

Bulletin

Addendum B to Bulletin 2022-6

ADDENDUM B: PDR MODIFIED CERTIFICATIONS AND ASSUMPTIONS AND LIMITING CONDITIONS

STATEMENT OF LIMITING CONDITIONS

CONTINGENT AND LIMITING CONDITIONS: The data collector's certification that appears in this report is subject to the following conditions:

1. The data collector's will not be responsible for matters of a legal nature that affect either the subject property or the title to it.
2. The data collector will not give testimony or appear in court because of this assignment unless specific arrangements to do so have been made beforehand.
3. The data collector has noted in the report any observed adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, pest infestation, structural problems, mechanical problems, or habitability issues) and makes no guarantees or warranties, expressed or implied, regarding any unobserved conditions. Because the data collector is not an expert in the field of environmental hazards, pests, structural integrity or mechanical systems, this report must not be considered as an environmental assessment, pest data collection, or engineering report.
4. The data collector obtained the information, estimates, and opinions that were expressed in this report from sources that he or she considers to be reliable and believes them to be true and correct. The data collector does not assume responsibility for the accuracy of such items furnished by other parties.
5. The data collector has noted the type of data collection completed in conjunction with this assignment.
6. The data collector will not disclose the contents of this report to any individual or party other than the client or intended user, except as required by law or as directed by the client.

DATA COLLECTOR'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. In the development of this report I have obtained adequate information to support my conclusions.
3. The reported, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional opinions, and conclusions.
4. Any intentional or negligent misrepresentation(s) contained in this 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.
5. When the data collection was completed onsite as designated under data collection type- I have performed a complete visual data collection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms, I identified and reported physical deficiencies that could affect the livability, soundness or structural integrity of the property

When the data collection was completed virtually as designated under data collection type- In completion of this assignment I have utilized video technology sufficient to perform a complete and adequate visual data collection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms, identified and reported the physical deficiencies that could affect the livability, soundness or structural integrity of the property

6. My compensation is not contingent on an action or event resulting from the opinions, conclusions, or use of this report
7. The information used as the basis of the conclusions within this report is adequate and deemed reliable by the data collector.
8. Any significant professional assistance specific to this assignment has been noted in this report.
9. The data collector has adequate knowledge and training to complete this assignment.

10. I have not withheld any information relevant to this assignment.
11. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my conclusions within this report, on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
12. My employment and/or compensation for performing this assignment or any future or anticipated assignments was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific outcome 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).
13. The lender/Client may disclose or distribute this report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigned; 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; without having to obtain the data collector's or supervisor appraiser (if applicable) consent. Such consent must be obtained before this 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).
14. 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, the report shall be as effective, enforceable and valid as if a paper version of this report were delivered containing my original hand-written signature.

SUPERVISORY APPRAISER'S CERTIFICATION (if applicable):

The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this assignment, have read the report, and agree with the appraiser's opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this report including, but not limited to, the appraiser's opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this assignment, and is acceptable to perform this report under the applicable state law.
4. This 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 report was prepared.
5. 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, the report shall be as effective, enforceable and valid as if a paper version of this report were delivered containing my original hand-written signature.

Freddie Mac Home ▾

**Bulletin 2022-6****Automated Collateral Evaluation (ACE) Eligibility**

Issued 03/16/2022

TO: Freddie Mac Sellers**SUBJECT: AUTOMATED COLLATERAL EVALUATION (ACE) ELIGIBILITY**

This Guide Bulletin announces:

- An update to [ACE eligibility](#) for cash-out refinance transactions – **July 17, 2022**
- The introduction of [ACE+ Property Data Report \(PDR\)](#) – **July 17, 2022**

ACE APPRAISAL WAIVER ELIGIBILITY UPDATE

Effective July 17, 2022, Loan Product Advisor[®], will transition from offering automated collateral evaluation (ACE) appraisal waivers to offering ACE+ PDR (property data report) for cash-out refinance and certain “no cash-out” refinance Mortgages. This change will allow Sellers and Borrowers to continue to benefit from originating loans without an appraisal while mitigating risks and ensuring we purchase Mortgages secured by properties in acceptable condition.

The chart below reflects updated requirements related to Mortgage purpose, property type, and maximum loan-to-value (LTV)/total LTV (TLTV) ratios for ACE appraisal waivers.

ACE appraisal waiver eligibility		
Mortgage Purpose	Property Type	LTV/TLTV ratios
Purchase	Primary Residence or second home	80%
"No cash-out" refinance	Primary Residence or second home	90%

ACE+ PDR

As described above, cash-out refinance transactions and certain “no cash-out” refinance transactions will no longer be eligible for ACE appraisal waivers. However, we are announcing our new offering, ACE+ PDR, which will continue to allow Sellers to originate cash-out refinance and certain “no cash-out” refinance Mortgages without an appraisal. With ACE+ PDR, additional property information is collected on-site by trained data collectors using the proprietary Freddie Mac PDR dataset, in lieu of a traditional appraisal.

When the ACE+ PDR option is accepted and a PDR has been used to originate the Mortgage, Freddie Mac will accept the estimated value submitted by the Seller for the purposes of underwriting the Mortgage, and will not exercise its remedies, including the issuance of repurchase requests, in connection with a breach of the Seller’s selling representations and warranties related to **value** only.

Certain components of the ACE+ PDR offering are being reviewed and tested at this time; therefore, the Guide will not be updated to reflect this change but will be updated at a date to be determined. Until then, Sellers should refer to this Bulletin to ensure compliance with the ACE+ PDR requirements.

Effective date

The ACE+ PDR requirements announced in this Bulletin will be **effective for new Loan Product Advisor submissions on or after July 17, 2022** and will remain in place until further notice.

ACE+ PDR eligibility**Loan Product Advisor offer**

For a Mortgage to be eligible for the ACE+ PDR option in lieu of an appraisal:

- The Seller must submit the Mortgage to Loan Product Advisor and receive a Risk Class of Accept

- Upon evaluation by Loan Product Advisor, the Last Feedback Certificate must indicate that the Mortgage is eligible for a PDR. (This represents the "ACE+ PDR offer".)
- The final submission of the Mortgage to Loan Selling Advisor® must indicate representation and warranty relief status is "Y" or "Yes"

If the Mortgage meets the eligibility requirements in this Bulletin, the Seller may accept the ACE+ PDR offer and must deliver the Mortgage with the data delivery instructions identified below.

Eligible Mortgages

The following requirements must be met for Mortgages to be eligible to receive an ACE+ PDR offer:

- The Mortgage must be secured by a 1-unit Primary Residence or second home, including units in a Condominium Project
- The Mortgage must be a "no cash-out" or a cash-out refinance transaction

The Mortgage must meet the maximum LTV/TLTV ratio requirements in the following chart:

Mortgage Purpose	ACE+ PDR eligibility	
	Property Type	Maximum LTV/TLTV ratios
"No cash-out" refinance	Primary Residence or second home	90%
Cash-out refinance	Primary Residence	70%
	Second home	60%

Ineligible Mortgages

The following Mortgages are not eligible for delivery with an ACE+ PDR:

- Mortgages for which an appraisal has been obtained in connection with the Mortgage
- Mortgages secured by Mortgaged Premises with an estimate of value greater than \$1,000,000
- Texas Equity Section 50(a)(6) Mortgages
- Mortgages secured by Manufactured Homes, Cooperative Share Loans, Investment Properties and 2- to 4-unit properties
- Mortgages secured by Mortgaged Premises that is a leasehold estate, including Community Land Trust Mortgages
- Mortgages secured by Mortgaged Premises subject to resale restrictions
- Construction Conversion and Renovation Mortgages, CHOICERenovation® Mortgages and GreenCHOICE® Mortgages

In addition, Sellers may not accept the ACE+ PDR offer if any of the following apply:

- The Seller is required by law or regulation to obtain an appraisal
- The Mortgage requires an upgrade to an appraisal (e.g., adverse site conditions or external factors, mixed-use, etc.). See ACE+ PDR upgrade requirements identified below.

A Seller that has accepted the ACE+ PDR offer in connection with a Mortgage must not make any representation that Freddie Mac has performed a property review or obtained a valuation of the Mortgaged Premises.

Age of the ACE+ PDR offer and maintaining the offer

The ACE+ PDR offer provided through the Feedback Certificate is valid for 120 days. If the offer is more than 120 days old on the Note Date, a resubmission to Loan Product Advisor is required to determine whether the Mortgage remains eligible for ACE+ PDR.

Note: If there are changes to loan data (e.g., address of the property, loan amount, purchase price, estimate of value, loan type, property type, occupancy of the property) in a subsequent submission, Loan Product Advisor may provide a different eligibility determination.

Delivery requirements

For each Mortgage delivered with an ACE+ PDR, the Seller must deliver the following ULDD Data Points:

- *Investor Feature Identifier (IFI)* (Sort ID 368) and enter a valid value of "J44"
- *Property Structure Built Year* (Sort ID 67) and leave blank or enter a valid value of "9999"
- *Property Valuation Method Type* (Sort ID 89) and enter a valid value of "None"
- *Property Valuation Amount* (Sort ID 83) and enter the "Borrower Estimated Value" that was provided in Loan Product Advisor for refinance Mortgages
- *Investor Collateral Program Identifier* (Sort ID 376) and enter a valid value of "Property Inspection Alternative"

ACE+ PDR documentation

For each Mortgage delivered with an ACE+ PDR, the Seller must obtain a PDR that includes all of the data listed in the Freddie Mac PDR data set (Addendum A (see Download dropdown above)) and the language included in the PDR Statement of Limiting Condition and Certifications (Addendum B (see Download dropdown above)).

The signed PDR must be retained in the Mortgage file.

Age of the PDR

The effective date of the PDR is the date the data was collected, and that date must be no more than 12 months prior to the Note Date of the Mortgage. If the effective date of the PDR is more than 12 months prior to the Note Date of the Mortgage, a new PDR is required.

Qualifications and requirements for the property data collector

The PDR must be completed by a trained property data collector. The property data collector may be a non-appraiser, an appraiser or an appraiser trainee who:

- Performs the on-site data collection
- Is independent and unbiased, and
- Must certify that they have no present or prospective interest or bias with respect to the transaction or the property and no present or prospective personal interest or bias with respect to the participants in the transaction

Property data collectors that are not appraisers must be trained in all aspects of property data collection using the Freddie Mac property data set. The training must include instructor led or online training and an exam to ensure the proficiency of the property data collector.

The property data collector training curriculum must include, but is not limited to, the following topics:

- Measuring the subject property to produce a floor plan, with dimensions and calculations reflecting the gross living area, including interior walls and representation of any functional obsolescence. In addition, the basement must also be measured to produce a floor plan with interior walls and representation of any functional obsolescence, including dimensions and calculations to reflect the basement square footage. The property data collector must be trained in the use of the technology that produces floorplans with measurements, if applicable.
- Collecting a comprehensive set of subject property photographs, as described in more detail in the addenda for the PDR
- Identification of property characteristics represented in the property data set, including but not limited to:
 - Window types (e.g., single-paned, double-paned, etc.)
 - Foundation types (e.g., basement, crawl space, etc.)
 - Heating and cooling types (e.g., forced air, central air conditioning, etc.)
 - Interior and exterior walls (e.g., brick, stucco, drywall, plaster, etc.)
 - Flooring (e.g., wood, tile, etc.)
 - Shower/bath materials (e.g., tile, fiberglass, etc.)
 - Roof description (e.g., composition, slate, aluminum, etc.)
 - Energy efficient improvements (e.g., solar, etc.)
 - Sewer (e.g., septic, public sewer, etc.)
 - Utilities (i.e., public or private)
 - Outbuilding (e.g., barn, shed, etc.)
- Identification of adverse property conditions that require repairs or alterations, or an inspection by a trained professional to determine if repairs are required, and
- Functional and external obsolescence

Seller oversight of the property data collection

The Seller must have oversight of the data collector performing the property data collection. The Seller, or their authorized third party, must have adequate processes and procedures in place to ensure the accuracy and reliability of the PDR. At a minimum, the procedures must:

- Ensure selection of property data collectors who have passed a background check
- Ensure property data collectors receive comprehensive training that demonstrates the ability to provide an accurate and comprehensive PDR
- Include a process to continuously evaluate property data collectors, including monitoring and documenting their performance to identify and remedy any recurring deficiencies
- Include a process for providing continuing education, when applicable (e.g., any significant changes to either the data set or the property data collection process, etc.), and
- Include a process for discontinuing the use of chronically underperforming property data collectors

The Seller must include a targeted review of PDRs as part of their quality control sampling.

Exhibits required for the PDR

The following exhibits are required for a PDR:

- A floor plan with dimensions and calculations reflecting the gross living area of the subject property that includes interior walls and representation of any functional obsolescence
- Photographs of the subject property containing the following:
 - A front view of the subject property
 - A rear view of the subject property
 - A view of the sides of the subject property not wholly visible in the front or rear photographs
 - A street scene (both directions) identifying the location of the subject property and neighboring improvements
 - All interior rooms of the subject property including, but not limited to, foyer, kitchen, living room, bedroom(s), bathroom(s), utility room, laundry room, basement (finished and unfinished areas), attic area accessed via a permanent staircase (finished and unfinished areas), etc.
 - Interior and exterior of any significant (permanently affixed) outbuildings on the subject site, including an accessory dwelling unit (not required for small sheds)
 - Any physical deterioration, improvements, amenities and any observed issues or external influences

PDRs with required repairs and/or inspections

The PDR contains a data set that the Seller must review to determine if the subject property meets Freddie Mac's eligibility requirements. The property data collector must also specify when the subject property has any required "repairs or alterations" or will require an "inspection" by a trained professional when the property data collector cannot make the determination if repairs are needed. Sellers are reminded that when the condition of the subject property meets the definition for condition rating C5 or C6 or the quality of the subject property meets the definition for quality rating Q6, the Mortgage is not eligible for delivery to Freddie Mac unless the deficiencies resulting in a C5, C6 or Q6 rating have been remedied prior to delivery. Freddie Mac describes the definitions for condition and quality of construction in [Guide Exhibit 36, Condition and Quality Ratings and Level of Updating Definitions](#).

For PDRs completed with required repairs or alterations, the Seller must obtain a Completion Report, performed by a property data collector, that verifies the repairs or alterations have been completed. The Completion Report must:

- Contain all the data points and certifications in the Completion Report data set (Addendum C (see Download dropdown above)) and the Completion Report certifications (Addendum D (see Download dropdown above))
- Include photographs of the completed repairs or alterations
- Be dated before the Settlement Date, and
- Be retained in the Mortgage file

For PDRs completed with an inspection required to identify if repairs are needed, a licensed professional trained in the particular field of concern (e.g., structural engineer, plumber, pest inspector, etc.) must perform the inspection of the property. The inspector must provide either:

- A signed report that includes their license number, when available, stating the repair(s) is not required, or
- A signed report or invoice that includes their licensing number, when available, stating the repair(s) has been completed and the issue corrected

The signed report or invoice must be:

- Dated before the Settlement Date, and
- Retained in the Mortgage file

ACE+ PDR requirements for Mortgages with Settlement Dates more than 120 days after Note Date

For Mortgages with Settlement Dates more than 120 days after the Note Date, Sellers must warrant the value of the subject property on the Settlement Date is not less than the estimated value used when underwriting the Mortgage in Loan Product Advisor.

ACE+ PDR eligibility in Eligible Disaster Areas

For Mortgages secured by properties in Eligible Disaster Areas, Sellers may accept an ACE+ PDR offer if the PDR validates the condition of the subject property, meets our eligibility requirements, and the value and marketability of the Mortgaged Premises has not been adversely impacted. However, if the PDR effective date is prior to the disaster event, the Seller must meet the following requirements:

- If there is property damage, it must not have impacted the safety, soundness, or structural integrity of the Mortgaged Premises. The Seller must ensure all damage is documented and is covered by insurance as required in [Guide Chapter 4703](#), or

- If the Mortgaged Premises has been damaged such that the damage impacts the safety, soundness or structural integrity of the Mortgaged Premises, the Mortgage is not eligible for sale to Freddie Mac until all repairs to the property are documented and completed

ACE+ PDR upgrade requirements

In certain situations, the Seller's review of the PDR may reveal that the subject property is not eligible for the offering or has characteristics or conditions that require the Seller to upgrade to an appraisal (*Guide Form 70, Uniform Residential Appraisal Report, Form 70H, Uniform Residential Appraisal Report (Hybrid)* (included with this Bulletin as Addendum E (see Download dropdown above)), *Form 465, Individual Condominium Unit Appraisal Report*, or the appropriate appraisal report form as applicable to the property type).

These characteristics or conditions include:

- Adverse site conditions or external factors (e.g., easements, encroachments, environmental conditions, land uses, etc.)
- The building status is "Proposed"
- 0 bedrooms above grade and/or 0 bathrooms above grade
- A measured gross living area above grade of fewer than 400 square feet
- External obsolescence (e.g., adjoins an industrial site, landfill, major utility, commercial site, railroad tracks, major highway, etc.), or
- Mixed-use (i.e., altered or modified specifically to support or facilitate any non-residential or income producing use)

Upgrade using a hybrid appraisal completed on Form 70H, Uniform Residential Appraisal Report (Hybrid)

For single-family homes, in lieu of upgrading to an appraisal on [Form 70](#), Freddie Mac will accept a hybrid appraisal reported on new Form 70H (Addendum E (see Download dropdown above)).

A hybrid appraisal is an appraisal where a trained property data collector will perform an on-site interior and exterior property data collection of the subject property, using the prescribed Freddie Mac dataset, to produce a PDR. The PDR is then provided to an appraiser who uses the data and photographs to complete a hybrid appraisal reported on Form 70H. This option eliminates the need for an additional on-site visit.

When a hybrid appraisal is used as the upgrade, the Form 70H must disclose the identity of the property data collector in the body of the report and the completed PDR must be included as an addendum to the Form 70H. The appraiser conducting the valuation analysis must be permitted to contact the property data collector to verify any information in the PDR and to adjust that information, as necessary, to complete Form 70H.

The effective date of the hybrid appraisal must be the effective date of the PDR.

The photographs of the subject property required for a hybrid appraisal reported on Form 70H must include at least the following:

- A front view of the subject property
- A rear view of the subject property
- A street scene identifying the location of the subject property and showing neighboring improvements
- The kitchen of the subject property
- All bathrooms of the subject property, and
- The main living area of the subject property

The appraisal must include additional photographs, as needed, to show any physical deterioration, improvements, amenities, conditions and external influences that materially impact market value or marketability.

The following requirements apply for comparable sales:

- A clear copy of the photograph of the comparable sale from a multiple listing service (MLS) is acceptable; and
- Notwithstanding [Guide Section 5601.3\(4\)](#), the appraisal analysis may rely on comparable sales that were not personally inspected by the appraiser

The hybrid appraisal must also include the floor plan completed for the PDR and a location map that identifies the location of the subject property and any comparables, including sale, rental and listing comparables as applicable.

The Seller must include a targeted review of appraisal reports completed using the hybrid process as part of their quality control sampling.

Form 70H must be submitted to the Uniform Collateral Data Portal® and receive a "Successful" status prior to the Delivery Date of the Mortgage.

For a Mortgage using a hybrid appraisal, the Seller must deliver the ULDD Data Point *Property Method Form Type* (Sort ID 85) with a valid value of Uniform Residential Appraisal Report and *Property Valuation Method Type* (Sort ID 89) with a valid value of "Full Appraisal."

ACE+ PDR quality control reviews

The Seller's quality control program must include a process to perform quality control reviews on a sampling of its Mortgages prior to closing. As part of this process, Sellers must include PDRs in their existing quality control program and as part of the quality control review Sellers must validate that the data submitted to Loan Product Advisor is accurate and that the Mortgage complies with the eligibility requirements set forth in this Bulletin.

Addenda

As noted above, the following addenda related to ACE+ PDR requirements are included with this Bulletin:

- Addendum A – PDR Data Set (see Download dropdown above)
- Addendum B – PDR Modified Certification and Assumptions and Limiting Conditions (see Download dropdown above)
- Addendum C – Completion Report Data Set (see Download dropdown above)
- Addendum D – Completion Report Certifications (see Download dropdown above)
- Addendum E – Form 70H, *Uniform Residential Appraisal Report (Hybrid)* (see Download dropdown above)

ADDITIONAL RESOURCES

We encourage Sellers to visit [Freddie Mac Learning](#) for available training and resources and review our [FAQs](#). In addition, the following resources are available on the Freddie Mac Single-Family website:

- [ACE+ PDR Data Set](#) (spreadsheet version of Addendum A)
- [ACE+ PDR Sample](#)
- [Completion Form Data Set](#) (spreadsheet version of Addendum C)
- [Completion Form Sample](#)

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call the Customer Support Contact Center at 800-FREDDIE.

Sincerely,

Danny Gardner
Senior Vice President, Client and Community Engagement

Bulletin

Addendum A to Bulletin 2022-6

ADDENDUM A: ACE+ PDR DATA SET 2.0

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Type of PDR	Select the offering associated with PDR.	(unlabeled MEDA section on top)	R		Enumerations		ACE+PDR Hybrid
LPA Key	Loan identifier produced by Freddie Mac's Loan Product Advisor application.	(unlabeled MEDA section on top)	CR	If Seller ID = null, LPA Key is required	String	maxLength: 8	
Data Set Version	Identifies the version of Data Set being used	NA	R		Enumeration		2.0
Seller ID	Seller Servicer ID	(unlabeled MEDA section on top)	CR	If LPA Key = null, Seller ID is required			
File #	This is an identifier or number used by the property data collector to identify their reports. It is generally specific to the property data collector.	(unlabeled MEDA section on top)	R		String	maxLength: 50	
Additional File #	Secondary report identifier used by the property data collector to identify their reports. Seller Loan number should be entered in this field	(unlabeled MEDA section on top)	R		String	maxLength: 50	
Property Street Address	The unstructured (Unparsed) street address of the subject property (e.g., 123 Main Street).	(unlabeled MEDA section on top)	R		String	maxLength: 60	

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Property Street Address	The unit number of the subject property	(unlabeled MEDA section on top)	O		alphanumeric		
Property City	The city in which the subject property is located.	(unlabeled MEDA section on top)	R		String	maxLength: 40	
Property State	The state in which the subject property is located.	(unlabeled MEDA section on top)	R		String		
Property Zip Code	The postal code (zip code in the US) of the subject property. Zip code may be either 5 or 9 digits.	(unlabeled MEDA section on top)	R		String	maxLength: 10	
Property County	The county in which the subject property is located.	(unlabeled MEDA section on top)	R		String	maxLength: 30	
Property Type	Single Family Dwelling, Condo, Manufactured Home, 2-4 Unit, Cooperative	(unlabeled MEDA section on top)	R		Enumerations		SFD Condo Manufactured 2-4 Unit Cooperative
Borrower Name	The unparsed name(s) of person(s) or non-person entities that are the borrower(s).	Subject & Lender/Client	R		String	maxLength: 50	
Occupancy Type	Describes the occupancy status of the property. Only one selection permitted.	Subject & Lender/Client	CR	IF Structure Type = Primary Dwelling or ADU	Enum (Single)		Owner, Tenant, Vacant
HOA Fee	The amount charged to each unit by the Project Management.	Subject & Lender/Client	R		Money		>=0 or <= 99999.99
HOA Fee Annual or Monthly	Specifies the period about which the fees per unit apply.	Subject & Lender/Client	CR	If HOA Fee is provided and is greater than zero.	Enum (Single)		Annual, Monthly
Lender/Client Name	The name of the party or entity designated as the lender for the loan.	Subject & Lender/Client	R		String		
Lender/Client Address	The unparsed address of the lender. Generally includes the street address, suite	Subject & Lender/Client	R		String	maxLength: 90	

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
	number, city, state and zip code.						
Property/Neighborhood Location Type	Specifies the urban, suburban, or rural nature of the location of the subject property.	Neighborhood	R		Enum (Single)		Urban, Suburban, Rural
View Type	The types of views associated with the property. Multiple selections permitted.	Site & Exterior	CR	If Structure Type = Primary Dwelling or ADU	Enum (Multiple)		Water, Pastoral, Woods, Park, GolfCourse, CitySkyline, Mountain, Residential, CityStreet, Industrial, PowerLines, LimitedSight, NothingNotable, Other
View Description	The type of view associated with the property.	Site & Exterior	CR	If View Type is Other, then View Type Other Description is required.	String	maxLength: 19	
Utility Type and Supplier	The types of utilities available at the property and the public or private status of the entity that supplies each one.	Site & Exterior	R		Enum		Type: Electricity, Gas, Oil, Water, SanitarySewer, Unknown Supplier: Public, Private, None, Unknown
Utility Sub Type	The source or method by which each type of utility is provided (if the Supplier is private).	Site & Exterior	CR	If Utilities Supplier is Private, then Utilities SubType is required.	Enum		Solar, WindTurbine, Generator, HydroElectric, Propane, NaturalGas, Cistern, HauledWater, WellPrivate, WellShared, CessPool, SepticPrivate, SepticShared, Unknown
Street/Alley Type	The type of street that the property is located on. Multiple selections permitted for "Street Type".	Site & Exterior	R		Enum (Multiple)		type: Street, Alley, None
Street Materials	The materials of the street that the property is located on.	Site & Exterior	CR	Required if Street Type = Street or Alley	Enum (Multiple)		material: Dirt, Gravel, Concrete, Asphalt, Other
Street/Alley Ownership	The ownership of the street that the property is located on. One selection per Street Type permitted.	Site & Exterior	CR	Required if Street Type = Street or Alley	Enum (Single)		Public, Private, Unknown
Site Conditions	Identifies any adverse conditions related to the property site.	Site & Exterior	R	Note: One or more images must be supplied for any value <> None.	Enum (Multiple)		ExtremeSlope, Erosions, SinkHole, WetLands, SubstantialJunkOrTrash, FailingStructure,

PDR Data Element	PDR Data Element Description & Instructions	Suggested/ Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
							Easement, Encroachment, Environmental Conditions, LandUses, Other, None
Site Conditions - Other Description	Describe the adverse conditions for the site for the "Other" selection that was made.	Site & Exterior	CR	Required for each site.adverseConditions.condition = "Other"	String	maxLength: 4000	
Accessory Unit	Indicates whether the property has at least one accessory unit.	Improvements	R		Boolean		
# of stories	The number of whole or partial stories of the property.	Improvements	CR	Conditionally required - IF (Structure Type = Primary Dwelling or ADU) and (Property Type is NOT a condo).	Number		>= 0 or <= 99.99
# of stories for project	The number of whole or partial stories of the Project	Improvements	CR	If Property Type is Condo	Number		>= 0 or <= 999.99
# of stories for unit	The number of whole or partial stories of the unit	Improvements	CR	If Property Type is Condo	Number		>= 0 or <= 999.99
# of elevators	Identifies the number of elevators within the complex	Improvements	CR	If Property Type is Condo	Number		>= 0 or <= 999.99
Floor #	Identifies the floor the unit is located on	Improvements	CR	If Property Type is Condo	Number		>= 0 or <= 999.99
Attachment Type	Specifies the type of physical attachment, if any, between the dwelling unit and adjacent dwelling units. For each structure on the property, indicate whether the structure is connected to other structures (TRUE/FALSE), and whether the structure is an end unit (TRUE/FALSE).	Improvements	O		Boolean		
Building Completion Status	Specifies the physical status of the structure.	Improvements	R		Enum (Single)		Existing, Proposed, UnderConstruction
Years Owned	Indicates years owned by Borrower. Include	Subject & Lender/Client	R		Number		>= 0 or <= 999.99

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
	decimal to indicate fractional year. For purchase, enter '0'.						
Foundation Type	Indicates that there is a foundation and the type of foundation. Multiple selections possible.	Site & Exterior	CR	Conditionally required - IF (Structure Type = Primary Dwelling or ADU) or (Property Type is Condo = Detached, Garden, Row or Townhouse)	Enum (Multiple)		Slab, Crawlspace, Basement, PartialBasement
Square feet of basement/Below Grade	Provide the square footage of the basement and lower level in numeric format. Whole numbers only. If there is not basement, a value of 0 must be entered.	Room Information	CR	Conditionally required - IF (Structure Type = Primary Dwelling or ADU) or (Foundation Type is Basement or PartialBasement)	Number		>= 0 or <= 99,999
Basement/Below Grade Percent Finished	The percentage of the basement and lower level that is considered finished. If there is no basement, a value of 0 must be entered.	Room Information	CR	Conditionally required - IF (Structure Type = Primary Dwelling or ADU) or (Foundation Type is Basement or PartialBasement)	Number		>= 0 or <= 100
Basement/Below Grade Access	Indicates the type of entry available to access the basement.	Improvements	CR	If foundation type is Basement, or PartialBasement	Enum (Multiple)		Walkout, Walkup, Interior
Sump Pump Indicator	Indicates whether the property has a Sump Pump.	Improvements	CR	Conditionally required - IF (Structure Type = Primary Dwelling or ADU) or (Foundation Type is Basement or PartialBasement)	Enumeration		Yes/No
Evidence of Dampness, Settlement and infestation conditions	Indicate Yes/No for evidence of dampness, settlement and infestation	Site & Exterior	R	Note: One or more photos must be supplied if value = Yes	Boolean		-
Evidence of Dampness, Settlement and infestation conditions	Description of evidence of dampness settlement and infestation conditions	Site & Exterior	CR	If Yes is selected for Evidence of dampness, settlement and infestation conditions	String		

PDR Data Element	PDR Data Element Description & Instructions	Suggested/ Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Foundation Wall Material	Indicate the material of the exterior foundation walls.	Site & Exterior	CR	(If Foundation Type is CrawlSpace, Basement, or PartialBasement) or (Structure Type is PrimaryDwelling, ADU, Detached Garage, Workshop, Storage, Barn, Other.)	Enum (multiple)		Material: Concrete, ConcreteBlock, Brick, Stone, Other
Foundation Wall Material Description	If Foundation Wall Material = "Other", then provide further description.	Site & Exterior	CR	If Foundation Walls Material of Other selected	String	maxLength: 4000	
Foundation Wall Condition	For each unique exterior wall material, please indicate any and all observations that require a repair inspection.	Site & Exterior	CR	(If Foundation Type is CrawlSpace, Basement, or PartialBasement) or (Structure Type is PrimaryDwelling, ADU, Detached Garage, Workshop, Storage, Barn, Other.)	Enum (multiple)		anyObservedIssues: ErodedMaterial, Cracking, None, Settlement, EvidenceOfMoisture, Seepage, Infestation, LeaningOrBowedWalls
Foundation Wall Photos	Provide photos for the Foundation Wall	Site & Exterior	CR	Note: One or more photos must be supplied for any value <> None.	{Photos}		
Exterior Wall Material	Indicate the material of the exterior walls.	Site & Exterior	R		Enum (multiple)		Material: Brick, Stone, Stucco, AluminumSiding, WoodShake, VinylSiding, OtherSiding, OtherMasonry, Concrete, BrickVeneer, StoneVeneer, Glass, Steel
Exterior Wall Material Description	If Exterior Wall Material is "OtherSiding" or "OtherMasonry" then provide description.	Site & Exterior	CR	If Exterior Wall Material of "OtherSiding" or "OtherMasonry" is selected	String	maxLength: 4000	
Exterior Wall Condition	Indicate any and all observations that require a repair or inspection.	Site & Exterior	CR	If StructureType is PrimaryDwelling or ADU.	Enum (multiple)		anyObservedIssues: ErodedMaterial, Cracking, Holes, None, DryRot, MoistureRot, Settlement, WindDamage, Separation, MissingMaterial

PDR Data Element	PDR Data Element Description & Instructions	Suggested/ Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Exterior Wall Photos	Provide photos for the exterior wall	Site & Exterior	CR	Note: One or more photos must be supplied for anyObservedIssues <> None.	{Photos}		
Roof Surface Material	Indicate the material of the roof surface.	Site & Exterior	CR	Required for all (Primary Dwelling, ADU, Detached Garage, Workshop, Storage, Barn, Other)	Enum (multiple)		Material: Composition, WoodShake, Slate, Tile, OtherShingle, OtherNonShingle, Steel
Roof Surface Material Description	If Roof Surface Material is "OtherShingle" or "OtherNonShingle" is selected provide description	Site & Exterior	CR	If Roof Surface material = "OtherShingle" or "OtherNonShingle" is selected	String	maxLength: 4000	
Roof Surface Condition	Indicate any and all observations that require a repair or inspection.	Site & Exterior	R	Required for all (Primary Dwelling, ADU, Detached Garage, Workshop, Storage, Barn, Other)	Enum (multiple)		anyObservedIssues: ErodedMaterial, Cracking, TarpOnRoof, None, LeakEvident, MissingMaterial, WoodRot, SoffitDamage, FasciaDamage
Roof Surface Photos	Provide the photos for Roof Surface conditions	Site & Exterior	R	Note: One or more photos must be supplied for anyObservedIssues <> None.	{Photos}		
Roof Age	Indicate the age of the roof	Site & Exterior	R		Enum		0 - 1 Yr Greater 1 to 10 greater than 10 to 20 Greater than 20+

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Gutter and Downspouts Material	Indicate the material of the gutters and downspouts (if any).	Site & Exterior	R		Enum (multiple)		Material: Aluminium, Copper, GalvanizedSteel, Pvc, None
Gutter and Downspouts Condition	Indicate any and all observations that require a repair or inspection.	Site & Exterior	R		Enum (multiple)		anyObservedIssues: ErodedMaterial, Cracking, None, MissingDownspouts, Damaged, Leaking, Infestation ImproperFlow
Gutter and Downspouts Photos	Provide photos for Gutter and Downspouts	Site & Exterior	CR	Note: One or more photos must be supplied for anyObservedIssues <> None.	{Photos}		
Window Material	Indicate the material of the predominant Windows.	Site & Exterior	R	Required for all (Primary Dwelling, ADU, Detached Garage, Workshop, Storage, Barn, Other)	Enum (multiple)		Material: MultiPane, SinglePane, None, Wood, Vinyl, Clad, Aluminum, Steel, DoubleHung, SingleHung, Casement, Sliding, Awning, Thermopane
Window Material Condition	Indicate any and all observations that require a repair or inspection.	Site & Exterior	CR	Required for all (Primary Dwelling, ADU, Detached Garage, Workshop, Storage, Barn, Other)			anyObservedIssues: Cracking, Separation, MissingWindowPane, DryRot, BrokenGlass, BoardedUp, MissingWindow, None, Exposed Wood, Storm Sash Damage, Thermopane Damage,
Window Material Photos	Provide photos for Window Material	Site & Exterior	CR	Note: One or more photos must be supplied for anyObservedIssues <> None.	{Photos}		
Window Updates	Indicate any updates to window	Site & Exterior	R		Enum		Fully Updated Partially Updated No Update
Window Update Description	Update description	Site & Exterior	CR	If Window Updates = Fully or partially	String	maxLength: 4000	
Storm Sash	Indication of whether any storm sash/insulation is present.	Site & Exterior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum		Yes/No
Screens	Indication of whether any screens are present.	Site & Exterior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum		Yes/No
Interior Floors Material	For each room/area, describe the floor materials. Multiple	Interior	CR	Conditionally required - IF Structure Type =	Enum (Multiple)		material: Hardwood, Carpet, Tile, Vinyl, Laminate, FinishedConcrete,

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
	selections are permitted for Material.			Primary Dwelling or ADU			UnfinishedConcrete, OtherWoodProduct, OtherCompositeProduct, Stone
Interior Floors Material Condition	For each room/area, note any observed damage or defects. Multiple selections are permitted for Defect/Damages.	Interior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum (Multiple)		anyObservedIssues: None, Buckled, Holes, Sagging, Spongy, Infestation, Dry Rot, discoloration, cracks, unfinished section, dampness
Interior Floors Material Photos	Provide photos for Interior Floors Material highlighting any issues.	Interior	CR	Note: One or more photos must be supplied for anyObservedIssues <> None.	{Photos}		
Interior Floor Updates	Indicate any updates to flooring	Interior	CR	IF (Structure Type = Primary Dwelling or ADU) and (interior floors is not NULL)	Enum		Fully Updated Partially Updated No Update
Interior Floor Update Description	Update description	Interior	CR	If Interior Floor Updates = Fully or partially	String	maxLength: 4000	
Interior Walls and Ceilings Material	For each room/area, describe the wall and ceiling materials. Multiple selections are permitted for Material.	Interior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum (Multiple)		material: Drywall, Plaster, Wood, Concrete, Brick, Metal, None
Interior Walls and Ceilings Condition	For each room/area, note any observed damage or defects. Multiple selections are permitted for Defect/Damages.	Interior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum (Multiple)		anyObservedIssues: None, Discoloration, Missing, Crumbling, None, water damage
Interior Walls and Ceilings Photos	Provide photos for Interior Walls and Ceilings highlighting observed issues.	Interior	CR	Note: One or more photos must be supplied for anyObservedIssues <> None.	{Photos}		
Interior Walls and Ceilings Updates	Indicate any updates to Walls and/or ceilings	Interior	CR	IF Structure Type = Primary Dwelling or ADU	Enumeration		Fully Updated Partially Updated No Update

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Interior Walls and Ceilings Update Description	Update description	Interior	CR	If Interior Walls and Ceilings Updates = Fully or partially	String	maxLength: 4000	
Shower/Tub Surround Material	For each shower/bath, describe the type of material. Multiple selections are permitted for Material.	Interior	CR	Required for roomsOrAreas.type = Bathroom	Enum (Multiple)		material: Marble, Tile, Vinyl, Laminate, Stone, Fiberglass, Plastic, None
Shower/Tub Surround Condition	For each shower/bath, note any observed damage or defects. Multiple selections are permitted for Defect/Damages.	Interior	CR	Required for roomsOrAreas.type = Bathroom	Enum (Multiple)		anyObservedIssues: None, ErodedMaterial, Holes, Cracks
Shower/Tub Surround Photos	Provide photos for Shower/Tub Surround highlighting the issues.	Interior	CR	Note: One or more photos must be supplied for anyObservedIssues <> None.	{Photos}		
Attic	Indicates whether the structure has an attic.	Improvements	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Boolean		
Attic Features	Indicates which features are present for the attic. Multiple selections permitted.	Improvements	CR	Required if Attic Exists indicator is TRUE.	Enum (Multiple)		DropStair, Stairs, Floor, Scuttle, Finished, Heated, Other
Attic Features Description	For certain types of Attic Features, describe the feature.	Interior	CR	Required for Attic Features = Other	String	maxLength: 4000	
Heating Type	Indicate the type of heating for the structure. Multiple selections are permitted.	Interior	R		Enum (Multiple)		ForcedWarmAir, Radiant, HotWaterBaseboard, None, Other
Heating Updates	Indicate heating updates	Interior	R		Enum		Fully Updated Partially Updated No Update
Heating Update Description	Update description	Interior	CR	Required if Heating Updates = Fully or partially	String	maxLength: 4000	
Heating Other Description	Describe the type of heating for the structure, if "Other" was selected.	Interior	CR	Required if Heating Type = Other	String	maxLength: 10	

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Heating Damages /Defects	For each Heating Type, indicate whether there are any observed issues with the functioning of the heating system.	Interior	CR	Required if Heating Type <> None Note: One or more photos must be supplied if anyObservedIssues = True.	Boolean		
Cooling Type	Indicate the type of cooling for the structure. Multiple selections permitted.	Interior	R		Enum (Multiple)		CentralAir, Individual, Evaporative, None, Other
Cooling Updates	Indicate Cooling updates	Interior	R		Enum		Fully Updated Partially Updated No Update
Cooling Update Description	Update description	Interior	CR	Required if Cooling Updates = Fully or partially	String	maxLength: 4000	
Cooling Other Description	Describe the type of cooling, if "Other" was selected.	Interior	CR	Required if Cooling Type = Other	String	maxLength: 10	
Cooling Damages/Defects	For each Cooling Type, indicate whether there are any observed issues with the functioning of the cooling system.	Interior	CR	Required if Cooling Type <> None Note: One or more photos must be supplied if anyObservedIssues = True.	Boolean		
Site Structure Amenities	Indicate each and all types of amenities that exist for each structure. Multiple selections permitted.	Interior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum (Multiple)		Fireplace, Patio, InteriorPool, Deck, WoodStove, Porch, InteriorSauna, InteriorSpa, Gazebo, Other, Balcony, None
Structure Amenities Count	For certain types of amenities, provide the number of each type that exist for the structure.	Interior	CR	Required for Structure Amenities = Fireplace OR WoodStove	Number		>= 0 or <= 99
Other Structure Amenities Description	For Other types of structure amenities, describe the amenity.	Interior	CR	Required for Structure Amenities = Other	String	minLength: 6 maxLength: 12	

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Structure Amenities Sub-Type	For certain types of structure amenities, select descriptive characters for the amenity type. Multiple selections permitted.	Interior	CR	Required for Structure Amenities = Patio, InteriorPool, Deck, Porch, Gazebo	Enum (multiple)		Patio Selections: Wood, PressureTreated, CompositeDecking, ConcretePatio, PatioBlock, NaturalStone, StampedConcrete, PaverBrick Deck Selection: Wood, PressureTreated, CompositeDecking, ConcretePatio, PatioBlock, NaturalStone, StampedConcrete, PaverBrick Porch Selection: Open, Enclosed, Screened Gazebo: Wood, PressureTreated, CompositeDecking, ConcretePatio, PatioBlock, NaturalStone, StampedConcrete, PaverBrick Interior Pool: Concrete, Gunite, Vinyl, Fiberglass, Optimum, BuiltInSpa
Site/Common Amenities	Indicate each and all types of amenities that exist for the site.	Site & Exterior	O		Enum (multiple)		Fence, IrrigationSystem, WaterCollectionSystem, ElaborateLandscaping, InGroundPool, ConcreteSlab, SportCourt, Gazebo, Sauna, Spa, AboveGroundPool, Other Party Room, Office Space, Exercise Room, Laundry, Doorman, Commerical Services
Site/Common Amenities Count	For certain types of common amenities, provide the number of each type that exist	Site & Exterior	O		Number		Max Value = 99
Other Site/Common Amenities Description	For Other types of common amenities, describe the amenity.	Site & Exterior	CR	Required for Site Amenities = Other	String	maxLength: 10	

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Site/Common Amenities Sub-Type	For certain types of common amenities, select descriptive characters for the amenity. Multiple selections permitted.	Site & Exterior	CR	Required for Site Amenities = Fence, IngroundPool, AboveGround Pool	Enum (multiple)		Fence Selections: Wood, ChainLink, Composite, Aluminum, Iron, Vinyl AboveGroundPool Selections: DeckSurround, SemiInGround, IngroundGroundPool Selections: Concrete, Gunitite, Vinyl, Fiberglass, Optimum, BuiltInSpa
Car Storage Indicator	Indicate whether the site has at least one location for car storage (i.e. garage, carport, or driveway).	Car Storage	R		Boolean		
Room or Area Type	For each structure on the site, indicate the type of every room or area.	Room Information	R-CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum		Kitchen, Bedroom, Bathroom, HalfBath, Garage, Recreation, Other, Den, DiningRoom, FamilyRoom, Foyer, LaundryRoom, LivingRoom, MediaRoom, Mudroom, Office
Room or Area Description	For certain types of rooms or areas, describe the room or area.	Room Information	CR	Required for Room or Area Type = Other	String	maxLength: 4000	
Structure Type	For each structure on the site, indicate the type of structure.	Room Information	R		Enum		PrimaryDwelling, ADU, Detached Garage, Workshop, Storage, Barn, Other
Structure Description	For certain types of structures, describe the structure.	Room Information	CR	Required for Structure Type = Other	String	maxLength: 4000	
Onsite Parking Type and # Spaces	Indicate each and all types of parking available on the site (i.e. Pad, Driveway), and the # of spaces for each parking type.	Car Storage	CR	Parking Type required only if Car Storage Indicator = True # Spaces required if and only if Parking Type = Pad OR Driveway	Enum Number		Parking type: Pad, Driveway, None, Garage, Carport
Covered Parking indicator	For each type of parking on the site, indicate whether it is covered.	Car Storage	CR	Required for each Parking Type <> None	Boolean		
Parking Surface	For each type of parking on the site, indicate the type of surface material.	Car Storage	CR	Required for each Parking Type <> None	Enum		Concrete, Asphalt, Dirt, Gravel, Brick, Cobblestone, Planking, Grass

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Garage # of Cars	For each room of type equal to Garage, indicate the # of parking spaces.	Car Storage	CR	Required for each room or type = Garage	Number		Max Value = 99
Guest Parking	yes/no complex has guest parking	Car Storage	CR	Required for property type = condo	Boolean		
Guest Parking Type	Number of guest parking spots	Car Storage	CR	Required if guest parking = True	Number		Parking type: Pad, Driveway, None, Garage
Garage Square Feet	Garage Square Footage captured from Sketch	Car Storage	CR	Required for each room or type = Garage	number		
Car Storage Attached Indicator	For each type of parking on the site, indicate whether it is attached to the dwelling.	Car Storage	CR	Required if Covered Parking Indication = True	Boolean		
Car Storage Built-In	For each room of type equal to Garage, indicate whether there is living space above the garage.	Car Storage	CR	Required for each room of type = Garage	Boolean		
Washer/Dryer Hookup	For each structure, indicate whether it has a hookup for a Washer and a Dryer.	Interior	O		Boolean		
Appliances	Indicates if the kitchen equipment specified in Kitchen Equipment Type is present in the unit.	interior	R	Required for each room or type = Kitchen	Enum (Multiple)		Refrigerator, RangeOven, Dishwasher, Disposal, Microwave, FanHood, Other, None
Appliances Other (describe)	A free-form text field used to describe the appliances if Other is selected as the Kitchen Equipment Type.	interior	CR	Required if Kitchen Equipment Exists Indicator is 'Other'	String	maxLength: 4000	
Finished Area Above Grade Room Count	Specifies the total number of livable rooms.	Room Information	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Number		>= 0 or <= 99
Finished Area Above Grade Bedroom Count	Specifies the total number of bedrooms.	Room Information	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Number		>= 0 or <= 99

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Finished Area Above Grade Bathroom Count	Specifies the total number of bathrooms. Note: Half Bathrooms Count reported separately from Full Bathrooms Count.	Room Information	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Number		>= 0 or <= 99999
Square Feet of gross living area above grade	The total finished area of all inhabitable above grade rooms.	Room Information	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Number		>= 0 or <= 99999
Kitchen Countertops	Indicates the types of kitchen countertop materials. Multiple selections permitted.	Interior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum (Multiple)		StoneOrEquivalent, Tile, Laminate, SolidWood, None
Kitchen Cabinets	Indicates the quality rating of the kitchen cabinets.	Interior	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum		StandardTypical, Updated, UpgradedPremium, None
Estimate Year Of Improvement	The time period associated with the updating or remodeling	Improvements	R	Required for each room or type = Bathroom or Kitchen	Enum		LessThanOneYearAgo, OneToFiveYearsAgo, SixToTenYearsAgo, ElevenToFifteenYearsAgo, NotUpdated, Unknown
Description of Improvement	Type of improvement	Improvements	CR	Only required if GSE estimated year of improvement type = LessThanOneYearAgo, OneToFiveYearsAgo, SixToTenYearsAgo, ElevenToFifteenYearsAgo	String		
Property is not livable Indicator	Indicate whether there are any physical factors that affect the livability, soundness, or structural integrity of the property.	Improvements	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Boolean		
Property is not livable comment	Provide comments that describe the deficiencies that affect the livability, soundness, or structure integrity of the property.	Improvements	CR	Required if and only if Property Is Not Livable Indicator = True	String	maxLength: 4000	

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Are there any apparent defects or deficiencies to the electrical, plumbing systems, water or sewer that may cause them to function inadequately for their intended purpose?	Indicates defects or confirms the absence of defects with the electrical, plumbing, water, or sewer systems.	Improvements	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Boolean		
Has the property been altered or modified specifically to support or facilitate any non-residential, or income producing use?	Indicates if the property has been modified for non-residential use.	Improvements	R		Enum (Multiple)		Retail, Hospitality, Restaurant, Agricultural, Commercial, ChildCare, ElderCare, Services, None
Does the property appear to be constructed to community standards, is not of poor quality, substandard or non-conforming workmanlike manner?	Indicates defects inherent to the quality of construction or confirms the absence of defects.	Improvements	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Boolean		
Does the property have adequate access, and appropriate systems, for all seasons?	Indicates if the property is suitable for year-round occupancy.	Improvements	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Boolean		
Is there any apparent fire or water damage that may compromise the livability, safety, soundness, or structural integrity of the property?	Indicated if there was fire or water damage.	Improvements	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Boolean		

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Does the property adjoin to any external factors?	Indicate all factors that the property site adjoins to. Multiple selections permitted.	Site & Exterior	R		Enum (Multiple)		Residential, Industrial, Commercial, Landfill, Waterfront, Airport, GolfCourse, Park, PowerLines, MajorUtility, PublicTransportation, Railroad, MajorHighway, School, Greenbelt, Other
External Factors Other Description	Describe the factor that the property adjoins, if "Other" was selected.	Site & Exterior	CR	If "Property Adjoins Factors" is equal to "Other", then "Property Adjoins 'Other' Description" is required.	String	maxLength: 4000	
Number of recreation rooms below grade	Indicate the number of recreation rooms for each level that is below grade.	Room Information	CR	Required if the Foundation Type = "Basement" or "Partial Basement"	Number		>= 0 or <= 9
Number of bedrooms rooms below grade	Indicate the number of bedrooms for each level that is below grade.	Room Information	CR	Required if the Foundation Type = "Basement" or "Partial Basement"	Number		>= 0 or <= 9
Number of bathroom rooms below grade	Indicate the number of half bathrooms and number of full bathrooms for each level that is below grade.	Room Information	CR	Required if the Foundation Type = "Basement" or "Partial Basement"	Number		>= 0 or <= 9
Number of other rooms below grade	Indicate the number of other rooms (not a bedroom, bathroom, or recreation room) for each level that is below grade.	Room Information	CR	Required if the Foundation Type = "Basement" or "Partial Basement"	Number		>= 0 or <= 9
Are any parts of the subject property under construction or incomplete?	Specify the construction and completion status for each structure.	Repairs/Inspections	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum		UnderConstruction, Incomplete, Proposed, Completed
Required Repairs	A free form text field used to provide additional comments related to any needed repairs.	Repairs/Inspections	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	String	maxLength: 20	

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
	If no repairs are needed comment "None".						
Required Inspections	Indicate the type of inspections needed (multiple).	Repairs/Inspections	CR	Conditionally required - IF Structure Type = Primary Dwelling or ADU	Enum (Multiple)		Pest Structural Roof HVAC Electrical Plumbing Sewer Mold None
Energy Rating Performed	Has Energy rating been completed for property	Energy Information	O	Provide Photo of energy rating	Enumeration		Yes/No
Energy Rating Organization	If Yes - Select Energy Rating Organization	Energy Information	O	If Energy rating = Yes	Enum		RESNETS HERS DOE's Home Energy Score Other
Energy Rating Additional Information	Other Description	Energy Information	O	If Energy Rating Organization of Other is selected	String	maxLength: 4000	
Renewable Energy Components Present	Are there renewable energy components on property?	Energy Information	O	If yes, provide photos	Enumeration		Yes/No
Identify Renewable Energy Components	If yes, Select energy components	Energy Information	O		Enum		Geothermal Solar Panel Wind Turbine Other
Renewable Energy Additional Information	Other Description	Energy Information	O	If Identify Renewable Energy Components of Other is selected	String	maxLength: 4000	
Renewable Energy - Solar Panel Ownership	If Solar Panel Selected provide ownership	Energy Information	O	If Identify Renewable Energy Components of Solar Panel Selected	Enum		Leased Owned Power Purchase Agreement
Person at subject property	Indicate the type of person that was at the subject property for the virtual data collection.	Property Data Collector Certification	CR	Required if and only if Collection Type = Virtual	Enum		Real Estate Agent, LicensedHomeInspector, Appraiser, AppraiserTrainee, Homeowner, Other
Person who completed property data report	The person who completes property data report	Property Data Collector Certification	R		Enum		Real Estate Agent, LicensedHomeInspector, Appraiser, AppraiserTrainee, Other

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Collection Type	Describes data collection as onsite or virtual	Property Data Collector Certification	R		Enum		OnSite, Virtual
Property Data Collector Name	The name of the party that performed the data collection of the property.	Property Data Collector Certification	R		String	maxLength: 55	
Property Data Collector Company Name	The name of the company that performed the data collection of the property.	Property Data Collector Certification	R		String	maxLength: 50	
Property Data Collector Company Address	The street address of the Property Data Collector	Property Data Collector Certification	O		String	maxLength: 50	
Property Data Collector Company Address (Line 2)	The city in which the address of the Property Data Collector is located.	Property Data Collector Certification	O		String	maxLength: 70	
Property Data Collector Company Address (Line 2)	The state in which the address of the Property Data Collector is located.	Property Data Collector Certification	O		String		
Property Data Collector Company Address (Line 2)	The postal code (zip code in US) of the address of the Property Data Collector Zip code may be either 5 or 9 digits.	Property Data Collector Certification	O		String	maxLength: 10	
Property Data Collector Contact Info	This is the actual value (Phone, Fax, E-Mail, Other) of the Contact Point Type.	Property Data Collector Certification	R		String	maxLength: 30	Contact Point: Phone, Fax, Email, Other
Property Data Collector Date of Signature and Report	Indicates the date the Property Data Collector signed the property data report.	Property Data Collector Certification	R		Date	YYYY-MM-DD	
Date of Observation	Effective date of the Data Report on the subject property.	Property Data Collector Certification	R		Date	YYYY-MM-DD	
Professional License Type	Select the type of professional license held by the data property collector.	Property Data Collector Certification	CR	If Person Completing Property Data Report is Appraiser or Real Estate Agent, then	Enum, Enum String	maxLength: 25	certType: Certificate, License

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
				Certification Type are required.			
Professional License #	State license number of the person who completed the property data collection	Property Data Collector Certification	CR	If Person Completing Property Data Report is Appraiser or Real Estate Agent, then License Identifier is required.	String	maxLength: 20	
Professional License State	The state in which the Property Data Collector is licensed.	Property Data Collector Certification	CR	If Person Completing Property Data Report is Appraiser or Real Estate Agent, then License State is required.	String		
Expiration Date of Certification or License	The expiration date of the license.	Property Data Collector Certification	CR	If Person Completing Property Data Report is Appraiser or Real Estate Agent, then License Expiration Date is required.	Date	YYYY-MM-DD	
AMC Name	The appraisal management company associated with the property data report. Enter "None" if there is no AMC.	Subject & Lender/Client	R		String	maxLength: 48	
Lender Contact Information	This is the actual value (Phone, Fax, E-Mail, Other) of the Contact Point Type.	Subject & Lender/Client	O		Enum String	maxLength: 50	Contact Point: Phone, Fax, Email, Other
Supervisory Name	Name of the person who is responsible for reviewing or supervising the work or project.	Supervisor Certification	O	-	String	maxLength: 25	
Supervisory Contact Info	This is the actual value (Phone, Fax, E-Mail, Other) of the Contact Point Type.	Supervisor Certification	O	-	Enum String	maxLength: 50	Contact Point: Phone, Fax, Email, Other
Supervisory Date of Signature	Indicates the date the supervisor signed the report.	Supervisor Certification	O	-	Date	YYYY-MM-DD	

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
Supervisory State License #	State license number of the supervisor who completed the final report for the subject property.	Supervisor Certification	O	-	String	maxLength: 50	
Supervisory State	The state in which the supervisor is licensed.	Supervisor Certification	O	-	String		
Supervisory License Expiration Date	The expiration date of the supervisor's licensed.	Supervisor Certification	O	-	Date	YYYY-MM-DD	
Did or did not personally observe interior and exterior of subject property	Specifies the extent of the property observation conducted by the Supervisor.	Supervisor Certification	O	-	Boolean		
Data Collector Contact Info	This is the actual value (Phone, Fax, E-Mail, Other) of the Contact Point Type.	Property Data Collector Certification	R		String	maxLength: 50	Contact Point: Phone, Fax, Email, Other
Assignment Type (Purchase/Refi)	Specifies the purpose of the assignment.	Subject & Lender/Client	R		Enum		Purchase, Refinance
Contract price \$	The amount of money the contract is for.	Contract	O		Money		>= 0 or <= 999999
Date of Contract	The effective date of the sales contract (e.g. the date of sale).	Contract	O		Date	YYYY-MM-DD	
Photos	Required Photos of Subject Property.	Photos	R		{Photos}		A front view of the subject property, A rear view of the subject property, Photographs showing the sides of the home not wholly visible in the front or rear photographs, A street scene identifying the location of the subject property and showing neighboring improvements, and Photographs of all interior rooms including, but not limited to, foyer, utility room, laundry room, basement (finished and unfinished areas), attic area accessed via a permanent staircase

PDR Data Element	PDR Data Element Description & Instructions	Suggested/Optional - PDF Form Section	Required Status (R, CR, O)	Conditionally Required Details	Data Type	Data Length/Date Format	Enumerations
							(finished and unfinished areas), garage conversion, etc.; Photographs of the interior and exterior of any significant (permanently affixed) outbuildings (not required for small sheds).