Kitchen and Bathroom Details** subsections must be delivered in the IMAGE container located in the instance of the ROOM container (based on RoomType) that represents the referenced room. For example, image data associated with the kitchen is included in the instance of the ROOM container where RoomType= “Kitchen”.
 - In **Unit Interior Exhibits**, display [Level - LevelType (UID: 0700.0121, FID: 10.033)] - [Room – RoomType (UID: 0700.0035, FID: 10.037)] in bold above the image.
- An additional image caption may be provided using ImageCaptionCommentDescription (UID: 1400.0780, FID: 10.033.2) and displays above the image following the Level – Room. (Figure 10 - 14)

Figure 10 - 14



```

<ROOM>
  <IMAGES>
    <IMAGE>
      <ImageFileLocationIdentifier>SF1_Kitchen.png</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
    </IMAGE>
  </IMAGES>
  <ROOM_DETAIL>
    <LevelType>LevelOne</LevelType>
    <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
    <RoomQualityDescription>Corian Countertops, Double Oven, Hardwood floors.</RoomQualityDescription>
    <RoomType>Kitchen</RoomType>
    <RoomUpdateStatusType>NotUpdated</RoomUpdateStatusType>
  </ROOM_DETAIL>
</ROOM>
<ROOM>...</ROOM>
<ROOM>...</ROOM>
<ROOM>...</ROOM>
<ROOM>...</ROOM>
<ROOM>...</ROOM>
<ROOM>...</ROOM>
<ROOM>
  <IMAGES>
    <IMAGE>
      <ImageCaptionCommentDescription>Bath 1</ImageCaptionCommentDescription>
      <ImageFileLocationIdentifier>SF1_FullBath1.png</ImageFileLocationIdentifier>
      <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
    </IMAGE>
  </IMAGES>
  <ROOM_DETAIL>
    <LevelType>LevelTwo</LevelType>
    <RoomConditionStatusType>TypicalWearAndTear</RoomConditionStatusType>
    <RoomQualityDescription>Double Sink with separate shower and extra-large tub, ceramic flooring.</RoomQualityDescription>
    <RoomType>FullBathroom</RoomType>
    <RoomUpdateStatusType>NotUpdated</RoomUpdateStatusType>
  </ROOM_DETAIL>
</ROOM>

```

Interior Features

- Images provided for unit interior features (flooring, walls and ceiling, etc.,) of a living unit must be delivered in the IMAGES container under INTERIOR_COMPONENT container that represents the referenced interior feature.
- Display ImprovementComponentType (UID: 0700.0046, FID: 10.044.1) in bold above the image.
- An additional image caption may be provided using ImageCaptionCommentDescription (UID: 1400.0774, FID: 10.044.2) and displays above the image following the ImprovementComponentType.

Apparent Defects, Damages, Deficiencies

- Images provided for **Apparent Defects, Damages, Deficiencies (Unit Interior)** are delivered in the IMAGE container located in the instance of the DEFECT container that represents the given defect.
- The text “**Apparent Defects, Damages, Deficiencies —**” precedes the FeatureType (UID: 3900.0130, FID: 10.056) (Figure 10 - 15)

- An additional caption may be provided using ImageCaptionCommentDescription (UID: 1400.0929, FID: 10.056.2) and displays above the image following the FeatureType.
 - In Figure 10 - 15, “Peeling Paint” is an additional caption.

Figure 10 - 15



Additional Exhibits

- Other images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 10.062.1) = “UnitInteriorExhibit”
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 10.062.2)

Unit Interior – Arcrole Relationships

Arcrole relationships establish "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.

There are three arcrole relationships supported in the **Unit Interior** section.

- DATA_SOURCE to PROPERTY_UNIT_AREA
- DATA_SOURCE to AccessoryDwellingUnitLegallyRentableIndicator DATA_SOURCE to PROPERTY
- DEFECT to PROPERTY_UNIT

Data source to property unit area

Provide the relationship that joins to the applicable instance of PROPERTY_UNIT_AREA (where the ValuationUseType = "SubjectProperty") to the data source used to determine the area of the unit.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
0700.0131	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY_UNIT_AREA
0700.0132	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
0700.0133	RELATIONSHIP	@xlink:to	PROPERTY_UNIT_AREA_n
0700.0150	PROPERTY_UNIT_AREA	@xlink:label	PROPERTY_UNIT_AREA_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

Data source to ADU legally rentable indicator

Provide the relationship that joins the AccessoryDwellingUnitLegallyRentableIndicator data point (where the ValuationUseType = "SubjectProperty") to the data source used to determine the ADU is legally rentable.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
0700.0134	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_AccessoryDwellingUnit LegallyRentableIndicator
0700.0135	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
0700.0136	RELATIONSHIP	@xlink:to	AccessoryDwellingUnitLegallyRentableIndicator_n
0700.0098	PROPERTY_UNIT_DETAIL	@xlink:label	AccessoryDwellingUnitLegallyRentableIndicator_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

Defect to Property Unit arcrole

Provide the relationship that joins the DEFECT to the applicable instance of PROPERTY_UNIT.
One RELATIONSHIP container is required for each defect identified in the interior of the unit.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
3900.0154	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DEFECT ContainsDefectOf PROPERTY_UNIT
3900.0155	RELATIONSHIP	@xlink:from	DEFECT_n
3900.0156	RELATIONSHIP	@xlink:to	PROPERTY_UNIT_n
3900.0129	DEFECT	@xlink:label	DEFECT_n
3900.0119	PROPERTY_UNIT	@xlink:label	PROPERTY_UNIT_n

Each defect reported in this section must be associated to the living unit where the defect was identified. i.e., DEFECT container must have an arcrole to the instance of the PROPERTY_UNIT container where the defect was identified.

The example below demonstrates the arcrole, there is a flooring defect (xlink:label = "Defect_FlooringDefect") that is related to subject property unit 1 (xlink:label = "PROPERTY_UNIT_SubjectUnit1").

```
<PROPERTY_UNITS>
|   <PROPERTY_UNIT xlink:label = "PROPERTY_UNIT_SubjectUnit1">

|   <DEFECT xlink:label = "DEFECT_FlooringDefect">
|       <DEFECT_DETAIL>
|           <DefectComponentLabelType>Flooring</DefectComponentLabelType>
|           <DefectItemAffectsSoundnessStructuralIntegrityIndicator>false</DefectItemAffectsSoundnessStructuralIntegrityIndicator>
|           <DefectItemDescription>Carpet is stained in one corner of the Dining Room.</DefectItemDescription>
|           <DefectItemLocationType>Other</DefectItemLocationType>
|           <DefectItemLocationTypeOtherDescription>Dining Room</DefectItemLocationTypeOtherDescription>
|           <DefectItemRecommendedActionType>None</DefectItemRecommendedActionType>
|       </DEFECT_DETAIL>
|   </DEFECT>
| </PROPERTY_UNIT>
</PROPERTY_UNITS>

<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/DEFECT_ContainsDefectOf_PROPERTY_UNIT" xlink:from = "DEFECT_FlooringDefect" xlink:to = "PROPERTY_UNIT_SubjectUnit1"/>
```

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

11 Functional Obsolescence

Overview

The **Functional Obsolescence** section provides information about any functional issues. The section provides space for additional commentary and exhibits.

Functional Obsolescence	
Functional Issues	11.000
Functional Obsolescence Commentary	
	11.001
Functional Obsolescence Exhibits	
	11.002.1 11.002.2

Data Mapping and PDF Rendering Information

The **Functional Obsolescence** section always displays in the report.

- When *Functional Issues* - FunctionalIssueType (UID:3600.0002, FID: 11.000) = “None”, None displays in the field. (Figure 11 - 1)
- When *Functional Issues* are identified, additional details for each functional issue must be provided in Functional Obsolescence Commentary.
 - If there are multiple functional issues, all display in same row separated by "|".

Figure 11 - 1

Functional Obsolescence	
Functional Issues	None

Functional Obsolescence Commentary

The **Functional Obsolescence Commentary** subsection displays only when comments are provided. Any commentary must use FunctionalIssueDescription (UID: 3600.0006, FID: **11.001**).

- If one or more functional issues are indicated, comments are required.

Functional Obsolescence Exhibits

The **Functional Obsolescence Exhibits** subsection displays when images are included.

- Any images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: **11.002.1**) = “FunctionalObsolescenceExhibits”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: **11.002.2**).

<IMAGE>

<ImageCaptionCommentDescription>Descriptive caption for exhibit.</ImageCaptionCommentDescription>

<ImageCategoryType>FunctionalObsolescenceExhibit</ImageCategoryType>

<ImageLocationIdentifier>zip://location/FunctionalObsolescenceExhibit.jpg</ImageLocationIdentifier>

<MIMETypelIdentifier>image/jpeg</MIMETypelIdentifier>

</IMAGE>

12 Outbuilding

Overview

The **Outbuilding** section provides information about additional structures on the site, other than the main residence(s). Examples include standalone ADUs, barns, and pool houses. Outbuilding characteristics determine the amount of additional information reported.

This section provides space for additional commentary, exhibits, and any apparent defects, damages, or deficiencies.

Outbuilding - [Outbuilding Type]

12.001

Considered Real Property

12.002

Units in Structure

12.003

Attached to Permanent Foundation

12.004

Structure Volume


12.005

Gross Building Area

12.006

Gross Building Area for the outbuilding includes area for vehicle storage, ADU(s), and any other uses

12.007.1 | 12.007.2



Detail

Heating

12.008

Yes

No

☐

☐

Cooling

12.009

☐

☐

Utilities

12.010

The table below depicts the area of the outbuilding, excluding vehicle storage and any ADU(s)

Finish	Total Area	Room Summary
Finished	12.011	12.012
Unfinished	12.013	

Mechanical System Details

	System	Detail	Other Mechanical Systems	12.017
Heating	12.014	12.015		
Cooling	12.016			

Apparent Defects, Damages, Deficiencies ([Outbuilding Type]) 12.018

The items listed below represent the As Is condition as of the effective date of this report 12.019

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
12.020	12.021	12.022	12.023	12.024

Outbuilding Commentary

12.025

Outbuilding Exhibits

12.026.1 | 12.026.2

12.020.1 | 12.020.2

Data Mapping and PDF Rendering Information

The **Outbuilding** section displays when ImprovementType (UID: 0300.0009, FID: *Not on report*) = “Outbuilding”. The subsection repeats for each outbuilding. The information that displays in the **Outbuilding** section varies depending on whether the outbuilding is real property and whether it contains an ADU. When an outbuilding is not considered real property, an abbreviated version of the outbuilding section displays. (Figure 12 - 3)

Display all outbuildings that are real property followed by any that are not real property.

Section header (black tab)

The section header (black tab) displays as “Outbuilding – [OutbuildingType]”

- When ImprovementType (UID: 0300.0009, FID: *Not on report*) = “Outbuilding”

- OutbuildingType (UID: 0300.0025, FID: 12.001) in the section header (black tab). (Figure 12 - 1)

While not an enumerated value, display ADU/Garage as an option for Outbuilding Type. In the XML the OutbuildingType = "Other" and OutbuildingTypeOtherDescription = "ADUGarage".

Figure 12 - 1

Outbuilding - Barn	
Considered Real Property	Yes
Units in Structure	0
Gross Building Area	900 Sq. Ft.

Outbuilding – General Information

An image must be provided for each outbuilding, with ImageCategoryType (UID: 1400.0640, FID: 12.007.1) = "OutbuildingExhibit" and ImageCaptionCommentDescription (UID: 1400.0638, FID: 12.007.2). Display image on the right side without caption and the image would not display in the **Outbuilding Exhibits** subsection.

For each outbuilding, additional information is necessary.

When ImprovementType = "Outbuilding" and *Considered Real Property* - OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: 12.002) = "true"

- *Considered Real Property* - OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: 12.002)
- *Units in Structure* - LivingUnitCount (UID: 0300.0063, FID: 12.003) displays.
 - Deliver as zero if there are no living units in the outbuilding.
- *Structure Volume* - StructureVolumeMeasure (UID: 0300.0073, FID: 12.005) display when provided.
- *Gross Building Area* - StructureAreaMeasure (UID: 0300.0060, FID: 12.006) displays, and the text "*Gross Building Area for the outbuilding includes area for vehicle storage, ADU(s), and any other uses*" displays below the field. (Figure 12 - 2)

Figure 12 - 2

Outbuilding - Standalone ADU

Considered Real Property	Yes
Units in Structure	1
Gross Building Area	464 Sq. Ft.

Gross Building Area for the outbuilding includes area for vehicle storage, ADU(s), and any other uses

Abbreviated Version of Outbuilding


When ImprovementType = "Outbuilding" and *Considered Real Property* - OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: 12.002) = "false"

- The following do not display:
 - *Units in Structure, Structure Volume, Gross Building Area* do not display
 - Descriptive text "*Gross Building Area for the outbuilding includes area for vehicle storage, ADU(s), and any other uses*" does not display
 - **Detail, Mechanical System Details, and Apparent Defects, Damages, Deficiencies** subsections do not display. (Figure 12 - 3)
- The following do display:
 - *Considered Real Property* - OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: 12.002)
 - *Attached to Permanent Foundation* - ManufacturedHomeAttachedToFoundationIndicator (UID: 0500.0007, FID: 12.004)

Figure 12 - 3

Outbuilding - Manufactured Home

Considered Real Property	No
Attached to Permanent Foundation	Yes



Outbuilding Commentary

Only displays when comments are provided.

Outbuilding Exhibits

Only displays when exhibits are provided.

Detail

The **Detail** subsection displays when *Considered Real Property* – OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: 12.002) = "true", and additional information displays.

- When *Units in Structure* - LivingUnitCount (UID: 0300.0063, FID: 12.003) = 0, (Figure 12 - 4)
 - *Heating* - HeatingSystemExistsIndicator (UID: 0300.0023, FID: 12.008) checkbox displays.
 - *Cooling* - CoolingSystemExistsIndicator (UID: 0300.0022, FID: 12.009) checkbox displays.

Note: When the outbuilding does not contain an ADU, the details for the heating and cooling systems are not needed. When the outbuilding contains an ADU, the checkboxes do not display, and the Heating and Cooling System details display in the Mechanical System Details subsection.

- **Utilities** - UtilityType (UID: 0300.0028, FID: 12.010) must display.
 - When None, no other enumerated values should be delivered.
 - For multiple utilities, display alphabetically with each on a new row. (Figure 12 - 5)

Figure 12 - 4

Example 1: Outbuilding without an ADU

Detail		
Heating	Yes	No
	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cooling	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Utilities	Electricity	

The table below depicts the area of the outbuilding, excluding vehicle storage and any ADU(s)

	Total Area	Room Summary
Finished	200 Sq. Ft.	1 - Workshop
Unfinished	700 Sq. Ft.	

Figure 12 - 5

Example 2: Outbuilding with an ADU

Detail											
Utilities	Electricity	<p><i>The table below depicts the area of the outbuilding, excluding any dwelling unit(s)</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f2f2f2;"> <th></th> <th>Total Area</th> <th>Room Summary</th> </tr> </thead> <tbody> <tr> <td>Finished</td> <td>0 Sq. Ft.</td> <td></td> </tr> <tr> <td>Unfinished</td> <td>0 Sq. Ft.</td> <td></td> </tr> </tbody> </table>		Total Area	Room Summary	Finished	0 Sq. Ft.		Unfinished	0 Sq. Ft.	
	Total Area		Room Summary								
Finished	0 Sq. Ft.										
Unfinished	0 Sq. Ft.										
	Sanitary Sewer										
	Water										

Mechanical System Details		
	System	Detail
Heating	Forced Warm Air	Electric

- **Finished** (Figure 12 - 6)
 - Display the text, “*The table below depicts the area of the outbuilding, excluding vehicle storage and any ADU(s)*”, when OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: 12.002) = "true".
 - **Total Area** - StructureExcludingVehicleStorageAndADUFinishedAreaMeasure (UID: 0300.0112, FID: 12.011) must display, even if zero.
 - **Room Summary**
 - TotalRoomCount (UID: 0300.0020, FID: 12.012)
 - RoomType (UID: 0300.0018, FID: 12.012)
 - Display the number followed by a dash, then the display value for the room type.
 - If there are multiple, display as stacked in the same cell.
- **Unfinished** (Figure 12 - 6)
 - **Total Area** - StructureExcludingVehicleStorageAndADUUnfinishedAreaMeasure (UID: 0300.0113, FID: 12.013) must display, even if zero.
 - **Room Summary** - Room detail is not collected or displayed for unfinished space.

Figure 12 - 6

The table below depicts the area of the outbuilding, excluding vehicle storage and any ADU(s)

	Total Area	Room Summary
Finished	200 Sq. Ft.	1 - Workshop
Unfinished	700 Sq. Ft.	

Mechanical System Details

The **Mechanical System Details** subsection displays when the outbuilding contains an ADU, *Units in Structure* - LivingUnitCount (UID: 0300.0063, FID: 12.003) >= 1.

Heating

- *System* - HeatingSystemType (UID: 0300.0088, FID: 12.014) If there are multiple, display as stacked in a new row.
 - When HeatingSystemType <> None, *Detail* - HeatingFuelType (UID: 0300.0086, FID: 12.015) must be provided for each heating system type. (Figure 12 - 7)
 - When HeatingSystemType = “None”,
 - *Detail* - LackOfHeatingSystemTypicalToMarketIndicator (UID: 0300.0083, FID: 12.015) is required.
 - When true, display “Typical for Market”
 - When false, display “Not Typical for Market”

Cooling

- *System* - CoolingSystemType (UID: 0300.0084, FID: 12.016) always displays. If there are multiple, display as stacked in a new row.
 - *Cooling* - CoolingSystemExistsIndicator (UID: 0300.0022, FID: 12.009)
 - When true, display cooling system type
 - When false, display “None”

Other Mechanical Systems

- *Other Mechanical Systems* - MechanicalSystemType (UID: 0300.0090, FID: 12.017) displays when provided. If there are multiple, display as stacked.
 - *When there are no other mechanical systems, Other Mechanical Systems does not display.*

Figure 12 - 7

Mechanical System Details				
	System	Detail		Yes No
Heating	Forced Warm Air	Electric	Core Heating System Below Grade	<input checked="" type="checkbox"/> <input type="checkbox"/>
Cooling	Centralized		Other Mechanical Systems	Whole House Water Treatment

Apparent Defects, Damages, Deficiencies ([Outbuilding Type])

The **Apparent Defects, Damages, Deficiencies ([OutbuildingType])** subsection header displays in the gray bar.

Apparent Defects, Damages, Deficiencies ([Outbuilding Type]) 12.018

The items listed below represent the As Is condition as of the effective date of this report 12.019

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
12.020	12.021	12.022	12.023	12.024

OutbuildingDefectsExistIndicator (UID: 0300.0111, FID: 12.019)

- When false, display “None” (Figure 12 - 8)
- When true, display static text in italics (FID: 12.019) “The items listed below represent the As Is condition as of the effective date of this report” and the following data is required (Figure 12 - 9):
 - *Feature* - DefectComponentLabelType (UID: 3900.0164, FID: 12.020)
 - Display each feature on a separate row.
 - When the same feature has multiple defects, repeat the entire row.
 - *Location* - DefectItemLocationType (UID: 3900.0169, FID: 12.021)
 - *Description* - DefectItemDescription (UID: 3900.0167, FID: 12.022)
 - *Affects Soundness or Structural Integrity* - DefectItemAffectsSoundnessStructuralIntegrityIndicator (UID: 3900.0166, FID: 12.023)

Recommended Action - DefectItemRecommendedActionType (UID: 3900.0128, FID: 12.024)

Figure 12 - 8

Apparent Defects, Damages, Deficiencies (Detached Garage)

None

Figure 12 - 9

Apparent Defects, Damages, Deficiencies (Barn)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Exterior Walls and Trim	Entire Exterior	The overall structure is showing deterioration; major issues include holes in the wall of the building.	No	None

```

<DEFECTS>
  <DEFECT xlink:label = "DEFECT_BARN_EXTERIORWALLS">
    <DEFECT_DETAIL>
      <DefectComponentLabelType>ExteriorWallsAndTrim</DefectComponentLabelType>
      <DefectItemAffectsSoundnessStructuralIntegrityIndicator>false</DefectItemAffectsSoundnessStructuralIntegrityIndicator>
      <DefectItemDescription>The overall structure is showing deterioration; major issues include holes in the wall of the building.</DefectItemDescription>
      <DefectItemLocationType>Other</DefectItemLocationType>
      <DefectItemLocationTypeOtherDescription>Entire Exterior</DefectItemLocationTypeOtherDescription>
      <DefectItemRecommendedActionType>None</DefectItemRecommendedActionType>
    </DEFECT_DETAIL>
    <IMAGES>
      <IMAGE>
        <ImageFileLocationIdentifier>Defect_Barn.jpg</ImageFileLocationIdentifier>
        <MIMETypeIdentifier>image/jpeg</MIMETypeIdentifier>
      </IMAGE>
    </IMAGES>
  </DEFECT>
</DEFECTS>

```

Outbuilding Commentary

The **Outbuilding Commentary** subsection displays only when comments are provided. Any commentary must use StructureValuationCommentText (UID: 0300.0096, FID: 12.026).

Outbuilding Exhibits

The **Outbuilding Exhibits** subsection displays only when images are provided. All text displays above the image in bold font.

Apparent Defects, Damages, Deficiencies

- Images provided for **Apparent Defects, Damages, Deficiencies (Outbuilding)** are delivered in the IMAGE container located in the instance of the DEFECT container that represent the given defect.
- The text “**Apparent Defects, Damages, Deficiencies –**” precedes the Feature - DefectComponentLabelType (UID: 3900.0164, FID: **12.020.1**). (Figure 12 - 9 and Figure 12 - 10)
- An additional caption may be provided using ImageCaptionCommentDescription (UID: 3900.0173, FID: **12.020.2**) and displays above the image following the DefectComponentLabelType.

Figure 12 - 10



Additional Exhibits

- Additional images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: **12.026.1**) = “OutbuildingExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: **12.026.2**).

Outbuilding – Arcrole Relationships

Arcrole relationships establish "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.

DEFECT to IMPROVEMENT

Deliver RELATIONSHIP to associate the defect to the applicable instance of IMPROVEMENT where the ImprovementType = "Outbuilding". One RELATIONSHIP container is required for each defect identified on the exterior of the dwelling.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
3900.0192	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DEFECT ContainsDefectOf IMPROVEMENT
3900.0193	RELATIONSHIP	@xlink:from	DEFECT_n
3900.0194	RELATIONSHIP	@xlink:to	IMPROVEMENT_n
3900.0163	DEFECT	@xlink:label	DEFECT_n
0300.0003	IMPROVEMENT	@xlink:label	IMPROVEMENT_n

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

13 Vehicle Storage

Overview

The **Vehicle Storage** section provides information about all vehicle storage for the property. This section provides space for additional commentary, exhibits, and any apparent defects, damages, or deficiencies.

Vehicle storage can be:

- A driveway or shared driveway
- An attached or detached carport
- Part of a dwelling, such as a built in or attached garage
- Its own outbuilding, such as a detached garage (sometimes also captured as an outbuilding)
- A shared parking garage, common carport, or open lot in a condominium, cooperative, condop, or PUD (with or without assigned spaces)

Uniform Residential Appraisal Report

Page [Page] of [Pages]

Vehicle Storage

13.000

Storage

13.001

Number of Parking Spaces

13.002

Detail

13.003

Apparent Defects, Damages, Deficiencies (Vehicle Storage)

13.004

The items listed below represent the As Is condition as of the effective date of this report

Feature

Location

Description

Affects Soundness or Structural Integrity

Recommended Action

13.005

13.006

13.007

13.008

13.009

Vehicle Storage Commentary

13.010

Vehicle Storage Exhibits

13.011.1 | 13.011.2

13.001.1 | 13.001.2

13.005.1 | 13.005.2

Data Mapping and PDF Rendering Information

The **Vehicle Storage** section always displays. Details must be provided about each type and instance of vehicle storage for the property.

- When CarStorageType (UID: 3200.0006, FID: 13.000) = “None”, display “None”; the **Vehicle Storage** detail table and the **Apparent Defects, Damages, Deficiencies** subsection does not display. (Figure 13 - 1)

Figure 13 - 1

Vehicle Storage

None

Vehicle Storage Commentary

Additional commentary may be added here, if needed by Appraiser.

Vehicle Storage Exhibits

- When CarStorageType (UID: 3200.0006, FID: 13.001) <> None, display the **Vehicle Storage** detail table. Each instance of CarStorageType displays on a separate line of the table. (Figure 13 - 2) Refer to the UAD Specification enumerations tab (column labeled “URAR Display Value”) for the details on display values.
 - Storage** - CarStorageType is displayed.
 - Number of Parking Spaces** – See UAD Specification for details on how parking is captured and displayed for each car storage type. Special display characteristics are listed below.
 - When CarStorageType = "Driveway" OR "SharedDriveway" AND TenOrMoreParkingSpacesIndicator (UID: 3200.0011, FID: 13.002)
 - is “true”, display “10 or More”.
 - is “false”, display the ParkingSpacesCount (0 to 9).
 - When (CarStorageType = "Carport" OR "CommonCarport" OR "Garage" OR "OpenLot" OR "Other" OR "ParkingGarage") display ParkingSpacesCount (UID: 3200.0010, FID: 13.002)
 - When CarStorageType = "CommonCarport" OR "OpenLot" OR "ParkingGarage" display ProjectParkingSpaceAssignmentType (UID: 3200.0012, FID: 13.002). Display spaces and Assignment Type separated by “|”delimiter.

- **Detail** – CarStorageAttachmentType (UID: 3200.0005, FID: 13.003), ImprovedSurfaceMaterialType (UID: 3200.0008, FID: 13.003), CarStorageAreaMeasure (UID: 3200.0004, FID: 13.003) display as stacked. (Figure 13 - 2)

Figure 13 - 1

Vehicle Storage		
Storage	Number of Parking Spaces	Detail
Carport	2	Detached 400 Sq. Ft.
Driveway	6	Gravel

Apparent Defects, Damages, Deficiencies (Vehicle Storage)

The **Apparent Defects, Damages, Deficiencies (Vehicle Storage)** subsection displays when the CarStorageType <> “None”.

When VehicleStorageDefectsExistIndicator (UID: 3200.0021, FID: 13.004) = “true”, display static text in italics (FID: 13.004), “*The items listed below represent the As Is condition as of the effective date of this report*” and additional data is required in the table below the text. (Figure 13 - 3)

When defects, damages, or deficiencies exist the following data is required for each occurrence:

- **Feature** - CarStorageType (UID: 3200.0006, FID: 13.0005|13.005.1)
- **Location** - Is the DefectItemLocationType (UID: 3900.0183, FID: 13.006) = “Other” AND DefectItemLocationTypeOtherDescription (UID: 3900.0184, FID: 13.006).
- **Description** - DefectItemDescription (UID: 3900.0181, FID: 13.007)
- **Affects Soundness or Structural Integrity** - DefectItemAffectsSoundnessStructuralIntegrityIndicator (UID: 3900.0180, FID: 13.008)
- **Recommended Action** - DefectItemRecommendedActionType (UID: 3900.0185, FID: 13.009)

When VehicleStorageDefectsExistIndicator (UID: 3200.0021, FID: 13.004) = “false”, display “None” and the table does not display in the subsection. (Figure 13 - 4)

Figure 13 - 2

Apparent Defects, Damages, Deficiencies (Vehicle Storage)				
13.004 The items listed below represent the As Is condition as of the effective date of this report				
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
13.005	13.006	13.007	13.008	13.009

Figure 13 - 3

Vehicle Storage		
Storage	Number of Parking Spaces	Detail
Parking Garage	2 Owned	
Apparent Defects, Damages, Deficiencies (Vehicle Storage)		
None		
Vehicle Storage Commentary		
G22 and G23 - Space Numbers.		

Vehicle Storage Commentary

The **Vehicle Storage Commentary** subsection displays when comments are provided. Commentary must use ValuationCommentText (UID: 0100.0044, FID: 13.010) and ValuationAnalysisCategoryType (UID: 0100.0045, FID: 13.010) = “VehicleStorage”.

```
<VALUATION_COMMENTARY>  
  <ValuationAnalysisCategoryType>VehicleStorage</ValuationAnalysisCategoryType>  
  <ValuationCommentText>Commentary may be added here.</ValuationCommentText>  
</VALUATION_COMMENTARY>
```

Vehicle Storage Exhibits

The **Vehicle Storage Exhibits** subsection displays when images are provided. All text provided for each image will display in bold font.

Car Storage Type

- Images provided for car storage must be delivered in the IMAGE container in the instance of the in the CAR_STORAGE container that represents the referenced vehicle storage. E.g., image data associated with driveway must be provided in the IMAGE container in the instance of the CAR_STORAGE where CarStorageType= “ Driveway”.
- The enumerated value of the CarStorageType (UID: 1400.0638, FID: 13.001.1) displays above the image. When the photo represents multiple Vehicle Storage Types, display all of them.
- An additional image caption may be provided using ImageCaptionCommentDescription (UID: 1400.0640, FID: 13.001.2) and will display above the image following the storage type.

Apparent Defects, Damages, Deficiencies

- Images provided for Apparent Defects, Damages, Deficiencies (Vehicle Storage) must be delivered in the IMAGE container located in the instance of the DEFECT container that represents the given defect.
- The text “**Apparent Defects, Damages, Deficiencies -**” precedes the CarStorageType (UID: 1400.0638, FID: 13.005.1).
- An additional caption may be provided using ImageCaptionCommentDescription (UID: 1400.0640, FID: 13.005.2) and will also display above the image following the storage type.

Additional Exhibits

- Any additional images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 13.011.1) = “VehicleStorageExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 13.011.2).

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

Vehicle Storage – Arcrole Relationships

Arcrole relationships establish "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.

DEFECT to CAR_STORAGE

Provide the relationship that joins the relevant DEFECT to the CAR_STORAGE instance that has the defect, damage or deficiency. One RELATIONSHIP container is required for each defect identified on the exterior of the dwelling.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
3900.0091	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DEFECT ContainsDefectOf CAR_STORAGE
3900.0092	RELATIONSHIP	@xlink:from	DEFECT_n
3900.0093	RELATIONSHIP	@xlink:to	CAR_STORAGE_n
3200.0003	CAR_STORAGE	@xlink:to	CAR_STORAGE_n
3900.0179	DEFECT	@xlink:label	DEFECT_n

```
<RELATIONSHIP xlink:arcrole = "DEFECT ContainsDefectOf CAR_STORAGE" xlink:from = "DEFECT_1" xlink:to = "CAR_STORAGE_1">
</RELATIONSHIP>
```

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

14 Subject Property Amenities

Overview

The **Subject Property Amenities** section provides information about the amenities on the property, whether on the site or inside dwelling(s) or outbuilding(s). This section provides space for additional commentary, exhibits, and any apparent defects, damages, or deficiencies.

Subject Property Amenities

14.000

Amenity Category	Subject Property Amenity	Material	Detail
14.001	14.002	14.003	14.004

Apparent Defects, Damages, Deficiencies (Subject Property Amenities)

The items listed below represent the As Is condition as of the effective date of this report

14.005

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
14.006	14.007	14.008	14.009	14.010

Subject Property Amenities Commentary

14.011

Subject Property Amenities Exhibits

14.012.1 | 14.012.214.002.1 | 14.002.214.006.1 | 14.006.2

Data Mapping and PDF Rendering Information

The **Subject Property Amenities** section always displays in the report.

- If PropertyAmenityExistsIndicator (UID: 0200.0015, FID: 14.000) = “false”, “None” displays for the section.
- If PropertyAmenityExistsIndicator (UID: 0200.0015, FID: 14.000) = “true”, at least one **Amenity Category** (AmenityCategoryType) is required. (Figure 14 - 1)
 - **Outdoor Accessories** – (AmenityCategoryType (UID: 0200.0016, FID: 14.001)
 - **Outdoor Living** – (AmenityCategoryType (UID: 0200.0017, FID: 14.001)
 - **Water Features** – (AmenityCategoryType (UID: 0200.0027, FID: 14.001)
 - **Whole Home** – (AmenityCategoryType (UID: 0200.0034, FID: 14.001)
 - **Miscellaneous** – (AmenityCategoryType (UID: 0200.0041, FID: 14.001)

Figure 14 - 1

Subject Property Amenities			
Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Accessories	Fence		
Outdoor Living	Deck	Wood	400 Sq. Ft.
	Porch	Concrete	351 Sq. Ft.
Whole Home	Indoor Fireplace		Total Number - 1
Miscellaneous	Media Room		
	Wet Bar		

- For each **Amenity Category** (AmenityCategoryType) indicated, a **Subject Property Amenity** (AmenityType) is required. (Figure 14 - 2)

Figure 14 - 2

Subject Property Amenities			
Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Accessories	Fence		
Outdoor Living	Deck	Wood	400 Sq. Ft.
	Porch	Concrete	351 Sq. Ft.
Whole Home	Indoor Fireplace		Total Number - 1
Miscellaneous	Media Room		
	Wet Bar		

Subject Property Amenities: General Information				
Report Field ID	Amenity Category/Amenity Type	Unique ID	MISMO Data Point Name	Display Rules
14.001	Outdoor Accessories	0200.0016	AmenityCategoryType	Display "Outdoor Accessories" when PropertyAmenityExistsIndicator = "true" AND (AmenityType = "Fence" OR "IrrigationSystem" OR "OutdoorFireplace" OR "OutdoorKitchen" OR "OutdoorRidingRing" OR "SportsCourt")
14.002	Fence Irrigation System Outdoor Fireplace Outdoor Kitchen Outdoor Riding Ring Sports Court	0200.0007	AmenityType	When AmenityCategoryType = "OutdoorAccessories", display the amenity type (AmenityType = "Fence" OR "IrrigationSystem" OR "OutdoorFireplace" OR "OutdoorKitchen" OR "OutdoorRidingRing" OR "SportsCourt")
14.001	Outdoor Living	0200.0017	AmenityCategoryType	Display "Outdoor Living" when PropertyAmenityExistsIndicator = "true" AND (AmenityType = "Balcony" OR "Deck" OR "Gazebo" OR "Patio" OR "Porch" OR "Portico")
14.002	Balcony Deck Gazebo Patio Porch Portico	0200.0023	AmenityType	When AmenityCategoryType = "OutdoorLiving", display the amenity type (AmenityType = "Balcony" OR "Deck" OR "Gazebo" OR "Patio" OR "Porch" OR "Portico")
14.001	Water Features	0200.0027	AmenityCategoryType	Display "Water Features" when PropertyAmenityExistsIndicator = "true" AND (AmenityType = "IngroundPool" OR "IngroundSpa" OR "OutdoorShower" OR "Sauna")
14.002	Inground Pool Inground Spa Outdoor Shower Sauna	0200.0032	AmenityType	When AmenityCategoryType = "WaterFeatures", display the amenity type (AmenityType = "IngroundPool" OR "IngroundSpa" OR "OutdoorShower" OR "Sauna")
14.001	Whole Home	0200.0034	AmenityCategoryType	Display "Whole Home" when PropertyAmenityExistsIndicator = "true" AND (AmenityType = "ElectricVehicleChargingStation" OR "Elevator" OR "FireSuppressionSystem" OR "IndoorFireplace" OR "MultipleZoneHeatingVentilationAndAirConditioning" OR "SmartHomeSystem" OR "WholeHouseVentilation" OR "WoodStove")

Subject Property Amenities: General Information				
Report Field ID	Amenity Category/Amenity Type	Unique ID	MISMO Data Point Name	Display Rules
14.002	EV Station Elevator Fire Suppression System Indoor Fireplace Multiple-Zone HVAC Smart Home System Whole House Ventilation Wood Stove	0200.0039	AmenityType	When AmenityCategoryType = "WholeHome", display the amenity type (AmenityType = "ElectricVehicleChargingStation" OR "Elevator" OR "FireSuppressionSystem" OR "IndoorFireplace" OR "MultipleZoneHeatingVentilationAndAirConditioning" OR "SmartHomeSystem" OR "WholeHouseVentilation" OR "WoodStove")
14.001	Miscellaneous	0200.0041	AmenityCategoryType	Display "Miscellaneous" when PropertyAmenityExistsIndicator = "true" AND (AmenityType = "ClubMembership" OR "SharedLaundryFacilities" OR "UnitStorage" OR "Other")
14.002	Airstrip Club Membership Shared Laundry Facilities	0200.0046	AmenityType	When AmenityCategoryType = "Miscellaneous", display the amenity type (AmenityType = "AirStrip" OR "ClubMembership" OR "SharedLaundryFacilities")
14.002	Other (Describe)	0200.0046	AmenityType	When AmenityCategoryType = "Miscellaneous" AND AmenityType = "Other", display AmenityTypeOtherDescription

In Figure 14 - 3, the *Amenity Category* (Outdoor Living) has more than one *AmenityType*, and the *Amenity Category* displays merged. This example has a patio, a porch, and multiple decks. *Subject Property Amenity* displays merged for the decks. *Material* and *Detail* display for each instance and do not display merged.

Figure 14 - 3

Subject Property Amenities			
Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Living	Deck	Wood	640 Sq. Ft.
		Wood	160 Sq. Ft.
	Patio	Concrete	1,200 Sq. Ft.
	Porch	Concrete	300 Sq. Ft.

Subject Property Amenities: General Information - Material & Detail Conditionality				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
14.003	Material	0200.0021	AmenityMaterialType	Material may be provided; however, it is required when: AmenityCategoryType = "OutdoorLiving" AND (AmenityType = "Balcony" OR "Deck" OR "Gazebo" OR "Patio" OR "Porch")
14.003	Material	0200.0030	AmenityMaterialType	Material may be provided; however, it is required when: AmenityCategoryType = "WaterFeatures" AND AmenityType = "IngroundPool"
14.003	Material	0200.0005 0200.0037 0200.0044	AmenityMaterialType	Material may be provided when AmenityCategoryType = "OutdoorAccessories" OR "WholeHome" OR "Miscellaneous"
14.004	Detail	0200.0036 0200.0058	AmenityCount AmenityAreaMeasure	Detail may be provided; however, it is required when: AmenityCategoryType = "WholeHome" AND AmenityType = "IndoorFireplace" OR "WoodStove" Display as "Total Number - " followed by the value. (Figure 14 - 4)
14.004	Detail	0200.0025 0200.0019	AmenityAreaMeasure AmenityAttachedToManufacturedHomeIndicator	Detail may be provided; however, it is required when: AmenityCategoryType = "OutdoorLiving" AND AmenityType = "Balcony" OR "Deck" OR "Gazebo" OR "Patio" OR "Porch" Display the area and unit of measure in the same cell. If (Construction Method Type = "Manufactured Home") OR (Outbuilding Type = "Manufactured Home") When "true", display on 2nd line in cell, "Attached to Manufactured Home" When "false", display on 2nd line in cell, "Not Attached to Manufactured Home"
14.004	Detail	0200.0012	SwimmingPoolFeatureType	IF AmenityType = "IngroundPool" OR "IngroundSpa" OR "Sauna" AND Detail is provided. Note: When there are multiple features, separate with " " (e.g., Heated Caged) (Figure 14 - 5)

Note: AmenityCount is required for IndoorFireplace or WoodStove. It may not be used for Balcony, Deck, Gazebo, IngroundPool, IngroundSpa, Patio, Porch, Portico, Sauna or None. For all other amenity types, AmenityCount may be used.

Figure 14 - 4

Subject Property Amenities

Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Accessories	Fence		
Outdoor Living	Deck	Wood	400 Sq. Ft.
	Porch	Concrete	351 Sq. Ft.
Whole Home	Indoor Fireplace		Total Number - 1
Miscellaneous	Media Room		
	Wet Bar		

Figure 14 - 5

Subject Property Amenities

Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Living	Deck	Wood	640 Sq. Ft.
		Wood	160 Sq. Ft.
	Patio	Concrete	1,200 Sq. Ft.
	Porch	Concrete	300 Sq. Ft.
Water Features	Inground Pool	Concrete	Heated Caged
Whole Home	Indoor Fireplace		Total Number - 1
	Wood Stove		Total Number - 1

Apparent Defects, Damages, Deficiencies (Subject Property Amenities)

Any significant adverse issue(s) pertaining to the subject amenities displays in **Apparent Defects, Damages, Deficiencies (Subject Property Amenities)**.

The defects, damages, and deficiencies in the amenities section uses an arcrole relationship to join the DEFECT to the applicable instance of AMENITY (with relevant AmenityCategoryType). (See Subject [Property Amenities – Arcrole Relationships](#) for details.)

The **Apparent Defects, Damages, Deficiencies (Subject Property Amenities)** subsection always displays.

- When SubjectPropertyAmenitiesDefectsExistIndicator (UID: 0200.0053, FID: 14.005) = “false”, “None” displays in the section. (Figure 14 - 6)

Figure 14 - 66

Apparent Defects, Damages, Deficiencies (Subject Property Amenities)

None

- When SubjectPropertyAmenitiesDefectsExistIndicator (UID: 0200.0053, FID: 14.005) = “true”, display static text in italics (FID: 14.005), “*The items listed below represent the As Is condition as of the effective date of this report*” displays and the following data is **required**:
 - *Feature* - AmenityType (UID: 0200.0007, 0200.0023, 0200.0032, 0200.0039, 0200.0046, FID: 14.006)
 - Display each AmenityType on a new line.
 - *Location* - DefectItemLocationType (UID: 3900.0141, FID: *Not on report*) = “Other” AND DefectItemLocationTypeOtherDescription (UID: 3900.0159, FID: 14.007) must be provided.
 - When adding the location of defects, damages, or deficiencies for this section, the value of “Other” must be indicated, with a description for the location field.
 - *Description* - DefectItemDescription (UID: 3900.0139, FID: 14.008).
 - *Affects Soundness or Structural Integrity* - DefectItemAffectsSoundnessStructuralIntegrityIndicator (UID: 3900.0138, FID: 14.009).
 - *Recommended Action* - DefectItemRecommendedActionType (UID: 3900.0142, FID: 14.010).

Subject Property Amenities Commentary

The **Subject Property Amenities Commentary** subsection displays only when comments are provided, and PropertyAmenityExistsIndicator (UID: 0200.0015, FID: 14.000) = “true”. Any commentary must use ValuationCommentText (UID: 0100.0044, FID: 14.011) and ValuationAnalysisCategoryType (UID: 0100.0045, FID: *Not on report*) = “SubjectPropertyAmenities”.

```

<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType> SubjectPropertyAmenities</ValuationAnalysisCategoryType>
  <ValuationCommentText>Commentary may be added here.</ValuationCommentText>
</VALUATION_COMMENTARY>

```

Subject Property Amenities Exhibits

The **Subject Property Amenities Exhibits** subsection displays when images are provided.

Amenity Type

- Images provided for amenities must be delivered in the IMAGE container of the instance of the AMENITY container that represents the referenced amenity. E.g., image data associated with the patio must be provided in the IMAGE container located in the instance of the AMENITY container where AmenityType = "Patio".
- The enumerated value of the AmenityType (UID: 1400.0638, FID: 14.002.1) displays above the image.
- An additional image caption may be provided using ImageCaptionCommentDescription (UID: 1400.0640, FID: 14.002.2) and will display above the image following the amenity type.

Apparent Defects, Damages, Deficiencies

- Images provided for Apparent Defects, Damages, Deficiencies (Subject Property Amenities) must be delivered in the IMAGE container located in the instance of the DEFECT container that represents the given defect.
- The text "**Apparent Defects, Damages, Deficiencies** - " precedes the AmenityType (UID: 1400.0638, FID: 14.006.1).
- An additional caption may be provided using ImageCaptionCommentDescription (UID: 1400.0640, FID: 14.006.2) and will also display above the image following the amenity type.

Additional Exhibits

- Any additional images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 14.012.1) = "SubjectPropertyAmenitiesExhibit".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 14.012.2).

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

Subject Property Amenities – Arcrole Relationships

Arcrole relationships establish “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.

DEFECT to AMENITY

Provide the relationship that joins the DEFECT to the applicable instance of AMENITY (with relevant AmenityCategoryType). One RELATIONSHIP container is required for each defect identified for a given amenity.

AmenityCategoryType	Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
	3900.0033	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DEFECT ContainsDefectOf AMENITY
	3900.0034	RELATIONSHIP	@xlink:from	DEFECT_n
	3900.0035	RELATIONSHIP	@xlink:to	AMENITY_n
	3900.0137	DEFECT	@xlink:label	DEFECT_n
AmenityCategoryType = "Miscellaneous"	0200.0002	AMENITY	@xlink:label	AMENITY_n
AmenityCategoryType = "OutdoorAccessories"	0200.0049	AMENITY	@xlink:label	AMENITY_n
AmenityCategoryType = "OutdoorLiving"	0200.0050	AMENITY	@xlink:label	AMENITY_n
AmenityCategoryType = "WaterFeatures"	0200.0051	AMENITY	@xlink:label	AMENITY_n
AmenityCategoryType = "WholeHome"	0200.0052	AMENITY	@xlink:label	AMENITY_n

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

15 Overall Quality and Condition

Overview

The **Overall Quality and Condition** section provides information about quality and condition for all dwellings. Exterior and Interior Quality and Condition (as applicable) are re-displayed here to provide context to the *Reconciliation of Overall Quality and Condition*.

Overall Quality and Condition

15.000 Overall Quality

15.001 Exterior Quality - [Structure Identifier] 15.002

15.003 Interior Quality - [Unit Identifier] 15.004

Overall Condition 15.005

Exterior Condition - [Structure Identifier] 15.006 | 15.007

Interior Condition - [Unit Identifier] 15.008 | 15.009

Reconciliation of Overall Quality and Condition

15.010

Data Mapping and PDF Rendering Information

The **Overall Quality and Condition** section always displays.

Both *Interior Quality* and *Interior Condition* display; however, *Exterior Quality* and *Exterior Condition* display only when *Homeowner Responsible for all Exterior Maintenance of Dwelling(s)* - HomeownerResponsibleForExteriorMaintenanceIndicator (UID: 0100.0046, FID: 3.016) = "true".

Note: Accessory dwelling units do not display in the Overall Quality and Condition section.

Overall Quality and Condition: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
15.001 15.006	No Label	0300.0101	StructureIdentifier	Display when ImprovementType = "Dwelling" AND LivingUnitExcludingADUCount > 1 Redisplays from 8.000

Overall Quality and Condition: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When there are multiple dwellings, repeat for each dwelling.
15.003 15.008	No Label	0700.0114	UnitIdentifier	Display when LivingUnitExcludingADUCount > 1 Redisplays from 10.002 if AccessoryDwellingUnitIndicator = "false"
15.000	Overall Quality	1600.0007	OverallQualityRatingCode	Delivered value must only contain one of those listed in the Supported Data Point Enumerations column. Q1 – Q6
15.002	Exterior Quality	1600.0005	ExteriorQualityRatingCode	Redisplays from 8.002
15.004	Interior Quality	0700.0067	InteriorQualityRatingCode	Redisplays from 10.034 for each unit in the dwelling if AccessoryDwellingUnitIndicator = "false".
15.005	Overall Condition	1600.0006	OverallConditionRatingCode	Delivered value must only contain one of those listed in the Supported Data Point Enumerations column. C1 – C6
15.007	Exterior Condition	1600.0004	ExteriorConditionRatingCode	Redisplays from 8.023

Examples

Single Family

- 1 unit
- Homeowner is responsible for Interior and Exterior maintenance.

Figure 15 - 1

Overall Quality and Condition			
Overall Quality	Q4	Overall Condition	C4
Exterior Quality	Q4	Exterior Condition	C4
Interior Quality	Q4	Interior Condition	C4

High Rise Condo

- 1 unit
- Homeowner is **not** responsible for exterior maintenance. (*Exterior Quality* and *Exterior Condition* are not applicable.)

Figure 15 - 2

Overall Quality and Condition			
Overall Quality	Q4	Overall Condition	C3
Interior Quality	Q4	Interior Condition	C3

Multiple Dwellings/Multiple Units

- 3 Units in 2 separate buildings (Dwellings)
- Homeowner is responsible for exterior maintenance.
- Exterior Quality and Condition is listed for each Dwelling; Interior Quality and Condition are provided for each Unit that is not an ADU.

Figure 15 - 3

Overall Quality and Condition			
Overall Quality	Q3	Overall Condition	C3
Exterior Quality - Building 1	Q2	Exterior Condition - Building 1	C3
Interior Quality - Unit 1	Q2	Interior Condition - Unit 1	C3
Exterior Quality - Building 2	Q3	Exterior Condition - Building 2	C3
Interior Quality - Unit 2	Q3	Interior Condition - Unit 2	C3
Interior Quality - Unit 3	Q3	Interior Condition - Unit 3	C4

Reconciliation of Overall Quality and Condition

The **Reconciliation of Overall Quality and Condition** subsection always displays.

Comments must use ValuationCommentText (UID: 1600.0008, FID: 15.010) AND ValuationAnalysisCategoryType (UID: 0100.0045, FID: 15.010) = "OverallQualityAndCondition".

```
<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType>OverallQualityAndCondition</ValuationAnalysisCategoryType>
  <ValuationCommentText>Additional commentary can be added here, if needed by Appraiser.</ValuationCommentText>
</VALUATION_COMMENTARY>
```


16 Highest and Best Use

Overview

The **Highest and Best Use** section focuses on answering the four tests of highest and best use and identifying if the present or proposed use is the highest and best use. This section provides space for additional commentary and exhibits.

Highest and Best Use

Is the present use of the subject property ...

Legally Permissible 16.000

Physically Possible 16.001

Financially Feasible 16.002

Maximally Productive 16.003

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☐ Yes ☐ No

16.004

Highest and Best Use Commentary

16.005

Highest and Best Use Exhibits

16.006.1 | 16.006.2

Data Mapping and PDF Rendering Information

The **Highest and Best Use** section always displays with the static text, “*Is the present use of the subject property ...*”, followed by the required fields. (Figure 16 - 1)

- *Legally Permissible* - LegallyPermissibleIndicator (UID: 3100.0004, FID: 16.000)
- *Physically Possible* - PhysicallyPossibleIndicator (UID: 3100.0006, FID: 16.001)
- *Financially Feasible* - FinanciallyFeasibleIndicator (UID: 3100.0003, FID: 16.002)
- *Maximally Productive* - MaximallyProductiveIndicator (UID: 3100.0005, FID: 16.003)
- *Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?* - SiteHighestBestUseIndicator (UID: 3100.0007, FID: 16.004)

Figure 16 - 1

Highest and Best Use			
<i>Is the present use of the subject ...</i>			
Legally Permissible	Yes	Financially Feasible	Yes
Physically Possible	Yes	Maximally Productive	Yes
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			

Highest and Best Use Commentary

The **Highest and Best Use Commentary** subsection displays when comments are provided. Any commentary must use ValuationCommentText (UID: 3100.0010, FID: 16.005) and ValuationAnalysisCategoryType (UID: 3100.0011, FID: 16.005) = “HighestAndBestUse”.

Comments may be provided at the appraiser’s discretion; however, if any of the indicators in the top section are “false” indicating the subject property’s present use is not the highest and best use, comments are required.

```
<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType>HighestAndBestUse</ValuationAnalysisCategoryType>
  <ValuationCommentText>Additional commentary may be added here.</ValuationCommentText>
</VALUATION_COMMENTARY>
```

Highest and Best Use Exhibits

The **Highest and Best Use Exhibits** subsection displays when images are provided.

- Any images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: 16.006.1) = “HighestAndBestUseExhibit”.
- An image caption should be included using “ImageCaptionCommentDescription” (UID: 1400.0640, FID: 16.006.2).

```
<IMAGE>
  <ImageCaptionCommentDescription>Highest and Best Use</ImageCaptionCommentDescription>
  <ImageCategoryType>HighestAndBestUse</ImageCategoryType>
  <ImageLocationIdentifier>zip://location/HighestAndBestUse.jpg</ImageLocationIdentifier>
  <MIMETypIdentifier>image/jpeg</MIMETypIdentifier>
</IMAGE>
```

17 Market

Overview

The **Market** section provides information about the current metrics of a market area, determined by the appraiser. This section focuses on defining the market area, the geographic area, the associated sales, and listing activities that directly compete with the subject, and the trends determined by that information. The **Market** section provides space for additional commentary and graphs or other exhibits to support the market analysis.

Market

Market Area Boundary 17.003

Search Criteria Description 17.004

Search Result Metrics

Active Listings 17.005

Median Days on Market 17.006

Lowest List Price 17.007

Median List Price 17.008

Highest List Price 17.009

Pending Sales 17.010

17.011

Sales in Past ___ Months 17.012

Lowest Sale Price 17.013

Median Sale Price 17.014

Highest Sale Price 17.015

Distressed Market Competition 17.016

Graph 17.017

Price Trend Source 17.018

Price Trend Analysis Commentary 17.019

Housing Trends

Demand/Supply 17.021

Marketing Time 17.022

Market Commentary

17.023

Market Exhibits

17.024.1 | 17.024.2

17.017.1 | 17.017.2

Data Mapping and PDF Rendering Information

The **Market** section always displays.

Market: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
17.003	Market Boundary	3000.0008	MarketBoundariesDescription	Always displays
17.004	Search Criteria Description	3000.0010	MarketInventorySearchParameterDescription	Always displays

Search Results Metrics

The **Search Results Metrics** subsection always displays. (Figure 17 - 1)

Active Listings

Market: Search Result Metrics				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				Display when MarketInventoryType (UID: 3000.0023, FID: <i>Not on report</i>) = "ActiveListings" AND...
17.005	Active Listings	3000.0018	MarketInventoryCount	Always displays Deliver even if zero.
17.006	Median Days on Market	3000.0021	MarketInventoryMedianDaysOnMarketCount	... AND MarketInventoryCount > 0
17.007	Lowest List Price	3000.0020	MarketInventoryLowestPriceAmount	... AND MarketInventoryCount > 0
17.008	Median List Price	3000.0022	MarketInventoryMedianPriceAmount	... AND MarketInventoryCount > 0
17.009	Highest List Price	3000.0019	MarketInventoryHighestPriceAmount	... AND MarketInventoryCount > 0

Figure 17 - 1

Search Result Metrics			
Active Listings	15	Sales in Past 24 Months	27
Median Days on Market	120	Lowest Sale Price	\$159,000
Lowest List Price	\$89,000	Median Sale Price	\$250,000
Median List Price	\$265,000	Highest Sale Price	\$375,000
Highest List Price	\$400,000	Distressed Market Competition	No
Pending Sales	1	Price Trend Source	Local MLS
			Smokey Bear Gazette

Price Trend Analysis Commentary Market data reflects the manufactured and modular home market in the subject's area. The data indicates the market is stable to slightly increasing with sales activity of 1 to 2 sales per month which is typical for this rural area. The Smokey Bear Gazette is a local print media that reports non-MLS home sales and listings. 2 active listings and 3 sales were reported for the 9 months prior to the effective date of the appraisal and are included in the data reported above.

- When there are no active listings, the report labels *Median days on Market*, *Lowest List Price*, *Median List Price*, and *Highest List Price*

Figure 17 - 2

do not display. (Figure 17 - 2)

Search Result Metrics	
Active Listings	.0
Pending Sales	4

Pending Sales

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
17.010	Pending Sales	3000.0024	MarketInventoryCount	<p>Always display when MarketInventoryType (UID: 3000.0025, FID: <i>Not on report</i>) = "PendingSales"</p> <p>Deliver even if zero.</p>

Figure 17 - 3

Search Result Metrics			
Active Listings	15	Sales in Past 24 Months	27
Median Days on Market	120	Lowest Sale Price	\$159,000
Lowest List Price	\$89,000	Median Sale Price	\$250,000
Median List Price	\$265,000	Highest Sale Price	\$375,000
Highest List Price	\$400,000	Distressed Market Competition	No
Pending Sales	1	Price Trend Source	Local MLS
			Smokey Bear Gazette

Sales within the lookback period

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules Display when MarketInventoryType (UID: 3000.0030, FID: <i>Not on report</i>) = "TotalSales" AND...
17.011	Sales in Past ____ Months	3000.0009	MarketInventoryLookbackMonthsCount	Always displays
17.012	Sales in Past ____ Months	3000.0026	MarketInventoryCount	Always displays — Can be delivered as 0 when SalesComparisonApproachIndicator = "false"
17.013	Lowest Sale Price	3000.0028	MarketInventoryLowestPriceAmount	...AND MarketInventoryCount > 0
17.014	Median Sale Price	3000.0029	MarketInventoryMedianPriceAmount	...AND MarketInventoryCount > 0
17.015	Highest Sale Price	3000.0027	MarketInventoryHighestPriceAmount	... AND MarketInventoryCount > 0

Figure 17 - 4

Search Result Metrics			
Active Listings	15	Sales in Past 24 Months	27
Median Days on Market	120	Lowest Sale Price	\$159,000
Lowest List Price	\$89,000	Median Sale Price	\$250,000
Median List Price	\$265,000	Highest Sale Price	\$375,000
Highest List Price	\$400,000	Distressed Market Competition	No
Pending Sales	1	Price Trend Source	Local MLS
			Smokey Bear Gazette

- When Market Inventory Count is zero, the report labels **Lowest Sale Price**, **Median Sales Price**, and **Highest Sale Price** do not display. (Figure 17 - 5)

Figure 17 - 5

Sales in Past 24 Months	0
Distressed Market Competition	Yes
Graph	5 Year Trend

Distressed Market Competition, Graphs, and Price Trend Information

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
17.016	Distressed Market Competition	3000.0034	MarketTrendsForeclosureActivityIndicator	Always displays
17.017	Graph	1400.0638	ImageCategoryType	Display if exists (Display a value once, even when a value is provided multiple times) (the display text for each type is listed in the Market Exhibits subsection)

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
17.018	Price Trend Source	3000.0051	DataSourceName	Always displays When multiple sources are provided, display as stacked. An arcrole must be provided to link each DATA_SOURCE to MARKET_TREND
17.019	Price Trend Analysis Commentary	3000.0040	PriceTrendsAnalysisDescription	Displays when ImageCategoryType <> "PriceTrendGraph" OR Exists

Figure 17 - 6

Search Result Metrics			
Active Listings	24	Sales in Past 24 Months	68
Median Days on Market	120	Lowest Sale Price	\$200,000
Lowest List Price	\$95,000	Median Sale Price	\$404,000
Median List Price	\$350,000	Highest Sale Price	\$620,000
Highest List Price	\$600,000	Distressed Market Competition	Yes
Pending Sales	4	Graph	5 Year Trend
			Home Value
		Price Trend Source	Local MLS
			Alpine Gazette

Price Trend Analysis Commentary Limited sales data in this semi-rural area suggests the market has remained stable.

Figure 17 - 7



Housing Trends

The **Housing Trends** subsection always displays.

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
17.021	Demand/Supply	3000.0033	MarketSupplyTrendType	Always displays
17.022	Marketing Time	3000.0031	MarketingTimeType	Always displays

Figure 17 - 8

Housing Trends

Demand/Supply

In Balance

Marketing Time

Under 3 months

Market Commentary

The **Market Commentary** subsection displays only when comments are provided. Any comments must use ValuationCommentText (UID: 0100.0044, FID: 17.023) and ValuationAnalysisCategoryType (UID: 0100.0045, FID: 17.023) = “Market”.

Market Exhibits

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

Graphs

Any graph included in **Market Exhibits** should include ImageCategoryType (UID: 1400.0638, FID: 17.017.1) followed by the appropriate enumeration. (Figure 17 - 9)

- AbsorptionRateGraph
- MedianDaysOnMarketGraph
- PercentOfDistressedSalesGraph
- PriceTrendGraph
- YearBuiltOfSalesGraph

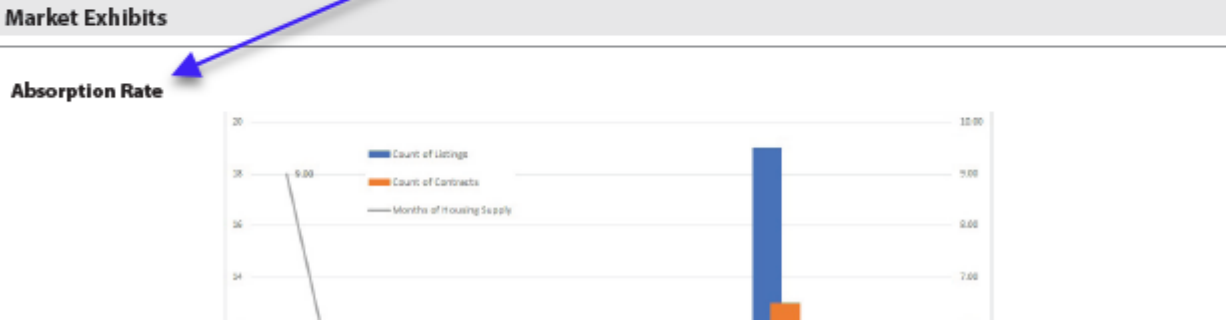
Above the image, the ImageCategoryType displays in bold font followed by ImageCaptionCommentDescription (UID: 1400.0640, FID: 17.017.2), when provided.

Figure 17 - 9

```
<IMAGE>
  <ImageCategoryType>AbsorptionRateGraph</ImageCategoryType>
  <ImageFileLocationIdentifier>SF1_AbsorbtionRate.jpg</ImageFileLocationIdentifier>
  <MIMETypeIdentifier>image/jpeg</MIMETypeIdentifier>
</IMAGE>
```

Highest List Price	\$445,000	Distressed Market Competition	No
Pending Sales	1	Graph	Absorption Rate
			Median Days on Market
			Price Trends
			Year Built of Sales
		Price Trend Source	MLS

Despite lack of supply, homes are not going up in value due to seasonality. This is typical for 3rd quarter, evidenced by the fact that there are only 2 active listings, which are inferior to the subject and not indicative of prices declining.



Additional Exhibits

Any additional images or graphs provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 17.024.1) = “MarketAnalysisExhibit”.

An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 17.024.2) and displays above the image in bold text.

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Supported Enumerations	Category Display Text
17.017.1	No label	1400.0638	ImageCategoryType	AbsorptionRateGraph	Absorption Rate
				MedianDaysOnMarketGraph	Median Days on Market
				PercentOfDistressedSalesGraph	Percent of Distressed Sales

Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Supported Enumerations	Category Display Text
				PriceTrendGraph	Price Trend
				YearBuiltOfSalesGraph	Year Built of Sales
17.024.1	No label	1400.0638	ImageCategoryType	MarketAnalysisExhibit	
17.017.2 17.024.2	No label	1400.0640	ImageCaptionCommentDescription		(Display the text provided in the caption.)

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

Market – Arcrole Relationships

Arcrole relationships establish "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.

DATA_SOURCE to MARKET_TREND

Price Trend Data Source. When the data source is associated with a subject property, provide the relationship that joins to the applicable instance of MARKET_TREND where the ValuationUseType = "SubjectProperty". Provide each data source used for the development of the price trend analysis in a separate instance of DATA_SOURCE.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
3000.0053	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_MARKET_TREND
3000.0054	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
3000.0055	RELATIONSHIP	@xlink:to	MARKET_TREND_n
3000.0050	DATA_SOURCE	@xlink:label	DATA_SOURCE_n
3000.0052	MARKET_TREND	@xlink:label	MARKET_TREND_n

18 Project Information

Overview

The **Project Information** section includes information about mandatory fees, project factors and amenities, their impact to value and/or marketability, and information specific to cooperatives (if applicable). This section provides space for additional commentary and exhibits.

Uniform Residential Appraisal Report

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Project Information		18.000 Planned Unit Development (PUD) <input type="checkbox"/>	18.001 Condominium <input type="checkbox"/>	18.002 Cooperative <input type="checkbox"/>	18.003 Condominium <input type="checkbox"/>
Project Name	18.004				
Project Information Data Source	18.005				
Total Units	18.006				
Units Sold	18.007				
Units for Sale	18.008				
Units Rented	18.009				
Reason Units Rented is Estimated	18.010				
Mandatory Fees (HOA, PUD, or Co-op)					
Monthly Amount	18.011				
Common Amenities/ Services Included	18.012				
Utilities Included	18.013				
Observed Deficiencies	18.014	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Description of Deficiencies	18.015				
Project Completeness					
Are units, common areas, and amenities in project complete?	18.016	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Subject Property Building Complete	18.017	<input type="checkbox"/>	<input type="checkbox"/>		
Converted in Past 3 Years	18.018	<input type="checkbox"/>	<input type="checkbox"/>		
Ground Rent	18.019	<input type="checkbox"/>	<input type="checkbox"/>		
Annual Amount	18.020				
Expires	18.021				
Description of Ground Rent	18.022				

Data Mapping and PDF Rendering Information

The **Project Information** section displays when the property is in a project (condominium, cooperative, or condop) or in a PUD.

- Condominium Cooperative Condop - PropertyInProjectIndicator (UID: 0100.0065, FID: *Not on report*) = “true”

- Planned Unit Development (PUD) - PUDIndicator (UID: 0100.0026, FID: 18.000) = “true”

The selection of Condominium, Cooperative, Condo or PUD checkboxes in **Project Information** section are redisplayed from the **Subject Property** section. When yes is selected in **Subject Property**, the corresponding checkbox is checked in **Project Information**. When not selected, the checkbox displays unchecked (blank). The four checkboxes are mutually exclusive, only one checkbox can display a checkmark. (Figure 18 - 1)

- Condominium - ProjectLegalStructureType (UID: 2500.0168, FID: 18.001)
- Cooperative - ProjectLegalStructureType (UID: 2500.0168, FID: 18.002)
- Condo - ProjectLegalStructureType (UID: 2500.0168, FID: 18.003)
- Planned Unit Development (PUD) - PUDIndicator (UID: 0100.0026, FID: 18.000)

Figure 18 - 1

Subject Property	
Physical Address	201 Underhill Dr, Unit 202 Nowhere, CA 90021
Alternate Physical Address	201 Underhill Dr, Unit 2C Nowhere, CA 90021
County	Star Hills
Neighborhood Name	Eastwood
	Yes No
Planned Unit Development (PUD)	<input type="checkbox"/> <input checked="" type="checkbox"/>
Condominium	<input checked="" type="checkbox"/> <input type="checkbox"/>
Cooperative	<input type="checkbox"/> <input checked="" type="checkbox"/>
Condo	<input type="checkbox"/> <input checked="" type="checkbox"/>

Project Information	
Planned Unit Development (PUD)	<input type="checkbox"/>
Condominium	<input checked="" type="checkbox"/>
Cooperative	<input type="checkbox"/>
Condo	<input type="checkbox"/>

Project Information: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
18.000	Planned Unit Development (PUD)	0100.0026	PUDIndicator	Checkbox always displays. Selection is redisplayed from Subject Property section. When True, box is checked when false, not selected.
18.001 18.002 18.003	Condominium Cooperative Condop	2500.0168	ProjectLegalStructureType	<p>Checkboxes always display. Selection is redisplayed from Subject Property section.</p> <ul style="list-style-type: none"> – If Condominium, display Condominium checkbox as "checked" and other checkboxes "unchecked". – If Cooperative, display Cooperative checkbox as "checked" and other checkboxes "unchecked". – If Condop, display Condop checkbox as "checked" and other checkboxes "unchecked".
18.004	Project Name	2500.0065	ProjectName	Display when PropertyInProjectIndicator = "true"
18.005	Project Information Data Source	0700.0125	DataSourceType	<p>Always displays</p> <p>When multiple data sources are provided display as stacked.</p>
18.006	Total Units	2500.0060	ProjectDwellingUnitCount	Display when PropertyInProjectIndicator = "true"
18.007	Units Sold	2500.0064	ProjectDwellingUnitsSoldCount	Display when PropertyInProjectIndicator = "true"
18.008	Units for Sale	2500.0061	ProjectDwellingUnitsForSaleCount	Display when PropertyInProjectIndicator = "true"
18.009	Units Rented	2500.0062	ProjectDwellingUnitsRentedCount	Display when PropertyInProjectIndicator = "true"
18.009	Units Rented	2500.0161	ProjectDwellingUnitsRentedEstimateIndicator	When "true", display ~ before Units Rented.
18.010	Reason Units Rented is Estimated	2500.0162	ProjectDwellingUnitsRentedEstimateDescription	Display when ProjectDwellingUnitsRentedEstimateIndicator = "true"
18.011	Monthly Amount	2500.0006	AssociationChargeType	When PropertyInProjectIndicator = "true" OR PUDIndicator = "true" AND AssociationChargeType = "AssociationDues" display AssociationChargeAmount. Amount can be zero.
		2500.0007	AssociationChargeAmount	Display when AssociationChargeType = "AssociationDues"
18.012	Common Amenities/Services Included	2500.0004	AmenityType	Display when PropertyInProjectIndicator = "true" OR PUDIndicator = "true" If multiple, display as stacked.
18.012	Common Amenities/Services Included	2500.0002	AmenityOwnershipType	Display when AmenityType = "BoatSlip" OR "UnitStorage". Display in () next to Amenity Type
18.013	Utilities Included	2500.0009	AssociationChargeIncludesUtilityType	Display when AssociationChargeType = "AssociationDues". If multiple, display as stacked.
18.014	Observed Deficiencies	2500.0033	ProjectDeficiencyObservedIndicator	Checkbox always displays.
18.015	Description of Deficiencies	2500.0032	ProjectConditionAndQualityDescription	Display when ProjectDeficiencyObservedIndicator = "true"

Project Information: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
18.016	Are units, common areas, and amenities in project complete?	2500.0058	ProjectCompletedIndicator	Checkbox always displays.
18.017	Subject Property Building Complete	2500.0066	SubjectBuildingCompletedIndicator	Checkbox displays when ProjectCompletedIndicator = "false".
18.018	Converted in Past 3 Years	2500.0048	ProjectConversionIndicator	Checkbox always displays.
18.019	Ground Rent	2500.0031	ProjectAnalysisGroundRentIndicator	Display when PropertyInProjectIndicator = "true"
18.020	Annual Amount	2500.0028	ProjectAnalysisGroundRentAmount	Display when ProjectAnalysisGroundRentIndicator = "true"
18.021	Expires	2500.0030	ProjectAnalysisGroundRentExpirationDate	Display when ProjectAnalysisGroundRentIndicator = "true"
18.022	Description of Ground Rent	2500.0029	ProjectAnalysisGroundRentDescription	Display when ProjectAnalysisGroundRentIndicator = "true" AND exists

Cooperative Information

The **Cooperative Information** subsection displays when the property is a cooperative and there is blanket financing.

- Condominium Cooperative Condop - ProjectLegalStructureType (UID: 2500.0168, FID: 18.002) = "Cooperative" AND ProjectBlanketFinancingIndicator (UID: 2500.0074, FID: 18.026) = "true"

Cooperative Information				
Shares Issued and Outstanding	18.023	Proprietary Lease Expires	18.025	
Shares Attributable to Subject Property	18.024			
Project Blanket Financing	18.026	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Pro Rata Share	18.027			
Lien Detail	First Lien 18.028	Second Lien 18.037	Third Lien 18.046	Fourth Lien 18.055
Unpaid Principal Balance	18.029	18.038	18.047	18.056
Line of Credit	18.030	18.039	18.048	18.057
Balloon Mortgage	18.031	18.040	18.049	18.058
Remaining Term	18.032	18.041	18.050	18.059
Monthly Payment	18.033	18.042	18.051	18.060
Interest Rate	18.034	18.043	18.052	18.061
Amortization Type	18.035	18.044	18.053	18.062
Pro Rata Share of Balance Attributable to Unit	18.036	18.045	18.054	18.063

Project Information: Cooperative Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
18.023	Shares Issued and Outstanding	2500.0075	ProjectTotalSharesIssuedAndOutstandingCount	Display when ProjectLegalStructureType = "Cooperative" OR "Condom"
18.024	Shares Attributable to Subject Property	2500.0024	PropertyCooperativeSharesCount	Display when ProjectLegalStructureType = "Cooperative" OR "Condom"
18.025	Proprietary Lease Expires	2500.0023	CooperativeProprietaryLeaseExpirationDate	Display when ProjectLegalStructureType = "Cooperative" OR "Condom"
18.026	Project Blanket Financing	2500.0074	ProjectBlanketFinancingIndicator	Checkbox always displays. When "false" do not display Pro Rata Share or the Project Blanket Financing table.
18.027	Pro Rata Share	2500.0025	ProRataSharePercent	Display with "%", do not display when ProjectBlanketFinancingIndicator = "false" Calculated: PropertyCooperativeSharesCount divided by ProjectTotalSharesIssuedAndOutstandingCount

The *Project Blanket Financing* table displays only when ProjectBlanketFinancingIndicator = "true".

Project Information: Cooperative Information (Project Blanket Financing)				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
18.028 18.037 18.046 18.055	First Lien Second Lien Third Lien Fourth Lien	2500.0039	LienPriorityType	Display as column headers in bold font (First Lien, Second Lien, Third Lien, Fourth Lien). Table is dynamic. Only display as many columns as there are Liens.
18.029 18.038 18.047 18.056	Unpaid Principal Balance	2500.0046	UPBAmount	Display for each LienPriorityType when LineOfCreditIndicator (UID: 2500.0151, FID: <i>Not on report</i>) = "false"
18.033 18.039 18.048 18.057	Line of Credit	2500.0155	LineOfCreditDrawnAmount	Display when LineOfCreditIndicator = "true" Display as "Maximum:" and amount and "Drawn:" and amount (each on a separate line within the cell). (Figure 18 - 2)
		2500.0153	LineOfCreditMaximumAmount	
18.031 18.040 18.049 18.058	Balloon Mortgage	2500.0036	BalloonIndicator	Display for each LienPriorityType
18.032 18.041 18.050 18.059	Remaining Term	2500.0041	LoanRemainingMaturityTermMonthsCount	For each LienPriorityType display count with text "months"
18.033 18.042 18.051 18.060	Monthly Payment	2500.0042	PaymentAmountAvailableIndicator	For each LienPriorityType, when PaymentAmountAvailableIndicator = "true" display TotalPaymentAmount, when "false", display "Unknown".
		2500.0045	TotalPaymentAmount	
18.034 18.043 18.052 18.061	Interest Rate	2500.0037	CurrentInterestRatePercent	For each LienPriorityType, when InterestRateAvailableIndicator = "true" display CurrentInterestRatePercent, when "false" display "Unknown"
		2500.0038	InterestRateAvailableIndicator	
18.035 18.044 18.053 18.062	Amortization Type	2500.0034	AmortizationType	Display for each LienPriorityType

Project Information: Cooperative Information (Project Blanket Financing)				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
18.036 18.045 18.054 18.063	Pro Rata Share of Balance Attributable to Unit	2500.0154	LineOfCreditDrawnProRataShareAttributableToUnitAmount	Display for each LienPriorityType, when LineOfCreditIndicator = "true" – Display as "Drawn:" followed by the amount (each on a separate line within the cell). (Figure 18 - 2) – Calculated: ProRataSharePercent * LineOfCreditDrawnAmount
		2500.0152	LineOfCreditMaximumProRataShareAttributableToUnitAmount	Display for each LienPriorityType, when LineOfCreditIndicator = "true" – Display as "Maximum:" followed by the amount (each on a separate line within the cell). (Figure 18 - 2) – Calculated: ProRataSharePercent * LineOfCreditMaximumAmount
		2500.0044	UPBProRataShareAttributableToUnitAmount	Display for each LienPriorityType, when LineOfCreditIndicator = "false" – Calculated: ProRataSharePercent * UPBAmount (for each lien)

Figure 18 - 2

Yes No

☒ ☐
Project Blanket Financing**Pro Rata Share** 0.3847%

Lien Detail	First Lien	Second Lien
Unpaid Principal Balance	\$10,957,629	
Line of Credit		Maximum: \$1,000,000 Drawn: \$600,000
Balloon Mortgage	No	No
Remaining Term	21 months	120 months
Monthly Payment	\$63,739	\$6,364
Interest Rate	4.060%	5.000%
Amortization Type	Fixed	Fixed
Pro Rata Share of Balance Attributable to Unit	\$42,154	Maximum: \$3,847 Drawn: \$2,308.20

Project Factors and Impact to Value/Marketability

The **Project Factors and Impact to Value/Marketability** table provides information about the units within the project. The appearance of the table varies based on the details of the property being appraised.

Project Factors and Impact to Value/Marketability			
Project Factor	Detail	Impact	Comment
Developer/Sponsor in Control	18.064	18.074	18.084
Incomplete Project	18.065	18.075	18.085
Converted in Past 3 Years	18.066	18.076	18.086
Single Entity Ownership of Multiple Units	18.067	18.077	18.087
Single Entity Ownership of Multiple Shares	18.068	18.078	18.088
Commercial Space	18.069	18.079	18.089
Known Legal Actions	18.070	18.080	18.090
Unit Transfer Fees	18.071	18.081	18.091
Unit Special Assessments	18.072	18.082	18.092
Unit Tax Abatements or Exemptions	18.073	18.083	18.093
Project Factors Commentary			
18.094			

The **Project Factors and Impact to Value/Marketability** table displays when either PropertyInProjectIndicator = “true” OR PUDIndicator = “true”.

Both *Impact* – ValueMarketabilityImpactType and *Comment* – ValuationCommentText require ValuationAnalysisCategoryType to be specified. (Figure 18 - 3)

Figure 18 - 3

Project Factors and Impact to Value/Marketability			
Project Factor	Detail	Impact	Comment
Developer/Sponsor in Control	No		
Single Entity Ownership of Multiple Units	Greatest Number of Units Owned - 2	Neutral	Add comment if needed

```

<VALUATION_COMMENTARY>
  <ValuationAnalysisCategoryType>SingleEntityGreatestNumberOfUnitsOwned</ValuationAnalysisCategoryType>
  <ValuationCommentText>Add comment if needed</ValuationCommentText>
  <ValueMarketabilityImpactType>Neutral</ValueMarketabilityImpactType>
</VALUATION_COMMENTARY>

```

Project Information: Project Factors and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
Project Factor: Developer/Sponsor in Control				Display when PropertyInProjectIndicator = "true" OR PUDIndicator = "true"
18.064	Detail	2500.0067	ProjectDeveloperOrSponsorControlsProjectManagementIndicator	When "true" display "Yes" When "false" display "No"
18.074	Impact	2500.0144	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0142, FID: <i>Not on report</i>) = "ProjectDeveloperOrSponsorControlsProjectManagement"
18.084	Comment	2500.0143	ValuationCommentText	Display when (ValueMarketabilityImpactType = "Adverse" OR "Beneficial") OR (ValueMarketabilityImpactType = "Neutral" AND Exists) OR (ProjectDeveloperOrSponsorControlsProjectManagementIndicator = "false" AND Exists)
Project Factor: Incomplete Project				Display when PropertyInProjectIndicator = "true" AND ProjectCompletedIndicator (UID: 2500.0058, FID: <i>Not on report</i>) = "false"
18.065	Detail	2500.0071	ProjectComponentCategoryType	When multiple items are not complete, display in same row separated by " "
18.075	Impact	2500.0141	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0139, FID: <i>Not on report</i>) = "IncompleteProject"
18.085	Comment	2500.0140	ValuationCommentText	Display comment
Project Factor: Converted in Past 3 Years				Display when PropertyInProjectIndicator = "true" AND ProjectConversionIndicator = "true"
18.066	Detail	2500.0049	ProjectConversionOriginalUseType	Display when PropertyInProjectIndicator = "true" AND ProjectConversionIndicator = "true". Display "Prior Use:" and value.
18.076	Impact	2500.0138	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0136, FID: <i>Not on report</i>) = "ProjectConversion"
18.086	Comment	2500.0137	ValuationCommentText	Display comment

Project Information: Project Factors and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
Project Factor: Single Entity Ownership of Multiple Units (Figure 18 - 4)				Display when ProjectLegalStructureType = "Condominium"
18.067	Detail	2500.0078	SingleEntityGreatestNumberOfUnitsCount	Display when ProjectLegalStructureType = "Condominium". Display "Greatest Number of Units Owned-" and value. Cannot be 0.
18.077	Impact	2500.0135	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0133, FID: <i>Not on report</i>) = "SingleEntityGreatestNumberOfUnitsOwned"
18.087	Comment	2500.0134	ValuationCommentText	Display when ((ValueMarketabilityImpactType = "Adverse" OR "Beneficial") OR (ValueMarketabilityImpactType = "Neutral" AND Exists))
Project Factor: Single Entity Ownership of Multiple Shares				Display when ProjectLegalStructureType = "Cooperative" OR "Condop"
18.068	Detail	2500.0076	SingleEntityGreatestNumberOfSharesCount	Display "Greatest Number of Shares Owned-" and value. Cannot be 0.
18.078	Impact	2500.0132	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0130, FID: <i>Not on report</i>) = "SingleEntityGreatestNumberOfSharesOwned"
18.088	Comment	2500.0131	ValuationCommentText	Display when ((ValueMarketabilityImpactType = "Adverse" OR "Beneficial") OR (ValueMarketabilityImpactType = "Neutral" AND Exists))
Project Factor: Commercial Space				Display when PropertyInProjectIndicator = "true"
18.069	Detail	2500.0055	ProjectCommercialSpaceIndicator	When false, display "None", when "true" do not display
		2500.0057	ProjectCommercialSpacePercent	Display ProjectCommercialSpaceIndicator = "true" – Number displays followed by "%"
18.079	Impact	2500.0129	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0127, FID: <i>Not on report</i>) = "ProjectCommercialSpace"
18.089	Comment	2500.0128	ValuationCommentText	Display when ((ValueMarketabilityImpactType = "Adverse" OR "Beneficial") OR (ValueMarketabilityImpactType = "Neutral" AND Exists)) OR Exists
Project Factor: Known Legal Actions				Display when PropertyInProjectIndicator = "true" OR PUDIndicator = "true"
18.070	Detail	2500.0051	LegalActionIndicator	If false, display "None", when true display "Yes".
18.080	Impact	2500.0126	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0124, FID: <i>Not on report</i>) = "ProjectLegalAction"
18.090	Comment	2500.0125	ValuationCommentText	Display when ((LegalActionIndicator = "true") OR (LegalActionIndicator = "false" AND Exists))
Project Factor: Unit Transfer Fees				Display when PropertyInProjectIndicator = "true"
18.071	Detail	2500.0019	OwnershipTransferFeeIndicator	If false, display "None", when "true" do not display.

Project Information: Project Factors and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
		2500.0017	AssociationChargeAmount	Display when OwnershipTransferFeeIndicator = "true"
18.081	Impact	2500.0147	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0145, FID: <i>Not on report</i>) = "TransferFeeAttributedToSubjectProperty"
18.091	Comment	2500.0146	ValuationCommentText	Display when ((OwnershipTransferFeeIndicator = "true") OR (OwnershipTransferFeeIndicator = "false" AND Exists))
Project Factor: Unit Special Assessments				Display when PropertyInProjectIndicator = "true" OR PUDIndicator = "true"
18.072	Detail	2500.0163	AssociationSpecialAssessmentStatusType	Display when AssociationChargeType = "AssociationSpecialAssessment" – When "Existing" or "Proposed", display on the same line with the associated \$ amount if applicable. – When both Existing and Proposed, display as stacked.
		2500.0013	AssociationChargeBalanceAmount	Display when (AssociationChargeType (UID: 2500.0012, FID: <i>Not on report</i>) = "AssociationSpecialAssessment" AND AssociationSpecialAssessmentStatusType = "Existing") OR (AssociationChargeType = "AssociationSpecialAssessment" AND AssociationSpecialAssessmentStatusType = "Proposed" AND Exists) – Can be 0
18.082	Impact	2500.0123	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0121, FID: <i>Not on report</i>) = "ProjectSpecialAssessmentsAttributedToSubjectProperty"
18.092	Comment	2500.0122	ValuationCommentText	Display when ((AssociationSpecialAssessmentStatusType <> "None") OR (AssociationSpecialAssessmentStatusType = "None" AND Exists))
Project Factor: Unit Tax Abatements or Exemptions				Display when PropertyInProjectIndicator = "true" OR PUDIndicator = "true"
18.073	Detail	2500.0081	PropertyTaxAbatementsOrExemptionsIndicator	If false, display "None". When "true" do not display.
		2500.0082	TaxAbatementsOrExemptionsAnnualAmount	Display when PropertyTaxAbatementsOrExemptionsIndicator = "true" AND Exists – Amount displays followed by "per year"
		2500.0084	TaxAbatementsOrExemptionsExpirationDate	Display when PropertyTaxAbatementsOrExemptionsIndicator = "true" AND Exists – "Expires" displays followed by the date
18.083	Impact	2500.0120	ValueMarketabilityImpactType	Display when ValuationAnalysisCategoryType (UID: 2500.0119, FID: <i>Not on report</i>) = "PropertyTaxAbatementsOrExemptions"
18.093	Comment	2500.0108	ValuationCommentText	Display when PropertyTaxAbatementsOrExemptionsIndicator = "true" AND ((ValueMarketabilityImpactType = "Adverse" OR "Beneficial")OR (ValueMarketabilityImpactType = "Neutral" AND Exists) OR

Project Information: Project Factors and Impact to Value/Marketability				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				(PropertyTaxAbatementsOrExemptionsIndicator = "false" AND Exists))
Project Factors Commentary				Display when PropertyInProjectIndicator = "true" OR PUDIndicator = "true" AND Exists
18.094	Project Factors Commentary	2500.0169	ValuationAnalysisCategoryType	IF (PropertyInProjectIndicator = "true" OR PUDIndicator = "true") AND Exists
		2500.0170	ValuationCommentText	Display when ValuationAnalysisCategoryType (UID: 2500.0169, FID: <i>Not on report</i>) = "ProjectFactors" AND Exists

Figure 18 - 4

Project Factors and Impact to Value/Marketability			
Project Factor	Detail	Impact	Comment
Developer/Sponsor in Control	No		
Incomplete Project	Landscaping	Neutral	Shareholders of the XYZ Apartments Project have agreed to participate in the Urban Tree Foundation's campaign to plant 60 trees throughout the project's common areas. As of the effective date of the appraisal there were only 12 of the 60 trees planted, making the common areas incomplete. There's no measurable impact to value or marketability due to the incomplete project. The completion of the tree planting is anticipated to occur over the next 30 days.
Converted in Past 3 Years	Apartment	Neutral	Add comment if needed.
Single Entity Ownership of Multiple Shares	Greatest Number of Shares Owned – 425	Neutral	Add comment if needed.
Commercial Space	1%	Neutral	There is a small dry cleaner located on project premises.
Known Legal Actions	None		
Unit Transfer Fees	\$3,000	Neutral	There is a private transfer fee that is paid at settlement. There is no impact to marketability, the transfer fee is a typical fee paid in this market for cooperative transfers.
Unit Special Assessments	None		
Unit Tax Abatements or Exemptions	\$7,500 per year Expires 09/2021	Neutral	Shareholders of the XYZ Apartments project are currently participating in a energy efficiency incentive program for property owners. The program is designed to help make energy efficiency more affordable in the form of tax abatement incentives that will be paid over the next two years. Moreover, the program helps reduce the reliance on utility-generated electricity and encourages the use of renewable energy sources. This has no impact to marketability or value.

Project Factors Commentary Additional commentary can be added here, if needed by Appraiser.

Project Information Commentary

The **Project Information Commentary** subsection displays when comments are provided. Any additional commentary must use ValuationAnalysisCategoryType (UID: 2500.0169, FID: 18.095) = "Project" and ValuationCommentText (UID: 2500.0170, FID: 18.095).

Project Information Commentary		
18.095		
Project Information Exhibits		
18.096.1 18.096.2	18.012.1 18.012.2	18.014.1 18.014.2

Project Information Exhibits

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

Common Amenities/Services

- Images provided for Common Amenities/Services must be delivered using ImageCategoryType (UID: 1400.0638, FID: 18.012.1) = "ProjectAmenity".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 18.012.2).
- The text "Common Amenity or Service " must display above the image followed by the image caption.

Observed Deficiencies

- Images Provided for Observed Deficiencies must be delivered using ImageCategoryType (UID: 1400.0638, FID: 18.014.1) = "ProjectDeficiency".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 18.014.2).
- The text "Observed Deficiency" must display above the image followed by the image caption.

Additional Exhibits

- Any additional images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 18.098.1) = "ProjectExhibit".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 18.098.2).

```
<IMAGE>
  <ImageCaptionCommentDescription>Descriptive caption for exhibit.</ImageCaptionCommentDescription>
  <ImageCategoryType>ProjectExhibit</ImageCategoryType>
  <ImageLocationIdentifier>zip://location/ProjectInformationExhibit.jpg</ImageLocationIdentifier>
  <MIMETypelIdentifier>image/jpeg</MIMETypelIdentifier>
</IMAGE>
```

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

Project Information – Arcrole Relationships

Arcrole relationships establish "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.

DATA_SOURCE to PROJECT

Overall Project Data Source. When the data source is associated with a subject property, provide the relationship that joins to the applicable instance of PROJECT where the ValuationUseType = "SubjectProperty".

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2500.0165	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROJECT
2500.0166	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
2500.0167	RELATIONSHIP	@xlink:to	PROJECT_n
2500.0164	PROJECT	@xlink:label	PROJECT_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

19 Subject Listing Information

Overview

The **Subject Listing Information** section includes information about current and relevant listings of the subject property, with a minimum one year look back. This section provides space for analysis and exhibits.

Subject Listing Information		Current and/or relevant listings of the subject property (minimum 1 year look back)					
Current or Relevant Listings		19.000					
Data Source		19.001					
Listing Status	Listing Type	Listing ID	Start Date	End Date	DOM	Starting List Price	Current or Final List Price
19.002	19.003	19.004	19.005	19.006	19.007	19.008	19.009
				Total DOM	19.010		
Analysis of Subject Property Listing History		19.011					
Subject Listing Information Exhibits							
19.012.1 19.012.2							

Data Mapping and PDF Rendering Information

The **Subject Listing Information** section with the italicized text, “*Current and/or relevant listings of the subject property (minimum 1 year lookback)*” always displays.

The “**Current or Relevant Listings**” and Data Source labels and the table are mutually exclusive and will not display in the report together.

When ListedWithinPreviousYearIndicator (UID: 0900.0004, FID: 19.000) = “false”:

- The report label “**Current or Relevant Listings**” must display, followed by the text “None”. (Figure 19 - 1)

- The report label “**Data Source**” must display and at least one DataSourceType (UID: 0900.0030, FID: 19.001) must be provided.
- An instance of the RELATIONSHIP container for every DataSourceType must be included in the XML file to associate the DATA_SOURCE to LISTING_INFORMATION_SUMMARY.

For additional information, see [Subject Listing Information – Arcrole Relationships](#).

Subject Listing Information: General Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
19.000	Current or Relevant Listings	0900.0004	ListedWithinPreviousYearIndicator	When ListedWithinPreviousYearIndicator = "false", display "None"
19.001	Data Source	0700.0125	DataSourceType	Displays when ListedWithinPreviousYearIndicator = "false" If there are multiple, display as stacked on a new line
19.002	Listing Status	0900.0013	ListingStatusType	Displays when ListedWithinPreviousYearIndicator = "true"
19.003	Listing Type	0900.0015	ListingType	Displays when ListedWithinPreviousYearIndicator = "true"
19.004	Listing ID	0900.0011	ListingIdentifier	Displays when ListedWithinPreviousYearIndicator = "true" AND ListingType = "MLS" OR Exists
19.005	Start Date	0900.0012	ListingStartDate	Displays when ListedWithinPreviousYearIndicator = "true" AND Exists
19.006	End Date	0900.0010	ListingEndDate	Displays when ListedWithinPreviousYearIndicator = "true" AND Exists
19.007	DOM	0900.0007	DaysOnMarketCount	Displays when ListedWithinPreviousYearIndicator = "true" <ul style="list-style-type: none"> ○ Display '1' for properties that were listed on the market and placed under contract on the same day. ○ Display '0' for properties that were not listed on the open market through a publicly available source (e.g., Listing Type is FSBO (For Sale by Owner)).
19.008	Starting List Price	0900.0009	InitialListPriceAmount	Displays when ListedWithinPreviousYearIndicator = "true" AND Exists
19.009	Current or Final List Price	0900.0008	FinalListPriceAmount	Displays when ListedWithinPreviousYearIndicator = "true"
19.010	Total DOM	0900.0003	CumulativeDaysOnMarketCount	Displays when ListedWithinPreviousYearIndicator = "true" <ul style="list-style-type: none"> ○ The sum of all DOM
19.011	Analysis of Subject Property Listing History	0900.0020 0900.0021	ValuationCommentText ValuationAnalysisCategoryType	Displays when ListedWithinPreviousYearIndicator = "true"

Figure 19 - 1

Subject Listing Information		Current and/or relevant listings of the subject property (minimum 1 year look back)	
Current or Relevant Listings		None	
Data Source		MLS	

XML Sample

```
<LISTING_INFORMATION_SUMMARY xlink:label = "LISTING_INFORMATION_SUMMARY_1">
  <ListedWithinPreviousYearIndicator>false</ListedWithinPreviousYearIndicator>
</LISTING_INFORMATION_SUMMARY>
.
.
<DATA_SOURCES>

<DATA_SOURCE xlink:label = "DATA_SOURCE_SUBJECTPROPERTY_NOLISTING">
<DataSourceType>MLS</DataSourceType>

  </DATA_SOURCE>
</DATA_SOURCES>
.
.
<RELATIONSHIP xlink:arcrole = "DATA_SOURCE_IsDataSourceFor_LISTING_INFORMATION_SUMMARY" xlink:from
= "DATA_SOURCE_SUBJECTPROPERTY_NOLISTING" xlink:to = "LISTING_INFORMATION_SUMMARY_1">
</RELATIONSHIP>
```

When ListedWithinPreviousYearIndicator (UID: 0900.0004, FID: 19.000) = “true”:

- A table with listing information must display. (Figure 19 - 2)
- When there are multiple relevant listings, each listing displays on a separate row. (Figure 19 - 3)
- Do not report listings that resulted in a sale. These are reported in the Prior Sale and Transfer History section.

Figure 19 - 2

Subject Listing Information		Current and/or relevant listings of the subject property (minimum 1 year look back)					
Listing Status	Listing Type	Listing ID	Start Date	End Date	DOM	Starting List Price	Current or Final List Price
Pending	FSBO				0		\$160,000
					Total DOM	0	

Analysis of Subject Property Listing History The subject was not listed on the open market. This is a private sale between investors. The appraiser is unaware of any other listings or agreements for sale.

Figure 19 - 3

Subject Listing Information		Current and/or relevant listings of the subject property (minimum 1 year look back)					
Listing Status	Listing Type	Listing ID	Start Date	End Date	DOM	Starting List Price	Current or Final List Price
Off Market	MLS	FQ999999	09/06/2008	03/24/2009	199	\$1,350,000	\$875,000
Pending	MLS	FQ999988	03/24/2009	08/07/2009	136	\$875,000	\$875,000
					Total DOM	335	

Analysis of Subject Property Listing History The subject is currently under contract for \$866,000 as a short sale. Days on market appears to be typical for the area.

Subject Listing Information Exhibits

The **Subject Listing Information Exhibits** subsection displays when images are provided and ListedWithinPreviousYearIndicator (UID: 0900.0004, FID: 19.000) = "true". Any images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: 19.012.1) = "SubjectListingExhibit". An image caption is required using ImageCaptionCommentDescription (UID: 1400.0640, FID: 19.012.2). The caption displays above the image in bold text.

<IMAGE>

```

<ImageCaptionCommentDescription>Descriptive caption for exhibit.</ImageCaptionCommentDescription>
<ImageCategoryType>SubjectListingExhibit</ImageCategoryType>
<ImageLocationIdentifier>zip://location/SubjectListingExhibit.jpg</ImageLocationIdentifier>
<MIMETypeldentifier>image/jpeg</MIMETypeldentifier>
</IMAGE>

```

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

Detailed PDF rendering and design specifications for the URAR are in Appendix E: Style Guide.

Subject Listing Information – Arcrole Relationships

Arcrole relationships establish "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.

DATA_SOURCE to LISTING_INFORMATION_SUMMARY

No Current or Relevant Listings Data Source. When the data source is associated with a subject property, provide the relationship that joins to the applicable instance of LISTING_INFORMATION_SUMMARY where the ValuationUseType = "SubjectProperty".

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
0900.0033	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_LISTING_INFORMATION_SUMMARY
0900.0034	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
0900.0035	RELATIONSHIP	@xlink:to	LISTING_INFORMATION_SUMMARY_n
0900.0032	LISTING_INFORMATION_SUMMARY	@xlink:label	LISTING_INFORMATION_SUMMARY_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

20 Sales Contract

Overview

The **Sales Contract** section displays when an active sales contract exists. This section includes information for the subject property including price, personal property, and sales concessions. This section provides space for analysis and exhibits.

Sales Contract

Is there a sales contract?	20.000	Yes	No	Contract Price	20.004
Was sales contract information analyzed?	20.001	<input type="checkbox"/>	<input type="checkbox"/>	Contract Date	20.005
Does this appear to be an arm's length transaction?	20.002	<input type="checkbox"/>	<input type="checkbox"/>	Transfer Terms	20.006
Non-Arm's Length Commentary	20.003			Personal Property Conveyed	20.007
				Personal property is not included in the appraiser's final opinion of value	

Financial Sales Concessions

Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property

Known Sales Concessions	20.008
Total Sales Concessions	20.009
Typical for Market	20.010

Sales Contract Analysis

20.011

Sales Contract Exhibits

20.012.1 | 20.012.2

Data Mapping and PDF Rendering Information

The **Sales Contract** section displays when SalesContractExistsIndicator (UID: 0600.0016, FID: 20.000) = “true”. When there is no sales contract, deliver SalesContractExistsIndicator = “false” and the **Sales Contract** section and related subsections do not display.

Was sales contract information analyzed? - SalesContractReviewedIndicator (UID: 0600.0010, FID: 20.001)

- When “true”, sales contract details must be provided. (Figure 20 - 1)
 - ***Does this appear to be an arm’s length transaction?*** - ArmsLengthIndicator (UID: 0600.0002, FID: 20.002)
 - ***Non-Arm’s length Commentary*** - When ArmsLengthIndicator = “false”, NonArmsLengthCommentText (UID: 0600.0003, FID: 20.003) must be provided.
 - ***Contract Price*** - SalesContractAmount (UID: 0600.0008, FID: 20.004)
 - ***Contract Date*** - SalesContractDate (UID: 0600.0009, FID: 20.005)
 - ***Transfer Terms*** - SaleType (UID: 0600.0017, FID: 20.006)
 - ***Personal Property Conveyed*** - PersonalPropertyIncludedIndicator (UID: 0600.0004, FID: 20.007)
 - When PersonalPropertyIncludedIndicator (UID: 0600.0004, FID: 20.007) = “true”, display static text in italics, “*Personal property is not included in the appraiser’s final opinion of value*” below the label *Personal Property Conveyed*.
 - Comments must be provided and display in the **Sales Contract Analysis** subsection.
- When “false”
 - ***Does this appear to be an arm’s length transaction?*** and ***Non-Arm’s length Commentary*** and the sales contract details do not display.
 - Comments must be provided and display in the **Sales Contract Analysis** subsection.

Figure 20 - 1

Sales Contract	
Is there a sales contract?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Was sales contract information analyzed?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Does this appear to be an arm’s length transaction?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Contract Price	\$489,000
Contract Date	09/17/2019
Personal Property Conveyed	Yes
<i>Personal property is not included in the appraiser’s final opinion of value</i>	

Financial Sales Concessions

The **Financial Sales Concessions** subsection including italicized text, “*Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property*”, displays when SalesContractReviewedIndicator (UID: 0600.0010, FID: 20.001) = “true”.

Financial Sales Concessions	<i>Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property</i>
Known Sales Concessions	20.008
Total Sales Concessions	20.009
Typical for Market	20.010

- **Known Sales Concessions** - SalesConcessionIndicator (UID: 0600.0006, FID: 20.008)
 - When “true”,
 - **Known Sales Concessions** and **Total Sales Concessions** display (Figure 20 - 2)
 - SalesConcessionAmountKnownIndicator (UID: 0600.0005, FID: 20.009)
 - When “false” display “Unknown”
 - When “true” display TotalSalesConcessionAmount (UID: 0600.0011, FID: 20.009) and **Typical for Market** - SalesConcessionsTypicalToMarketIndicator (UID: 0600.0007, FID: 20.010) (Figure 20 - 2)

Figure 20 - 2

Sales Contract									
Is there a sales contract?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>								
Was sales contract information analyzed?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>								
Does this appear to be an arm's length transaction?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>								
<table border="1"> <tr> <td>Contract Price</td> <td>\$489,000</td> </tr> <tr> <td>Contract Date</td> <td>09/17/2019</td> </tr> <tr> <td>Transfer Terms</td> <td>Typically Motivated</td> </tr> <tr> <td>Personal Property Conveyed</td> <td>Yes</td> </tr> </table> <p><i>Personal property is not included in the appraiser's final opinion of value</i></p>		Contract Price	\$489,000	Contract Date	09/17/2019	Transfer Terms	Typically Motivated	Personal Property Conveyed	Yes
Contract Price	\$489,000								
Contract Date	09/17/2019								
Transfer Terms	Typically Motivated								
Personal Property Conveyed	Yes								
<table border="1"> <tr> <th colspan="2">Financial Sales Concessions</th> </tr> <tr> <td>Known Sales Concessions</td> <td>Yes</td> </tr> <tr> <td>Total Sales Concessions</td> <td>\$5,000</td> </tr> <tr> <td>Typical for Market</td> <td>Yes</td> </tr> </table>		Financial Sales Concessions		Known Sales Concessions	Yes	Total Sales Concessions	\$5,000	Typical for Market	Yes
Financial Sales Concessions									
Known Sales Concessions	Yes								
Total Sales Concessions	\$5,000								
Typical for Market	Yes								
<p>Sales Contract Analysis</p> <p>\$5,000 concession towards repair of the carpet. Window treatments, washer and dryer, and media room projector conveyed per sales contract.</p>									

When SalesConcessionIndicator = "true" and
ConcessionAmountKnownIndicator = "true" display
TotalSalesConcessionAmount.
When ConcessionAmountKnownIndicator = "false"
display "Unknown"

- When "false",
 - **Known Sales Concessions** displays "No" (Figure 20 - 3)

Figure 20 - 3

Sales Contract							
Is there a sales contract?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						
Was sales contract information analyzed?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						
Does this appear to be an arm's length transaction?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						
<table border="1"> <tr> <td>Contract Price</td> <td>\$765,000</td> </tr> <tr> <td>Contract Date</td> <td>08/20/2019</td> </tr> <tr> <td>Personal Property Conveyed</td> <td>No</td> </tr> </table>		Contract Price	\$765,000	Contract Date	08/20/2019	Personal Property Conveyed	No
Contract Price	\$765,000						
Contract Date	08/20/2019						
Personal Property Conveyed	No						
<table border="1"> <tr> <th colspan="2">Financial Sales Concessions</th> </tr> <tr> <td>Known Sales Concessions</td> <td>No</td> </tr> </table>		Financial Sales Concessions		Known Sales Concessions	No		
Financial Sales Concessions							
Known Sales Concessions	No						
<p>Sales Contract Analysis</p> <p>Sales contract is fair, reasonable, and typical arm's length sale. A fully executed copy of the contract was provided by the tenant and analyzed by the appraiser.</p>							

When SalesConcessionIndicator = "false"
display the text "No", when "true" the label
"Total Sales Concessions" displays

Sales Contract Analysis

The **Sales Contract Analysis** subsection displays when comments are provided. Comments for this subsection must be delivered in ValuationCommentText (UID: 0600.0014, FID: 20.011) with ValuationAnalysisCategoryType (UID: 0600.0015, FID: 20.011) = "SalesContract".

Comments are required when:

- SalesContractReviewedIndicator (UID: 0600.0010, FID: 20.001) = "false" stating why the contract was not analyzed.
- PersonalPropertyIncludedIndicator (UID: 0600.0004, FID: 20.007) = "true" describing personal property included in sale.

Additional comments may be included and display in this subsection.

Sales Contract Exhibits

The **Sales Contract Exhibits** subsection displays when images are provided, and the **Sales Contract** section is included in the report. All captions display above the image in bold font.

- Any images included must be delivered with ImageCategoryType (UID: 1400.0638, FID: 20.013) = "SalesContractExhibit"
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 20.012).

21 Prior Sale and Transfer History

Overview

The **Prior Sale and Transfer History** section includes information and analysis regarding the recent transfer history of the subject property, and of the comparables appearing in the **Sales Comparison Approach** section. This section provides space for analysis and exhibits.

Prior Sale and Transfer History

Subject Transfer History

Prior sales and/or transfers of the subject property (minimum 3 year look back)

Prior Sales or Transfers 21.000

Data Source 21.001

Transfer Terms	Date	Amount	Data Source
21.002	21.003	21.004	21.005

Analysis of Prior Sale and Transfer History of Subject Property 21.006

Comparable Transfer History

Prior sales and/or transfers of the comparable properties from the 'Sales Comparison Approach' section (minimum 1 year look back)

#	Transfer Terms	Date	Amount	Data Source
21.007	21.008	21.009	21.010	21.011

Analysis of Prior Sale and Transfer History of Comparable Sales 21.012

Prior Sale and Transfer History Exhibits

21.013.1 | 21.013.2

Data Mapping and PDF Rendering Information

The **Prior Sale and Transfer History** section always displays in the report.

Subject Transfer History

The **Subject Transfer History** subsection and the italicized text “*Prior sales and/or transfers of the subject property (minimum 3 year look back)*” always display. This subsection provides information regarding the prior sales or transfers of the subject property, with a minimum three-year lookback. This subsection must not include information for the current sale.

- When there are no prior sales or transfers for the subject property, PriorSalesOrTransfersIndicator (UID: 0800.0005, FID: 21.000) = “false”, the following information is required, and the Subject Transfer History detail table does not display:
 - **Prior Sales or Transfers** – Display the text “None” next to the report label. (Figure 21 - 1)
 - **Data Source** – Display one or more values for DataSourceType (UID: 0700.0125, FID: 21.001).
 - When there are multiple data sources, display them stacked.
 - A relationship is required for each subject property data source. (See [Arcrole/Data Relationships](#))
 - **Analysis of Prior Sale and Transfer History of Subject Property** – A comment is required in ValuationCommentText (UID: 1600.0008, FID: 21.006) with ValuationAnalysisCategoryType (UID: 1600.0009, FID: 21.006) = “SubjectPriorSalesAndTransferHistory”

Figure 21 - 1

Subject Transfer History	
<i>Prior sales and/or transfers of the subject property (minimum 3 year look back)</i>	
Prior Sales or Transfers	None
Data Source	MLS
Analysis of Prior Sale and Transfer History of Subject Property Only prior sale of the subject was when it was a new construction in 2004.	

- When there are one or more prior sales or transfers for the subject property, PriorSalesOrTransfersIndicator (UID: 0800.0005, FID: 21.000) = “true”, information is required for each prior sale or transfer and must display on a separate line in the detail table.

Subject Transfer History detail table:

- **Transfer Terms** - When OwnershipTransferTransactionType (UID: 0800.0018, FID: 21.002)
 - = “DeedTransferOnly”, display “Deed Transfer Only”
 - = “Sale”, do not display OwnershipTransferTransactionType, display SaleType (UID 0800.0013, FID: 21.002) (e.g., Typically Motivated, Short Sale, Estate Sale, etc.)
- **Date** – Display OwnershipTransferDate (UID: 0800.0011, FID: 21.003)
- **Amount** – Display OwnershipTransferTransactionAmount (UID: 0800.0012, FID: 21.004) when provided, else display OwnershipTransferAmountNotAvailableReasonType (UID: 0800.0009, FID: 21.004)
- **Data Source** – DataSourceType (UID: 0700.0125, FID: 21.005) Display one or more data sources for each sale or transfer. When there are multiple data sources display them stacked. (Figure 21 - 2)
 - A relationship is required for each subject property data source. (See [Arcroles/Data Relationships](#))
- **Analysis of Prior Sale and Transfer History of Subject Property** – A comment is required in ValuationCommentText (UID: 1600.0008, FID: 21.006) with ValuationAnalysisCategoryType (UID: 1600.0009, FID: 21.006) = “SubjectPriorSalesAndTransferHistory”.

Figure 21 - 2

Prior Sale and Transfer History			
Subject Transfer History			
<i>Prior sales and/or transfers of the subject property (minimum 3 year look back)</i>			
Transfer Terms	Date	Amount	Data Source
Land Sale	06/16/2019	\$38,500	Assessor Record Previous Appraisal File
Analysis of Prior Sale and Transfer History of Subject Property The prior transfer of the subject was a land sale. Purchase of the manufactured home was separate from this transaction. The manufactured home was installed after the purchase of the land.			

Comparable Transfer History

The **Comparable Transfer History** subsection always displays.

The **Comparable Transfer History** table displays sales that occurred within one year prior to the sale or listing reported in **Sales Comparison Approach**. Do not repeat the same information reported in the **Sales Comparison Approach** section.

- When there are no prior sales or transfers for a comparable, PriorSalesOrTransfersIndicator (UID: 1800.0198, FID: *Not on report*) = “false”, a subset of data is required. (Figure 21 - 3)
 - **#** – PropertyOrdinalNumber (UID: 1800.0192, FID: *21.007*)
 - **Transfer Terms** – The text “None” displays.
 - **Data Source** – DataSourceType (UID: 0700.0125, FID: *21.005*) Display one or more data sources.
 - When there are multiple data sources display them stacked.
- When PriorSalesOrTransfersIndicator (UID: 1800.0198, FID: *Not on report*) = “true”, additional information is required.
 - **#** – Display the PropertyOrdinalNumber (UID: 1800.0192, FID: *21.007*), this number (commonly referred to as the “Comp number”) is the numerical order for the table. There is a single PropertyOrdinalNumber for a given property, the same number displays here and in the **Sales Comparison Approach** (ValuationUseType = “SalesComparable”).
 - **Transfer Terms** – When PriorSalesOrTransfersIndicator (UID: 1800.0198, FID: *Not on report*) = “true” AND OwnershipTransferTransactionType (UID: 1800.0209, FID: *21.008*)
 - = “DeedTransferOnly”, display “Deed Transfer Only”
 - = “Sale”, do not display OwnershipTransferTransactionType, display SaleType (UID: 1800.0210, FID: *21.008*) (e.g., Typically Motivated, Short Sale, Estate Sale, etc.)
 - **Date** – OwnershipTransferDate (UID: 1800.0207, FID: *21.009*) Display for each Comparable, in Transfer Date order starting with the most recent.
 - When one comparable property has multiple sales or transfers, each should display on a separate line in the table, in transfer date order beginning with the most recent. (Figure 21 - 3)
 - **Amount** – Provide OwnershipTransferTransactionAmount (UID: 1800.0208, FID: *21.010*) when available, else provide OwnershipTransferAmountNotAvailableReasonType (UID: 1800.0205, FID: *21.010*)
 - **Data Source** – DataSourceType (UID: 0700.0125, FID: *21.011*) Display one or more data sources for each sale or transfer. When there are multiple data sources display them stacked. (Figure 21 - 3)
 - A relationship is required for each subject property data source. (See [Arcroles/Data Relationships](#))

- **Analysis of Prior Sale and Transfer History of Comparable Sales** – A comment is required in ValuationCommentText (UID: 1600.0008, FID: 21.012) with ValuationAnalysisCategoryType (UID: 1600.0009, FID: 21.012) = “ComparablesPriorSalesAndTransferHistory”

Figure 21 - 3

Comparable Transfer History				
<i>Prior sales and/or transfers of the comparable properties from the ‘Sales Comparison Approach’ section (minimum 1 year look back)</i>				
#	Transfer Terms	Date	Amount	Data Source
#1	None			Assessor Record MLS
#2	Typically Motivated	10/01/2018	\$779,000	Assessor Record MLS
#3	Typically Motivated	12/31/2018	\$750,000	Assessor Record MLS
	Typically Motivated	09/15/2018	\$725,000	Assessor Record MLS
#4	None			MLS

Analysis of Prior Sale and Transfer History of Comparable Sales There was no information regarding material changes to Comparable #2 made known to the appraiser. Concerning Comparable #3, a kitchen remodel occurred prior to the most recent transfer, supporting an increase in price.

Prior Sales and Transfer History Exhibits

The **Prior Sales and Transfer History Exhibits** subsection displays only when images are provided.

- Any images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: 21.013.1) = “PriorSaleAndTransferHistoryExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 21.013.2)

Prior Sales and Transfer History – Arcrole Relationships

Arcrole relationships establish “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.

There are four arcrole relationships relevant to the **Prior Sales and Transfer History** section.

- Subject Property
 - DATA_SOURCE to SALES_HISTORY
 - DATA_SOURCE to PriorSalesOrTransfersIndicator
- Sales Comparable
 - DATA_SOURCE to SALES_HISTORY
 - DATA_SOURCE to PriorSalesOrTransfersIndicator

DATA_SOURCE to SALES_HISTORY (Subject Property)

When the data source is associated with a subject property, provide the relationship that joins the applicable instance of SALES_HISTORY where the ValuationUseType = "SubjectProperty" and there are prior sales or transfers.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
0800.0042	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_SALES_HISTORY
0800.0043	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
0800.0044	RELATIONSHIP	@xlink:to	SALES_HISTORY_n
0800.0037	SALES_HISTORY	@xlink:label	SALES_HISTORY_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

DATA_SOURCE to SALES_HISTORY (Sales Comparable)

When the data source is associated with a sales comparable, provide the relationship that joins the applicable instance of SALES_HISTORY where the ValuationUseType = "SalesComparable" and there are prior sales or transfers.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
0800.0039	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_SALES_HISTORY
0800.0040	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
0800.0041	RELATIONSHIP	@xlink:to	SALES_HISTORY_n
0800.0038	SALES_HISTORY	@xlink:label	SALES_HISTORY_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

DATA_SOURCE to PriorSalesOrTransfersIndicator (Subject Property)

When the data source is associated with a subject property, provide the relationship that joins the PriorSalesOrTransfersIndicator data point where the ValuationUseType = "SubjectProperty" and there are no prior sales or transfers.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
0800.0034	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PriorSalesOrTransfersIndicator
0800.0035	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
0800.0036	RELATIONSHIP	@xlink:to	PriorSalesOrTransfersIndicator_n
0800.0005	PROPERTY_DETAIL	@xlink:label	PriorSalesOrTransfersIndicator_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

DATA_SOURCE to PriorSalesOrTransfersIndicator (Sales Comparable)

When the data source is associated with a sales comparable, provide the relationship that joins the PriorSalesOrTransfersIndicator data point where the ValuationUseType = "SalesComparable" and there are no prior sales or transfers.





Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
0800.0031	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PriorSalesOrTransfersIndicator
0800.0032	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
0800.0033	RELATIONSHIP	@xlink:to	PriorSalesOrTransfersIndicator_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n
1800.0198	PROPERTY_DETAIL	@xlink:label	PriorSalesOrTransfersIndicator_n

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

22 Sales Comparison Approach

Overview

The **Sales Comparison Approach** section captures a market analysis of the subject property via a grid of comparable transactions (comps) and their characteristics. The “sales grid” (or “sales comparison grid”) displays a summary of the evidence in support of the appraiser's opinion of value in the form of market-driven adjustments for differences in characteristics. The section provides space for exhibits.

Sales Comparison Approach							
Subject Property		Comparable # 22.01.16		Comparable #		Comparable #	
General Information							
Property Address	<div>22.01.01.1</div> <div></div>	<div>22.01.17</div> <div>22.01.17.1</div> <div></div>	<div></div> <div></div>			<div></div> <div></div>	
Data Source		22.01.18					
Proximity to Subject		22.01.19					
List Price	22.01.02	22.01.20					
Listing Status	22.01.03	22.01.21					
Contract Price	22.01.04	22.01.22					
Sale Price		22.01.23					
Transfer Terms		22.01.24	22.01.25	\$		\$	\$
Financing Type		22.01.26	22.01.27	\$		\$	\$
Sales Concessions	22.01.05	22.01.28	22.01.29	\$		\$	\$
Contract Date	22.01.06	22.01.30	22.01.31	\$		\$	\$
Sale Date		22.01.32	22.01.33	\$		\$	\$
Days on Market	22.01.07	22.01.34					
Sale to List Price Ratio		22.01.35	22.01.36	\$		\$	\$
Attached/Detached	22.01.08	22.01.37	22.01.38	\$		\$	\$
Property Rights Appraised	22.01.09	22.01.39	22.01.40	\$		\$	\$
Annual Ground Rent	22.01.10	22.01.41					
Native American Lands	22.01.11	22.01.42	22.01.43	\$		\$	\$
All Rights Included	22.01.12	22.01.44	22.01.45	\$		\$	\$
Rights Not Included	22.01.13	22.01.46					
Same Builder as Subject		22.01.47					
	22.01.15	22.01.48	22.01.49	\$		\$	\$

The **Sales Comparison Approach** section is dynamic and may include some or all the following subsections:

- General Information (Always displays)
- Project Information (If applicable, or if relevant)
- Site (Always displays)
- Water Frontage with Private Access (If applicable)
- Dwelling(s) (Always displays)
- Energy Efficient and Green Features (If relevant)
- Unit(s) (Always displays)
- Quality and Condition (Always displays)
- Property Amenities (If relevant)
- Vehicle Storage (Always displays)
- Outbuilding (If applicable)
- Summary (Always displays)
- Reconciliation of Sales Comparison Approach (Always displays)
- Sales Comparison Map (Always displays)
- Additional Properties Analyzed Not Used (If relevant)
- Sales Comparison Approach Exhibits (Always displays)

Reference “Supplement – Approaches to Value Grids” spreadsheet for more information.

Concepts

Subject Property Information in the Sales Comparison Approach

All information previously entered for the subject property populates from the appropriate section to the sales comparison grid. There is other information (“Sales Grid Only”) that only displays in the sales comparison grid. The “Subject FID in Source Section” column of the “Supplement – Approaches to Value Grids” spreadsheet (“Sales Comp Grid” tab) shows the original location of the information or indicates “Sales Grid Only”.

Fields That Are Not Applicable

If a specific field in the sales grid is not applicable for the subject or a given comparable, the cell is either grayed out or displays a dash.





Grayed-Out Cells

Information that is never applicable for the subject property or comparables is grayed out in the sales comparison grid. These are documented in Appendix E: Style Guide.

Example:

Proximity to Subject, Same Builder as Subject, and Sale Price are not applicable for the subject property and are always grayed out. (Figure 22 - 1)

Figure 22 - 1

Sales Comparison Approach				
General Information				
	Subject Property	Comparable #1	Comparable #2	Comparable #3
Property Address	456 Something Road Somewhere, VA 12345	35361 Place Road Octagon, VA 12345	38243 Place Road Trapezoid, VA 78912	35422 Place Road Octagon, VA 12345
				
Data Source		Assessor Record MLS 432810	Assessor Record MLS 134832	Assessor Record MLS 1340831
Proximity to Subject		3.9 Miles N	6.56 Miles E	4.04 Miles N
List Price	\$799,900	\$900,000	\$899,000	\$849,000
Listing Status	Pending	Settled Sale	Settled Sale	Settled Sale
Contract Price	\$765,000			
Sale Price		\$900,000	\$840,000	\$775,000

Cells Displaying a Dash

Information that is not applicable for the subject or comparable(s) displays an em-dash (—) in the sales comparison approach field. These are documented in “Supplement – Approaches to Value Grids” spreadsheet.

Examples:

- If there is no sales contract (SalesContractExistsIndicator (UID: 0600.0016, FID: 20.000) = "false"), or it was not reviewed by the appraiser (SalesContractReviewedIndicator (UID: 0600.0010, FID: 20.001) = "false"), the following cells display a dash for the subject property to show that the information is not applicable for this appraisal.
- Contract Price (if the row is included in the sales comparison approach)
- Sales Concessions
- Contract Date

- Comp #3 has a water feature, specifically an inground pool. Neither the subject nor the comps have any Water Features.
- In this case the Subject and Comps 1 and 2 display an em dash to show that Water Features is not applicable for the subject or comparables 1 and 2. (Figure 22 - 2)

Figure 22 - 2

Property Amenities							
Outdoor Living	Deck Porch	Deck Patio	\$6,000	Patio Porch	\$2,000	Deck Patio	\$6,000
Water Features	—	—		—		Inground Pool	\$(12,000)
Miscellaneous	Media Room Wet Bar	—	\$6,000	—	\$6,000	—	\$6,000

Additional Rows

AdditionalComparisonLineItemIdentifier

Several subsections in the Sales Comparison Approach allow for extra rows to be added. The AdditionalComparisonLineItemIdentifier must be delivered when an additional row has been added and must be a unique label for each additional row in the **Sales Comparison Approach**. The same unique label must be delivered using AdditionalComparisonLineItemIdentifier (UID Subject-1800.0300; UID Comp-1800.0319) for all properties (subject and all comparables).

- General Information (FID: 22.01.14)
- Site (FID: 22.03.16)
- Dwelling(s) (FID: 22.05.18)
- Unit(s) (FID: 22.07.15)
- Vehicle Storage (FID: 22.13.02)
- Outbuilding (FID: 22.14.12)

A description must be provided using AdditionalComparisonLineItemDescription (UID Subject - 1800.0301; UID Comp - 1800.0306) for each comparable and the subject.

Adjustments

Adjustments in the **Sales Comparison Approach** are either:

- At the row level (Figure 22 - 3), *or*
- An overall adjustment (Figure 22 - 4) at the subsection level, *or*
- In the case of **Outbuilding**, an adjustment for each instance of *Outbuilding Type* (Figure 22 - 5).

In all cases when an adjustment amount is provided, a ComparableAdjustmentType must be included. Adjustments are provided using ComparableAdjustmentAmount (UID: 1800.0317) AND ComparableAdjustmentType (UID: 1800.0318). Adjustments must be delivered in the XML even if the amount provided is zero (0).

Reference the “Implementation Guide Supplement - Comparable Grids” spreadsheet for specifics.

- An adjustment at the row level:

Figure 22 - 3

Site							
Site Size	14,950 Sq. Ft.	17,886 Sq. Ft.	\$0	13,038 Sq. Ft.	\$0	16,039 Sq. Ft.	\$0
Neighborhood Name	Sunnyside	Sunnyside		Sunnyside		Hilldale	\$0
Topography	Rolling	Rolling		Rolling		Flat	\$(2,000)
Site Influence (Location)	Residential	Residential		Busy Roadway	\$5,000	Residential	
View Range	Residential Full	Residential Full		Residential Full		Residential Full	

- An overall adjustment:

Figure 22 - 4

Project Information		\$0	\$10,000	
Project Name Same Project as Subject	Grammy Gold	XYZ Project No	Fox Hollow No	Grammy Gold Yes
Mandatory Monthly Fees	\$500	\$525	\$235	\$500
Common Amenities/Services	Clubhouse Club Membership Gated Community Inground Pool Snow Removal Trash Removal	Clubhouse Club Membership Gated Community Inground Pool Snow Removal Trash Removal	Inground Pool Sports Courts	Clubhouse Club Membership Gated Community Inground Pool Snow Removal Trash Removal
Special Assessments	None	None	None	None

- An adjustment for each instance of *Outbuilding Type*:

Figure 22 - 5

Outbuilding (ADU and vehicle storage are not included in Finished Area, Unfinished Area, or room counts)							
Outbuilding Type	Barn	Barn	\$0	Shed	\$15,000	Workshop	\$(5,000)
Unfinished Area	900 Sq. Ft.	500 Sq. Ft.		500 Sq. Ft.		500 Sq. Ft.	
Outbuilding Type	Workshop	Workshop	\$(10,000)	—	\$0	—	\$0
Finished Area	400 Sq. Ft.	500 Sq. Ft.					
Baths - Half	0	1					
Heating	None	Yes					
Utilities	Electricity	Electricity Sanitary Sewer Water					

Data Mapping and PDF Rendering Information

Sales Comparison Approach displays when SalesComparisonApproachIndicator (UID: 1000.0032, FID: *Not on report*) = "true". Although the majority of appraisals include the **Sales Comparison Approach**, there are cases where this section would not be included.





- The **Sales Comparison Approach** section always begins at the top of a page.
- Comparable #* - the PropertyOrdinalNumber (UID: 1800.0192, FID: **22.01.16**) must be indicated.
- Display the subject property and 3 comparable properties on the first page.
 - If additional comps are provided, display the subject and comparables on subsequent pages.
 - The scenario for Condo1 (Figure 22 - 6) provides an example of 4 comparable properties.
 - Only the grid for Comp 4 displays with the subject.

Figure 22 - 6

Sales Comparison Approach (continued)			
Subject Property		Comparable #4	
General Information			
Property Address	201 Underhill Dr, Unit 202 Nowhere, CA 90021	33 Franks Way, Unit 382 Nowhere, CA 90021	
			
Data Source		MLS M51774	
Proximity to Subject		0.51 Miles NW	
List Price	—	\$769,000	
Listing Status	—	Active	
Sale Price		—	
Transfer Terms	Typically Motivated	Typically Motivated	
Financing Type		—	
Sales Concessions	—	—	
Contract Date	—	—	
Sale Date		—	
Days on Market	—	2	
Attached/Detached	Attached	Attached	
Property Rights Appraised	Fee Simple	Fee Simple	

- The *Comparable #* and property address repeat at the top of each page with the row header *Property Address*. (Figure 22 - 7)

Figure 22 - 7

Sales Comparison Approach				
Column Headings	Subject Property	Comparable #1	Comparable #2	Comparable #3
General Information				
Property Address	456 Something Road Somewhere, VA 12345	35361 Place Road Octagon, VA 12345	38243 Place Road Trapezoid, VA 78912	35422 Place Road Octagon, VA 12345
				

- An image of the property displays just below property addresses in **General Information**.
- Row Headers (*Data Source, Proximity to Subject, List Price, etc.*) are to remain in the order that they appear in the “Supplement – Approaches to Value Grids” spreadsheet.

General Information

The **General Information** subsection always displays in the **Sales Comparison Approach**. A thumbnail photo of the subject and each comparable displays under the address.

General Information is the first of six subsections that has adjustments at the row level.

There are 21 defined rows in this subsection.

- 12 rows are required (Always)
- 2 rows are conditionally required (If Applicable)
- 1 row is conditionally required (If Applicable), or may be provided (If Relevant)
- 6 rows may be provided (If Relevant)
- Additional rows may be added to this section

Project Information

The **Project Information** subsection displays when the subject or any comparable property is in a project (condominium, coop, or condop) - PropertyInProjectIndicator (UID: 0100.0065, FID: 3.011) = "true". **Project Information** is a unique subsection in that it may also be provided if relevant, such as for PUDs when there are significant monthly fees, common amenities, and services, and/or special assessments.

Project Information is the first of four subsections that has an overall adjustment at the subsection header level.

There are 4 defined rows in this subsection.

- No rows are required (Always)
- 1 row is conditionally required (If Applicable)
- 1 row is conditionally required (If Applicable), or may be provided (If Relevant)

- 2 rows may be provided (If Relevant)

Figure 22 - 8

Project Information						\$0
Project Name Same Project as Subject	XYZ Apartments	XYZ Apartments Yes	XYZ Apartments Yes	XYZ Apartments Yes	MNO Apartments No	
Monthly Fee	\$2,631	\$2,631	\$2,631	\$2,631	\$2,096	
Common Amenities/Services	Inground Pool Theater	Inground Pool Theater	Inground Pool Theater	Inground Pool Theater	Clubhouse Fitness Area Inground Pool	

Site

The **Site** subsection always displays in the **Sales Comparison Approach** section.

Site is the second of six subsections that has adjustments at the row level.

There are 15 defined rows in this subsection.

- 2 rows are required (Always)
- 2 rows are conditionally required (If Applicable)
- 11 rows may be provided (If Relevant)
- Additional rows may be added to this section

Figure 22 - 9

Site							
Site Size	14,950 Sq. Ft.	17,886 Sq. Ft.	\$0	13,038 Sq. Ft.	\$0	16,039 Sq. Ft.	\$0
Neighborhood Name	Sunnyside	Sunnyside		Sunnyside		Hilldale	\$0
Topography	Rolling	Rolling		Rolling		Flat	\$(2,000)
Site Influence (Location)	Residential	Residential		Busy Roadway	\$5,000	Residential	
View Range	Residential Full	Residential Full		Residential Full		Residential Full	

Water Frontage with Private Access

The **Water Frontage with Private Access** subsection displays when SiteInfluenceType - ((Subject UID: 1500.0087, FID: **22.03.13**) (Comp UID: 1800.0228, FID: **22.03.42**)) = "BodyOfWater" and PrivateAccessIndicator - ((Subject UID: 1500.0075, FID: **22.04.01**) (Comp UID:1800.0279, FID:**22.04.06**)) = "true" for either the subject or comparables.

Water Frontage with Private Access is the second of four subsections that has an overall adjustment at the subsection header level.

There are 4 defined rows in this subsection.

- No rows are required (Always)
- 1 row is conditionally required (If Applicable) – with the same conditionality as the **Water Frontage with Private Access** gray bar
- 3 rows may be provided (If Relevant)

Figure 22 - 10

Water Frontage with Private Access		\$30,000	\$15,000	\$30,000
Water Frontage	Lake Lake Victoria Shallow Water		Canal Deep Water	
Permanent Waterfront Feature	Dock Pier		Dock Pier	
Right to Build	Yes		Yes	
Total Linear Measurement	40 Ft.		10 Ft.	

Dwelling(s)

The **Dwelling(s)** subsection always displays in the **Sales Comparison Approach** section. It references buildings where ImprovementType (UID: 0300.0009, FID: **Not on report**) = "Dwelling".

Dwelling(s) is the third of six subsections that has adjustments at the row level.

There are 16 defined rows in this subsection.

- 2 rows are required (Always)
- 4 rows are conditionally required (If Applicable)

- 10 rows may be provided (If Relevant)
- Additional rows may be added to this section

If there are multiple dwellings, information is either:

- Listed separately for each dwelling in one row. Example: If there are two dwellings, the *Year Built* and *Dwelling Style* rows reflect the answers for all dwellings. (Figure 22-11, showing *Year Built*, where the vendor has included the subject property information for all dwellings).
- Combined for all dwellings in one row. Example: The *Gross Building Finished Area* and *Noncontinuous Finished Area* rows reflect the total area across all dwellings. These are both reflected as “Sales Grid Only” in the “Supplement - Approaches to Value Grids” spreadsheet.
 - TotalFinishedAreaOfAllLivingUnitsIncludingADUAreaMeasure (UID:1800.0184, FID: 22.05.04), which must be directly input for the subject property if the row is included (Figure 22-11).

Figure 22 - 11

Dwelling(s)								
Year Built		1985 1985	2005 1992	\$(5,000)	1946 1940	\$10,000	1992	\$0
Gross Building Finished Area		1,728 Sq. Ft.	2,790 Sq. Ft.		1,288 Sq. Ft.		1,456 Sq. Ft.	
Disaster Mitigation	Impact Resistant Glass	Impact Resistant Glass			None	\$5,000	Impact Resistant Glass	

Energy Efficient and Green Features

The **Energy Efficient and Green Features** subsection displays only when relevant to the analysis.

Energy Efficient and Green Features is the third of four subsections that has an overall adjustment at the section header level.

There are 3 defined rows in this subsection.

- No rows are required (Always)
- No rows are conditionally required (If Applicable)

- 3 rows may be provided (If Relevant)

Figure 22 - 12

Energy Efficient and Green Features			\$0		\$0		\$0
Efficiency Rating	HERS 62		None		HERS 61		None

Unit(s)

The **Unit(s)** subsection always displays in the **Sales Comparison Approach** section. It repeats for each living unit including ADUs.

In the XML, PROPERTY_UNIT is under IMPROVEMENT where:

- ImprovementType = "Dwelling" (for ADUs or non-ADUs – AccessoryDwellingUnitIndicator can be "true" or "false")
- ImprovementType = "Outbuilding" AND OutbuildingRealPropertyIndicator = "true" AND AccessoryDwellingUnitIndicator = "true"

Unit(s) is the fourth of six subsections that has adjustments at the row level. (Figure 22 - 13)

There are 14 defined rows in this subsection.

- 5 rows are required (Always)
- 2 rows are conditionally required (If Applicable)
- 4 rows are conditionally required (If Applicable), or may be provided (If Relevant)
- 3 rows may be provided (If Relevant)
- Additional rows may be added to this section (Example: Basement Access in Figure 22-14)

Figure 22 - 13

Unit(s)								
Structure ID Unit ID	Building 1 Unit 1		Building 1 Unit 1		Building 1 Unit 1		Building 1 Unit 1	
Bedrooms	2		2		3		\$0	
Baths - Full Half	1 0		1 0		1 0		1 0	
Finished Area Above Grade	864 Sq. Ft.		864 Sq. Ft.		612 Sq. Ft.		\$8,800	
Finished Area Below Grade	0 Sq. Ft.		0 Sq. Ft.		0 Sq. Ft.		0 Sq. Ft.	
Structure ID Unit ID	Building 2 Unit 2		Building 2 Unit 2		Building 2 Unit 2		Building 1 Unit 2	
Bedrooms	2		2		2		2	
Baths - Full Half	1 0		3 0		1 0		1 0	
Finished Area Above Grade	864 Sq. Ft.		1,926 Sq. Ft.		676 Sq. Ft.		\$6,600	
Finished Area Below Grade	0 Sq. Ft.		0 Sq. Ft.		0 Sq. Ft.		0 Sq. Ft.	

Figure 22 - 14

Unit(s)							
Bedrooms	5	4	\$10,000	4	\$10,000	4	\$10,000
Baths - Full Half	3 1	2 1	\$10,000	2 2	\$5,000	3 1	
Finished Area Above Grade	3,002 Sq. Ft.	3,260 Sq. Ft.	\$(10,300)	2,804 Sq. Ft.	\$7,900	2,816 Sq. Ft.	\$7,400
Finished Area Below Grade	1,300 Sq. Ft.	0 Sq. Ft.	\$26,000	1,200 Sq. Ft.	\$2,000	1,328 Sq. Ft.	\$0
Unfinished Area Below Grade	230 Sq. Ft.	1,624 Sq. Ft.	\$(13,940)	66 Sq. Ft.	\$1,640	148 Sq. Ft.	\$0
Basement Access	Walk Out	Walk Up	\$2,000	Walk Up	\$2,000	Walk Out	

Quality and Condition (Ratings: 1-6, 1 is highest)

The **Quality and Condition** subsection always displays in the **Sales Comparison Approach** section. This subsection has 3 parts:

- Exterior Quality and Condition
- Interior Quality and Condition
- ADU Quality and Condition

Quality and Condition is the only subsection that has no adjustments. Adjustments are made at the **Overall Quality and Condition** subsection level.

ImprovementComponentTypeOtherDescription

In the Quality and Condition subsection, Other Exterior or Interior Features may be brought into the sales comparison grid from the **Dwelling Exterior** or **Unit Interior** sections, respectively. Each additional item ImprovementComponentTypeOtherDescription (UID Subject - 0300.0056; UID Comparable - 1800.0181) must be delivered and displays as the row header and must be included in the COMPARABLE_ADJUSTMENT container for the subject and each comparable. Each Other Feature must be unique.

- Exterior Quality (FID: 22.08.07)
- Exterior Condition (FID: 22.08.14)
- Interior Quality (FID: 22.09.08)
- Interior Condition (FID: 22.09.15)
- ADU Interior Quality (FID: 22.10.07)
- ADU Interior Condition (FID: 22.10.14)

A description must be provided using ImprovementComponentQualitySummaryDescription (UID Subject - 1800.0293; UID Comp - 1800.0146) for each comparable and the subject.

Exterior Quality and Condition

The **Exterior Quality and Condition** subsection header displays when *Homeowner Responsible for all Exterior Maintenance of Dwellings* – HomeownerResponsibleForExteriorMaintenanceIndicator (UID: 0100.0046, FID: 3.016) = “true” for the subject property (ValuationUseType (UID: 0100.0043, FID: *Not on report*) = “Subject”).

Note: For properties with multiple dwellings, exterior quality and condition repeats for each dwelling and starts with the Structure ID row in bold text. (Figure 22 - 15)

Figure 22 - 15

Exterior Quality and Condition				
Structure ID	Building 1	Building 1	Building 1	Building 1
Quality	Q5	Q5	Q5	Q4
Exterior Walls and Trim	Engineered Wood	Engineered Wood	Wood	Engineered Wood
Foundation	Post and Pier	Post and Pier	Post and Pier	Slab
Roof	Metal	Metal	Metal	Metal
Condition	C4	C4	C4	C4
Roof	Typical Wear and Tear	Typical Wear and Tear	Typical Wear and Tear	Typical Wear and Tear
Windows	New or Like New	New or Like New	Typical Wear and Tear	Typical Wear and Tear
Structure ID	Building 2	Building 2	Building 2	—
Quality	Q5	Q4	Q5	—
Exterior Walls and Trim	Engineered Wood	Engineered Wood	Wood	—
Foundation	Post and Pier	Slab	Post and Pier	—
Roof	Metal	Metal	Metal	—
Condition	C4	C4	C4	—
Roof	Typical Wear and Tear	Typical Wear and Tear	Typical Wear and Tear	—
Windows	New or Like New	New or Like New	Typical Wear and Tear	—

There are 11 defined rows in **Exterior Quality and Condition**.

- 3 rows are conditionally required (If Applicable) – with the same conditionality as the **Exterior Quality and Condition** gray bar
- 8 rows may be provided (If Relevant)
- Additional rows may be added

Interior Quality and Condition

Interior Quality and Condition always displays and repeats in the sales comparison approach for each unit.

- For a single-family, only one unit displays in the sales grid and Structure ID and Unit ID are not applicable.
- For properties with multiple units, the interior quality and condition information repeats for each unit.
- Accessory Dwelling Units (ADUs) are addressed separately in the following subsection.

There are 11 defined rows in **Interior Quality and Condition**.

- 2 rows are required (Always)
- 1 row is conditionally required (If Applicable)

- 8 rows may be provided (If Relevant)
- Additional rows may be added

ADU Quality and Condition

The **ADU Interior Quality and Condition** subsection displays on the sales comparison approach if the subject or any comparable(s) have an ADU.

There are 11 defined rows in ADU Interior Quality and Condition.

- 2 rows are required (Always)
- 1 row is conditionally required (If Applicable)
- 8 rows may be provided (If Relevant)
- Additional rows may be added

Overall Quality and Condition (Ratings: 1-6, 1 is highest)

The **Overall Quality and Condition** subsection always displays in the **Sales Comparison Approach** section. It represents the reconciliation of all the interior and exterior quality and condition information included in the sales comparison grid.

Overall Quality and Condition is the fifth of six subsections that has adjustments at the row level.

There are 2 defined rows in this subsection.

- 2 rows are required (Always)
- No rows are conditionally required (If Applicable)
- No additional rows may be provided

Figure 22 - 16

Overall Quality and Condition (Ratings: 1-6, 1 is highest)							
Quality	Q4	Q4		Q4	\$(10,000)	Q4	
Condition	C1	C3	\$9,500	C3	\$7,000	C3	\$17,000

Property Amenities

The **Property Amenities** subsection displays only when relevant to the analysis in the **Sales Comparison Approach**.

The **Property Amenities** subsection displays on the sales comparison grid when relevant to analysis and conclusions. If no supporting rows are selected, the subsection does not display.

AmenityCategoryType groups similar amenities together for inclusion as individual line entries in the sales comparison grid. When an *Amenity Category* (row) is included, all amenities in that category populate for the subject property. If the *Amenity Category* is not included, none of the amenities for the category populate for the subject property.

- Outdoor Accessories
- Outdoor Living
- Water Features
- Whole Home
- Miscellaneous

Property Amenities is the sixth of six subsections that has adjustments at the row level.

There are 5 defined rows in this subsection.

- No rows are required (Always)
- No rows are conditionally required (If Applicable)
- 5 rows may be provided (If Relevant)

Figure 22 - 17

Property Amenities							
Outdoor Living	Deck Deck	Deck Deck			\$10,000		\$10,000
Whole Home	Indoor Fireplace - 1	Indoor Fireplace - 1			\$1,500	Indoor Fireplace - 1	

Vehicle Storage

The **Vehicle Storage** subsection always displays in the **Sales Comparison Approach** section.

Vehicle Storage is the last of the four subsections that has an adjustment at the section header level.

- When AdditionalComparisonLineItemIdentifier is provided, ComparableAdjustmentType (UID: 1800.0318, FID: *Not on report*) must be delivered as SalesComparableAdditionalNonAdjustableComparisonItem for each additional row within **Vehicle Storage**.

There is 1 defined row in this subsection.

- 1 row is required (Always)
- No rows are conditionally required (If Applicable)
- No rows may be provided (If Relevant)
- Additional rows may be provided

Figure 22 - 18

Vehicle Storage			\$3,000				
Type Spaces Detail	Carport 2 Detached 400 Sq. Ft. Driveway 6 Gravel	Driveway 6 Gravel		Carport 2 Attached Driveway 6 Gravel		Carport 2 Attached Driveway 6 Gravel	

Outbuilding (ADU and vehicle storage are not included in Finished Area, Unfinished Area, or room counts)

The **Outbuilding** subsection displays in the **Sales Comparison Approach** section when there is at least one ImprovementType (UID: 0300.0009, FID: *22.07.02*) = "Outbuilding" AND OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: *12.002*) = "true" AND OutbuildingType (UID: 0300.0025, FID: *26.042*) <> "StandaloneADU" for the subject or any comparable. Standalone ADUs are addressed in the **Units** subsection of the **Sales Comparison Approach** and do not display here.

Outbuilding is the only subsection that has an adjustment at the row sub-header level for each instance of *Outbuilding Type*. (Figure 22 - 5)

- When an AdditionalComparisonLineItemIdentifier is provided, ComparableAdjustmentType (UID: 1800.0318, FID: *Not on report*) must be delivered as SalesComparableAdditionalNonAdjustableComparisonItem for each additional row within **Outbuilding**.

There are 11 defined rows in this subsection.

- No rows are required (Always)
- 1 row is conditionally required (If Applicable)
- 10 rows may be provided (If Relevant)
- Additional rows may be provided

Summary

The **Summary** subsection always displays in the **Sales Comparison Approach** section.

Summary is the last subsection in the sales comparison grid and has no adjustments.

There are 10 defined rows in this subsection.

- 5 rows are required (Always)
- 4 rows are conditionally required (If Applicable)
- 1 row may be provided (If Applicable), or may be provided (If Relevant)

Figure 22 - 19

Summary				
List Price	—	\$279,000	\$210,000	\$257,500
Contract Price	\$160,000	—	—	—
Sale Price		\$279,000	\$200,500	\$249,750
Net Adjustment Total		\$(84,200)	\$(4,600)	\$(50,500)
Adjusted Price Per Unit		\$94,900	\$95,450	\$101,000
Adjusted Price Per Bedroom		\$47,450	\$38,180	\$50,500
Price Per Gross Building Finished Area		\$100	\$156	\$139
Adjusted Price		\$194,800	\$195,900	\$199,250
Comparable Weight		Less	Most	Less
Indicated Value by Sales Comparison Approach				
Indicated Value	\$195,000			

Indicated Value by Sales Comparison Approach

The **Indicated Value by Sales Comparison Approach** sub-header always displays in the **Summary** subsection.

Indicated Value - ValueIndicatedBySalesComparisonAmount (UID: 1300.0006, FID: 22.15.15) always displays when SalesComparisonApproachIndicator = "true".

Reconciliation of Sales Comparison Approach

The **Reconciliation of the Sales Comparison Approach** subsection always displays when SalesComparisonApproachIndicator = "true".

- SalesComparisonCommentDescription (UID: 1800.0278, FID: 22.16.01)

Reconciliation of Sales Comparison Approach

22.16.01

Additional Properties Analyzed Not Used

The **Additional Properties Analyzed Not Used** subsection displays when relevant:

- Initially, for the appraiser to provide additional context to the reader, *or*
- As part of any reconsideration process

Additional Properties Analyzed Not Used					
#	Property Address	Sale Date	Status	Reason Not Used	Comment
22.17.01	22.17.02	22.17.03	22.17.04	22.17.05	22.17.06

Properties noted in this subsection have @ValuationUseType = "PropertyAnalyzedNotUsed".

Sales Comparison Approach: Additional Properties Analyzed Not Used				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
22.17.01	#	1900.0017	PropertyOrdinalNumber	Display when @ValuationUseType = "PropertyAnalyzedNotUsed"
22.17.02	Property Address	1900.0001	AddressLineText	
		1900.0018	AddressUnitDesignatorType	
		1900.0002	AddressUnitIdentifier	
		1900.0003	CityName	
		1900.0004	PostalCode	
		1900.0005	StateCode	
22.17.04	Status	1900.0007	ListingStatusType	Display when ListingStatusType = "Settled Sale" AND Exists
22.17.03	Sale Date	1900.0013	OwnershipTransferDate	
22.17.05	Reason Not Used	1900.0011	ReasonPropertyNotUsedType	Display when @ValuationUseType = "PropertyAnalyzedNotUsed"
22.17.06	Comment	1900.0009	AdditionalPropertyAnalyzedNotUsedText	





Sales Comparison Map

The **Sales Comparison Map** displays when SalesComparisonApproachIndicator = "true".

- ImageCategoryType (UID: 1400.0915, FID: *Not on report*) = "SalesComparableMap" (does not display)

Sales Comparison Approach Exhibits

The **Sales Comparison Approach Exhibits** subsection is where the larger images of the thumbnails of the comparables display. Additional images may also be provided.

General Information	Subject Property	Comparable # 22.01.16	Comparable #	Comparable #
Property Address	22.01.01.1	22.01.17 22.01.17.1		
				

Comparable Photos

- Images for the comparable properties are delivered in the instance of PROPERTY where @ValuationUseType (UID: 1800.0084, FID: **Not on report**) = "SalesComparable" of the instance of the PROPERTY container representing the relevant comparable property.
 - (E.g., image data associated with sales comparable #1 must be included in the instance of the PROPERTY container with ValuationUseType= "SalesComparable" and PropertyOrdinalNumber= 1.)
- In **Sales Comparison Approach Exhibits**, display "Comparable #" followed by the ordinal number - PropertyOrdinalNumber (UID: 1800.0192, FID: **22.01.16**) in bold font.

Additional Images

- Any additional images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: **22.19.01.1**) = "SalesComparisonApproachExhibit".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: **22.19.01.2**).

Reference Key Concept - [Image Data](#) for detailed guidance on the various ways images are handled in the URAR.

Sales Comparison Approach – 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.

PROPERTY_UNIT to PROPERTY_UNIT

When a comparable property has an adjustment for an item from the living unit, the PROPERTY_UNIT container from the comparable should be linked to the subject's instance of the PROPERTY_UNIT container to which it was compared.

From Appendix D-1: 2- to 4-Unit Sample Scenario:

When the subject property or a sales comparable has more than 1 unit, identification of which comparable unit(s) are being compared to which subject unit(s) is done using an arcrole.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
1800.0360	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/PROPERTY_UNIT_IsComparableFor_PROPERTY_UNIT
1800.0361	RELATIONSHIP	@xlink:from	PROPERTY_UNIT_n
1800.0362	RELATIONSHIP	@xlink:to	PROPERTY_UNIT_n
3900.0157	PROPERTY_UNIT	@xlink:label	PROPERTY_UNIT_n
3900.0119	PROPERTY_UNIT	@xlink:label	PROPERTY_UNIT_n

The PROPERTY_UNIT container from the comparable property is linked to the subject's instance of the PROPERTY_UNIT container to which it was compared. In Figure 22 - 20, unit 2 of sales comparable #3, located in building 1 was compared with subject's unit 2, located in building 2. An arcrole connects these 2 units as shown below.

Unit 2 of sales comparable#3 has xlink:label

```
<PROPERTY_UNIT xlink:label="PROPERTY_UNIT_COMP3_UNIT2">
```

Subject's unit 2 located in building 2 has xlink:label as shown below.

```
<IMPROVEMENTS>
  <IMPROVEMENT xlink:label="IMPROVEMENT_BLDG1">...</IMPROVEMENT>
  <IMPROVEMENT xlink:label="IMPROVEMENT_BLDG2">
    <IMPROVEMENT_DETAIL>...</IMPROVEMENT_DETAIL>
    <PROPERTY_UNITS>
      <PROPERTY_UNIT xlink:label="PROPERTY_UNIT_BLDG2">
```

The containers are linked with an arcrole:

```
<RELATIONSHIP xlink:arcrole="urn:fdc:mismo.org:2009:residential/PROPERTY_UNIT_IsComparableFor_PROPERTY_UNIT" xlink:from="PROPERTY_UNIT_BLDG2" xlink:to="PROPERTY_UNIT_COMP3_UNIT2"/>
```

DATA_SOURCE to PROPERTY

When the data source is associated with a sales comparable, provide the relationship that joins to the applicable instance of PROPERTY where the ValuationUseType = "SalesComparable".







Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
1800.0374	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY
1800.0375	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
1800.0376	RELATIONSHIP	@xlink:to	PROPERTY_n
1800.0084	PROPERTY	@xlink:label	PROPERTY_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

23 Rental Information

Overview

The **Rental Information** section includes information about the factors that influence rent and generate other income for the subject property and its rental comparables. This section provides space for commentary and exhibits.

Rental Information									
Rent Schedule									
Subject Property Rental Information									
	Currently Rented	Occupancy	Monthly Rent	Month-to- Month	Lease Start	Rent Control	Rent Concessions	Utilities/ Services Included	Furnished
[Unit Identifier]	23.01.02	23.01.03	23.01.04	23.01.05	23.01.06	23.01.07	23.01.08	23.01.09	23.01.10
Description of Rent Control and Impact to Value/Marketability 23.01.11									
Actual Income (Monthly)					Opinion of Market Income (Monthly)				
Rent					Rent				
[Unit Identifier]	23.01.12	23.01.13			[Unit Identifier]	23.01.19	23.01.20		
	Subtotal	23.01.14				Subtotal	23.01.21		
Other Real Property Rental Income					Other Real Property Rental Income				
	23.01.15	23.01.16				23.01.22	23.01.23		
	Subtotal	23.01.17				Subtotal	23.01.24		
	Total	23.01.18				Total	23.01.25		
Comparable Rental Properties									
									
23.02.01.1	23.02.03.1								
Subject Property 23.02.01	Comparable # 23.02.02 23.02.03	Comparable #	Comparable #	Comparable #	Comparable #	Comparable #			
	Data Source: 23.02.04	Data Source:	Data Source:	Data Source:	Data Source:	Data Source:			
	Lease Start Date: 23.02.05	Lease Start Date:	Lease Start Date:	Lease Start Date:	Lease Start Date:	Lease Start Date:			
	Actual Rent: 23.02.06	Actual Rent:	Actual Rent:	Actual Rent:	Actual Rent:	Actual Rent:			

Data Mapping and PDF Rendering Information

The **Rental Information** section displays when RentScheduleIndicator (UID: 1000.0031, FID: *Not on report*) = "true".

A subject property unit (including an ADU) is included in the **Rental Information** section when UnitIncludedInRentScheduleIndicator (UID: 0700.0065, FID: *Not on report*) = "true".

When there is an **Income Approach** included in the appraisal, **Rental Information** must be included.

Rent Schedule

The **Rent Schedule** subsection always displays when the **Rental Information** section displays. It contains information about the subject property only.

Subject Property Rental Information

The **Subject Property Rental Information** subsection always displays when the **Rental Information** section displays.

- For each subject property unit where UnitIncludedInRentScheduleIndicator (UID: 0700.0065, FID: *Not on report*) = "true", a new row displays in the table. The Unit Identifier (FID: *23.01.01*) displays as the row header.
- The column headings in the table always display.

Subject Property Rental Information									
	Currently Rented	Occupancy	Monthly Rent	Month-to- Month	Lease Start	Rent Control	Rent Concessions	Utilities/ Services Included	Furnished
[Unit <i>23.01.01</i> Identifier]	<i>23.01.02</i>	<i>23.01.03</i>	<i>23.01.04</i>	<i>23.01.05</i>	<i>23.01.06</i>	<i>23.01.07</i>	<i>23.01.08</i>	<i>23.01.09</i>	<i>23.01.10</i>
Description of Rent Control and Impact to Value/Marketability <i>23.01.11</i>									

Rental Information: Subject Property Rental Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
23.01.01	No label	0700.0114	UnitIdentifier	When populated, redispays from 10.002
23.01.02	Currently Rented	2000.0093	UnitRentedIndicator	Must display
23.01.03	Occupancy	0700.0070	UnitOccupancyType	Redispays from 10.020
23.01.04	Monthly Rent	2000.0089	UnitMonthlyActualRentAmount	Must display When UnitRentedIndicator = "false", this must be delivered as 0.
23.01.05	Month-to-Month	2000.0087	MonthToMonthLeaseIndicator	Display when UnitRentedIndicator = "true"
23.01.06	Lease Start	2000.0086	LeaseStartDate	Display when MonthToMonthLeaseIndicator = "false" and Exists
23.01.07	Rent Control	2000.0088	RentControlStatusType	Must display
23.01.08	Rent Concessions	2000.0085	FinancialRentalConcessionIndicator	Display when UnitRentedIndicator = "true"
23.01.09	Utilities/Services Included	2000.0090	UnitChargesIncludeUtilitiesIndicator	Display when UnitRentedIndicator = "true"
23.01.10	Furnished	2000.0091	UnitFurnishedIndicator	Display when UnitRentedIndicator = "true"
23.01.11	Description of Rent Control and Impact to Value/Marketability	2000.0030	RentControlDescription	Display when RentControlStatusType (UID: 2000.0088, FID: 23.01.07) = "true" for any unit in the table. A description of rent control for the subject property (overall, not for each unit).

Actual Income (Monthly) and Opinion of Market Income (Monthly)

The Actual Income (Monthly) and Opinion of Market Income (Monthly) follow the same layout. The left side collects actual information for each unit and the right side displays the opinion of market.

Actual Income (Monthly)	
Rent	
[Unit Identifier] 23.01.12	23.01.13
Subtotal	23.01.14
Other Real Property Rental Income	
23.01.15	23.01.16
Subtotal	23.01.17
Total	23.01.18

Opinion of Market Income (Monthly)	
Rent	
[Unit Identifier] 23.01.19	23.01.20
Subtotal	23.01.21
Other Real Property Rental Income	
23.01.22	23.01.23
Subtotal	23.01.24
Total	23.01.25

- *Rent*
 - **Unit Identifier** displays for each subject property unit included in the rent schedule.
- *Other Real Property Rental Income*
 - An **Other Real Property Rental Income** row displays for the actual income and opinion of market income.
 - *Subtotal*
 - Subtotals for actual and estimated income are captured in RENTAL_INFORMATION_SUMMARY_DETAIL.
 - *Total*
 - Totals for the actual and the opinion of market income are captured in RENTAL_INFORMATION_SUMMARY_DETAIL.

Rental Information: Actual Income & Opinion of Market Income				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
Actual Income (Monthly)				
Rent				
23.01.12	No label	0700.0114	UnitIdentifier	Redisplays from 10.002 and 23.01.01, when exists
23.01.13	No label	2000.0089	UnitMonthlyActualRentAmount	Redisplays from 23.01.04 Must display, deliver as zero if the unit is not currently rented
23.01.14	Subtotal	2000.0032	TotalMonthlyActualRentAmount	Must display Calculated: The sum of UnitMonthlyActualRentAmount (UID: 2000.089, FID: 23.01.13) for all units in the Rental Information section.
Other Real Property Rental Income				
23.01.15	No label	2000.0022	AdditionalRentalIncomeType	Always displays
23.01.16	No label	2000.0024	MonthlyActualAdditionalIncomeAmount	Always displays Note: Must be 0 if AdditionalRentalIncomeType is "None"
23.01.17	Subtotal	2000.0031	TotalMonthlyActualAdditionalIncomeAmount	Always displays Calculated: The sum of MonthlyActualAdditionalIncomeAmount (UID: 2000.024, FID: 23.01.16) for all instances of AdditionalRentalIncomeType
23.01.18	Total	2000.0033	TotalMonthlyActualIncomeAmount	Always displays Calculated: TotalMonthlyActualRentAmount (UID: 2000.0032, FID: 23.01.14) + TotalMonthlyActualAdditionalIncomeAmount (UID: 2000.0031, FID: 23.01.17)
Opinion of Market Income (Monthly)				
Rent				
23.01.19	No label	0700.0114	UnitIdentifier	Redisplays from 10.002 and 23.01.01, when exists

Rental Information: Actual Income & Opinion of Market Income				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
23.01.20	No label	2000.0092	UnitMonthlyMarketRentAmount	Redisplays from 23.03.23 Must display
23.01.21	Subtotal	2000.0035	TotalMonthlyMarketRentAmount	Must display Calculated: The sum of UnitMonthlyMarketRentAmount (UID: 2000.092, FID: 23.01.20) for all units in the Rental Information section. Note: If the Income Approach is included in the report, also displays in 24.022
Other Real Property Rental Income				
23.01.22	No label	2000.0022	AdditionalRentalIncomeType	Always displays
23.01.23	No label	2000.0025	MonthlyEstimatedAdditionalIncomeAmount	Always displays Note: Must be 0 if AdditionalRentalIncomeType is "None"
23.01.24	Subtotal	2000.0034	TotalMonthlyEstimatedAdditionalIncomeAmount	Always displays Calculated: The sum of MonthlyEstimatedAdditionalIncomeAmount (UID: 2000.025, FID: 23.01.23) for all instances of AdditionalRentalIncomeType
23.01.25	Total	2000.0036	TotalMonthlyEstimatedIncomeAmount	Always displays Calculated: TotalMonthlyMarketRentAmount (UID: 2000.0035, FID: 23.01.21) + TotalMonthlyEstimatedAdditionalIncomeAmount (UID: 2000.0034, FID: 23.01.24)

Figure 23 - 1

Actual Income (Monthly)

Rent		
Unit 1		\$875
Unit 2		\$0
	Subtotal	\$875

Other Real Property Rental Income

None		\$0
	Subtotal	\$0
	Total	\$875

Opinion of Market Income (Monthly)

Rent		
Unit 1		\$875
Unit 2		\$925
	Subtotal	\$1,800

Other Real Property Rental Income

None		\$0
	Subtotal	\$0
	Total	\$1,800

```







<RENTAL_INFORMATIONS>
  <RENTAL_INFORMATION xlink:label = "RENTAL_INFORMATION_BLDG1_UNIT1">
    <CAR_STORAGES>...</CAR_STORAGES>
  </RENTAL_INFORMATION>
</RENTAL_INFORMATIONS>
<ROOMS>...</ROOMS>
<UNIT_RENT_SCHEDULE>
  <ActualRentPerUnitFinishedAreaAmount>1.01</ActualRentPerUnitFinishedAreaAmount>
  <FinancialRentalConcessionIndicator>false</FinancialRentalConcessionIndicator>
  <MonthToMonthLeaseIndicator>true</MonthToMonthLeaseIndicator>
  <RentControlStatusType>No</RentControlStatusType>
  <UnitChargesIncludeUtilitiesIndicator>false</UnitChargesIncludeUtilitiesIndicator>
  <UnitFurnishedIndicator>false</UnitFurnishedIndicator>
  <UnitMonthlyActualRentAmount>875</UnitMonthlyActualRentAmount>
  <UnitMonthlyMarketRentAmount>925</UnitMonthlyMarketRentAmount>
  <UnitRentedIndicator>true</UnitRentedIndicator>
</UNIT_RENT_SCHEDULE>
<RENTAL_INFORMATIONS>
  <RENTAL_INFORMATION xlink:label = "RENTAL_INFORMATION_BLDG2_UNIT2">
    <CAR_STORAGES>...</CAR_STORAGES>
  </RENTAL_INFORMATION>
</RENTAL_INFORMATIONS>
<ROOMS>...</ROOMS>
<UNIT_RENT_SCHEDULE>
  <ActualRentPerUnitFinishedAreaAmount>0</ActualRentPerUnitFinishedAreaAmount>
  <RentControlStatusType>No</RentControlStatusType>
  <UnitMonthlyActualRentAmount>0</UnitMonthlyActualRentAmount>
  <UnitMonthlyMarketRentAmount>925</UnitMonthlyMarketRentAmount>
  <UnitRentedIndicator>false</UnitRentedIndicator>
</UNIT_RENT_SCHEDULE>

```

Comparable Rental Properties







The **Comparable Rental Properties** subsection always displays when the **Rental Information** section displays. It includes a thumbnail photo and information about the subject property and each rental comparable.

- Each comparable rental represents a unit and not necessarily the entire comparable property.
- A comparable rental unit can be compared to more than one subject property unit.

Comparable Rental Properties					
 23.02.01.1	 23.02.03.1				
Subject Property 23.02.01	Comparable # 23.02.02 23.02.03 Data Source: 23.02.04 Lease Start Date: 23.02.05 Actual Rent: 23.02.06	Comparable # Data Source: Lease Start Date: Actual Rent:	Comparable # Data Source: Lease Start Date: Actual Rent:	Comparable # Data Source: Lease Start Date: Actual Rent:	Comparable # Data Source: Lease Start Date: Actual Rent:

The **Comparable Rental Properties** subsection displays in a grid with the Subject Property and up to 5 rental comparables *Comparable #* - PropertyOrdinalNumber (UID: 2000.0078, FID: 23.02.02). (Figure 23 - 2) If there are more than 5 rental comparables, display another grid with Comparables 6 - 10, 11 - 15, etc.

Figure 23 - 2

Comparable Rental Properties					
 <i>This is where the Subject Property photo would display.</i>	 <i>This is where the Rental Comparable 1 photo would display.</i>	 <i>This is where the Rental Comparable 2 photo would display.</i>	 <i>This is where the Rental Comparable 3 photo would display.</i>	 <i>This is where the Rental Comparable 4 photo would display.</i>	 <i>This is where the Rental Comparable 5 photo would display.</i>
Subject Property 12345 Holiday Hwy Surfside, HI 12345	Comparable #1 8275 Youngish St Surfside, HI 12345 Data Source: MLS 142332 Lease Start Date: 09/2019 Actual Rent: \$925	Comparable #2 1337 Stone Back Blvd Surfside, HI 12345 Data Source: MLS 425021 Lease Start Date: 08/2019 Actual Rent: \$800	Comparable #3 420 Long Ear Ave Surfside, HI 12345 Data Source: MLS 342332 Lease Start Date: 02/2020 Actual Rent: \$1,000	Comparable #4 1776 Whitecrest Rd Unit 1 Surfside, HI 12345 Data Source: MLS 442332 Lease Start Date: 10/2019 Actual Rent: \$1,300	Comparable #5 1776 Whitecrest Rd Unit 2 Surfside, HI 12345 Data Source: MLS 542332 Lease Start Date: 09/2019 Actual Rent: \$1,200

Subject Property Information

Subject property information in this subsection represents the subject property overall, regardless of how many units are included in **Rental Information**.

Rental Information: Comparable Rental Properties – Subject Property Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
23.02.01.1	No label	1400.0619	ImageCategoryType	A thumbnail of the property photo for the subject property always displays here. It is delivered with ImageCategoryType = “PropertyPhoto”. The subject property photo does not re-display in Rental Information Exhibits .
23.02.01	No label	0100.0007	AddressLineText	Redisplays from 3.000
		1200.0052	AddressUnitDesignatorType	Redisplays from 3.000 IF AddressUnitIdentifier Exists
		0100.0008	AddressUnitIdentifier	Redisplays from 3.000 IF Exists
		0100.0009	CityName	Redisplays from 3.000
		0100.0012	StateCode	Redisplays from 3.000
		0100.0011	PostalCode	Redisplays from 3.000

Comparable Property Information

Information about each comparable rental unit displays once, regardless of how many times a comparable rental unit is used in the **Comparable Rental Analysis** subsection (rental grids). Comparables in this subsection are displayed in Comparable # order.

- Information about each comparable rental unit displayed in this section must be provided in a separate instance of the PROPERTY container.
- Each instance of the PROPERTY container must include both a “ValuationUseType” and a “PropertyOrdinalNumber”.
 - “ValuationUseType” attribute must be populated as “RentalComparable”.
 - “PropertyOrdinalNumber” in PROPERTY/COMPARABLE/COMPARABLE_DETAIL must be populated with a unique, positive, whole number that is displayed next to “Comparable #” on the report.

- A combination of these 2 data elements is used to uniquely identify a comparable rental unit.
- When there is more than one unit in a property and both units are used as a comparable, details about each of these units must be provided in a separate instance of the PROPERTY container using a unique value for the “PropertyOrdinalNumber”.

For example, in the above snippet, comparable #4 and #5 are 2 units in the same property. Therefore, information about each of these units (information displayed in **Comparable Rental Properties** subsection and **Comparable Rental Analysis** subsection) must be provided in a separate instance of the PROPERTY container.

Rental Information: Comparable Rental Properties – Comparable Property Information				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
23.02.03.01	No label	1400.0651	ImageCategoryType	A thumbnail of the property photo for the comparable unit displays when provided. It is delivered with ImageCategoryType = “PropertyPhoto”. When applicable, photo redisplay in Rental Information Exhibits .
23.02.02	Comparable #	2000.0078	PropertyOrdinalNumber	Always displays. Numbered sequentially beginning at 1. Redisplays in 23.03.24 when the comparable unit is compared to a subject property unit.
23.02.03	No label	2000.0061	AddressLineText	Always displays
		2000.0117	AddressUnitDesignatorType	Display when AddressUnitIdentifier Exists
		2000.0062	AddressUnitIdentifier	Display if exists
		2000.0063	CityName	Always displays
		2000.0065	StateCode	
		2000.0064	PostalCode	
23.02.04	Data Source:	0700.0125	DataSourceType	Always displays Separate multiple data sources with “ ”
		1800.0347	DataSourceIdentifier	Display when DataSourceType = “MLS” OR if Exists Display DataSourceType and DataSourceIdentifier in the same cell. Separate multiple data sources with “ ”
23.02.05	Lease Start Date:	2000.0038	LeaseStartDate	Display if exists
23.02.06	Actual Rent:	2000.0041	UnitMonthlyActualRentAmount	Always displays

Comparable Rental Analysis

The **Comparable Rental Analysis** subsection displays when the **Rental Information** section displays. It includes all subject property units with UnitIncludedInRentScheduleIndicator (UID: 0700.0065, FID: *Not on report*) = "true".

Comparable Rental Analysis								
	Subject 23.03.01[Unit Identifier]	Comparables			Subject [Unit Identifier]	Comparables		
		#23.03.24	#	#		#	#	#
Proximity to Subject		23.03.25						
Neighborhood Name	23.03.02	23.03.26						
Project Name	23.03.03	23.03.27						
Project Common Amenities/Services	23.03.04	23.03.28						
Site Influence	23.03.05	23.03.29						
View from Unit	23.03.06	23.03.30						
Floor Number	23.03.07	23.03.31						
Site Size	23.03.08	23.03.32						
Grade Level	23.03.09	23.03.33						
Interior Condition	23.03.10	23.03.34						
Bedrooms	23.03.11	23.03.35						
Baths - Full Half	23.03.12	23.03.36						
Finished Area	23.03.13	23.03.37						
Furnished	23.03.14	23.03.38						
Utilities/Services Included	23.03.15	23.03.39						
Rent Control	23.03.16	23.03.40						
Rent Concessions	23.03.17	23.03.41						
Vehicle Storage Spaces	23.03.18	23.03.42						
23.03.19	23.03.20	23.03.43						
Summary								
Rent Per Finished Area	23.03.21	23.03.44						
Actual Rent	23.03.22	23.03.45						
Overall Comparison to Subject		23.03.46						
Adjusted Rent		23.03.47						
Opinion of Market Rent	23.03.23							
Comparable Weight		23.03.48						

Unit to Unit Comparison

The **Comparable Rental Analysis** grid reflects a unit-to-unit comparison instead of a property-to-property comparison. Comparable units must be provided for each subject unit that is included in the **Rental Information** section (UnitIncludedInRentScheduleIndicator (UID: 0700.0065, FID: *Not on report*) is “true”).

- Each comparable represents a unit and not necessarily the entire property.
 - The Comparable # - PropertyOrdinalNumber (UID: 2000.0078, FID: *23.02.02, 23.03.24*) references the comparable unit in the **Comparable Rental Properties** subsection, and not the column order in the grid.
 - A comparable unit may be compared to more than one subject unit. Identification of which comparable unit(s) are being compared to which subject unit(s) is done using an arcrole (for details see [Rental Information – Arcrole Relationship](#)).
- Each subject property unit in **Rental Information** (UnitIncludedInRentScheduleIndicator (UID: 0700.0065, FID: *Not on report*) = "true"):
 - Has its own “rental grid”, to reflect the unit-to-unit comparison.
 - Can have between 3 and 7 comparable units per subject property unit.
- Each subject property unit in **Rental Information** (UnitIncludedInRentScheduleIndicator (UID: 0700.0065, FID: *Not on report*) = "true"):
 - Has its own “rental grid” to reflect the unit-to-unit comparison.
 - Can have between 3 and 7 comparable units per subject property unit.

The display varies depending on how many subject property units are displaying in **Rental Information**, and how many comparables each subject property unit has.

Example 1: One Subject Unit with 4 Rental Comparables (Figure 23- 3)

If there is one subject unit in **Rental Information** with 3 rental comparable units:

- Display the subject unit and the 4 rental comparable units in a single grid.
- Display Comp #s in numerical order.

Figure 23 - 3

Comparable Rental Analysis

	Subject	Comparables			
		#1	#2	#3	#4
Proximity to Subject		0.25 Miles NE	0.2 Miles W	1.5 Miles E	1.7 Miles E
Project Name	Grammy Gold	Grammy Gold	Grammy Gold	Platinum Records	Platinum Records
Project Common Amenities/Services	Clubhouse Club Membership Gated Community Inground Pool Snow Removal Trash Removal	Similar	Similar	Inferior	Inferior
View from Unit	Golf Course Residential	Similar	Similar	Inferior	Inferior
Site Size	13,939 Sq. Ft.	13,400 Sq. Ft.	14,230 Sq. Ft.	13,800 Sq. Ft.	12,989 Sq. Ft.
Interior Condition	C1	C2	C2	C2	C2
Bedrooms	3	3	4	3	4
Baths - Full Half	2 1	2 1	3 0	2 1	2 1
Finished Area	2,784 Sq. Ft.	2,705 Sq. Ft.	2,810 Sq. Ft.	2,905 Sq. Ft.	2,695 Sq. Ft.
Vehicle Storage Spaces	Driveway 4 Garage 3	Similar	Similar	Similar	Similar
Summary					
Rent Per Finished Area	\$0	\$1.29	\$1.28	\$1.15	\$1.19
Actual Rent	\$0	\$3,500	\$3,600	\$3,350	\$3,200
Overall Comparison to Subject		Similar	Similar	Similar	Similar
Adjusted Rent		\$3,500	\$3,400	\$3,575	\$3,525
Opinion of Market Rent	\$3,500				
Comparable Weight		Most	Most	Less	Less

Example: Multiple Subject Units, each with 3 Rental Comparables (Figure 23- 4)

If there are multiple subject units in **Rental Information**, each with 3 rental comparables:

- Display 2 grids (2 subject units and their rental comparable units) going across the page. (Figure 23 - 4)
 - Display additional grids (additional subject property units and their rental comparable units) underneath.
 - Display applicable Comp #s for each subject property units in numerical order.

Figure 23 - 4

Comparable Rental Analysis											
	Subject	Comparables			Subject	Comparables					
	Unit 1	#1	#2	#3	Unit 2	#1	#4	#5			
Proximity to Subject		0.4 Miles N	0.4 Miles SE	1 Miles W		0.4 Miles N	0.5 Miles NE	0.5 Miles NE			
Neighborhood Name	Hawaiian Vista	Bay Hills	Hillview	Bayville	Hawaiian Vista	Bay Hills	Hillview Gardens	Hillview Gardens			
Site Influence	Busy Roadway	Similar	Similar	Similar	Busy Roadway	Similar	Similar	Similar			
View from Unit	Residential	Similar	Similar	Superior	Residential	Similar	Similar	Similar			
Site Size	11,997 Sq. Ft.	43,560 Sq. Ft.	8,250 Sq. Ft.	15,000 Sq. Ft.	11,997 Sq. Ft.	43,560 Sq. Ft.	12,000 Sq. Ft.	12,000 Sq. Ft.			
Interior Condition	C4	C4	C4	C4	C4	C4	C3	C4			
Bedrooms	2	2	2	3	2	2	2	3			
Baths - Full Half	1 0	1 0	1 0	2 0	1 0	1 0	1 0	2 0			
Finished Area	864 Sq. Ft.	864 Sq. Ft.	820 Sq. Ft.	1,056 Sq. Ft.	864 Sq. Ft.	864 Sq. Ft.	900 Sq. Ft.	1,260 Sq. Ft.			
Furnished	No	No	No	No	—	No	No	No			
Utilities/Services Included	No	No	No	No	No	No	No	No			
Rent Control	No	No	No	No	No	No	No	No			
Rent Concessions	No	No	No	No	—	No	No	No			
Vehicle Storage Spaces	Driveway 6	Superior	Superior	Similar	Carport 2	Similar	Similar	Inferior			
Summary											
Rent Per Finished Area	\$1.01	\$1.07	\$0.98	\$0.95	\$0	\$1.07	\$1.44	\$0.95			
Actual Rent	\$875	\$925	\$800	\$1,000	\$0	\$925	\$1,300	\$1,200			
Overall Comparison to Subject		Similar	Similar	Superior		Similar	Superior	Superior			
Adjusted Rent		\$900	\$800	\$900		\$925	\$900	\$850			
Opinion of Market Rent	\$875				\$925						
Comparable Weight		Most	Less	Less		Most	Less	Less			

Units with more than 3 Rental Comparables (Figure 23- 5)

If any unit in **Rental Information** has between 4 and 7 rental comparables:

- Display each subject property unit and its comparable units in a single grid.
- If there are multiple units in **Rental Information**, display the next subject unit's grid underneath.
- Display applicable Comp #s for each subject property unit in numerical order.

Example:

- Comp #s used in this example are the PropertyOrdinalNumber (UID: 2000.0078, FID: 23.02.02, 23.03.24) from the **Comparable Rental Properties** subsection.
- 2 subject units in **Rental Information**, each with the maximum of 7 rental comparables.
- There are 9 rental comparables overall, 7 compared to each subject property unit. (Figure 23 - 4)
 - Comps 1, 2, 5, 8, and 9 are used for both subject property units
 - Comps 3 and 6 are only used for Unit 1
 - Comps 4 and 7 are only used for Unit 2.

Figure 23-5

Comparable Rental Analysis								
	Subject Unit 1	Comparables						
		#1	#2	#3	#5	#6	#8	#9
Proximity to Subject		1.5 Miles E	0.25 Miles W	0.25 Miles S	0.25 Miles N	0.75 Miles W	1.25 Miles E	0.50 Miles W
Project Name	Grammy Gold	Grammy Silver	Grammy Gold	Grammy Gold	Grammy Gold	Grammy Gold	Grammy Silver	Grammy Gold
Project Common Amenities/Services	Inground Pool Trash Removal Snow Removal	Superior	Similar	Similar	Similar	Similar	Superior	Similar
View from Unit	Residential	Inferior	Similar	Similar	Similar	Similar	Inferior	Similar
Floor Number	5	6	1	3	9	8	4	2
Site Size	13,939 Sq. Ft.	13,839 Sq. Ft.	11,989 Sq. Ft.	11,900 Sq. Ft.	14,939 Sq. Ft.	13,033 Sq. Ft.	12,000 Sq. Ft.	13,839 Sq. Ft.
Interior Condition	C2	C3	C2	C2	C2	C2	C3	C2
Bedrooms	3	4	3	2	4	3	3	3
Baths - Full Half	2 1	2 1	3 1	2 1	3 1	2 1	3 0	2 1
Finished Area	2,784 Sq. Ft.	3,000 Sq. Ft.	2,700 Sq. Ft.	1,984 Sq. Ft.	2,184 Sq. Ft.	1,984 Sq. Ft.	3,184 Sq. Ft.	2,784 Sq. Ft.
Utilities/Services Included	Yes	No	Yes	Yes	Yes	Yes	No	Yes

	Subject Unit 2	Comparables						
		#1	#2	#4	#5	#7	#8	#9
Proximity to Subject		1.5 Miles E	0.25 Miles W	0.25 Miles S	0.25 Miles N	0.75 Miles W	1.25 Miles E	0.50 Miles W
Project Name	Grammy Gold	Grammy Silver	Grammy Gold	Grammy Silver	Grammy Gold	Grammy Silver	Grammy Silver	Grammy Gold
Project Common Amenities/Services	Trash Removal Snow Removal	Superior	Similar	Inferior	Similar	Inferior	Superior	Similar
View from Unit	Residential	Inferior	Similar	Superior	Similar	Superior	Inferior	Similar
Floor Number	5	6	1	3	9	8	4	2
Site Size	14,939 Sq. Ft.	13,839 Sq. Ft.	12,989 Sq. Ft.	13,900 Sq. Ft.	14,939 Sq. Ft.	151,033 Sq. Ft.	13,000 Sq. Ft.	14,839 Sq. Ft.
Interior Condition	C3	C3	C4	C2	C4	C2	C4	C2
Bedrooms	3	4	3	4	4	3	4	3
Baths - Full Half	2 1	2 1	3 1	3 1	3 1	2 1	3 0	2 1

Heading at the top of each Comparable Rental Analysis

The heading at the top of each rental comparison grid provides context as to the subject property unit and its associated rental comparable units.

Rental Information: Comparable Rental Analysis – Column Heading at the top of each Rental Comparison Grid				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
23.03.01	Subject	0700.0114	UnitIdentifier	If populated, redisplay from 23.01.01, 23.01.12, and 23.01.19.
23.03.24	#	2000.0078	PropertyOrdinalNumber	For each rental comparable being compared to the subject unit, redisplay from 23.02.02. Display comparables in numerical order, left to right.

Rows in Comparable Rental Analysis

Reference “Supplement – Approaches to Value Grids” spreadsheet for more information.

Comparison to Subject Unit

Some features (rows) in **Comparable Rental Analysis** require a comparison to the subject unit (Similar, Superior, Inferior) instead of reporting the specific characteristics of the comparable unit. (Figure 23 - 3) These are noted in “Supplement – Approaches to Value Grids”, (Rental Comp Grid tab), with a checkmark in column G.

- Project Common Amenities/Services
- Site Influence
- View from Unit
- Vehicle Storage | Spaces
- Overall Comparison to Subject

Rental Analysis Commentary

The **Rental Analysis Commentary** subsection displays when the **Rental Information** section is included. Any commentary must use ValuationCommentText (UID: 2000.0047, FID: 23.04.01) and ValuationAnalysisCategoryType (UID: 2000.0048, FID: 23.04.01) = “ComparableRental”.

Rental Analysis Commentary

23.04.01

Rental Information Exhibits

The **Rental Information Exhibits** subsection displays when the **Rental Information** section is included in the report. All text must display above the image in bold font.

Map of Rental Comparables

A map showing the subject property and all rental comparables must be provided and is delivered in the instance of PROPERTY where @ValuationUseType (UID: 0100.0043, FID: *Not on report*) = "SubjectProperty".

- The map must be delivered using ImageCategoryType (UID: 1400.0638, FID: **23.05.01.1**) = "RentalComparableMap". When it displays within the **Rental Information Exhibits** subsection the caption "Map of Rental Comparables" displays above the map in bold font.
 - The Rental Comparable Map may also be combined with other maps and displayed as one map in the **Sales Comparison Approach** section.


```

<PROPERTIES>
  <PROPERTY ValuationUseType="SubjectProperty">
    <ADDRESS>[...]</ADDRESS>
    <CAR_STORAGES>[...]</CAR_STORAGES>
    <COMPARABLE>[...]</COMPARABLE>
    <DISASTER_MITIGATION_FEATURES>[...]</DISASTER_MITIGATION_FEATURES>
    <ENERGY_EFFICIENCY_AND_GREEN>[...]</ENERGY_EFFICIENCY_AND_GREEN>
    <ENVIRONMENTAL_CONDITIONS>[...]</ENVIRONMENTAL_CONDITIONS>
    <FUNCTIONAL_ISSUES>[...]</FUNCTIONAL_ISSUES>
    <IMPROVEMENTS>[...]</IMPROVEMENTS>
    <INSPECTIONS>
      <INSPECTION>
        <IMAGES>
          <IMAGE>
            <ImageCategoryType>PropertyPhoto</ImageCategoryType>
            <ImageFileLocationIdentifier>2-4_SubjectProperty.png</ImageFileLocationIdentifier>
            <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
          </IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>
            <ImageCategoryType>SalesComparableMap</ImageCategoryType>
            <ImageFileLocationIdentifier>2-4_CompMap.png</ImageFileLocationIdentifier>
            <MimeTypeIdentifier>image/png</MimeTypeIdentifier>
          </IMAGE>
        </IMAGES>
      </INSPECTION>
    </INSPECTIONS>
  </PROPERTY>
</PROPERTIES>

```

Photos of Rental Comparables

Images for the comparable properties are delivered in the instance of PROPERTY where @ValuationUseType (UID: 2000.0094, FID: *Not on report*) = "RentalComparable" and display in this subsection with the *Comparable #* - PropertyOrdinalNumber (UID: 2000.0078 FID: **23.05.03**) in bold. The thumbnails from the **Comparable Rental Properties** subsection (FID: **23.02.02**) are redisplayed, when provided, in addition to any other comparable photos provided.

- Images of comparable properties must be delivered using ImageCategoryType (UID: 1400.0651, FID: *Not on report*) = "PropertyPhoto".
- When a comparable property has multiple images with the ImageCategoryType = "PropertyPhoto", only one displays as the thumbnail in the **Comparable Rental Properties** subsection (FID: **23.02.02**).

Additional Exhibits

- Any additional images provided for the **Rental Information** section must be delivered using ImageCategoryType (UID: 1400.0638, FID: **23.05.02.1**) = "RentalInformationExhibit".
- An image caption may be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: **23.05.02.2**), and displays above the image in bold.

Rental Information – 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.

Rental Comparable- Overall Property Information Data Source

When the data source is associated with a rental comparable, provide the relationship that joins the applicable instance of PROPERTY where the ValuationUseType = "RentalComparable".

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2000.0109	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY
2000.0110	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
2000.0111	RELATIONSHIP	@xlink:to	PROPERTY_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n
2000.0094	PROPERTY	@xlink:label	PROPERTY_n

RENTAL_INFORMATION to RENTAL_INFORMATION

Rental Grid - Identifies the comparable rental unit being compared to the subject rental unit - When the subject property has a living unit included in the rent schedule, the RENTAL_INFORMATION container from the comparable should be linked (via Arc Role) to the RENTAL_INFORMATION container of the subject unit to which it was compared.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
1400.0216	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/RENTAL_INFORMATION_IsComparableFor_RENTAL_INFORMATION
1400.0217	RELATIONSHIP	@xlink:from	RENTAL_INFORMATION_n
1400.0218	RELATIONSHIP	@xlink:to	RENTAL_INFORMATION_n
2000.0027	RENTAL_INFORMATION	@xlink:label	RENTAL_INFORMATION_n
2000.0060	RENTAL_INFORMATION	@xlink:label	RENTAL_INFORMATION_n

- For each living unit of the subject property that was included in the rent schedule, the comparables instance of the RENTAL_INFORMATION container should be linked to the RENTAL_INFORMATION container of the subject property unit to which it was compared. Such an arcrole will provide identification of which comparable unit(s) are being compared to which subject unit(s).
- When a given comparable unit is compared to more than one subject unit, the XML must contain multiple instances of the RENTAL_INFORMATION container (one instance for each comparison) within a single instance of the PROPERTY container. For example, if a given comparable unit was compared with 4 units of the subject property, then 4 instances of the RENTAL_INFORMATION container must be delivered in the same instance of the PROPERTY container representing the comparable unit. Each instance of the RENTAL_INFORMATION container from the comparable instance of the PROPERTY container must be linked to the associated subject unit to which it was compared as explained below.
 - In Figure 23 - 4, Comparable #1 is used as a comparable unit for Subject Unit 1 and Subject Unit 2. In such a scenario, a single instance of the PROPERTY container (representing Comparable #1) must be delivered with two instances of the RENTAL_INFORMATION container, as shown below.

```

<PROPERTY ValuationUseType="RentalComparable" xlink:label="PROPERTY_RENT_COMP1">
  <ADDRESS>[...]</ADDRESS>
  <COMPARABLE>
    <COMPARABLE_DETAIL>
      <PropertyOrdinalNumber>1</PropertyOrdinalNumber>
    </COMPARABLE_DETAIL>
  </COMPARABLE>
  <IMPROVEMENTS>
    <IMPROVEMENT>
      <PROPERTY_UNITS>
        <PROPERTY_UNIT>
          <PROPERTY_UNIT_AREA>[...]</PROPERTY_UNIT_AREA>
          <PROPERTY_UNIT_DETAIL>[...]</PROPERTY_UNIT_DETAIL>
          <RENTAL_INFORMATIONS>
            <RENTAL_INFORMATION xlink:label="RENTAL_INFORMATION_RENTCOMP1_SUBJECTUNIT1">
              <RENTAL_COMPARISON>
                <RENTAL_COMPARISON_DETAIL>
                  <CarStoragesComparisonType>Similar</CarStoragesComparisonType>
                  <ComparableWeightType>Most</ComparableWeightType>
                  <RentalUnitAdjustedRentAmount>900</RentalUnitAdjustedRentAmount>
                  <RentalUnitToSubjectComparisonType>Similar</RentalUnitToSubjectComparisonType>
                  <SiteInfluencesComparisonType>Similar</SiteInfluencesComparisonType>
                  <ViewsComparisonType>Similar</ViewsComparisonType>
                </RENTAL_COMPARISON_DETAIL>
              </RENTAL_COMPARISON>
            </RENTAL_INFORMATION>
            <RENTAL_INFORMATION xlink:label="RENTAL_INFORMATION_RENTCOMP1_SUBJECTUNIT2">
              <RENTAL_COMPARISON>
                <RENTAL_COMPARISON_DETAIL>
                  <CarStoragesComparisonType>Similar</CarStoragesComparisonType>
                  <ComparableWeightType>Most</ComparableWeightType>
                  <RentalUnitAdjustedRentAmount>925</RentalUnitAdjustedRentAmount>
                  <RentalUnitToSubjectComparisonType>Similar</RentalUnitToSubjectComparisonType>
                  <SiteInfluencesComparisonType>Similar</SiteInfluencesComparisonType>
                  <ViewsComparisonType>Similar</ViewsComparisonType>
                </RENTAL_COMPARISON_DETAIL>
              </RENTAL_COMPARISON>
            </RENTAL_INFORMATION>
          </RENTAL_INFORMATIONS>
          <UNIT_RENT_SCHEDULE>
            <RentControlStatusType>No</RentControlStatusType>
            <UnitFurnishedIndicator>false</UnitFurnishedIndicator>
            <UnitMonthlyActualRentAmount>925</UnitMonthlyActualRentAmount>
          </UNIT_RENT_SCHEDULE>
        </PROPERTY_UNIT>
      </PROPERTY_UNITS>
    </IMPROVEMENT>
  </IMPROVEMENTS>
</PROPERTY>

```

- The RENTAL_INFORMATION container (with xlink:label="RENTAL_INFORMATION_RENTCOMP1_SUBJECTUNIT1") was compared to Subject Unit 1 (with xlink:label="RENTAL_INFORMATION_BLDG1_UNIT1") located in building 1. The arcrole must establish the relationship between Comparable #1 and Subject Unit 1 as follows.

```

<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/RENTAL_INFORMATION_IsComparableFor_RENTAL_INFORMATION" xlink:from =
"RENTAL_INFORMATION_RENTCOMP1_SUBJECTUNIT1" xlink:to = "RENTAL_INFORMATION_BLDG1_UNIT1"/>

```

- The RENTAL_INFORMATION container (in Comparable #1) with xlink:label="RENTAL_INFORMATION_RENTCOMP1_SUBJECTUNIT2" was compared to Subject Unit 2 (with xlink:label="RENTAL_INFORMATION_BLDG2_UNIT2") located in building 2. The arcrole must establish the relationship between Comparable #1 and Subject Unit 2 as follows.

```





<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/RENTAL_INFORMATION_IsComparableFor_RENTAL_INFORMATION" xlink:from =
"RENTAL_INFORMATION_RENTCOMP1_SUBJECTUNIT2" xlink:to = "RENTAL_INFORMATION_BLDG2_UNIT2"/>

```

24 Income Approach

Overview

The **Income Approach** section includes information about Gross Rent Multiplier (GRM) comparables, market rent, and the Gross Rent Multiplier. This section provides space for additional commentary and exhibits.

Income Approach				
Gross Rent Multiplier Comparables				
	Subject Property	Comparable # 24.008	Comparable #	Comparable #
Property Address	24.000  24.000.1	24.009  24.009.1		
Data Source		24.010		
Proximity to Subject		24.011		
Units Excluding ADUs	24.001	24.012		
Accessory Dwelling Units	24.002	24.013		
Gross Building Finished Area	24.003	24.014		
Rent Control	24.004	24.015		
24.005	24.006	24.016		
Sale Price		24.017		
Sale Date		24.018		
Gross Monthly Rent	24.007	24.019		
Gross Rent Multiplier		24.020		
Comparable Weight		24.021		
Indicated Value by Income Approach				
24.022 Total Monthly Market Rent × 24.023 Gross Rent Multiplier = 24.024 Indicated Value by Income Approach				

Data Mapping and PDF Rendering Information

This section contains the following subsections (gray bars) that always display:

- Gross Rent Multiplier Comparables
- Indicated Value by Income Approach
- Income Approach Commentary
- Income Approach Exhibits


The section displays when IncomeApproachIndicator (UID: 1000.0030, FID: *Not on report*) = "true". When there is an **Income Approach** included in the appraisal, **Rental Information** section is required.

Gross Rent Multiplier Comparables

The **Gross Rent Multiplier Comparables** subsection provides detailed information about the comparable properties used to determine the Gross Rent Multiplier for the subject property – GrossRentMultiplierFactorNumber (UID: 1200.0003, FID: *24.023*).

- There must be at least 3 GRM comparables.
- A thumbnail must display for each GRM comparable.
- Display the subject property column and 3 GRM comparables in one grid.
- When there are more than 3 GRM comparables, the row headers and the Subject Property columns repeat, followed by “Comparable #” repeating as necessary for additional comparables. (Figure 24 - 1)

Figure 24 - 1

Gross Rent Multiplier Comparables		
	Subject Property	Comparable #4
Property Address	12345 Holiday Hwy Surfside, HI 12345	16-204 Whitecrest Dr Surfside, HI 12345
	 <i>This is where the Subject Property photo would display.</i>	 <i>This is where the GRM Comparable 1 photo would display.</i>

Reference “Supplement – Approaches to Value Grids” spreadsheet for more information about the rows in the GRM comparison grid.

Indicated Value by Income Approach

The **Indicated Value by Income Approach** subsection always displays when the **Income Approach** section is included.

Indicated Value by Income Approach				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
24.022	Total Monthly Market Rent	2000.0035	TotalMonthlyMarketRentAmount	Always displays Note: Also displays in 23.01.21
24.023	x Gross Rent Multiplier	1200.0003	GrossRentMultiplierFactorNumber	Always displays This number must be > 0
24.024	= Indicated Value by Income Approach	1200.0004	ValueIndicatedByIncomeApproachAmount	Always displays Calculated: TotalMonthlyMarketRentAmount x GrossRentMultiplierFactorNumber

Income Approach Commentary

The **Income Approach Commentary** subsection always displays when the **Income Approach** section is included. Comments must use IncomeAnalysisCommentDescription (UID: 1200.0007, FID: 24.025).

Income Approach Commentary

24.025

Income Approach Exhibits

The **Income Approach Exhibits** subsection always displays when **Income Approach** section is included. All text must display above the image in bold font.

Map of GRM Comparables

A map showing the subject property and all GRM comparables must be provided and is delivered in the instance of PROPERTY where @ValuationUseType (UID: 0100.0043, FID: *Not on report*) = "SubjectProperty".

- The map must be delivered using ImageCategoryType (UID: 1400.0638, FID: 24.026.1) = "GrossRentMultiplierComparableMap". When it displays in the **Income Approach Exhibits** subsection the caption "Map of GRM Comparables" displays above the map in bold font.
 - The Map of GRM Comparables may also be combined with other maps and displayed as one map in the **Sales Comparison Approach** section.


```

<PROPERTIES>
  <PROPERTY ValuationUseType="SubjectProperty">
    <ADDRESS>[...]</ADDRESS>
    <CAR_STORAGES>[...]</CAR_STORAGES>
    <COMPARABLE>[...]</COMPARABLE>
    <DISASTER_MITIGATION_FEATURES>[...]</DISASTER_MITIGATION_FEATURES>
    <ENERGY_EFFICIENCY_AND_GREEN>[...]</ENERGY_EFFICIENCY_AND_GREEN>
    <ENVIRONMENTAL_CONDITIONS>[...]</ENVIRONMENTAL_CONDITIONS>
    <FUNCTIONAL_ISSUES>[...]</FUNCTIONAL_ISSUES>
    <IMPROVEMENTS>[...]</IMPROVEMENTS>
    <INSPECTIONS>
      <INSPECTION>
        <IMAGES>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>
            <ImageCategoryType>SalesComparableMap</ImageCategoryType>
            <ImageFileLocationIdentifier>2-4_CompMap.png</ImageFileLocationIdentifier>
            <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
          </IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>[...]</IMAGE>
          <IMAGE>
            <ImageCategoryType>RentalComparableMap</ImageCategoryType>
            <ImageFileLocationIdentifier>2-4_RentCompMap.png</ImageFileLocationIdentifier>
            <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
          </IMAGE>
          <IMAGE>
            <ImageCategoryType>GrossRentMultiplierComparableMap</ImageCategoryType>
            <ImageFileLocationIdentifier>2-4_GRMMap.png</ImageFileLocationIdentifier>
            <MIMETypeIdentifier>image/png</MIMETypeIdentifier>
          </IMAGE>
        </IMAGES>
      </INSPECTION>
    </INSPECTIONS>
  </PROPERTY>
</PROPERTIES>

```

Photos of GRM Comparables

Photos of the comparable properties are delivered in the instance of PROPERTY where @ValuationUseType (UID: 2000.0016, FID: *Not on report*) = “GrossRentMultiplierComparable” and display in this subsection with the *Comparable #* - PropertyOrdinalNumber (UID: 1200.0028, FID: **24.008**) in bold. The thumbnails from the **Gross Rent Multiplier Comparables** subsection (FID: **24.009.1**) are redisplayed, in addition to any other comparable photos provided.

- Images of comparable properties must be delivered using ImageCategoryType (UID: 1400.0870, FID: *Not on report*) = “PropertyPhoto”.
- When a caption is provided in ImageCaptionCommentDescription (UID: 1400.0640, FID: **24.009.2**), it displays above the image.

- When a comparable property has multiple images with the ImageCategoryType = “PropertyPhoto” only one displays as the thumbnail in the **Gross Rent Multiplier Comparables** subsection (FID: 24.009.1).

Additional Exhibits

- Any additional images provided for the **Income Approach** section must be delivered using ImageCategoryType (UID: 1400.0638, FID: 24.027.1) = “IncomeApproachExhibit”.
- An image caption may be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 24.027.2), and displays above the image in bold.

Income Approach – 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.

DATA_SOURCE to PROPERTY

When the data source is associated with a gross rent multiplier comparable, provide the relationship that joins to the applicable instance of PROPERTY where the ValuationUseType = "GrossRentMultiplierComparable".

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
1200.0044	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY
1200.0045	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
1200.0046	RELATIONSHIP	@xlink:to	PROPERTY_n
2000.0016	PROPERTY	@xlink:label	PROPERTY_n
0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

25 Cost Approach

Overview

The **Cost Approach** section includes cost estimates of the land value, cost of constructing dwellings and outbuildings, and the appropriate amount of depreciation. This section provides space for additional commentary and exhibits.

Cost Approach

Indicated Value by Cost Approach		25.000
Depreciated Cost of Dwellings		25.001
Depreciated Cost of Outbuildings		25.002
As Is Value of Site Improvements		25.003
Opinion of Site Value		25.004
Depreciated Cost - Dwelling - [Structure Identifier]		25.005
25.006	25.007 @ 25.008	25.009
Physical Depreciation	25.010	25.011
Functional Depreciation	25.012	25.013
External Depreciation	25.014	25.015
Total Depreciation		25.016
Manufactured Home Delivery, Installation, and Set Up		25.017
Total		25.018
Remaining Economic Life	25.019	
Effective Age	25.020	
Commentary on Remaining Economic Life	25.021	
Commentary on Effective Age	25.022	

Depreciated Cost - Outbuilding - [Outbuilding Type] 25.023

25.024	25.025 @ 25.026	25.027
Physical Depreciation	25.028	25.029
Functional Depreciation	25.030	25.031
External Depreciation	25.032	25.033
Total Depreciation		25.034
Manufactured Home Delivery, Installation, and Set Up		25.035
Total		25.036

As Is Value of Site Improvements

Description	Amount
25.037	25.038
	Total 25.039

Site Value

Primary Site Valuation Method 25.040	Opinion of Site Value 25.041
---	-------------------------------------

Land Comparables

#	Address	County	Data Source	Assessor Parcel Number (APN)	Site Size	Sale Date	Price
25.042	25.043	25.044	25.045	25.046	25.047	25.048	25.049

Reconciliation of Site Value 25.050

General Description			
Cost Type	25.051	Cost Method	25.055
Cost Data Source	25.052	Depreciation Method	25.056
Quality Rating	25.053		
Effective Date	25.054		
Cost Approach Commentary			
25.057			
Cost Approach Exhibits			
25.058.1 25.058.2		25.059.1 25.059.2	

Data Mapping and PDF Rendering Information

The **Cost Approach** section displays when CostApproachIndicator (UID: 1000.0027, FID: *Not on report*) = “true”.

Indicated Value by Cost Approach

The **Indicated Value by Cost Approach** subsection is a summary of the cost approach. The fields are populated based on data in the subsections that follow. They are not directly entered by the appraiser.

The **Indicated Value by Cost Approach** subsection displays when the **Cost Approach** section is included. (Figure 25 - 1)

- *Indicated Value by Cost Approach* - ValueIndicatedByCostApproachAmount (UID: 1300.0001, FID: 25.000)
 - Displays in the subsection header
 - Calculated: Depreciated Cost of Dwellings + Depreciated Cost of Outbuildings + As-Is Value of Other Site Improvements + Opinion of Site Value
- *Depreciated Cost of Dwellings* - DepreciatedCostDwellingsTotalAmount (UID: 1100.0026, FID: 25.001)
 - Total depreciation for all dwellings
 - Calculated: Sum of ImprovementEstimatedTotalCostAmount (UID: 1100.0053, FID: 25.018) for all dwellings
- *Depreciated Cost of Outbuildings* - DepreciatedCostOutbuildingsTotalAmount (UID: 1100.0027, FID: 25.002)

- Total depreciation for all outbuildings
 - Do not display when there are no outbuildings
 - Calculated: Sum of ImprovementEstimatedTotalCostAmount (UID: 1100.0084, FID: 25.036) for all outbuildings in the **Cost Approach**.
- *As Is Value of Site Improvements* – SiteOtherImprovementsAsIsAmount (UID: 1100.0032, FID: 25.003)
 - Deliver even if the value is zero
- *Opinion of Site Value* - SiteEstimatedValueAmount (UID: 1100.0030, FID: 25.004)
 - Deliver even if the value is zero

Figure 25 - 1

Cost Approach	
Indicated Value by Cost Approach	
	\$464,000
Depreciated Cost of Dwellings	\$154,500
Depreciated Cost of Outbuildings	\$23,500
As Is Value of Site Improvements	\$36,000
Opinion of Site Value	\$250,000

Depreciated Cost – Dwelling – [Structure Identifier]

The **Depreciated Cost – Dwelling** subsection displays when CostApproachIndicator = "true".

Depreciated Cost - Dwelling - [Structure Identifier]		25.005
25.006	25.007 @ 25.008	25.009
Physical Depreciation	25.010	25.011
Functional Depreciation	25.012	25.013
External Depreciation	25.014	25.015
Total Depreciation		25.016
Manufactured Home Delivery, Installation, and Set Up		25.017
Total		25.018
Remaining Economic Life	25.019	
Effective Age	25.020	
Commentary on Remaining Economic Life	25.021	
Commentary on Effective Age	25.022	

Dwelling

- When *Dwellings Containing Units* - DwellingCount (UID: 0100.0056, FID: 3.007) = 1
 - The subsection header displays as **Depreciated Cost – Dwelling**

Structure Identifier

- When *Dwellings Containing Units* - DwellingCount (UID: 0100.0056, FID: 3.007) > 1:
 - The subsection header displays as **Depreciated Cost – Dwelling – [Structure Identifier]**
 - *Structure Identifier* - StructureIdentifier (UID: 0300.0101, FID: 25.005) when applicable, re-displays, from *Structure Identifier* (UID: 0300.0101, FID: 8.000) from the **Dwelling Exterior** section
 - The dwellings must be linked through an arcrole

Replacement or Reproduction Cost for Each Dwelling

Information displays for each dwelling (Figure 25 - 2):

- *Area Type* - ReplacementOrReproductionCostAreaType (UID: 1100.0042, FID: 25.006) - this indicates the area to reproduce or replace. The selection made from the enumerated list will become the row header.
 - Each area indicated displays on a separate row.
 - If multiple areas, display the area with the highest dollar amount first.
- *Area Size* - ReplacementOrReproductionCostAreaMeasure (UID: 1100.0039, FID: 25.007) is required for each area type and displays in the center column before “@”.
- This value must include the unit of measure (Sq. Ft.) – UnitOfMeasureType.
- *Replacement or Reproduction Cost per Unit of Measure* - PricePerAreaAmount (UID: 1100.0040, FID: 25.008) is after “@” and indicates the cost per square foot
- *Area Type Cost* - ReplacementOrReproductionCostAmount (UID: 1100.0041, FID: 25.009) is the total cost for the line item.
 - Calculated: *Area Size* - ReplacementOrReproductionCostAreaMeasure (UID: 1100.0039, FID: 25.007) multiplied by *Replacement or Reproduction Cost per Unit of Measure* - PricePerAreaAmount (UID: 1100.0040, FID: 25.008)

Figure 25 - 2

Depreciated Cost - Dwelling		
Above Grade Finished Area	1,568 Sq. Ft. @ \$121.25	\$190,120
Attached Garage	400 Sq. Ft. @ \$50.00	\$20,000
Total Depreciation		\$(17,710)
Manufactured Home Delivery, Installation, and Set Up		\$9,000
Total		\$201,410
<hr/>		
Remaining Economic Life	45 years	
Effective Age	1-5 years	
<hr/>		
Commentary on Effective Age The subject has an actual age of 2 years and was manufactured, and installed on site, in 2020. Effective age is estimated at 1–5 years.		


```

<REPLACEMENT_REPRODUCTION_COSTS>
  <REPLACEMENT_REPRODUCTION_COST>
    <PricePerAreaAmount>121.25</PricePerAreaAmount>
    <ReplacementOrReproductionCostAmount>190120</ReplacementOrReproductionCostAmount>
    <ReplacementOrReproductionCostAreaMeasure AreaUnitOfMeasureType = "SquareFeet">1568</ReplacementOrReproductionCostAreaMeasure>
    <ReplacementOrReproductionCostAreaType>StandardFinishedAreaAboveGrade</ReplacementOrReproductionCostAreaType>
  </REPLACEMENT_REPRODUCTION_COST>
  <REPLACEMENT_REPRODUCTION_COST>
    <PricePerAreaAmount>50.00</PricePerAreaAmount>
    <ReplacementOrReproductionCostAmount>20000</ReplacementOrReproductionCostAmount>
    <ReplacementOrReproductionCostAreaMeasure AreaUnitOfMeasureType = "SquareFeet">400</ReplacementOrReproductionCostAreaMeasure>
    <ReplacementOrReproductionCostAreaType>AttachedGarage</ReplacementOrReproductionCostAreaType>
  </REPLACEMENT_REPRODUCTION_COST>
</REPLACEMENT_REPRODUCTION_COSTS>

```

Depreciated Cost - Dwelling

- The itemized depreciation (6 data points) or the total depreciation is required for each dwelling (Figure 25 - 3):
 - Itemized depreciation (percent and dollar amount)
 - *Physical Depreciation*
 - DepreciationPhysicalAmount (UID: 1100.0050, FID: 25.011)
 - Calculated: DepreciationPhysicalPercent * The sum of all occurrences of ReplacementOrReproductionCostAmount
 - Mutually exclusive with total depreciation. If not 0, display as a negative number and round to the nearest dollar
 - DepreciationPhysicalPercent (UID: 1100.0051, FID: 25.010)
 - Deliver (even if the value is zero) as a positive number in the following format: nn.## (e.g., a value of 25.10 represents 25.10%).
 - *Functional Depreciation*
 - DepreciationFunctionalAmount (UID: 1100.0048, FID: 25.013)
 - Calculated: DepreciationFunctionalPercent * The sum of all occurrences of ReplacementOrReproductionCostAmount
 - Mutually exclusive with total depreciation. If not 0, display as a negative number and round to the nearest dollar.
 - DepreciationFunctionalPercent (UID: 1100.0049, FID: 25.012)

- Deliver (even if the value is zero) as a positive number in the following format: nn.## (e.g., a value of 25.10 represents 25.10%).
- *External Depreciation*
 - DepreciationExternalAmount (UID: 1100.0046, FID: 25.015)
 - Calculated: $\text{DepreciationExternalPercent} * \text{The sum of all occurrences of ReplacementOrReproductionCostAmount}$
 - Mutually exclusive with total depreciation. If not 0, display as a negative number, and round to the nearest dollar.
 - DepreciationExternalPercent (UID: 1100.0047, FID: 25.014)
 - Deliver (even if the value is zero) as a positive number in the following format: nn.## (e.g., a value of 25.10 represents 25.10%).
 - Total Depreciation - DepreciationTotalAmount (UID: 1100.0045, FID: 25.016)
 - Mutually exclusive with physical depreciation, external depreciation, and functional depreciation. Deliver even if the value is zero. If not 0, display as a negative number, and round to the nearest dollar.
 - This is an aggregate number representing the sum of physical, functional, and external depreciation.
- Manufactured Home Delivery Installation and Setup - ManufacturedHomeInstallationCostAmount (UID: 1100.0038, FID: 25.017) displays
 - When CostApproachIndicator = "true" AND (ConstructionMethodType = "Manufactured" OR OutbuildingType = "ManufacturedHome")
 - Cannot be delivered as zero.
- *Total* – Display ImprovementEstimatedTotalCostAmount (UID: 1100.0053, FID: 25.018) when CostApproachIndicator = "true"
 - Calculated for the dwelling as follows: $((\text{sum of all 'ReplacementOrReproductionCostAmount'}) + \text{'ManufacturedHomeInstallationCostAmount' (if applicable)} - ((\text{DepreciationPhysicalAmount} + \text{DepreciationFunctionalAmount} + \text{DepreciationExternalAmount}) \text{ or } \text{DepreciationTotalAmount}))$

Figure 25 - 3

Depreciated Cost - Dwelling			
Above Grade Finished Area	1,600 Sq. Ft. @	\$171.85	\$274,960
Attached Garage	400 Sq. Ft. @	\$50.00	\$20,000
Physical Depreciation	7%		\$(20,647)
Functional Depreciation	5%		\$(14,748)
External Depreciation	0%		\$0
Total			\$259,565

Remaining Economic Life and Effective Age for Dwelling

Display “years” following the number.

- *Remaining Economic Life* - EstimatedRemainingEconomicLifeYearsCount (UID: 0300.0041, FID: 25.019) displays
 - When (ImprovementType = "Dwelling" AND CostApproachIndicator = "true")
- Commentary on Remaining Economic Life - EstimatedRemainingEconomicLifeDescription (UID: 0300.0040, FID: 25.021) displays
 - When EstimatedRemainingEconomicLifeYearsCount < 30 OR Exists
 - If not provided, do not display
- Effective Age displays as a range or a single number. EffectiveAgeYearsCount is mutually exclusive with EffectiveAgeRangeHighYearsCount and EffectiveAgeRangeLowYearsCount.
 - Display the Age Range
 - EffectiveAgeRangeHighYearsCount (UID: 0300.0037, FID: 25.020)
 - EffectiveAgeRangeLowYearsCount (UID: 0300.0038, FID: 25.020)
 - When (ImprovementType = "Dwelling" AND CostApproachIndicator = "true" AND EffectiveAgeYearsCount is not provided)
 - Display the Age
 - EffectiveAgeYearsCount (UID: 0300.0039, FID: 25.020)

- When (ImprovementType = "Dwelling" AND CostApproachIndicator = "true" AND EffectiveAgeRangeHighYearsCount is not provided AND EffectiveAgeRangeLowYearsCount is not provided)
- Commentary on Effective Age - EffectiveAgeDescription (UID: 0300.0036, FID: 25.022) may be provided
 - Display when (ImprovementType = "Dwelling" AND CostApproachIndicator (UID: 1000.0027, FID: *Not on report*) = "true" AND Exists) OR (ImprovementType = "Dwelling" AND CostApproachIndicator = "false" AND GovernmentAgencyAppraisalIndicator = "true")
 - If not provided, do not display

Depreciated Cost - Outbuilding - [Outbuilding Type]

The **Depreciated Cost - Outbuilding** subsection displays when CostApproachIndicator = "true" AND ImprovementType = "Outbuilding" AND OutbuildingRealPropertyIndicator (UID: 0300.0024, FID: 12.002) = "true".

Outbuilding Type

- *Outbuilding Type* - OutbuildingType (UID: 0300.0025, FID: 25.023) displays in the subsection header.
 - The table repeats for each outbuilding.
 - *Outbuilding Type* is defined, when applicable, in the **Outbuilding** section.
 - The outbuilding must be linked through an arcrole.

Replacement or Reproduction Cost for Each Outbuilding

Information displays for each outbuilding:

- *Area Type* - ReplacementOrReproductionCostAreaType (UID: 1100.0060, FID: 25.024) - this indicates the area to reproduce or replace. The selection made from the enumerated list will become the row header.
 - Each area indicated displays on a separate row.
 - If multiple areas, display the area with the highest dollar amount first.

Note: While not an enumerated value, display Garage as an option for Area Type. In the XML the ReplacementOrReproductionCostAreaType = "Other" and ReplacementOrReproductionCostAreaTypeOtherDescription = "Garage".

- *Area Size* - ReplacementOrReproductionCostAreaMeasure (UID: 1100.0057, FID: 25.025) is required for each area type and displays in the center column before "@".
 - This value must include the unit of measure (Sq. Ft.) – UnitOfMeasureType
- *Replacement or Reproduction Cost per Unit of Measure* - PricePerAreaAmount (UID: 1100.0058, FID: 25.026) is after "@" and indicates the cost per square foot.
- *Area Type Cost* - ReplacementOrReproductionCostAmount (UID: 1100.0059, FID: 25.027) is the total cost for the line item.
 - Calculated: *Area Size* - ReplacementOrReproductionCostAreaMeasure (UID: 1100.0057, FID: 25.025) multiplied by *Replacement or Reproduction Cost per Unit of Measure* - PricePerAreaAmount (UID: 1100.0058, FID: 25.026)

Depreciated Cost – Outbuilding

- The itemized depreciation (6 data points) or the total depreciation is required for each dwelling:
 - Itemized depreciation (percent and dollar amount)
 - Physical Depreciation
 - DepreciationPhysicalAmount (UID: 1100.0089, FID: 25.029)
 - Calculated: DepreciationPhysicalPercent * The sum of all occurrences of ReplacementOrReproductionCostAmount
 - Mutually exclusive with total depreciation. If not 0, display as a negative number and round to the nearest dollar.
 - DepreciationPhysicalPercent (UID: 1100.0090, FID: 25.028)

- Deliver (even if the value is zero) as a positive number in the following format: nn.## (e.g., a value of 25.10 represents 25.10%).
- Functional Depreciation
 - DepreciationFunctionalAmount (UID: 1100.0087, FID: 25.031)
 - Calculated: $\text{DepreciationFunctionalPercent} \times \text{The sum of all occurrences of ReplacementOrReproductionCostAmount}$
 - Mutually exclusive with total depreciation. If not 0, display as a negative number and round to the nearest dollar.
 - DepreciationFunctionalPercent (UID: 1100.0088, FID: 25.030)
 - Deliver (even if the value is zero) as a positive number in the following format: nn.## (e.g., a value of 25.10 represents 25.10%).
- External Depreciation
 - DepreciationExternalAmount (UID: 1100.0085, FID: 25.033)
 - Calculated: $\text{DepreciationExternalPercent} \times \text{The sum of all occurrences of ReplacementOrReproductionCostAmount}$
 - Mutually exclusive with total depreciation. If not 0, display as a negative number and round to the nearest dollar.
 - DepreciationExternalPercent (UID: 1100.0086, FID: 25.032)
 - Deliver (even if the value is zero) as a positive number in the following format: nn.## (e.g., a value of 25.10 represents 25.10%).
- Total Depreciation - DepreciationTotalAmount (UID: 1100.0091, FID: 25.034) dollar amount
 - Mutually exclusive with physical depreciation, external depreciation, and functional depreciation. Deliver even if the value is zero. If not 0, display as a negative number, and round to the nearest dollar.
 - This is an aggregate number representing the sum of physical, functional, and external depreciation.

- Manufactured Home Delivery Installation and Setup - ManufacturedHomeInstallationCostAmount (UID: 1100.0083, FID: 25.035) displays when
 - CostApproachIndicator = "true" AND ConstructionMethodType = "Manufactured"
 - Cannot be delivered as 0.
- Total – Display ImprovementEstimatedTotalCostAmount (UID: 1100.0084, FID: 25.036) when CostApproachIndicator = "true" AND ImprovementType = "Outbuilding".
 - Calculated for the outbuilding as follows: ((sum of all 'ReplacementOrReproductionCostAmount') + 'ManufacturedHomeInstallationCostAmount' (if applicable) - ((DepreciationPhysicalAmount + DepreciationFunctionalAmount + DepreciationExternalAmount) or DepreciationTotalAmount))

As-Is Value of Site Improvements

The **As-Is Value of Site Improvements** subsection displays when Amount - SiteImprovementAsIsCostAmount (UID: 1100.0035, FID: 25.038) is not null.

- Site Improvements can be itemized as individual amounts and descriptions or provided as an aggregate amount and description.
- *Description* - SiteImprovementDescription (UID: 1100.0036, FID: 25.037) must be provided for each Amount - SiteImprovementAsIsCostAmount (UID: 1100.0035, FID: 25.038). (Figure 25 - 4)
 - When sent individually each instance of amount and description will appear on separate lines in the table.
 - Cannot be delivered as zero.
- *Total* - SiteOtherImprovementsAsIsAmount (UID: 1100.0032, FID: 25.003, 25.039)
 - Calculated: The sum of all SiteImprovementAsIsCostAmount (UID: 1100.0035, FID: 25.038)
 - Cannot be delivered as zero.

Figure 25 - 4

As-Is Value of Site Improvements	
Description	Amount
Well, septic, fence, driveway and water frontage improvements	\$31,500
Total	\$31,500

```

<SITE_IMPROVEMENTS_AS_IS_COSTS>
  <SITE_IMPROVEMENTS_AS_IS_COST>
    <SiteImprovementAsIsCostAmount>31500</SiteImprovementAsIsCostAmount>
    <SiteImprovementDescription>Well, Septic, Fence, Driveway and water frontage improvements</SiteImprovementDescription>
  </SITE_IMPROVEMENTS_AS_IS_COST>
</SITE_IMPROVEMENTS_AS_IS_COSTS>

```

Site Value

The **Site Value** subsection displays when CostApproachIndicator (UID: 1000.0027, FID: *Not on report*) = “true”. When this subsection displays, *Opinion of Site Value* – SiteEstimatedValueAmount (UID: 1100.0030, FID: 25.004, 25.041) and *Primary Site Valuation Method* – SiteValuationMethodType (UID: 1100.0033, FID: 25.040) are required.

Opinion of Site Value – SiteEstimatedValueAmount (UID: 1100.0030, FID: 25.004, 25.041) displays even if the value is zero.

Site Value							
Primary Site Valuation Method		25.040	Opinion of Site Value				
		25.041					
Land Comparables							
#	Address	County	Data Source	Assessor Parcel Number (APN)	Site Size	Sale Date	Price
25.042	25.043	25.044	25.045	25.046	25.047	25.048	25.049
Reconciliation of Site Value		25.050					

When *Primary Site Valuation Method* – SiteValuationMethodType (UID: 1100.0033, FID: 25.040) = “SalesComparison” AND @ValuationUseType = “LandComparable” then the following displays for each comparable (Figure 25 - 5):

- Address or APN must be provided. If both are provided, both should be delivered in the data and displayed on the report.
 - When *Assessor Parcel Number (APN)* - ParcelIdentifier (UID: 1100.0017, FID: 25.046) is null, *Address* is required.
 - # - PropertyOrdinalNumber (UID: 1100.0015, FID: 25.042)
 - Address - AddressLineText (UID: 1100.0005, FID: 25.043)
 - Address - CityName (UID: 1100.0007, FID: 25.043)
 - Address - PostalCode (UID: 1100.0009, FID: 25.043)
 - Address - StateCode (UID: 1100.0010, FID: 25.043)
 - County - CountyName (UID: 1100.0008, FID: 25.044)
 - When *Address* - AddressLineText (UID: 1100.0005, FID: 25.043) is null, *Assessor Parcel Number (APN)* is required.
 - If ParcelIdentificationType (UID: 1100.0016, FID: 25.046) = "AssessorUnformattedIdentifier", provide *Assessor Parcel Number (APN)* - ParcelIdentifier (UID: 1100.0017, FID: 25.046)
- *Data Source* – Add type data point DataSourceIdentifier (UID: 1800.0347, FID: 25.045)
 - Display Data Source
 - When an Identifier is provided, display after the data source. (E.g., MLS 1234567)
 - If there are multiple data sources, separate each with "|". (E.g., MLS 1234567 | Assessor Record)
- *Site Size* - LotSizeAreaMeasure (UID: 1100.0020, FID: 25.047)
 - Follow display rules for LotSizeAreaMeasure (UID: 1500.0093, FID: 4.000)
- *Sale Date* - OwnershipTransferDate (UID: 1100.0018, FID: 25.048)
- *Price* - OwnershipTransferTransactionAmount (UID: 1100.0019, FID: 25.049)

Reconciliation of Site Value - SiteEstimatedValueCommentDescription (UID: 1100.0031, FID: 25.050) is required when CostApproachIndicator (UID: 1000.0027, FID: *Not on report*) = "true" OR SiteValueIndicator (UID: 1000.0033, FID: *Not on report*) = "true".

Figure 25 - 5

Site Value							
Primary Site Valuation Method		Sales Comparison	Opinion of Site Value		\$38,500		
Land Comparables							
#	Address	County	Data Source	Assessor Parcel Number (APN)	Site Size	Sale Date	Price
1	234183 Starmind Dr Somecity, TN 12345	Alpine	MLS W12348	ERW 10149852 - 12	12,632 Sq. Ft.	04/15/2021	\$32,000
2	105853 Gao St Somecity, TN 12345	Alpine	MLS W19434	ERW 13249582 - 12	17,424 Sq. Ft.	11/12/2021	\$49,900
3	124383 Whitecrest Rd Somecity, TN 12345	Alpine	MLS W58278	ERW 12354823 - 13	12,462 Sq. Ft.	07/15/2021	\$25,500
4	235813 Anywhere St Somecity, TN 12345	Alpine	Subject Sale	ERW 14885329 - 23	14,000 Sq. Ft.	06/16/2019	\$38,500

Reconciliation of Site Value The land sale comparables were selected from sales of unimproved sites suitable for manufactured homes located within the subject's market area. Comparables #1 (\$2.53 per square foot) and #2 (\$2.86 per square foot) received most weight due to comparability in size and location in close proximity to recreational areas similar to the park that is nearby the subject. Comparable #3 (\$2.00 per square foot) received least weight as it does not have access to public utilities and is located in close proximity to a landfill facility. The subject's land sale in 2019 (comparable #4) was also taken into consideration. The subject's site was valued at \$2.70 per square foot.

General Description

The **General Description** subsection always displays.

General Description			
Cost Type	25.051	Cost Method	25.055
Cost Data Source	25.052	Depreciation Method	25.056
Quality Rating	25.053		
Effective Date	25.054		

Cost Approach: General Description				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
25.051	Cost Type	1100.0024	CostAnalysisType	Displays when CostApproachIndicator = "true"
25.052	Cost Data Source	0700.0125	DataSourceType	Display Data Source followed by the Identifier When DataSourceType = "CostService", do not display (display DataSourceName instead) (Figure 25 - 6)
		1100.0066	DataSourceName	Display when @ValuationUseType = "SubjectProperty" AND CostApproachIndicator = "true" AND DataSourceType = "CostService" Note: Allowable answers may be provided that are not included in the enumerations listed in Appendix A-1.
25.053	Quality Rating	1100.0067	DataSourceQualityRatingCode	Display when @ValuationUseType = "SubjectProperty" AND CostApproachIndicator = "true" AND DataSourceType = "CostService" Note: Allowable answers may be provided that are not included in the enumerations listed in Appendix A-1.
25.054	Effective Date	1100.0065	DataSourceEffectiveDate	Display when @ValuationUseType = "SubjectProperty" AND CostApproachIndicator = "true" AND (DataSourceType = "BuilderOrDeveloper" OR "CostService" OR "CostSurvey" OR "Other")
25.055	Cost Method	1100.0025	CostMethodType	Display when CostApproachIndicator = "true"
25.056	Depreciation Method	1100.0028	DepreciationMethodType	Display when CostApproachIndicator = "true"

Figure 25 - 6

General Description	
Cost Type	Replacement
Cost Data Source	Marshall & Swift
Quality Rating	Good
Effective Date	06/01/2019

Cost Approach Commentary

The **Cost Approach Commentary** subsection always displays when the **Cost Approach** section is included. Comments must use CostAnalysisCommentDescription (UID: 1100.0023, FID: 25.057).

Cost Approach Exhibits

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

Map of Land Comparable

A map showing the subject property and land comparables may be provided and is delivered in the instance of PROPERTY where @ValuationUseType (UID: 0100.0043, FID: *Not on report*) = "SubjectProperty".

- When provided, the map must be delivered using ImageCategoryType (UID: 1400.0638, FID: 25.59.1) = "LandComparableMap" and displays with the caption "Map of Land Comparables".

Additional Exhibits

- Any additional images included must be delivered using ImageCategoryType (UID: 1400.0638, FID: 25.058.1) = "CostApproachExhibit".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 25.058.2).

Cost Approach – 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.

There are three arcrole relationships supported in the Cost Approach section.

- IMPROVEMENT_COST_AND_DEPRECIATED_VALUE to IMPROVEMENT

- DATA_SOURCE to PROPERTY
- DATA_SOURCE to COST_APPROACH

IMPROVEMENT_COST_AND_DEPRECIATED_VALUE to IMPROVEMENT

When the subject property has an improvement included in the cost approach, the IMPROVEMENT_COST_AND_DEPRECIATED_VALUE container should be linked to the subject instance of the IMPROVEMENT container to which the replacement/reproduction costs apply.

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
1400.0255	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_IsAssociatedWith_IMPROVEMENT
1400.0256	RELATIONSHIP	@xlink:from	IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_n
1400.0257	RELATIONSHIP	@xlink:to	IMPROVEMENT_n
0300.0003	IMPROVEMENT	@xlink:label	IMPROVEMENT_n
1100.0037	IMPROVEMENT_COST_AND_DEPRECIATED_VALUE	@xlink:label	IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_n

The cost and depreciated value of an improvement must be linked to the relevant improvement. The XML below illustrates 3 instances of this relationship.

```

<IMPROVEMENT_COST_AND_DEPRECIATED_VALUES>
  <IMPROVEMENT_COST_AND_DEPRECIATED_VALUE xlink:label = "IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_SUBJECTPROPERTY_DWELLING">
    <IMPROVEMENT_COST>
      <IMPROVEMENT_COST_DETAIL>
        <ManufacturedHomeInstallationCostAmount>4500</ManufacturedHomeInstallationCostAmount>
      </IMPROVEMENT_COST_DETAIL>
      <REPLACEMENT_REPRODUCTION_COSTS>
        <REPLACEMENT_REPRODUCTION_COST>
          <PricePerAreaAmount>95.66</PricePerAreaAmount>
          <ReplacementOrReproductionCostAmount>150000</ReplacementOrReproductionCostAmount>
          <ReplacementOrReproductionCostAreaMeasure UnitOfMeasureType = "SquareFeet">1568</ReplacementOrReproductionCostAreaMeasure>
          <ReplacementOrReproductionCostAreaTypeOtherDescription>AboveGradeFinishedArea</ReplacementOrReproductionCostAreaTypeOtherDescription>
        </REPLACEMENT_REPRODUCTION_COST>
      </REPLACEMENT_REPRODUCTION_COSTS>
    </IMPROVEMENT_COST>
    <IMPROVEMENT_DEPRECIATED_VALUE_SUMMARY>
      <ImprovementEstimatedTotalCostAmount>154500</ImprovementEstimatedTotalCostAmount>
    </IMPROVEMENT_DEPRECIATED_VALUE_SUMMARY>
    <IMPROVEMENT_DEPRECIATION>
      <DepreciationTotalAmount>0</DepreciationTotalAmount>
    </IMPROVEMENT_DEPRECIATION>
  </IMPROVEMENT_COST_AND_DEPRECIATED_VALUE>

  <IMPROVEMENT_COST_AND_DEPRECIATED_VALUE xlink:label = "IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_SUBJECTPROPERTY_BARN">
    <IMPROVEMENT_COST>
      <REPLACEMENT_REPRODUCTION_COSTS>
        <REPLACEMENT_REPRODUCTION_COST>
          <PricePerAreaAmount>16.67</PricePerAreaAmount>
          <ReplacementOrReproductionCostAmount>15000</ReplacementOrReproductionCostAmount>
          <ReplacementOrReproductionCostAreaMeasure UnitOfMeasureType = "SquareFeet">900</ReplacementOrReproductionCostAreaMeasure>
          <ReplacementOrReproductionCostAreaType>UnfinishedArea</ReplacementOrReproductionCostAreaType>
        </REPLACEMENT_REPRODUCTION_COST>
      </REPLACEMENT_REPRODUCTION_COSTS>
    </IMPROVEMENT_COST>
    <IMPROVEMENT_DEPRECIATED_VALUE_SUMMARY>
      <ImprovementEstimatedTotalCostAmount>6000</ImprovementEstimatedTotalCostAmount>
    </IMPROVEMENT_DEPRECIATED_VALUE_SUMMARY>
    <IMPROVEMENT_DEPRECIATION>
      <DepreciationTotalAmount>9000</DepreciationTotalAmount>
    </IMPROVEMENT_DEPRECIATION>
  </IMPROVEMENT_COST_AND_DEPRECIATED_VALUE>

```

```

</IMPROVEMENT_COST_AND_DEPRECIATED_VALUE>
<IMPROVEMENT_COST_AND_DEPRECIATED_VALUE xlink:label = "IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_SUBJECTPROPERTY_GARAGE">
  <IMPROVEMENT_COST>
    <REPLACEMENT_REPRODUCTION_COSTS>
      <REPLACEMENT_REPRODUCTION_COST>
        <PricePerAreaAmount>22.22</PricePerAreaAmount>
        <ReplacementOrReproductionCostAmount>15554</ReplacementOrReproductionCostAmount>
        <ReplacementOrReproductionCostAreaMeasure UnitOfMeasureType = "SquareFeet">700</ReplacementOrReproductionCostAreaMeasure>
        <ReplacementOrReproductionCostAreaType>UnfinishedArea</ReplacementOrReproductionCostAreaType>
      </REPLACEMENT_REPRODUCTION_COST>
      <REPLACEMENT_REPRODUCTION_COST>
        <PricePerAreaAmount>47.23</PricePerAreaAmount>
        <ReplacementOrReproductionCostAmount>9446</ReplacementOrReproductionCostAmount>
        <ReplacementOrReproductionCostAreaMeasure UnitOfMeasureType = "SquareFeet">200</ReplacementOrReproductionCostAreaMeasure>
        <ReplacementOrReproductionCostAreaType>FinishedArea</ReplacementOrReproductionCostAreaType>
      </REPLACEMENT_REPRODUCTION_COST>
    </REPLACEMENT_REPRODUCTION_COSTS>
  </IMPROVEMENT_COST>
  <IMPROVEMENT_DEPRECIATED_VALUE_SUMMARY>
    <ImprovementEstimatedTotalCostAmount>17500</ImprovementEstimatedTotalCostAmount>
  </IMPROVEMENT_DEPRECIATED_VALUE_SUMMARY>
  <IMPROVEMENT_DEPRECIATION>
    <DepreciationTotalAmount>7500</DepreciationTotalAmount>
  </IMPROVEMENT_DEPRECIATION>
</IMPROVEMENT_COST_AND_DEPRECIATED_VALUE>
</IMPROVEMENT_COST_AND_DEPRECIATED_VALUES>

```

```

<IMPROVEMENTS>
  <IMPROVEMENT xlink:label = "IMPROVEMENT_SUBJECTPROPERTY_DWELLING">
    <IMPROVEMENT_DETAIL>
      <ConvertedAreaExistsIndicator>false</ConvertedAreaExistsIndicator>
      <DwellingExteriorDefectsExistIndicator>false</DwellingExteriorDefectsExistIndicator>
      <ImprovementType>Dwelling</ImprovementType>
      <NonContinuousFinishedAreaIndicator>false</NonContinuousFinishedAreaIndicator>
    </IMPROVEMENT_DETAIL>
    <MANUFACTURED_HOME>[...]</MANUFACTURED_HOME>
    <PROPERTY_UNITS>[...]</PROPERTY_UNITS>
    <STRUCTURE>[...]</STRUCTURE>
    <SYSTEM>[...]</SYSTEM>
  </IMPROVEMENT>
  <IMPROVEMENT xlink:label = "IMPROVEMENT_SUBJECTPROPERTY_GARAGE">
    <IMPROVEMENT_DETAIL>
      <CoolingSystemExistsIndicator>false</CoolingSystemExistsIndicator>
      <HeatingSystemExistsIndicator>false</HeatingSystemExistsIndicator>
      <ImprovementType>Outbuilding</ImprovementType>
      <OutbuildingDefectsExistIndicator>false</OutbuildingDefectsExistIndicator>
      <OutbuildingRealPropertyIndicator>true</OutbuildingRealPropertyIndicator>
      <OutbuildingTypeOtherDescription>DetachedGarage</OutbuildingTypeOtherDescription>
    </IMPROVEMENT_DETAIL>
    <INTERIOR>[...]</INTERIOR>
    <OUTBUILDING>[...]</OUTBUILDING>
    <STRUCTURE>[...]</STRUCTURE>
  </IMPROVEMENT>
  <IMPROVEMENT xlink:label = "IMPROVEMENT_SUBJECTPROPERTY_BARN">
    <IMPROVEMENT_DETAIL>
      <CoolingSystemExistsIndicator>false</CoolingSystemExistsIndicator>
      <HeatingSystemExistsIndicator>false</HeatingSystemExistsIndicator>
      <ImprovementType>Outbuilding</ImprovementType>
      <OutbuildingDefectsExistIndicator>true</OutbuildingDefectsExistIndicator>
      <OutbuildingRealPropertyIndicator>true</OutbuildingRealPropertyIndicator>
      <OutbuildingType>Barn</OutbuildingType>
    </IMPROVEMENT_DETAIL>
    <OUTBUILDING>[...]</OUTBUILDING>
    <STRUCTURE>[...]</STRUCTURE>
  </IMPROVEMENT>
</IMPROVEMENTS>

<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_IsAssociatedWith_IMPROVEMENT"
xlink:from = "IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_SUBJECTPROPERTY_GARAGE" xlink:to = "IMPROVEMENT_SUBJECTPROPERTY_GARAGE">
</RELATIONSHIP>
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_IsAssociatedWith_IMPROVEMENT"
xlink:from = "IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_SUBJECTPROPERTY_DWELLING" xlink:to = "IMPROVEMENT_SUBJECTPROPERTY_DWELLING">
</RELATIONSHIP>
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_IsAssociatedWith_IMPROVEMENT"
xlink:from = "IMPROVEMENT_COST_AND_DEPRECIATED_VALUE_SUBJECTPROPERTY_BARN" xlink:to = "IMPROVEMENT_SUBJECTPROPERTY_BARN">
</RELATIONSHIP>

```


Land Comparables to Data Source

Report Section: Cost Approach Arcrole Explanation	Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
DATA_SOURCE to PROPERTY – When the data source is associated with a land comparable, provide the relationship that joins to the applicable instance of PROPERTY where the ValuationUseType = “LandComparable”.	1100.0075	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSou rceFor_PROPERTY
	1100.0076	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
	1100.0077	RELATIONSHIP	@xlink:to	PROPERTY_n
	1100.0055	PROPERTY	@xlink:label	PROPERTY_n
	0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

```

<DATA_SOURCE xlink:label = "DATA_SOURCE_LANDCOMPARABLE1">
  <DataSourceIdentifier>238183040</DataSourceIdentifier>
  <DataSourceType>MLS</DataSourceType>
</DATA_SOURCE>
<DATA_SOURCE xlink:label = "DATA_SOURCE_LANDCOMPARABLE2">
  <DataSourceIdentifier>138320852</DataSourceIdentifier>
  <DataSourceType>MLS</DataSourceType>
</DATA_SOURCE>
<DATA_SOURCE xlink:label = "DATA_SOURCE_LANDCOMPARABLE3">
  <DataSourceIdentifier>183932048</DataSourceIdentifier>
  <DataSourceType>MLS</DataSourceType>
</DATA_SOURCE>

<PROPERTY ValuationUseType = "LandComparable" xlink:label = "PROPERTY_LANDCOMP3">
  <ADDRESS>
    <AddressLineText>456 Thirsty Ave</AddressLineText>
    <CityName>Some City</CityName>
    <PostalCode>20141</PostalCode>
    <StateCode>VA</StateCode>
  </ADDRESS>
  <COMPARABLE>[...]</COMPARABLE>
  <LOCATION_IDENTIFIER>[...]</LOCATION_IDENTIFIER>
  <PARCELS>[...]</PARCELS>
  <SALES_HISTORIES>[...]</SALES_HISTORIES>
  <SITE>[...]</SITE>
</PROPERTY>
<PROPERTY ValuationUseType = "LandComparable" xlink:label = "PROPERTY_LANDCOMP2">
  <ADDRESS>
    <CountyName>Someplace</CountyName>
  </ADDRESS>
  <COMPARABLE>[...]</COMPARABLE>
  <LOCATION_IDENTIFIER>[...]</LOCATION_IDENTIFIER>
  <PARCELS>[...]</PARCELS>
  <SALES_HISTORIES>[...]</SALES_HISTORIES>
  <SITE>[...]</SITE>
</PROPERTY>
<PROPERTY ValuationUseType = "LandComparable" xlink:label = "PROPERTY_LANDCOMP1">
  <ADDRESS>
    <AddressLineText>123 Water Front Dr</AddressLineText>
    <CityName>Some City</CityName>
    <PostalCode>20141</PostalCode>
    <StateCode>VA</StateCode>
  </ADDRESS>
  <COMPARABLE>[...]</COMPARABLE>
  <LOCATION_IDENTIFIER>[...]</LOCATION_IDENTIFIER>
  <PARCELS>[...]</PARCELS>
  <SALES_HISTORIES>
    <SALES_HISTORY>[...]</SALES_HISTORY>
  </SALES_HISTORIES>
  <SITE>[...]</SITE>
</PROPERTY>

<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY" xlink:from = "DATA_SOURCE_LANDCOMPARABLE1" xlink:to = "PROPERTY_LANDCOMP1">
</RELATIONSHIP>
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY" xlink:from = "DATA_SOURCE_LANDCOMPARABLE2" xlink:to = "PROPERTY_LANDCOMP2">
</RELATIONSHIP>
<RELATIONSHIP xlink:arcrole = "urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_PROPERTY" xlink:from = "DATA_SOURCE_LANDCOMPARABLE3" xlink:to = "PROPERTY_LANDCOMP3">
</RELATIONSHIP>

```

Replacement or Reproduction Cost Data Source to cost approach

Report Section: Cost Approach Arcrole Explanation	Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
DATA_SOURCE to COST_APPROACH - Replacement or Reproduction Cost Data Source. When the data source is associated with a subject property, provide the relationship that joins to the applicable instance of COST_APPROACH where the ValuationUseType = "SubjectProperty".	1100.0078	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/DATA_SOURCE_IsDataSourceFor_COST_APPROACH
	1100.0079	RELATIONSHIP	@xlink:from	DATA_SOURCE_n
	1100.0080	RELATIONSHIP	@xlink:to	COST_APPROACH_n

Report Section: Cost Approach Arcrole Explanation	Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
	1100.0074	COST_APPROACH	@xlink:label	COST_APPROACH_n
	0700.0124	DATA_SOURCE	@xlink:label	DATA_SOURCE_n

Refer to the section [Arcrole/Data Relationships](#) in the MISMO XML Version 3.6 chapter for additional information.

26 Reconciliation

Overview

The **Reconciliation** section includes information about the different approaches to value, market value conditions, the final opinion of market value, reporting of client requested conditions (if any), and an overall reconciliation of value. This section also contains a summary of all identified defects, damages, and deficiencies, and provides space for additional commentary and exhibits.

Uniform Residential Appraisal Report

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Reconciliation

Approaches to Value

	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	26.000	26.002	26.004
Reason for Exclusion	26.001	26.003	26.005

Appraisal Summary

Contract Price	26.006	Reasonable Exposure Time	26.010
Opinion of Market Value	26.007 (Cooperative Interest)	Effective Date of Appraisal	26.011
Pro Rata Share Calculation Method	26.008	FHA REO Insurability Level	26.012
Market Value Condition	26.009		
Final Value Condition Statement	26.013		

The market value represents the cooperative interest. The cooperative interest is the equity portion that is over and above the pro rata share of the blanket mortgage(s).

Client Requested Conditions

Value Condition	Marketing or Exposure Time	Duration	Alternate Opinion of Value
26.014	26.015	26.016	26.017
Requested Condition Commentary	26.018		

Reconciliation of Market Value

26.019

Data Mapping and PDF Rendering Information

The **Reconciliation** section always displays.

Approaches to Value

The **Approaches to Value** subsection always displays. When a value is not indicated for an approach, a *Reason for Exclusion* displays in the table. (Figure 26 - 1)

When *Sales Comparison Approach* is not developed, the only supported enumeration for the *Reason for Exclusion* - ValuationApproachExclusionReasonType (UID: 1300.0007, FID: 26.001) = "Other". The text describing the reason for exclusion must be delivered using ValuationApproachExclusionReasonTypeOtherDescription (UID: 1300.0008, FID: 26.001).

Reconciliation: Approaches to Value				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
Sales Comparison Approach				
26.000	Indicated Value	1300.0006	ValueIndicatedBySalesComparisonAmount	Display when SalesComparisonApproachIndicator = "true"
26.001	Reason for Exclusion	1300.0007	ValuationApproachExclusionReasonType	When SalesComparisonApproachIndicator = "false"
		1300.0008	ValuationApproachExclusionReasonTypeOtherDescription	– Provide ValuationApproachExclusionReasonType = “Other” AND ValuationApproachExclusionReasonTypeOtherDescription
Income Approach				
26.002	Indicated Value	1200.0004	ValueIndicatedByIncomeApproachAmount	Display when IncomeApproachIndicator = "true"
26.003	Reason for Exclusion	1300.0004	ValuationApproachExclusionReasonType	Display when IncomeApproachIndicator = "false" When multiple reasons are provided display as stacked.
		1300.0005	ValuationApproachExclusionReasonTypeOtherDescription	Display when ValuationApproachExclusionReasonType = "Other" When multiple reasons are provided display as stacked.
Cost Approach				
26.004	Indicated Value	1300.0001	ValueIndicatedByCostApproachAmount	Display when CostApproachIndicator = "true"
26.005	Reason for Exclusion	1300.0002	ValuationApproachExclusionReasonType	Display when CostApproachIndicator = "false" When multiple reasons are provided display as stacked.
		1300.0003	ValuationApproachExclusionReasonTypeOtherDescription	Display when ValuationApproachExclusionReasonType = "Other" When multiple reasons are provided display as stacked.

Figure 26 - 1

Reconciliation			
Approaches to Value			
	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	\$778,000		
Reason for Exclusion		Not Necessary for Credible Results	Not Necessary for Credible Results

Appraisal Summary

The **Appraisal Summary** subsection always displays. However, there are fields within this subsection that may not display.

Reconciliation: Appraisal Summary				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
26.006	Contract Price	0600.0008	SalesContractAmount	Display when SalesContractReviewedIndicator = "true" Redisplay from Sales Contract section.
26.007	Opinion of Market Value	1300.0017	OpinionOfValueAmount	Always displays
26.074 26.075	[Static text]	Not on report	N/A	When ProjectLegalStructureType = "Cooperative" OR "Condom": (Figure 26 - 2) <ul style="list-style-type: none"> – Display (Cooperative Interest) in parenthesis on the right. – Display text in italics below Market Value Condition: <i>The market value represents the cooperative interest. The cooperative interest is the equity portion that is over and above the pro rata share of the blanket mortgage(s).</i>
26.008	Pro Rata Share Calculation Method	1300.0033	LineOfCreditProRataShareSelectionMethodType	Display when (ProjectLegalStructureType = "Cooperative" OR "Condom") AND ProjectBlanketFinancingIndicator = "true" AND LineOfCreditIndicator = "true" For this to display, at least one lien must have LineOfCreditIndicator = "true"
26.009	Market Value Condition	1300.0010	PropertyValuationConditionalConclusionType	Always displays

Reconciliation: Appraisal Summary				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				<ul style="list-style-type: none"> When multiple conditions are provided, display as stacked on separate lines. Cannot be delivered as "AsIs" when any DefectItemRecommendedActionType <> "None".
26.010	Reasonable Exposure Time	1300.0013	MarketingOrExposureDaysCount	Always displays The data must be provided in 1 of 2 ways: <ul style="list-style-type: none"> a single number followed by "days", (e.g., 45 days) OR two numbers indicating a range with the low and high numbers separated by "-" and followed by "days" (e.g., 30-60 days).
		1300.0014	MarketingOrExposureHighRangeDaysCount	
		1300.0015	MarketingOrExposureLowRangeDaysCount	
26.011	Effective Date of Appraisal	1300.0012	AppraisalReportEffectiveDate	Always displays
26.012	FHA REO Insurability Level	1300.0020	FHA_REOInsurabilityLevelCode	Display when GovernmentAgencyAppraisalIndicator = "true" AND GovernmentAgencyAppraisalType = "FHA" AND ValuationAssignmentType = "REO"
26.013	Final Value Condition Statement			See Final Value Condition Statement for display rules.

Figure 26 - 2

Reconciliation			
Approaches to Value			
	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	\$595,000		
Reason for Exclusion		Not Necessary for Credible Results	Not Necessary for Credible Results
Appraisal Summary			
Contract Price	\$585,000	Reasonable Exposure Time	30–60 days
Opinion of Market Value	\$548,999 (Cooperative Interest)	Effective Date of Appraisal	08/28/2019
Pro Rata Share Calculation			
Method	Maximum		
Market Value Condition	As Is		
The market value represents the cooperative interest. The cooperative interest is the equity portion that is over and above the pro rata share of the blanket mortgage(s).			

When ProjectLegalStructureType = "Cooperative" Or "Condom", these must be added to the report.

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.

- Market Value Condition - PropertyValuationConditionalConclusionType (UID: 1300.0010, FID: 26.009)

Note: When *Market Value Condition* – PropertyValuationConditionalConclusionType = "AsIs", the Final Value Condition Statement does not display.

Start with the text, "This appraisal is made"

Reconciliation: 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

Reconciliation: Final Value Condition Statement	
If Market Value Condition is...	Display Text
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: 1300.0010, FID: 26.009) = "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 market value: 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 market values: 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.

Client Requested Conditions

The **Client Requested Conditions** subsection displays when AdditionalClientRequestedConditionsIndicator (UID: 1300.0019, FID: *Not on report*) = "true". (Figure 26 - 3)

Reconciliation: Client Requested Conditions				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
26.014	Value Condition	1300.0022	PropertyValuationConditionalConclusionType	Display when AdditionalClientRequestedConditionsIndicator = "true"
26.015	Marketing or Exposure Time	1300.0026	MarketingOrExposureTimeType	
26.016	Duration	1300.0023	MarketingOrExposureDaysCount	Display when AdditionalClientRequestedConditionsIndicator = "true" The data must be provided in 1 of 2 ways: – a single number followed by “days”, (e.g., 45 days) OR – two numbers indicating a range with the low and high numbers separated by “-” and followed by “days” (e.g., 30-60 days).
		1300.0024	MarketingOrExposureHighRangeDaysCount	
		1300.0025	MarketingOrExposureLowRangeDaysCount	
26.017	Alternate Opinion of Value	1300.0027	AdditionalOpinionOfValueAmount	Display when AdditionalClientRequestedConditionsIndicator = "true"
26.018	Requested Condition Commentary	1300.0029	AdditionalClientRequestedConditionsCommentDescription	

Figure 26 - 3

Client Requested Conditions

Value Condition	Marketing or Exposure Time	Duration	Alternate Opinion of Value
Subject to Repair	Reasonable Exposure Time	60–90 days	\$399,000
As Is	Client-Imposed Restricted Marketing Time	0–30 days	\$295,000
Subject to Repair	Client-Imposed Restricted Marketing Time	0–30 days	\$375,000

Requested Condition Commentary The subject is a Real Estate Owned (REO) property, and in accordance with the assignment, the appraiser has provided both “As-Is” value and “As-Repaired” value based upon a hypothetical condition that all repairs detailed within this report have been completed. In addition, the client has requested a “liquidation” value for both as-is and as-repaired, defined as having a marketing time of less than 30 days. Comparables #3 & #6 in the sales comparison analysis each sold in under 30 days, and the value conclusions are based upon these sales with no adjustment for marketing time applied.

Reconciliation of Market Value

The **Reconciliation of Market Value** subsection always displays. Comments are required and must be delivered using ValuationReconciliationSummaryCommentDescription (UID: 1300.0021, FID: 26.019). If multiples, display on a separate row in the table.

Apparent Defects, Damages, Deficiencies

The **Apparent Defects, Damages, Deficiencies** subsection displays when at least one defect, damage or deficiency is indicated in the report. All defects, damages, and deficiencies for the appraisal are redisplayed in the **Reconciliation** section, along with cost to repair, if applicable.

Figure 26 - 3

Apparent Defects, Damages, Deficiencies					
The items listed below represent the As Is condition as of the effective date of this report 26.020					
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
Site					
26.021	26.022	26.023	26.024	26.025	26.026
Dwelling Exterior - [Structure Identifier] 26.027					
26.028	26.029	26.030	26.031	26.032	26.033
Unit Interior - [Structure Identifier] - [Unit Identifier] 26.034 - 26.035					
26.036	26.037	26.038	26.039	26.040	26.041
Outbuilding [Outbuilding Type] - [Structure Identifier] 26.042 - 26.043					
26.044	26.045	26.046	26.047	26.048	26.049
Unit Interior - [Structure Identifier] - [Unit Identifier] 26.050 - 26.051					
26.052	26.053	26.054	26.055	26.056	26.057
Vehicle Storage					
26.058	26.059	26.060	26.061	26.062	26.063
Subject Property Amenities					
26.064	26.065	26.066	26.067	26.068	26.069
				Total Cost	26.070
As Is Overall Condition Rating 26.071			Total Estimated Cost of Items Recommended for Repair 26.072		
Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections					

Estimated Cost to Repair

- When CostToRepairType (UID: 3900.0001 FID: *Not on report*) = “itemized” (Figure 26 - 4)
 - Display the column **Estimated Cost to Repair** and the *Total Cost* DefectCostToRepairTotalAmount (UID: 3900.0002, FID: *26.070*)
 - Calculated: The sum of all occurrences of DefectItemEstimatedCostToRepairAmount
 - Right-justify label *Total Cost* and the amount
- When CostToRepairType (UID: 3900.0001 FID: *Not on report*) = “TotalCost” (Figure 26 - 5)
 - Display the label *Total Estimated Cost of Items Recommended for Repair* and DefectCostToRepairTotalAmount (UID: 3900.0002, FID: *26.072*) below the table.
 - Do not display the column **Estimated Cost to Repair** and *Total Cost* amount.
- When CostToRepairType (UID: 3900.0001 FID: *Not on report*) = “None” (Figure 26 - 6)
 - Do not display the column **Estimated Cost to Repair** and *Total Cost* amount or the label *Total Estimated Cost of Items Recommended for Repair*.

When one or more of the following indicators are “true”:

- SiteDefectsExistIndicator (UID: 1500.0178, FID: *4.099*)
- DwellingExteriorDefectsExistIndicator (UID: 3900.0097, FID: *8.055*)
- UnitInteriorDefectsExistIndicator (UID: 3900.0107, FID: *10.055*)
- OutbuildingDefectsExistIndicator (UID: 0300.0111, FID: *12.019*)
- VehicleStorageDefectsExistIndicator (UID: 3200.0021, FID: *13.004*)
- SubjectPropertyAmenitiesDefectsExistIndicator (UID: 0200.0053, FID: *14.005*)

The **Apparent Defects, Damages, Deficiencies** table displays and display static text in italics (FID: *26.020*), “*The items listed below represent the As Is condition as of the effective date of this report*” displays above the table.

Reconciliation: Apparent Defects, Damages, Deficiencies Table					
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
<p>The details (Feature, Location, Description, Affects Soundness or Structural Integrity, Recommended Action) for Apparent Defects, Damages, Deficiencies in Reconciliation are redisplayed from the related report section.</p> <p>Display sections within the table in the following order (as applicable).</p> <ul style="list-style-type: none"> - Site - Dwelling Exterior (all defects for each dwelling) <ul style="list-style-type: none"> - Unit Interior (repeat Unit Interior for each living unit, with defects, in Dwelling) - Outbuilding (all defects for each Outbuilding) <ul style="list-style-type: none"> - Unit Interior (repeat Unit Interior for each ADU, with defects, in Outbuilding) - Vehicle Storage - Subject Property Amenities <p>Display a separate row for each apparent defect, damage, or deficiency. If the same Feature has multiple, display each on a separate row.</p>				<p>The Estimated Cost to Repair column displays when CostToRepairType = "Itemized"</p> <ul style="list-style-type: none"> - An amount must be provided for each item with DefectItemRecommendedActionType = "Repair". - Sum all amounts and display at bottom of the column with label Total Cost - Do not display column on report if Cost to Repair Method <> "Itemized" 	

Figure 26 - 4

Apparent Defects, Damages, Deficiencies					
The items listed below represent the As Is condition as of the effective date of this report					
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
Dwelling Exterior - Building 1					
Roof	Section of roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair	\$1,500
Unit Interior - Building 1 - Unit 1					
Flooring	Dining Room	Flooring is stained in one corner of the dining room.	No	None	
Subject Property Amenities					
Deck	Rear of house	One of the deck supports is rotted and unsafe.	Yes	Repair	\$500
				Total Cost	\$2,000

Figure 26 - 5

Apparent Defects, Damages, Deficiencies				
The items listed below represent the As Is condition as of the effective date of this report				
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Dwelling Exterior - Building 1				
Roof	Section of roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair
Unit Interior - Building 1 - Unit 1				
Flooring	Dining Room	Flooring is stained in one corner of the dining room.	No	None
Subject Property Amenities				
Deck	Rear deck	One of the deck supports is rotted and unsafe.	Yes	Repair
As Is Overall Condition Rating		C5	Total Estimated Cost of Items	
Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections			Recommended for Repair	\$2,000

Figure 26 - 6

Apparent Defects, Damages, Deficiencies				
<i>The items listed below represent the As Is condition as of the effective date of this report</i>				
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Dwelling Exterior - Building 1				
Roof	Section of roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair
Unit Interior - Building 1 - Unit 1				
Flooring	Dining Room	Flooring is stained in one corner of the dining room.	No	None
Subject Property Amenities				
Deck	Rear deck	One of the deck supports is rotted and unsafe.	Yes	Repair
As Is Overall Condition Rating C5				
<i>Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections</i>				

When all the following indicators are “false”, then “None” displays below the subsection header (gray bar), and the *Apparent Defects, Damages, Deficiencies* table does not display. (Figure 26 - 7):

- SiteDefectsExistIndicator (UID: 1500.0178, FID: 4.099)
- DwellingExteriorDefectsExistIndicator (UID: 3900.0097, FID: 8.055)
- UnitInteriorDefectsExistIndicator (UID: 3900.0107, FID: 10.055)
- OutbuildingDefectsExistIndicator (UID: 0300.0111, FID: 12.019)
- VehicleStorageDefectsExistIndicator (UID: 3200.0021, FID: 13.004)
- SubjectPropertyAmenitiesDefectsExistIndicator (UID: 0200.0053, FID: 14.005)

When “None” displays below the subsection header (gray bar), the *Apparent Defects, Damages, Deficiencies* table does not display. (Figure 26 - 7)

Figure 26 - 7

Apparent Defects, Damages, Deficiencies	
None	

As Is Overall Condition Rating

When NewConstructionIndicator = "false" AND (PropertyValuationConditionalConclusionType = "SubjectToCompletionPerPlans" OR "SubjectToRepair")

- Display *As Is Overall Condition Rating* – PropertyAsIsConditionRatingCode (UID: 1300.0034, FID: 26.071) and display static text in italics “Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections” in italics below label *As Is Overall Condition Rating*.

Reconciliation Exhibits

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

- Any images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 26.035.1) = “ReconciliationExhibit”.
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 26.035.2).

```
<IMAGE>
  <ImageCaptionCommentDescription>Descriptive caption for exhibit.</ImageCaptionCommentDescription>
  <ImageCategoryType>ReconciliationExhibit</ImageCategoryType>
  <ImageLocationIdentifier>zip://location/ReconciliationExhibit.jpg</ImageLocationIdentifier>
  <MIMETypeIdentifier>image/jpeg</MIMETypeIdentifier>
</IMAGE>
```

Reconsideration of Value			
Type	Borrower-Initiated	Result	Value Change
Date	03/03/2024		
Reconsideration of Value Commentary After analyzing the sales provided, it was determined there was support for a change in value and they were added to the sales grid.			

27 Revision History

Overview

The **Revision History** section summarizes revisions after the original appraisal was sent to the client. The original version will never display this section. Each subsequent version with material changes may include this section.

Revision History

Revision Date	URAR Section	Description
27.000	27.001	27.002
Reconsideration of Value		
Type	27.003	Result 27.005
Date	27.004	
Reconsideration of Value Commentary 27.006		

Data Mapping and PDF Rendering Information

The **Revision History** section displays only if the information is provided.

Revision History Table				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
27.001	URAR Section	4000.0001	RevisionCategoryType	Display when RevisionCategoryType is provided.
27.000	Revision Date	4000.0002	RevisionDate	Display when RevisionCategoryType Exists.
27.002	Description	4000.0003	RevisionText	Display when RevisionCategoryType Exists.

Figure 27 - 1

Revision History		
Revision Date	URAR Section	Description
10/07/2019	Assignment Information	Corrected borrower name
10/12/2019	Site	Added comment in "Description of Zoning Compliance" at client request

Reconsideration of Value

The **Reconsideration of Value** subsection displays when ReconsiderationOfValueIndicator (UID: 4000.0004, FID: *Not on report*) = "true".

The ReconsiderationOfValueIndicator is always required.

- When "false", the **Reconsideration of Value** subsection is not included.
- When "true", the **Reconsideration of Value** subsection displays, and additional information must be provided.

Revision History – Reconsideration of Value				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
				When ReconsiderationOfValueIndicator (UID: 4000.0004, FID: <i>Not on report</i>) = "true"...
<i>Not on report</i>	Reconsideration of Value	4000.0004	ReconsiderationOfValueIndicator	Does not display This field is required
27.003	Type	4000.0006	ReconsiderationOfValueRequestedByType	Always displays "Borrower-Initiated"
27.004	Date	4000.0007	ReconsiderationOfValueResultDate	Always displays
27.005	Result	4000.0008	ReconsiderationOfValueResult	Always displays
27.006	Reconsideration of Value Commentary	4000.0005	ReconsiderationOfValueCommentDescription	Always displays

Note: The enumeration "LenderInitiated" is a value added to the subschema only. This value is not supported by the GSEs and is only included as a potential future need by lenders.

Figure 27 - 2

Revision History		
Revision Date	URAR Section	Description
02/26/2024	Site	APN was corrected as requested.
03/04/2024	Sales Comparison Approach	The comparables provided from the borrower-initiated ROV were reviewed and considered. Two sales were deemed reliable and put in the sales grid, which increased the Indicated Value by Sales Comparison Approach. One was deemed less reliable and added to Additional Properties Analyzed Not Used.
03/04/2024	Reconciliation	Due to the increase in Indicated Value by Sales Comparison Approach, the Opinion of Value changed.
03/06/2024	Site	Added comment in Description of Zoning Compliance at client request.
Reconsideration of Value		
Type	Borrower-Initiated	Result
Date	03/04/2024	Value Change
Reconsideration of Value Commentary The borrower provided 3 sales which were not in Hilltop Hills but were within the market area. After analyzing the sales provided and adding comps 4 and 5 to the sales grid, there was support for a change in value.		

28 Supplemental Information

Overview

The **Supplemental Information** section provides a place for additional exhibits to be included in the appraisal report that did not specifically relate to any other section.

Supplemental Information

Supplemental Information Exhibits

28.000.1 | 28.000.2

Data Mapping and PDF Rendering Information

The **Supplemental Information Exhibits** subsection displays when additional exhibits are provided.

- Any supplemental images provided must be delivered using ImageCategoryType (UID: 1400.0638, FID: 28.000.1) = "SupplementalExhibit".
- An image caption should be included using ImageCaptionCommentDescription (UID: 1400.0640, FID: 28.000.2).

```
<IMAGE>
  <ImageCaptionCommentDescription>Descriptive caption for exhibit.</ImageCaptionCommentDescription>
  <ImageCategoryType>SupplementalExhibit</ImageCategoryType>
  <ImageLocationIdentifier>zip://location/ProjectInformationExhibit.jpg</ImageLocationIdentifier>
  <MIMETypelIdentifier>image/jpeg</MIMETypelIdentifier>
</IMAGE>
```

29 Certifications and Scope of Work

Overview

The **Certifications** and **Scope of Work** sections always display on the PDF. They will not be delivered in the XML unless there is a datapoint that provides space for commentary (e.g., Additional Scope of Work, Additional Intended User, Description of Prior Services, etc.).

Data Mapping and PDF Rendering Information

Scope of Work

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

Uniform Residential Appraisal Report

Page [Page] of [Pages]

29.000 This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the definition of market value or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to Intended Use, Intended User, and the certifications are also not permitted. However, additional Intended Use, Intended User, and certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

Scope of Work

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

29.002 Additional Scope of Work

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

29.003

Report Field ID	Scope of Work Text	Text Conditionality
29.000	This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions or deletions to the definition of market value or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to Intended Use, Intended User and the certifications are also not permitted. However, additional Intended Use, Intended User, and certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.	Always displays
Scope of Work		Always displays
29.001	The scope of work for this assignment is based on the applicable assignment elements, including: the client and any other intended users, the intended use, the definition of market value that follows, the effective date, the subject property and its relevant characteristics, and the applicable assignment conditions. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property; (2) research, verify, and analyze adequate and reliable data for the subject market area including data for each comparable property reported; and (3) report his or her analyses, opinions, and conclusions in this appraisal report.	Always displays

Additional Scope of Work – ValuationAdditionalScopeOfWorkIndicator (UID: 2200.0062, FID: *Not on report*)

- If “true”
 - Display sub-header: **Additional Scope of Work** (FID: 29.002)
 - Display in italics below sub-header: *Additional Scope of Work cannot be contrary to the original Scope of Work.*
 - Display the text from ValuationScopeOfWorkDescription (UID: 2200.0003, FID: 29.003) and deliver in XML.
- If “false”
 - Do not display

Intended Use

The **Intended Use** subsection always displays.

Intended Use

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

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

29.006 Additional Intended Use

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

29.007

Report Field ID	Intended Use Text	Text Conditionality
29.004	The intended use of the opinions and conclusions contained in this appraisal report is for the intended user to evaluate the property that is the subject of this appraisal for a mortgage finance transaction or related activities.	Always displays
29.005	The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b)).	Display when GovernmentAgencyAppraisalType = "FHA" AND ValuationAssignmentType = "Purchase" OR "Refinance"

When ValuationIntendedUseDescription (UID: 2200.0005, FID: 29.007) is provided AND GovernmentAgencyAppraisalIndicator = "true"

- Display sub-header: **Additional Intended Use** (FID: 29.006)
- Display in italics below sub-header: *Additional Intended Use cannot be contrary to the original Intended Use.*
- Display the text from ValuationIntendedUseDescription (UID: 2200.0005, FID: 29.007) and deliver in XML.

Intended User

The **Intended User** subsection always displays.

Intended User

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

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

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

The VA is also an intended user of this report.

29.010 Additional Intended Users

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

29.011

Report Field ID	Intended User Text	Text Conditionality
29.008	The intended user of this appraisal report is the lender/client.	Always displays
29.009	FHA and the Mortgagee are the intended users of this appraisal report.	Display descriptive text when GovernmentAgencyAppraisalType = "FHA" AND ValuationAssignmentType = "Purchase" OR "Refinance"
	The USDA and any other identified lender/client are intended users of this report.	Display descriptive text when GovernmentAgencyAppraisalType = "USDA"
	The VA is also an intended user of this appraisal report.	Display descriptive text when GovernmentAgencyAppraisalType = "VA"

Additional Intended Users – ValuationAdditionalIntendedUserIndicator (UID: 2200.0037, FID: *Not on report*)

- If “true”
 - Display sub-header: **Additional Intended Users** (FID: **29.010**)
 - Display in italics below sub-header: *Additional Intended Users cannot be contrary to the original Intended User.*
 - Display the text from ValuationAdditionalIntendedUserDescription (UID: 2200.0004, FID: **29.011**) and deliver in XML.
- If “false”

- Do not display

Definition of Market Value

The **Definition of Market Value** subsection always displays.

Definition of Market Value

29.012 The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale with the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale..

29.013 *Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for costs that are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable because the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third-party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar-for-dollar cost of the financing or concession, but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

Report Field ID	Definition of Market Value Text	Text Conditionality
29.012	The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale with the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.	Always displays
29.013	*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for costs that are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable because the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a	Always displays

	third-party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar-for-dollar cost of the financing or concession, but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.	
--	--	--

Statement of Assumptions and Limiting Conditions

The **Statement of Assumptions and Limiting Conditions** subsection always displays.

Statement of Assumptions and Limiting Conditions

- 29.014** The appraiser assumes that the title is good and marketable unless he or she becomes aware of information to the contrary.
- 29.015** If the appraiser has included a sketch or floor plan in this appraisal report, it shows the approximate dimensions and is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 29.016** The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, floor plans, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions in the data relied upon and makes no guarantees, express or implied, regarding their accuracy. If the source date is prior to the effective date of the appraisal, the appraiser assumes the property characteristics and supporting information have not changed in the interim.
- 29.017** The appraiser will not be required to give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 29.018** The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that the appraiser became aware of during the development of this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and assumes that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 29.019** The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.

Report Field ID	Statement of Assumptions and Limiting Conditions Text	Display Rules
29.014	The appraiser assumes that the title is good and marketable unless he or she becomes aware of information to the contrary.	Always displays
29.015	If the appraiser has included a sketch or floor plan in this appraisal report, it shows the approximate dimensions and is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.	Always displays
29.016	The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, floor plans, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions in the data relied upon and makes no guarantees, express or implied, regarding their accuracy. If the source date is prior to the effective date of the appraisal, the appraiser assumes the property characteristics and supporting information have not changed in the interim.	Always displays
29.017	The appraiser will not be required to give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.	Always displays
29.018	The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that the appraiser became aware of during the development of this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and assumes that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.	Always displays
29.019	The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.	Display when GovernmentAgencyAppraisalType = "FHA" AND ValuationAssignmentType = "Purchase" OR "Refinance"

Certifications

Appraiser Certifications

The **Appraiser Certifications** subsection always displays.

Report Field ID	Cert #	Certifications Text	Display Rules
Appraiser Certifications			Always displays
29.020		The Appraiser certifies and agrees that:	Always displays
29.021	1	I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.	Always displays
29.022	2	I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.	Always displays
29.023	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
29.024	4	I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.	Always displays
29.025	5	I stated in this appraisal report my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.	Always displays
29.026	6	I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.	Always displays
29.027	7	I meet the credential requirements for this assignment as of the date of this appraisal report and have knowledge and experience in appraising this type of property in this market area.	Always displays
29.028	8	I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records, and other such data sources for the area in which the property is located.	Always displays
29.029	9	I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.	Always displays
29.030	10	I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.	Display when ValuationReportInspectionCertificationType = "InteriorAndExterior"
		I personally performed an inspection of the exterior areas of the subject property from at least the street. I reported the readily observable condition of the improvements in factual, specific terms. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.	Display when ValuationReportInspectionCertificationType = "Exterior"
		I did not personally perform an onsite inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information data sources I considered reliable. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.	Display when ValuationReportInspectionCertificationType = "NoPhysicalInspection"

Report Field ID	Cert #	Certifications Text	Display Rules
29.031	11	I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was transmitted.	Always displays
29.032	12	Using information available in the normal course of business, I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal.	Always displays
29.033	13	Using information available in the normal course of business, I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale.	Always displays
29.034	14	I based my valuation on the available properties that are most similar to the subject property.	Always displays
29.035	15	I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.	Always displays
29.036	16	I have identified the differences between the subject and comparable properties, analyzed the market reaction to those differences, and reflected those differences in the analysis.	Always displays
29.037	17	To the extent possible, I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.	Always displays
29.038	18	I have taken into consideration the factors that have an impact on value with respect to the subject property, and its location, including its proximity to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that I became aware of during the development of this appraisal. I have considered these adverse conditions in my analysis of the property value and have reported on the effect of the conditions on the value and marketability of the subject property.	Always displays
29.039	19	I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.	Always displays
29.040	20	My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analyses supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).	Always displays
29.041	21	I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.	Display when the Assignment section indicates PartyRoleType <> "SignificantRealPropertyAppraisalAssistance" for any Contacts

Report Field ID	Cert #	Certifications Text	Display Rules
		I personally prepared conclusions and opinions about the real estate that were set forth in this appraisal report. [Contact Name(s)] provided significant real property appraisal assistance in the development of this report. I certify that any individual so named is qualified to perform the assistance.	Display when the Assignment section indicates PartyRoleType = "SignificantRealPropertyAppraisalAssistance" for one or more Contacts
29.042	21	[Contact Name(s)]	Display when the Assignment section indicates PartyRoleType = "SignificantRealPropertyAppraisalAssistance" For each party: <ul style="list-style-type: none"> - FirstName and LastName are Required. - Deliver MiddleName or SuffixName when provided. - Separate multiple names with 'and'.
29.043	22	I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.	Always displays
29.044	23	I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.	Always displays
29.045	24	I am aware that any disclosure or distribution of this appraisal report or any of its contents by me or by the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.	Always displays

Report Field ID	Cert #	Certifications Text	Display Rules
29.046	25	The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions. Any of the foregoing persons or entities who receive this appraisal report may choose to store, copy, reproduce, analyze, use and distribute the data in the appraisal report for internal or external purposes without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media). A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.	Always displays
29.047	26	The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may choose to rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties. A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.	Always displays
29.048	27	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
29.049	28	Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.	Always displays
29.050	29	I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.	Display when AppraiserPriorServicesPerformedIndicator = "false"
		I have performed services regarding the subject property within the three years preceding the agreement to perform this assignment.	Display when AppraiserPriorServicesPerformedIndicator = "true"

Description of Prior Services - AppraiserPriorServicesPerformedDescription (UID: 2200.0016, FID: 29.051) is required when AppraiserPriorServicesPerformedIndicator = "true". This must be delivered in the XML if it exists.

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

29.051 Description of Prior Services:

When **Additional Appraiser Certifications** – AppraiserAdditionalCertificationIndicator (UID: 2200.0034, FID: *Not on report*)

- “true”
 - Display sub-header: **Additional Appraiser Certifications** (FID: 29.052)
 - Display in italics below sub-header: *Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.*
 - Deliver ValuationAdditionalCertificationIncludedByType = “Appraiser”
 - Display the text from ValuationAdditionalCertificationText (UID: 2200.0013, FID: 29.053) and deliver in XML.
 - Additional certifications are numbered starting at 1.
- “false”
 - Do not display

29.052 Additional Appraiser Certifications

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

1. 29.053

Supervisory Appraiser Certifications

Report Field ID	Cert #	Certifications Text	Display Rules
29.054	Supervisory Appraiser Certifications		Display when PartyRoleType = "AppraiserSupervisor"
29.055	The Supervisory Appraiser certifies and agrees that:		
29.056	1	I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.	
29.057	2	I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.	

Report Field ID	Cert #	Certifications Text	Display Rules
29.058	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.	
29.059	4	I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analyses, opinions, statements, conclusions, and the appraiser's certification.	
29.060	5	The assignment information regarding the scope of inspection by the Supervisory Appraiser is correct.	
29.071	6	I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analyses, opinions, statements, conclusions, and the appraiser's certification.	
29.072	7	The appraiser identified in this appraisal report is either a subcontractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable law.	
29.073	8	This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was transmitted.	
29.074	9	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.	

When PartyRoleType = AppraiserSupervisor (UID: 2200.0085, FID: *Not on report*), AppraiserSupervisorAdditionalCertificationIndicator (UID: 2200.0035, FID: *Not on report*) must always be "true" to acknowledge Prior Services by the Supervisory Appraiser.

- Display sub-header: **Additional Supervisory Appraiser Certifications** (FID: 29.061)
- Display in italics below sub-header: *Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.*
- Deliver ValuationAdditionalCertificationIncludedByType = "AppraiserSupervisor"
- Acknowledgement of Prior Services displays as Additional Supervisory Appraiser Certification
- Display the text from ValuationAdditionalCertificationText (UID: 2200.0013, FID: 29.062) and deliver in XML.
 - Additional certifications are numbered starting at 1.

Signature

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

Signature			
[Role]	29.063		
29.064		29.066	
[Contact Name]	29.065	Date of Signature and Report	
		Level	29.067
		ID	29.068
		State	29.069
		Expires	29.070

Signature				
Report Field ID	Report Label	Unique ID	MISMO Data Point Name	Display Rules
29.063	[Role]	2400.0056	PartyRoleType	When PartyRoleType = "Appraiser" or "AppraiserSupervisor" display "Appraiser" first and, when applicable, "Supervisory Appraiser" below the appraiser (Figure 29 - 1)
29.065	[Contact name(s)]	2400.0041 2400.0042 2400.0043 2400.0044	FirstName LastName MiddleName SuffixName	FirstName and LastName always display. MiddleName and SuffixName display when provided.
29.066	Date of Signature and Report	2200.0002	ExecutionDate	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor"
29.067	Level	2400.0051	AppraiserLicenseType	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor"
29.068	ID	2400.0054	LicenseIdentifier	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"
29.069	State	2400.0055	LicenseIssuingAuthorityStateCode	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"
29.070	Expires	2400.0053	LicenseExpirationDate	When PartyRoleType = "Appraiser" OR "AppraiserSupervisor" AND AppraiserLicenseType <> "None"

Figure 29 - 1

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

Certifications – 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.

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
1400.0342	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/SIGNATORY_IsAssociatedWith_ROLE
1400.0343	RELATIONSHIP	@xlink:from	SIGNATORY_n
1400.0344	RELATIONSHIP	@xlink:to	ROLE_n
2200.0001	SIGNATORY	@xlink:label	SIGNATORY_n
2400.0045	ROLE	@xlink:label	ROLE_n

Supervisory Appraiser

Unique ID	Parent Container	MISMO Attribute Name	Supported Attribute Enumerations
2200.0092	RELATIONSHIP	@xlink:arcrole	urn:fdc:mismo.org:2009:residential/SIGNATORY_IsAssociatedWith_ROLE
2200.0093	RELATIONSHIP	@xlink:from	SIGNATORY_n
2200.0094	RELATIONSHIP	@xlink:to	ROLE_n
2200.0153	SIGNATORY	@xlink:label	SIGNATORY_n
2200.0079	ROLE	@xlink:label	ROLE_n

Every party that signs the report is represented in the data using an arcrole. The Appraiser and Appraiser Supervisor signatures displayed in Figure 29 - 1, are represented in the sample XML to illustrate how the data is delivered.

Party Role Information

```

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

```

```

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

```

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>

```