
Fannie Mae and Freddie Mac
Uniform Appraisal Dataset Specification

Appendix D:
Field-Specific
Standardization Requirements

Document Version 1.0

Version Date: December 16, 2010

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This specification relates to the Uniform Mortgage Data Program, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

Document Version and Revision History

Date	Version #	Description
12/16/2010	1.0	Initial version

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Introduction

Under the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the GSEs) have developed the Uniform Mortgage Data Program (UMDP) to enhance the accuracy and quality of loan data delivered to each GSE. The Uniform Appraisal Dataset (UAD) is a key component of the UMDP, defines all data points required for a complete appraisal report form, and standardizes key appraisal data elements for a subset of fields on the Fannie Mae and Freddie Mac uniform residential appraisal report forms.

For conventional loans delivered to the GSEs on or after March 19, 2012 (and with application dates on or after December 1, 2011), Fannie Mae and Freddie Mac will require lenders to deliver electronic appraisal data prior to the loan delivery date. The appraisal data must conform to UAD and be delivered through the Uniform Collateral Data Portal (UCDP). The UAD and UCDP will help lenders, the GSEs, and other industry participants manage collateral risk through efficient collection and use of high-quality appraisal data.

The UAD supports improved quality and accuracy of the appraisal data while preserving each GSE's ability to determine what the data means to loan performance and loan quality. The GSEs will each continue to exercise independent business judgment in evaluating and maintaining business terms, credit policies, and analytics. Differences in the assessment and use of the appraisal data will remain due to unique and separate business policies, mortgage products, and processes.

Purpose and Overview

This document provides requirements for completing the GSEs' uniform residential appraisal report forms listed in the table below (the appraisal forms) and covers many but not all of the fields on the appraisal forms. These requirements are in addition to either or both GSEs' appraisal-related policies and guidelines, which are subject to change. Conforming to the UAD is in addition to, and does not replace, appraisers' development and reporting responsibilities as required by the Uniform Standards of Professional Appraisal Practice (USPAP).

Appraisal Form Name	Fannie Mae Form Number	Freddie Mac Form Number
Uniform Residential Appraisal Report	1004	70
Individual Condominium Unit Appraisal Report	1073	465
Exterior-Only Inspection Individual Condominium Appraisal Report	1075	466
Exterior-Only Inspection Residential Appraisal Report	2055	2055

The requirements are organized in the order in which they appear on the appraisal form. Information is organized in a table format and contains the form field label(s), a description of the requirement, the corresponding appraisal forms to which it applies, and a reporting format. "Reporting format" defines the standardized format for entering data on the appraisal forms.

Each form field is labeled as either a requirement or an instruction. For form fields labeled as a requirement, UCDP will validate the data and will return an error message if the data does not conform to the defined reporting format. For form fields labeled as an instruction, the UCDP will not validate the reporting format but the data must be transmitted if populated by the appraiser. All fields that are listed as Requirements in Appendix D: Field Specific Standardization Requirements are labeled as either Required (R) or Conditionally Required (CR) in Appendix A and Appendix B: GSE Appraisal Forms Mapping. All other fields are labeled as Transmit (T) in Appendix A and Appendix B. (Note: Appendix A is the true and preserved source of the UAD. Technology systems must support all of the data points defined in Appendix A. Appendix B: GSE Appraisal Forms Mapping [Microsoft Excel® version] provides a flexible format for viewing and sorting the appraisal data in a spreadsheet.)

Field-Specific Standardization Requirements

Subject Section	Forms	Requirement or Instruction
<p>Property Address, City, State, ZIP Code</p> <p>The appraiser must enter an address that conforms to the United States Postal Service (USPS) address standards in Publication 28 – Postal Addressing Standards (pub28) for complete addresses. Address standards can be found at USPS.gov. The subject address must be populated consistently throughout the form.</p> <p>The following address elements must be included in these fields:</p> <ul style="list-style-type: none"> ▪ Street number ▪ Street name (including pre-directional indicator, suffix, post-directional indicator, and unit number when applicable) ▪ City ▪ USPS two-letter state or territory representation ▪ 5-digit ZIP Code or ZIP+4 code (either with or without the dash) <p>Reporting Format: Property Address – Text City – Text State – 2-letter USPS abbreviation ZIP Code – 5-digit ZIP Code or ZIP+4 code (either with or without the dash)</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>Unit #</p> <p>The appraiser must enter the address unit number/designator.</p> <p>Reporting Format: Unit # – Text</p>	1073/465 1075/466	REQUIREMENT
<p>County</p> <p>The appraiser should enter the name of the county in which the subject property is located. If the subject property is not located in any county (e.g., the subject property is located in an independent city), enter the name of the local municipality or district in which the property is located.</p> <p>Reporting Format: County – Text</p>	1004/70 2055/2055 1073/465 1075/466	INSTRUCTION
<p>Assessor’s Parcel #</p> <p>The appraiser should enter any available assessor’s parcel number(s) that would further identify the subject parcel/property. The parcel number(s) should be in the same format used by the taxing agency, including all spaces and dashes as applicable. If no parcel number is available, enter ‘None’.</p> <p>Reporting Format: Assessor’s Parcel Number – Text The appraiser should separate multiple parcel numbers with a semicolon.</p>	1004/70 2055/2055 1073/465 1075/466	INSTRUCTION

Field-Specific Standardization Requirements

Subject Section	Forms	Requirement or Instruction
<p>Tax Year, Real Estate Taxes \$</p> <p>The appraiser should enter the tax year. If the tax year spans two calendar years, the appraiser should enter the first year only.</p> <p>The appraiser should report the amount of taxes payable on the subject property, expressed as an annual or annualized amount. If real estate taxes are payable to more than one entity, the appraiser should enter the annualized sum of all real estate taxes (not including special assessments).</p> <p>Reporting Format: Tax Year – 4 digit year, yyyy Real Estate Taxes – Currency, whole dollars only</p>	1004/70 2055/2055 1073/465 1075/466	INSTRUCTION
<p>Neighborhood Name</p> <p>The appraiser should enter a neighborhood name. It may be a name recognized by the municipality in which the property is sited, such as a subdivision name. If there is not a neighborhood name recognized by the municipality, enter the common name by which residents refer to the location.</p> <p>Reporting Format: Neighborhood Name – Text</p>	1004/70 2055/2055	INSTRUCTION
<p>Project Name</p> <p>The appraiser must enter the legal name of the project for the subject property and each comparable property.</p> <p>Reporting Format: Project Name – Text</p>	1073/465 1075/466	REQUIREMENT
<p>Occupant</p> <p>The appraiser must indicate whether the subject property is occupied by the owner or a tenant, or is vacant as of the effective date of the appraisal. Only one selection is permitted. For properties that are comprised of one unit with an accessory unit, the selection must reflect the occupancy status of the main unit.</p> <p>Reporting Format: Occupant – Checkbox designated with an ‘x’</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>Special Assessments \$</p> <p>The appraiser should enter any special assessment applicable to the subject property. It must be expressed as an annual or annualized amount. If there is more than one special assessment, enter the annualized sum of all special assessments. If there are no special assessments applicable to the subject property, enter the numeral zero (0).</p> <p>Reporting Format: Special Assessments \$ – Currency, whole dollars only</p>	1004/70 2055/2055 1073/465 1075/466	INSTRUCTION

Field-Specific Standardization Requirements

<p>PUD (Indicator)</p> <p>The appraiser must indicate if the property is located in a Planned Unit Development (PUD). If the checkbox is indicated, the appraiser must select ‘Yes’ or ‘No’ in response to the question, “Is the developer/builder in control of the Homeowners’ Association (HOA)?” located in the PUD Information section.</p> <p>Reporting Format: PUD (Indicator) – Checkbox designated with an ‘x’</p>	<p>1004/70 2055/2055</p>	<p>REQUIREMENT</p>
<p>HOA \$, Per Year, Per Month</p> <p>The appraiser must enter all applicable homeowners’ association (HOA) fees associated with the subject property. Additionally, the appraiser must select the appropriate checkbox to indicate if the amount is payable per year or per month. Only one selection is permitted. If the amount is paid on a different frequency (e.g., bi-monthly or semi-annually), it must be normalized as either per year or per month for reporting.</p> <p>If there are multiple fees assessed, such as for a HOA and a master association, the appraiser must first convert the fees to the appropriate frequency (if necessary) and then report the total of all fees in this data field. For instance, if the property is subject to a monthly HOA fee and a quarterly master association fee, the quarterly fee must be converted to a monthly fee and added to the monthly HOA fee.</p> <p>If there are no HOA fees applicable to the subject property, enter the numeral zero (0).</p> <p><i>Note: For appraisals of condominium units, the amount of any applicable condominium association fees must be included in the HOA fees section.</i></p> <p>Reporting Format: HOA \$ – Currency, whole dollars only Per Year, Per Month – Checkbox designated with an ‘x’</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>Assignment Type</p> <p>The appraiser must indicate the transaction type for the assignment – Purchase, Refinance, or Other. Only one selection is permitted. If ‘Other’ is selected, a description must be provided.</p> <p>Reporting Format: Assignment Type – Checkbox designated with an ‘x’ Description of ‘Other’ (if applicable) – Text</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>Lender/Client</p> <p>The appraiser must enter the name of the lender. Any applicable AMC name should only be entered in the Appraiser Certification Section.</p> <p>Reporting Format: Lender/Client – Text</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>

Is the subject property currently offered for sale or has it been offered for sale in the 12 months prior to the effective date of this appraisal? Report data source(s) used, offering price(s), and date(s).

1004/70
2055/2055
1073/465
1075/466

REQUIREMENT

The appraiser must identify whether the subject property is currently offered for sale or has been offered for sale in the twelve months prior to the date of the appraisal by selecting either the ‘Yes’ or the ‘No’ checkbox.

Reporting Format:

Is the subject property currently offered for sale or has it been offered for sale in the 12 months prior to the effective date of this appraisal? – Checkbox designated with an ‘x’

If the answer is ‘No,’ the data source(s) used must be provided. If the answer is ‘Yes,’ the following information is required:

- Days on Market (DOM) – The appraiser must enter the DOM for the subject property. DOM is defined as the total number of continuous days from the date that a property is listed or advertised for sale through the date that it is taken off the market or contracted for sale. DOM applies not only to properties that are listed in a Multiple Listing Service (MLS), but also applies to properties marketed for sale outside MLS. If the subject property was not individually listed or advertised for sale, enter the numeral zero (0). If the DOM is unknown, enter ‘Unk’.
- Offering Price(s) – The appraiser must report the original offering price and a history of price changes, if any.
- Offering Date(s) – The appraiser must report the date(s) that the property was offered for sale.
- Data Source(s) Used – The appraiser must report the data source(s) used to obtain the offering information. If the data source is MLS, the appraiser must enter the abbreviated MLS organization name, followed by a pound sign (#), and the specific listing identifier.

If the subject property was offered For Sale by Owner (FSBO) or otherwise marketed for sale outside of MLS, the appraiser must report the original offering price, history of price changes, if any, and the date(s) the property was offered for sale, etc., to the extent that this information is known or available to the appraiser in the normal course of business.

Reporting Format:

DOM – Numeric to 4 digits, whole numbers only or ‘Unk’

Text – Include the following three items:

Offering Price(s) – Currency, whole dollars only

Offering Date(s) – mm/dd/yyyy

Data Source(s) Used – Abbreviated MLS#Listing Identifier or Text

The PDF creator (the software that creates the PDF) will automatically insert a semicolon to separate DOM from other data values. The PDF creator will also insert “DOM”.

Examples (if Yes):

DOM150;Subject property was offered for sale on 03/01/2010 for \$200,000. The data source is MRIS#12345AB.

DOMUnk;Subject property was listed for sale by owner for \$200,000. The data source is a public source.

Example (if No):

MRIS MLS

Field-Specific Standardization Requirements

Contract Section	Forms	Requirement or Instruction								
<p>I did/did not analyze the contract for sale for the subject purchase transaction.</p> <p>The appraiser must indicate whether analysis was performed on the contract for sale.</p> <p>Reporting Format: I did/did not analyze the contract for sale for the subject purchase transaction. – Checkbox designated with an ‘x’</p> <p>The appraiser must also indicate the type of sale for this transaction from the list of available choices. The appraiser must start at the top of the list and select the first sale type that applies. Only one selection is permitted. The valid sale types are as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th align="center">SALE TYPE</th> </tr> </thead> <tbody> <tr><td>REO sale</td></tr> <tr><td>Short sale</td></tr> <tr><td>Court ordered sale</td></tr> <tr><td>Estate sale</td></tr> <tr><td>Relocation sale</td></tr> <tr><td>Non-arms length sale</td></tr> <tr><td>Arms length sale</td></tr> </tbody> </table> <p>After selecting a valid sale type, enter an explanation of the results of the analysis of the contract or why the analysis was not performed.</p> <p>Reporting Format: Sale Type – Appraiser must select one value from the specified list Description of Analysis – Text The PDF creator will automatically insert a semicolon to separate the data values.</p> <p>Example: Arms length sale;Text of the appraiser analysis of the sales contract</p>	SALE TYPE	REO sale	Short sale	Court ordered sale	Estate sale	Relocation sale	Non-arms length sale	Arms length sale	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
SALE TYPE										
REO sale										
Short sale										
Court ordered sale										
Estate sale										
Relocation sale										
Non-arms length sale										
Arms length sale										
<p>Contract Price \$</p> <p>The appraiser must enter an amount in this field if the “Assignment Type” is a purchase transaction. Contract price must be the same as the sales price for the subject property in the Sales Comparison Approach section.</p> <p>Reporting Format: Contract Price \$ – Currency, whole dollars only</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>								
<p>Date of Contract</p> <p>The appraiser must enter a contract date if the “Assignment Type” is a purchase transaction.</p> <p>Reporting Format: Date of Contract – mm/dd/yyyy</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>								

Field-Specific Standardization Requirements

Contract Section	Forms	Requirement or Instruction
<p>Is the property seller the owner of public record?</p> <p>The appraiser must indicate ‘Yes’ or ‘No’ if the “Assignment Type” is a purchase transaction.</p> <p>Reporting Format: Is the property seller the owner of public record? – Checkbox designated with an ‘x’</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower?</p> <p>The appraiser must indicate ‘Yes’ or ‘No’ if the “Assignment Type” is a purchase transaction.</p> <p>If ‘No’ is selected, enter the numeral zero (0) in the dollar amount field.</p> <p>Reporting Format: Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? – Checkbox designated with an ‘x’</p> <p>If ‘Yes’ is selected, enter the total dollar amount of all financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) paid by any party on behalf of the borrower, including any closing costs or other payments from the seller or other third party. If the appraiser is not able to determine a dollar amount for all or part of the financial assistance, the number must reflect the total known dollar amount. Leave this field blank if the entire financial assistance amount is unknown. If there is any unknown financial assistance amount, the text ‘There is a financial assistance amount that is unknown’ will appear in this field. Next, the appraiser must provide a description of the items being paid.</p> <p>Reporting Format: Total Financial Assistance – Currency, whole dollars only (if applicable) Description of Analysis of Financial Assistance – Text The PDF creator will automatically insert a semicolon to separate the data values.</p> <p>Examples: \$5000;There is a financial assistance amount that is unknown.;Down payment assistance, plus furniture of unknown value. \$5000;;Down payment assistance.</p> <p><i>Note: Financial assistance or concessions paid by any party on behalf of the borrower include both monetary and non-monetary items, including below-market-rate mortgage financing, gifts of personal property, payment of property taxes and/or HOA dues for a period of time, etc.</i></p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>

Neighborhood Section	Forms	Requirement or Instruction
<p>One-Unit Housing Trends</p> <p>Property Values The appraiser must indicate whether property values for one-unit housing in the subject’s neighborhood are increasing, stable, or declining. Only one selection is permitted.</p> <p>Demand/Supply The appraiser must indicate whether the demand/supply of one-unit housing in the subject property’s neighborhood is in shortage, in balance, or over supply. Only one selection is permitted.</p> <p>Marketing Time The appraiser must indicate whether the marketing time for one-unit housing is under 3 mths, 3–6 mths, or over 6 mths. Only one selection is permitted.</p> <p>Reporting Format: Property Values – Checkbox designated with an ‘x’ Demand/Supply – Checkbox designated with an ‘x’ Marketing Time – Checkbox designated with an ‘x’</p>	<p>1004/70 2055/2055</p>	<p>REQUIREMENT</p>
<p>Condominium Unit Housing Trends</p> <p>Property Values The appraiser must indicate whether property values for condominium unit housing in the subject’s neighborhood are increasing, stable, or declining. Only one selection is permitted.</p> <p>Demand/Supply The appraiser must indicate whether the demand/supply of condominium unit housing in the subject property’s neighborhood is in shortage, in balance, or over supply. Only one selection is permitted.</p> <p>Marketing Time The appraiser must indicate whether the marketing time for condominium unit housing is under 3 mths, 3–6 mths, or over 6 mths. Only one selection is permitted.</p> <p>Reporting Format: Property Values – Checkbox designated with an ‘x’ Demand/Supply – Checkbox designated with an ‘x’ Marketing Time – Checkbox designated with an ‘x’</p>	<p>1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>Neighborhood Boundaries</p> <p>The appraiser should provide an outline of the neighborhood boundaries, which should be clearly delineated using ‘North’, ‘South’, ‘East’, and ‘West’. These boundaries may include but are not limited to streets, legally recognized neighborhood boundaries, waterways, or other natural boundaries that define the separation of one neighborhood from another. Appraisers should not reference a map or other addendum as the only example of the neighborhood boundaries.</p> <p>Reporting Format: Description of Neighborhood Boundaries – Text</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>INSTRUCTION</p>

Site Section	Forms	Requirement or Instruction																																				
<p>Area</p> <p>For sites/parcels that have an area of less than one acre, the size must be reported in square feet. For sites/parcels that have an area of one acre or greater, the size must be reported in acreage to two decimal places. The unit of measure must be indicated as either ‘sf’ for square feet or ‘ac’ for acres. A numeric value must be entered followed by the appropriate unit of measure. The total size of the entire site/parcel must be entered. No other data is permitted.</p> <p>Reporting Format: Area less than one acre – whole numbers only + unit of measure Area equal to one acre or more – numeric to 2 decimals + unit of measure</p> <p>Examples: 27840 sf 3.40 ac</p>	1004/70 2055/2055	REQUIREMENT																																				
<p>View</p> <p>The appraiser must provide one of the ratings from the list below to describe the overall effect on value and marketability of the view factors associated with the subject property.</p> <table border="1"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">OVERALL VIEW RATING</th> </tr> </thead> <tbody> <tr> <td align="center">N</td> <td align="center">Neutral</td> </tr> <tr> <td align="center">B</td> <td align="center">Beneficial</td> </tr> <tr> <td align="center">A</td> <td align="center">Adverse</td> </tr> </tbody> </table> <p>The appraiser must also provide at least one, but not more than two, view factor(s) from the list below to provide details about the overall view rating selected above.</p> <table border="1"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">VIEW FACTOR</th> </tr> </thead> <tbody> <tr> <td align="center">Wtr</td> <td align="center">Water View</td> </tr> <tr> <td align="center">Pstrl</td> <td align="center">Pastoral View</td> </tr> <tr> <td align="center">Woods</td> <td align="center">Woods View</td> </tr> <tr> <td align="center">Prk</td> <td align="center">Park View</td> </tr> <tr> <td align="center">Glfbw</td> <td align="center">Golf Course View</td> </tr> <tr> <td align="center">CtySky</td> <td align="center">City View Skyline View</td> </tr> <tr> <td align="center">Mtn</td> <td align="center">Mountain View</td> </tr> <tr> <td align="center">Res</td> <td align="center">Residential View</td> </tr> <tr> <td align="center">CtyStr</td> <td align="center">City Street View</td> </tr> <tr> <td align="center">Ind</td> <td align="center">Industrial View</td> </tr> <tr> <td align="center">PwrLn</td> <td align="center">Power Lines</td> </tr> <tr> <td align="center">LtdSght</td> <td align="center">Limited Sight</td> </tr> <tr> <td align="center"><i>See Instruction Below</i></td> <td align="center">Other – Appraiser to enter a description of the view*</td> </tr> </tbody> </table> <p>*Other: If a view factor not on this list materially affects the value of the subject property, the appraiser must enter a description of the view associated with the property (see second example below). The description entered must allow a reader of the appraisal report to understand what the view associated with the property actually is. Descriptors such as ‘None’, ‘N/A’, ‘Typical’, ‘Average’, etc., are unacceptable. Descriptions should be entered carefully because the same text will be represented in both the Site section and the comparable sales grid for the subject property. The text must fit in the allowable space.</p>	ABBREVIATED ENTRY	OVERALL VIEW RATING	N	Neutral	B	Beneficial	A	Adverse	ABBREVIATED ENTRY	VIEW FACTOR	Wtr	Water View	Pstrl	Pastoral View	Woods	Woods View	Prk	Park View	Glfbw	Golf Course View	CtySky	City View Skyline View	Mtn	Mountain View	Res	Residential View	CtyStr	City Street View	Ind	Industrial View	PwrLn	Power Lines	LtdSght	Limited Sight	<i>See Instruction Below</i>	Other – Appraiser to enter a description of the view*	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
ABBREVIATED ENTRY	OVERALL VIEW RATING																																					
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CtySky	City View Skyline View																																					
Mtn	Mountain View																																					
Res	Residential View																																					
CtyStr	City Street View																																					
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PwrLn	Power Lines																																					
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<i>See Instruction Below</i>	Other – Appraiser to enter a description of the view*																																					

Field-Specific Standardization Requirements

Site Section	Forms	Requirement or Instruction
<p>Reporting Format: View Rating – Appraiser must select one value from the specified list View Factors – Appraiser must select one or two factors from the specified list Description of ‘Other’(if applicable) – Text The PDF creator will automatically insert a semicolon to separate the data values.</p> <p>Examples: B;Mtn;Wtr A;RRtracks [example of appraiser-entered ‘Other’ description]</p> <p>Refer to the complete list of acceptable abbreviations provided at the end of this document in Exhibit 3: Requirements – Abbreviations Used in Data Standardization Text.</p>		
<p>Utilities</p> <p>The appraiser must indicate for each utility whether it is ‘Public’ and/or ‘Other’. Utilities include electricity, gas, water, and sanitary sewer. The appraiser must also enter a description if ‘Other’ is indicated. If the utility is not present, enter ‘None’ in the description field.</p> <p>Reporting Format: Electricity – Checkbox(es) designated with an ‘x’ Gas – Checkbox(es) designated with an ‘x’ Water – Checkbox(es) designated with an ‘x’ Sanitary Sewer – Checkbox(es) designated with an ‘x’ Description of ‘Other’ (if applicable) – Text</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>Street/Alley</p> <p>The appraiser should indicate whether the street or alley type is ‘Public’ and/or ‘Private’. Enter ‘None’ in the appropriate description field if there is no street or alley.</p> <p>Reporting Format: Street – Checkbox(es) designated with an ‘x’ Alley – Checkbox(es) designated with an ‘x’ Description of Street/Alley – Text</p>	1004/70 2055/2055 1073/465 1075/466	INSTRUCTION

Project Information Section	Forms	Requirement or Instruction
<p>Project Description</p> <p>If the project includes more than one building, the appraiser should enter the type of building in which the subject unit is located. Only one selection is permitted. If 'Other' is selected, the appraiser must enter a description.</p> <p>Reporting Format: Project Description – Checkbox designated with an 'x' Description of 'Other' (if applicable) – Text</p>	1073/465 1075/466	INSTRUCTION
<p>General Description - # of Stories, # of Elevators, Existing/Proposed/Under Construction, Year Built</p> <p>If the project includes more than one building, the appraiser should enter data for the building in which the subject unit is located.</p> <p>Reporting Format: # of Stories – See requirements in Improvements section # of Elevators – Numeric, whole numbers only Existing/Proposed/Under Construction – Checkbox designated with an 'x' Only one selection is permitted Year Built – See requirements in Improvements section Estimation of Year Built – See requirements in Improvements section</p>	1073/465 1075/466	INSTRUCTION
<p>Is the developer/builder in control of the Homeowners' Association (HOA)?</p> <p>For condominiums, the appraiser must select 'Yes' or 'No' in response to the question, "Is the developer/builder in control of the Homeowners' Association (HOA)?" located in the Project Information section.</p> <p>Reporting Format: Is the developer/builder in control of the Homeowners' Association (HOA)? – Checkbox designated with an 'x'</p>	1073/465 1075/466	REQUIREMENT
<p>Is there any commercial space in the project? If Yes, describe and indicate the overall percentage of the commercial space.</p> <p>The appraiser must select either 'Yes' or 'No' to indicate whether there is commercial space in the project. If 'Yes' is indicated, the appraiser must enter the overall percentage of commercial space in the project in which the subject property is located.</p> <p>Reporting Format: Is there any commercial space in the project? – Checkbox designated with an 'x' Percentage of Commercial Space – Numeric to 2 digits, whole numbers only</p>	1073/465 1075/466	REQUIREMENT

Improvements Section	Forms	Requirement or Instruction
<p># of Stories</p> <p>The appraiser must indicate the number of stories for the subject property. Do not use any designators or descriptors, such as ‘1 story’ or ‘one story and a half.’</p> <p>For condominiums, the appraiser must enter the number of stories for the building in which the subject unit is located.</p> <p>Reporting Format: # of Stories – Numeric to 2 decimal places</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN PROJECT INFORMATION SECTION</p>	REQUIREMENT
<p># of Levels</p> <p>The appraiser must indicate the number of levels for the subject unit. Do not use any designators or descriptors, such as ‘1 level’.</p> <p>Reporting Format: # of Levels – Numeric, whole numbers only</p>	<p>1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</p>	REQUIREMENT
<p>Design (Style)</p> <p>The appraiser should enter an appropriate architectural design (style) type descriptor that best describes the subject property. Valid descriptions include, but are not limited to, ‘Colonial,’ ‘Rambler,’ ‘Georgian,’ ‘Farmhouse’. Do not use descriptors such as ‘brick,’ ‘2 stories,’ ‘average,’ ‘conventional,’ or ‘typical’ as these are not architectural styles. Design style names may vary by locality. The appraiser should report the name of the design style that is applicable within the local market area.</p> <p>Reporting Format: Design (Style) – Text</p>	<p>1004/70 2055/2055</p>	INSTRUCTION
<p>Year Built</p> <p>The appraiser must indicate the year the subject property was built. If it is unknown or unavailable to the appraiser within the normal course of business, the appraiser must estimate the year the subject property was built.</p> <p>Reporting Format: Year Built – 4-digit number, yyyy Estimation of Year Built – A tilde (~) must precede the year built</p> <p>Examples: 1978 ~1950 (The PDF creator will insert the tilde)</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN PROJECT INFORMATION SECTION</p>	REQUIREMENT

Field-Specific Standardization Requirements

Improvements Section	Forms	Requirement or Instruction
<p>Basement Area, Basement Finish</p> <p>If a basement exists, the appraiser must indicate the basement size in square feet and the percentage of the basement that is finished. If there is no basement, enter the numeral zero (0) in both fields.</p> <p>Reporting Format: Basement Area – Numeric to 5 digits, whole numbers only Basement Finish – Numeric to 3 digits, whole numbers only</p>	<p>1004/70 2055/2055</p>	<p>REQUIREMENT</p>
<p>Heating, Cooling</p> <p>The appraiser should select the heating and/or cooling types. If there is no heating or cooling source, the appraiser should indicate 'Other' and enter 'None'.</p> <p>Reporting Format: Heating Types (for 1004 and 2055) – Checkbox(es) designated with an 'x' Cooling Types – Checkbox(es) designated with an 'x' Description of 'Other' (if applicable) – Text</p>	<p>1004/70 2055/2055</p>	<p>INSTRUCTION</p>
<p>Heating, Cooling -- (for Condominiums)</p> <p>The appraiser should indicate the heating and cooling types. If there is no heating source, the appraiser should indicate 'None'. If there is no cooling source, the appraiser should indicate 'Other' and enter 'None'.</p> <p>Reporting Format: Heating Types (for 1073 and 1075) – Text Cooling Types – Checkbox(es) designated with an 'x' Description of 'Other' (if applicable) – Text</p>	<p>1073*/465* 1075**/466**</p> <p>*FIELD IS LOCATED IN THE UNIT DESCRIPTION SECTION</p> <p>**FIELD IS LOCATED IN THE UNIT IMPROVEMENTS SECTION</p>	<p>INSTRUCTION</p>
<p>Amenities</p> <p>The appraiser should select the appropriate checkbox(es) to indicate the amenities available. The appraiser should enter the numeral zero (0) in the appropriate space if there are no fireplaces or woodstoves. The appraiser should enter 'None' in the appropriate space if there is no patio/deck, pool, fence, porch, or other amenity.</p> <p>Reporting Format: Amenity Types – Checkbox(es) designated with an 'x' Description of Amenity – Text</p>	<p>1004/70 2055/2055 1073*/465* 1075**/466**</p> <p>*FIELD IS LOCATED IN THE UNIT DESCRIPTION SECTION</p> <p>**FIELD IS LOCATED IN THE UNIT IMPROVEMENTS SECTION</p>	<p>INSTRUCTION</p>

Field-Specific Standardization Requirements

Improvements Section	Forms	Requirement or Instruction
<p>Car Storage, Driveway, Garage, Carport</p> <p>The appraiser must indicate whether the subject property has a driveway, garage, and/or carport, or has no car storage. If the subject property has a driveway, garage, and/or carport, the appraiser must enter the number of spaces for each type of car storage; if none, enter the numeral zero (0).</p> <p>Reporting Format: Car Storage Types – Checkbox(es) designated with an ‘x’ # of Cars - Numeric to 2 digits, whole numbers only</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*CAR STORAGE AND # CARS FIELDS ARE LOCATED IN UNIT DESCRIPTION SECTION</p>	REQUIREMENT
<p>Finished Area Above Grade Contains _____ Rooms</p> <p>The appraiser must enter the total number of finished rooms above grade.</p> <p>Reporting Format: # of Rooms – Numeric to 2 digits, whole numbers only</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</p>	REQUIREMENT
<p>Finished Area Above Grade Contains _____ Bedrooms</p> <p>This appraiser must enter the total number of bedrooms above grade.</p> <p>Reporting Format: # of Bedrooms – Numeric to 2 digits, whole numbers only</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</p>	REQUIREMENT
<p>Finished Area Above Grade Contains _____ Bath(s)</p> <p>The appraiser must enter the total number of full baths and partial baths above grade. A three-quarter bath is to be counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not to be included in the bathroom count. The number of full and half baths must be entered, separated by a period. The full bath count is represented to the left of the period. The half bath count is represented to the right of the period.</p> <p>Reporting Format: # of Bath(s) – Numeric to 2 decimal places Separate full bath count from half bath count with a period (.), nn.nn</p> <p>Example: 3.2 indicates three full baths and two half baths above grade.</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</p>	REQUIREMENT
<p>Square Feet of Gross Living Area Above Grade</p> <p>The appraiser must enter the total square footage of the above grade living area.</p> <p>Reporting Format: Square Feet of GLA – Numeric to 5 digits, whole numbers only</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</p>	REQUIREMENT

Improvements Section	Forms	Requirement or Instruction
<p>Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.)</p> <p>Interior/Exterior Complete Inspection Reports: The appraiser must provide the following information:</p> <p>Overall Condition Rating – The appraiser must select one of the following ratings that best describes the overall condition of the subject property or unit. For condominium properties, the rating must reflect the overall condition for the individual unit being appraised. Only one selection is permitted. The rating for the subject property must match the overall condition rating that is reported in the Sales Comparison Approach section.</p> <ul style="list-style-type: none"> ▪ C1 ▪ C2 ▪ C3 ▪ C4 ▪ C5 ▪ C6 <p>The definitions for the ratings listed above are provided in Exhibit 1: Requirements – Condition and Quality Ratings Usage.</p> <p>The appraiser must indicate ‘Yes’ or ‘No’ if there has been any material work done to the kitchen(s) or bathroom(s) in the prior 15 years. If ‘No’, the text ‘No updates in the prior 15 years’ must be provided. If ‘Yes’, additional information for kitchens and bathrooms must be provided.</p> <p>Kitchen(s) and Bathroom(s) – Level of Work Completed and Timeframes – The appraiser must identify any work completed in the kitchen(s) and bathroom(s) along with the timeframes in which the work was completed. The appraiser must select one of the values from the lists below for both the kitchen(s) and the bathroom(s).</p> <p>Level of Work Completed:</p> <ul style="list-style-type: none"> ▪ not updated ▪ updated ▪ remodeled <p>Definitions for the Level of Work Completed are provided in Exhibit 2: Requirements – Definitions of Not Updated, Updated, and Remodeled.</p> <p>Timeframes:</p> <ul style="list-style-type: none"> ▪ less than one year ago ▪ one to five years ago ▪ six to ten years ago ▪ eleven to fifteen years ago ▪ timeframe unknown <p>Timeframes represent the time period in which the majority of the improvements were completed.</p> <p>Descriptions or Comments – The appraiser must provide a description of the condition of the improvements to the subject property.</p>	<p>1004/70 1073*/465*</p> <p>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</p>	<p>REQUIREMENT</p>

Field-Specific Standardization Requirements

Improvements Section	Forms	Requirement or Instruction
<p>Reporting Format: Condition Rating – Appraiser must select one value from the specified list</p> <p>Indicator of Work Completed in Prior 15 Years – ‘Yes’ or ‘No’ response</p> <p>Level of Work Completed for Kitchen(s) and Bathroom(s) – Appraiser must select one value from the specified list</p> <p>Timeframes for Work Completed for the Kitchen(s) and Bathroom(s) – Appraiser must select one value from the specified list</p> <p>Description of Condition of Improvements – Text</p> <p>The PDF creator will populate the selected text from the specified lists for ‘Overall Condition Rating’ (Improvement Area), ‘Level of Work Completed,’ and ‘Timeframe for Work Completed.’ A semicolon will be used to separate the overall condition rating from the kitchen and bathroom improvements.</p> <p>Examples: C4; No updates in the prior 15 years; [enter description of property condition]</p> <p>C3; Kitchen- updated less than one year ago;Bathrooms-remodeled-one to five years ago; [enter description of property condition]</p> <p>C2; Kitchen- not updated;Bathrooms-remodeled-less than one year ago; [enter description of property condition]</p> <p>Exterior-Only Inspection Residential Appraisal Report Forms: The appraiser must report the overall condition of the property or unit using one of the overall condition ratings.</p> <p>Reporting Format: Condition Rating – Appraiser must select one value from the specified list Description of Condition of Improvements – Text</p>	<p>2055/2055 1075*/466*</p> <p>*FIELD IS LOCATED IN UNIT DESCRIPTION SECTION</p>	<p>REQUIREMENT</p>

Sales Comparison Approach Section	Forms	Requirement or Instruction
<p>Address</p> <p>The appraiser must enter the subject property address and the address for each comparable sale. Refer to “Property Address” and “Unit#” (if applicable) data fields in the Subject section for the requirements on completing this field.</p> <p>Reporting Format: Property Address – Text Unit # (if applicable) – Text City – Text State – 2-letter USPS abbreviation ZIP Code – 5-digit ZIP Code or ZIP+4 code (either with or without the dash)</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>Proximity to Subject</p> <p>The appraiser must enter the proximity of the comparable sales to the subject property, expressed as a distance in miles. The distance between the subject property and each comparable property is to be measured using a straight line between the properties. The direction of the comparable property in relation to the subject property must be expressed.</p> <p>If the address for a comparable property is not found by the appraiser’s mapping program, the appraiser must choose a location on the map as close as possible to the address of the comparable property to derive an accurate distance calculation.</p> <p>Reporting Format: Proximity to Subject – Numeric to 2 decimal places + ‘miles’ + Directional</p> <p>Example: 1.75 miles NW</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>Sale Price</p> <p>The appraiser must enter the sale price of the subject property (if applicable) and each comparable property. The sale price for the subject property must match the contract price reported in the Contract section. If any of the comparable properties sold for a price that was not in whole dollars, the appraiser must round the sales price to the nearest dollar. If any of the comparable properties is a listing or pending sale, the appraiser must enter the offering price or contract price as applicable.</p> <p>Reporting Format: Sale Price – Currency, whole dollars only</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT

Sales Comparison Approach Section	Forms	Requirement or Instruction																		
<p>Data Source(s)</p> <p>The appraiser must provide the data source(s) utilized to obtain the data for each comparable sale. When using MLS as the data source, the MLS organization acronym or abbreviation followed by ‘#’ and the listing identifier (numbers and letters) must be reported. If the appraiser utilizes additional data sources that do not fit into this data field, they must be provided in the comments section or addenda in the appraisal report.</p> <p>Additionally, the appraiser must provide the DOM for each comparable sale for the latest time period that the property was listed or advertised for sale. DOM is defined as the total number of continuous days from the date that a property is listed or advertised for sale until the date that it is taken off the market or sold. DOM applies not only to properties that are listed in the MLS, but also applies to properties marketed for sale outside MLS. If the comparable property was not individually listed or advertised for sale, enter the numeral zero (0). If the DOM is unknown, enter ‘Unk’.</p> <p>Reporting Format: Data Source(s) – Abbreviated MLS#Listing Identifier or Text DOM – Numeric to 4 digits, whole numbers only The PDF creator will automatically insert a semicolon to separate the data values and print the letters ‘DOM’ prior to the response.</p> <p>Examples: MRIS#AA123456789;DOM 220 MRIS#BB123456789;DOM Unk</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT																		
<p>Sale or Financing Concessions</p> <p><i>Note: This field, comprised of two lines, is used to capture sale type, financing type, and any concessions. The information must be entered on line 1 and line 2 as indicated.</i></p> <p>Line 1 The appraiser must indicate the sale type for each comparable property. If more than one sale type applies to the comparable property, the appraiser must start at the top of the list and identify the first sale type that applies. The valid values are:</p> <table border="1"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">SALE TYPE</th> </tr> </thead> <tbody> <tr> <td>REO</td> <td>REO sale</td> </tr> <tr> <td>Short</td> <td>Short sale</td> </tr> <tr> <td>CrtOrd</td> <td>Court ordered sale</td> </tr> <tr> <td>Estate</td> <td>Estate sale</td> </tr> <tr> <td>Relo</td> <td>Relocation sale</td> </tr> <tr> <td>NonArm</td> <td>Non-arms length sale</td> </tr> <tr> <td>ArmLth</td> <td>Arms length sale</td> </tr> <tr> <td>Listing</td> <td>Listing</td> </tr> </tbody> </table>	ABBREVIATED ENTRY	SALE TYPE	REO	REO sale	Short	Short sale	CrtOrd	Court ordered sale	Estate	Estate sale	Relo	Relocation sale	NonArm	Non-arms length sale	ArmLth	Arms length sale	Listing	Listing	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
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Sales Comparison Approach Section	Forms	Requirement or Instruction																
<p>Line 2 The appraiser must enter the financing type from the list below and the total amount of concessions, if any, for each settled sale. If there are no sales or financing concessions, enter the numeral zero (0).</p> <table border="1" data-bbox="383 359 1044 707"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">FINANCING TYPE</th> </tr> </thead> <tbody> <tr> <td>FHA</td> <td>FHA</td> </tr> <tr> <td>VA</td> <td>VA</td> </tr> <tr> <td>Conv</td> <td>Conventional</td> </tr> <tr> <td>Seller</td> <td>Seller</td> </tr> <tr> <td>Cash</td> <td>Cash</td> </tr> <tr> <td>RH</td> <td>USDA – Rural housing</td> </tr> <tr> <td><i>See Instruction Below</i></td> <td>Other – Appraiser to enter a description of the financing type*</td> </tr> </tbody> </table> <p>*Other: If the financing type is not on this list, the appraiser must enter a description of the financing type. The text must fit in the allowable space.</p> <p><i>Note: Below-market financing can have an impact on market values and therefore is of particular importance. A variety of government programs, such as state and local bond programs, provide below-market financing. The appraiser must indicate if sales transactions with below-market financing are used for comparable sales.</i></p> <p>Reporting Format: Line 1: Sale Type – Appraiser must select one value from the specified list Line 2: Financing Type – Appraiser must select one value from the specified list Description of ‘Other Financing Type’ (if applicable) – Text Concession Amount – Numeric, whole numbers only The PDF creator will automatically insert a semicolon to separate the data values.</p> <p>Example: Line 1: ArmLth Line 2: FHA;5000</p>	ABBREVIATED ENTRY	FINANCING TYPE	FHA	FHA	VA	VA	Conv	Conventional	Seller	Seller	Cash	Cash	RH	USDA – Rural housing	<i>See Instruction Below</i>	Other – Appraiser to enter a description of the financing type*		
ABBREVIATED ENTRY	FINANCING TYPE																	
FHA	FHA																	
VA	VA																	
Conv	Conventional																	
Seller	Seller																	
Cash	Cash																	
RH	USDA – Rural housing																	
<i>See Instruction Below</i>	Other – Appraiser to enter a description of the financing type*																	
<p>Date of Sale/Time</p> <p>For each comparable property, the appraiser must first identify the status type from the list of options below.</p> <table border="1" data-bbox="534 1518 846 1711"> <thead> <tr> <th align="center">Status Type</th> </tr> </thead> <tbody> <tr> <td>Active</td> </tr> <tr> <td>Contract</td> </tr> <tr> <td>Expired</td> </tr> <tr> <td>Withdrawn</td> </tr> <tr> <td>Settled sale</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ▪ If the comparable property is an active listing, the appraiser must specify ‘Active’. ▪ If the comparable property is under contract, or an expired or withdrawn listing, the appraiser must first indicate the date status type using the abbreviations below followed by the corresponding contract, expiration, or withdrawal date in mm/yy format. Use ‘c’ for contract, ‘w’ for withdrawn listings, and ‘e’ for expired listings. 	Status Type	Active	Contract	Expired	Withdrawn	Settled sale	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p align="center">REQUIREMENT</p>										
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Sales Comparison Approach Section	Forms	Requirement or Instruction										
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Sales Comparison Approach Section	Forms	Requirement or Instruction																																
<p>Location</p> <p>The appraiser must select one of the following ratings to describe the overall effect on value and marketability of the location factor(s) associated with the subject property and each comparable property. The abbreviation for the rating must be entered.</p> <table border="1"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">OVERALL LOCATION RATING</th> </tr> </thead> <tbody> <tr> <td align="center">N</td> <td align="center">Neutral</td> </tr> <tr> <td align="center">B</td> <td align="center">Beneficial</td> </tr> <tr> <td align="center">A</td> <td align="center">Adverse</td> </tr> </tbody> </table> <p>The appraiser must also select at least one, but not more than two, location factor(s) from the list below. If two factors are entered, separate them with a semicolon. The abbreviation for the factor must be entered, with the exception of 'Other'.</p> <table border="1"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">LOCATION FACTOR</th> </tr> </thead> <tbody> <tr> <td align="center">Res</td> <td align="center">Residential</td> </tr> <tr> <td align="center">Ind</td> <td align="center">Industrial</td> </tr> <tr> <td align="center">Comm</td> <td align="center">Commercial</td> </tr> <tr> <td align="center">BsyRd</td> <td align="center">Busy Road</td> </tr> <tr> <td align="center">WtrFr</td> <td align="center">Water Front</td> </tr> <tr> <td align="center">Glfcse</td> <td align="center">Golf Course</td> </tr> <tr> <td align="center">AdjPrk</td> <td align="center">Adjacent to Park</td> </tr> <tr> <td align="center">AdjPwr</td> <td align="center">Adjacent to Power Lines</td> </tr> <tr> <td align="center">Lndfl</td> <td align="center">Landfill</td> </tr> <tr> <td align="center">PubTrn</td> <td align="center">Public Transportation</td> </tr> <tr> <td align="center"><i>See Instruction Below</i></td> <td align="center">Other – Appraiser to enter a description of the location*</td> </tr> </tbody> </table> <p>*Other: If a location factor not on this list materially affects the value of the property, the appraiser must enter a description of the location associated with the property. The description entered must allow a reader of the appraisal report to understand the location factor(s) that is associated with the property. Descriptors such as 'None', 'N/A', 'Typical', 'Average', etc., are unacceptable. The text must fit in the allowable space.</p> <p>A list of acceptable abbreviations and definitions is also provided at the end of this document in Exhibit 3: Requirements – Abbreviations.</p> <p>Reporting Format: Location Rating – Appraiser must select one value from the specified list Location Factors – Appraiser must select one or two factors from the specified list Description of 'Other' (if applicable) – Text The PDF creator will automatically insert a semicolon to separate the data values.</p> <p>Example: B;AdjPrk;WtrFr</p>	ABBREVIATED ENTRY	OVERALL LOCATION RATING	N	Neutral	B	Beneficial	A	Adverse	ABBREVIATED ENTRY	LOCATION FACTOR	Res	Residential	Ind	Industrial	Comm	Commercial	BsyRd	Busy Road	WtrFr	Water Front	Glfcse	Golf Course	AdjPrk	Adjacent to Park	AdjPwr	Adjacent to Power Lines	Lndfl	Landfill	PubTrn	Public Transportation	<i>See Instruction Below</i>	Other – Appraiser to enter a description of the location*	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
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Sales Comparison Approach Section	Forms	Requirement or Instruction																																				
<p>Site</p> <p>For sites/parcels that have an area of less than one acre, the size must be reported in square feet. For sites/parcels that have an area of one acre or greater, the size must be reported in acreage to two decimal places. The unit of measure must be indicated as either ‘sf’ for square feet or ‘ac’ for acres. A numeric value must be entered followed by the appropriate unit of measure. The total size of the entire site/parcel must be entered. No other data is permitted in this field.</p> <p>Reporting Format: Area less than one acre – whole numbers only Area equal to one acre or more – numeric to 2 decimals Indicate the unit of measure as either ‘sf’ for square feet or ‘ac’ for acres as appropriate.</p> <p>Examples: 6400 sf 3.40 ac</p>	1004/70 2055/2055	REQUIREMENT																																				
<p>View</p> <p>The appraiser must provide one of the ratings from the list below to describe the overall effect on value and marketability of the view factor(s) associated with the subject property and each comparable property.</p> <table border="1" data-bbox="360 949 915 1108"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">OVERALL VIEW RATING</th> </tr> </thead> <tbody> <tr> <td align="center">N</td> <td align="center">Neutral</td> </tr> <tr> <td align="center">B</td> <td align="center">Beneficial</td> </tr> <tr> <td align="center">A</td> <td align="center">Adverse</td> </tr> </tbody> </table> <p>The appraiser must also provide at least one, but not more than two, view factor(s) from the list below to provide details about the overall view rating selected above.</p> <table border="1" data-bbox="292 1230 1057 1707"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">VIEW FACTOR</th> </tr> </thead> <tbody> <tr> <td align="center">Wtr</td> <td align="center">Water View</td> </tr> <tr> <td align="center">Pstrl</td> <td align="center">Pastoral View</td> </tr> <tr> <td align="center">Woods</td> <td align="center">Woods View</td> </tr> <tr> <td align="center">Prk</td> <td align="center">Park View</td> </tr> <tr> <td align="center">Glfw</td> <td align="center">Golf Course View</td> </tr> <tr> <td align="center">CtySky</td> <td align="center">City View Skyline View</td> </tr> <tr> <td align="center">Mtn</td> <td align="center">Mountain View</td> </tr> <tr> <td align="center">Res</td> <td align="center">Residential View</td> </tr> <tr> <td align="center">CtyStr</td> <td align="center">City Street View</td> </tr> <tr> <td align="center">Ind</td> <td align="center">Industrial View</td> </tr> <tr> <td align="center">PwrLn</td> <td align="center">Power Lines</td> </tr> <tr> <td align="center">LtdSght</td> <td align="center">Limited Sight</td> </tr> <tr> <td align="center"><i>See Instruction Below</i></td> <td align="center">Other – Appraiser to enter a description of the view*</td> </tr> </tbody> </table> <p>*Other: If a view factor not on this list materially affects the value of the property, the appraiser must enter a description of the view associated with the property (see second example below). Descriptions should be entered carefully because the text will be represented in both the Site Section and the Sales Comparison Approach section for the subject property. The description entered must allow a reader of the appraisal report to understand what the view is that is associated with the property. Descriptors such as ‘None’, ‘N/A’, ‘Typical’, ‘Average’, etc., are unacceptable. The text must fit in the allowable space.</p>	ABBREVIATED ENTRY	OVERALL VIEW RATING	N	Neutral	B	Beneficial	A	Adverse	ABBREVIATED ENTRY	VIEW FACTOR	Wtr	Water View	Pstrl	Pastoral View	Woods	Woods View	Prk	Park View	Glfw	Golf Course View	CtySky	City View Skyline View	Mtn	Mountain View	Res	Residential View	CtyStr	City Street View	Ind	Industrial View	PwrLn	Power Lines	LtdSght	Limited Sight	<i>See Instruction Below</i>	Other – Appraiser to enter a description of the view*	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
ABBREVIATED ENTRY	OVERALL VIEW RATING																																					
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<i>See Instruction Below</i>	Other – Appraiser to enter a description of the view*																																					

Sales Comparison Approach Section	Forms	Requirement or Instruction
<p>Reporting Format: View Rating – Appraiser must select one value from the specified list View Factors – Appraiser must select one or two factors from the specified list Description of ‘Other’ (if applicable) – Text The PDF creator will automatically insert a semicolon to separate the data values.</p> <p>Example: B;Mtn;Wtr A;RRtracks [example of appraiser-entered ‘Other’ description]</p> <p>Refer to the complete list of acceptable abbreviations provided at the end of this document in Exhibit 3: Requirements – Abbreviations Used in Data Standardization Text.</p>		
<p>Quality of Construction</p> <p>The appraiser must select one quality rating from the list below for the subject property and each comparable property. The appraiser must indicate the quality rating that best describes the overall quality of the property. Multiple choices are not permitted.</p> <ul style="list-style-type: none"> ▪ Q1 ▪ Q2 ▪ Q3 ▪ Q4 ▪ Q5 ▪ Q6 <p>The definitions for the quality ratings are provided in Exhibit 1.</p> <p>Reporting Format: Quality of Construction – Appraiser must select one value from the specified list</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>Actual Age</p> <p>The appraiser must report the actual age of the subject property and each comparable property. For new construction that is less than one year old, enter the numeral zero (0). Do not enter any additional information such as ‘years’ or other descriptors. If the actual age is unknown, enter the estimated age.</p> <p>Reporting Format: Actual Age – Numeric to 3-digits, whole numbers only Estimation of Actual Age – A tilde (~) must precede the actual age</p> <p>Examples: 18 ~150 (The PDF creator will insert the tilde.)</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT

Sales Comparison Approach Section	Forms	Requirement or Instruction
<p>Condition</p> <p>The appraiser must select one overall condition rating for the subject property and each comparable property from the list below. The overall condition rating selected for the subject property must match the overall condition rating that was reported in the Improvements section so that it is consistent throughout the appraisal report. Multiple choices are not permitted.</p> <ul style="list-style-type: none"> ▪ C1 ▪ C2 ▪ C3 ▪ C4 ▪ C5 ▪ C6 <p>The definitions for these condition ratings are provided in Exhibit 1: Requirements – Condition and Quality Ratings Usage.</p> <p>Reporting Format: Condition Rating – Appraiser must select one value from the specified list</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>Above Grade Room Count, Gross Living Area</p> <p>The appraiser must enter the total number of rooms as well as the number of bedrooms and bathrooms for the subject property and each comparable property. The appraiser must also enter the gross living area for the subject property and each comparable property. The appraiser must follow the same standards outlined in the Improvements section under “Finished Area Above Grade” and “Square Feet of Gross Living Area Above Grade.”</p> <p>Reporting Format: # of Rooms – Numeric to 2 digits, whole numbers only # of Bedrooms – Numeric to 2 digits, whole numbers only # of Bath(s) – Numeric to 2 decimal places Separate full bath count from half bath count with a period (.), nn.nn Gross Living Area – Numeric to 5 digits, whole numbers only</p> <p>Example: 3.2 indicates three full baths and two half baths above grade.</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>

Sales Comparison Approach Section	Forms	Requirement or Instruction										
<p>Basement & Finished Rooms Below Grade</p> <p>Line 1 The appraiser must report:</p> <ul style="list-style-type: none"> ▪ Total square footage of the property improvements below grade – If there is no basement, enter the numeral zero (0). No other information may be entered. ▪ Finished square footage of the property improvements below grade, if applicable. Do not indicate a percent finished. ▪ The type of access to the basement, if applicable. The allowable values are ‘Walk-out’ (wo), ‘Walk-up’ (wu), or ‘Interior only’ (in), which must be abbreviated on the appraisal report form to fit in the available space. <p>Line 2 The appraiser must report the number of each type of finished rooms in the basement on Line 2 of this data field. The room type descriptors are:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th align="center">ABBREVIATED ENTRY</th> <th align="center">ROOM TYPE</th> </tr> </thead> <tbody> <tr> <td align="center">rr</td> <td align="center">Recreation Room</td> </tr> <tr> <td align="center">br</td> <td align="center">Bedroom</td> </tr> <tr> <td align="center">ba</td> <td align="center">Bathroom</td> </tr> <tr> <td align="center">o</td> <td align="center">Other</td> </tr> </tbody> </table> <p>The appraiser must enter the numeral zero (0) if there are no rooms of a particular type.</p> <p>Reporting Format: Line 1: Total Square Footage – Numeric to 5 digits, whole numbers only Line 1: Finished Square Footage – Numeric to 5 digits, whole numbers only Line 1: Basement Access – Appraiser must select one value from the specified list (values wo, wu, or in) The PDF creator will automatically insert the text ‘sf’ to separate the data values.</p> <p>Line 2: Room Count/Type – Numeric to 1 digit* *For bathrooms, the format is n.n – full baths separated from half baths with a period (.). The PDF creator will automatically insert the room type abbreviations to separate the data values.</p> <p>Examples: Line 1: 1000sf750sfwu Line 2: 1rr1br1.0ba2o</p>	ABBREVIATED ENTRY	ROOM TYPE	rr	Recreation Room	br	Bedroom	ba	Bathroom	o	Other	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
ABBREVIATED ENTRY	ROOM TYPE											
rr	Recreation Room											
br	Bedroom											
ba	Bathroom											
o	Other											
<p>Energy Efficient Items</p> <p>The appraiser must enter any energy efficient items for the subject property and each comparable property. If there are no energy efficient items, enter ‘None’.</p> <p>Reporting Format: Energy Efficient Items – Text</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT										

Field-Specific Standardization Requirements

Sales Comparison Approach Section	Forms	Requirement or Instruction
<p>Garage/Carport</p> <p>The appraiser must indicate the total number and type of off-street parking spaces associated with the subject property and each comparable property. If there is no off-street parking, enter 'None'.</p> <p>Reporting Format: Garage/Carport – Text</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>+(-) \$ Adjustment</p> <p>If a feature or aspect of the subject property differs from a feature or aspect of a comparable property and the appraiser determines that no adjustment is warranted, the appraiser must enter a zero (0) in the adjustment line. The zero (0) will indicate to the reader/user of the report that the appraiser considered the difference and determined that no adjustment should be made. When the features for the subject and comparable sale(s) are the same and no adjustment is warranted, leave the field blank - do not enter or default to zero.</p> <p>Net Adjustment is the sum of all adjustments. If there are no adjustments, the net adjustment value must be zero (0).</p> <p>Reporting Format: +/- \$ Adjustment – Currency, whole dollars only</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>My research did/did not reveal any prior sales or transfers...</p> <p>The appraiser must select the appropriate checkbox to indicate either 'did' or 'did not' for this statement. Only one response is permitted for each statement.</p> <p>Reporting Format: My research did/did not reveal any prior sales or transfers of the subject property... – Checkbox designated with an 'x' My research did/did not reveal any prior sales or transfers of the comparable sales... – Checkbox designated with an 'x'</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELDS ARE LOCATED IN PRIOR SALE HISTORY SECTION</p>	<p>REQUIREMENT</p>
<p>Date of Prior Sale/Transfer</p> <p>The appraiser must report the date(s) of prior sale(s) or transfer(s) of the subject property for the three years prior to the effective date of the appraisal. The appraiser must report the date(s) of the prior sale(s) or transfer(s) of any comparable property during the twelve months prior to its date of sale.</p> <p>If more than one prior transfer of the subject property or any of the comparable sale(s) occurred within the applicable time period, the additional transfer(s) must be listed and reported in the "Analysis of Prior Sale or Transfer History of the Subject Property and Comparable Sales" field.</p> <p>Reporting Format: Date of Prior Sale/Transfer – mm/dd/yyyy</p>	<p>1004/70 2055/2055 1073*/465* 1075*/466*</p> <p>*FIELD IS LOCATED IN PRIOR SALE HISTORY SECTION</p>	<p>REQUIREMENT</p>

Field-Specific Standardization Requirements

Sales Comparison Approach Section	Forms	Requirement or Instruction
<p>Price of Prior Sale/Transfer</p> <p>The appraiser must report the price(s) of prior sale(s) or transfer(s) of the subject property for the three years prior to the effective date of the appraisal. The appraiser must report the price(s) of the prior sale(s) or transfer(s) of any comparable property during the twelve months prior to its date of sale.</p> <p>If more than one prior transfer of the subject property or any of the comparable sales occurred within the applicable time period, the additional transfer(s) must be listed and reported in the “Analysis of Prior Sale or Transfer History of the Subject Property and Comparable Sales” field.</p> <p>Reporting Format: Price of Prior Sale/Transfer – Currency (include a dollar sign), whole dollars only</p>	<p>1004/70 2055/2055 1073*/465* 1075* 466*</p> <p>*FIELD IS LOCATED IN PRIOR SALE HISTORY SECTION</p>	REQUIREMENT
<p>Data Source(s), Effective Date of Data Source(s) – Prior Sales</p> <p>The appraiser must enter the data source(s) and effective date(s) of the data source(s) associated with the prior transfer(s) of each property.</p> <p>If the data source is MLS, the appraiser must enter the abbreviated MLS organization name, followed by a pound sign (#) and the specific listing identifier.</p> <p>Reporting Format: Data Source(s) – Text Effective Date of Data Source(s) – mm/dd/yyyy</p>	<p>1004/70 2055/2055 1073*/465* 1075* 466*</p> <p>*FIELDS ARE LOCATED IN PRIOR SALE HISTORY SECTION</p>	REQUIREMENT
<p>Indicated Value by Sales Comparison Approach \$</p> <p>The appraiser must enter the reconciled value of the Sales Comparison Approach.</p> <p>Reporting Format: Indicated Value by Sales Comparison Approach \$ – Currency, whole dollars only</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	REQUIREMENT

Reconciliation Section	Forms	Requirement or Instruction
<p>This appraisal is made ‘as is’, subject to completion...</p> <p>The appraiser must select either the ‘as is’ or at least one of the ‘subject to’ checkboxes. If any of the ‘subject to’ checkboxes are selected, provide a description.</p> <p>Reporting Format: This appraisal is made ‘as is’, subject to completion... – Checkbox(es) designated with an ‘x’ Description (if applicable) – Text</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>My (our) opinion of the market value...</p> <p>The appraiser must enter the value of the subject property. The value of the subject property must match the appraised value of the subject property in the Appraiser Certification section.</p> <p>Reporting Format: My (our) opinion of the market value... – Currency, whole dollars only</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT
<p>Date of Inspection and Effective Date of Appraisal</p> <p>The appraiser must enter the date of the inspection, which is also the effective date of the appraisal.</p> <p>Reporting Format: Date of Inspection and Effective Date of Appraisal – mm/dd/yyyy</p>	1004/70 2055/2055 1073/465 1075/466	REQUIREMENT

Appraiser Certification Section	Forms	Requirement or Instruction
<p>State Certification # or State License # – (<i>Appraiser and Supervisory Appraiser if required</i>)</p> <p>The appraiser and supervisory appraiser (if applicable) must enter their license or certification number(s) as they appear on the Appraisal Subcommittee (ASC) website, http://www.asc.gov, unless otherwise mandated by state law or regulation. If the jurisdiction does not provide license numbers for trainees and a trainee performs the appraisal, the term “trainee” must be entered in the (Appraiser Certification Section) “or Other (describe)” field. If there is no supervisory appraiser, leave the field blank; do not make any entry (such as N/A or none).</p> <p>Reporting Format: State Certification or License Number – Text</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>Expiration Date of Certification or License – (<i>Appraiser and Supervisory Appraiser if required</i>)</p> <p>The appraiser and supervisory appraiser (if applicable) must enter the expiration date of their license or certification number(s). If there is no supervisory appraiser, leave the field blank; do not make any entry (such as N/A or none).</p> <p>Reporting Format: Expiration Date – mm/dd/yyyy</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>
<p>LENDER/CLIENT Name</p> <p>The appraiser must enter the name of the appraisal management company (AMC) in this field if the appraisal is ordered through an AMC. If no AMC is involved, ‘No AMC’ must be entered.</p> <p>Reporting Format: Name (AMC Name) – Text</p>	<p>1004/70 2055/2055 1073/465 1075/466</p>	<p>REQUIREMENT</p>

Exhibit 1: Requirements – Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Exhibit 2: Requirements – Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

EXHIBITS

Exhibit 3: Requirements – Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Appropriate Fields
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
Glfcse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA –Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View