

ABBYY



ABBYY Vantage

Uniform Residential Appraisal Report
(Appraisal) Document Skill Guide

Table of Contents

About ABBYY Vantage 3

Uniform Residential Appraisal Report (Appraisal) - Document Skill 3

 Countries and Languages 4

 Extracted Fields 4

 Key Fields 13

Using a Skill in ABBYY Vantage 13

About ABBYY Vantage

ABBYY Vantage is a comprehensive Content Intelligence platform that provides AI-powered cognitive services and pre-trained and trainable skills that can "understand" business documents and extract actionable data and insights.

This no-code / low-code platform makes today's digital worker and processes smarter and empowers the new citizen developer to accelerate digital transformation initiatives and expand automation to new processes in a fast and simple way, making an immediate impact on business results and customer experience.

Types of documents that can be processed with Vantage

Vantage is capable of processing structured, semi-structured, and unstructured documents in a variety of input formats and languages.

- **Structured documents** are documents which always include the exact type of information in the exact same locations. One example of structured documents are pre-formatted forms.
- **Semi-structured documents** are documents which generally include the same or similar information, but in each document the location, size, and number of fields may vary from document to document. Examples of semi-structured documents are bills, payment orders, and invoices.
- **Unstructured documents** are documents which consist of continuous text. Required information is usually located inside a sentence that can be on any page of the document. Examples of unstructured documents are contracts, lease agreements, and e-mail messages.



Note: Use Advanced Designer to create skills for extracting data from unstructured documents.

The Vantage platform comes with a set of built-in skills, which can extract data from certain document types out-of-the-box (i.e. invoices, purchase orders, receipts, bills of lading, delivery notes). These skills can be adjusted according to specific requirements and further trained based on customer-specific documents.

Vantage users have also the option to design and train a completely new Document skill, Classification skill, and/or Process skill based on their own document set.

Uniform Residential Appraisal Report (Appraisal) - Document Skill

The **Uniform Residential Appraisal Report (Appraisal)** skill extracts data from US and Canadian uniform residential appraisal reports, which are documents used to provide information about residential real estate and its estimated value. These documents are also required for mortgage loan applications and contain the following information: information about the property and its surrounding area, real estate market data, technical data, property photos, property blueprints, etc.

The Uniform Residential Appraisal Report (Appraisal) skill is a preview skill. It has been trained on a small document set and is intended to be used by citizen developers as a quick-start basis for processing appraisals. The skill may require further training on your specific documents in order to be used in production scenarios.

Countries and Languages

Countries	Languages
USA	English

Extracted Fields

Field	Description	
File Number	The report number/identifier used by the appraiser. This field is repeating on all pages but is extracted only from the first one.	
Subject	Property Address	The address of the appraised property.
	Property City	
	Property State	
	Property ZIP	
	Borrower	The borrower's name.
	Owner of Public Record	The property owner's name.
	County	The county where the property is located.
	Legal Description	The legal description of the property.
	Assessor's Parcel Number	The identifier used to track the property in county, state, and municipal tax records.
	Tax Year	The current tax year used by the locale for the reporting period (fiscal or actual).
	R.E. Taxes USD	The sum of all real estate taxes for the reporting period (tax year).
	Neighborhood Name	The name of the neighborhood where the property is located. This field can also be called Project Name .
	Map Reference	The location map reference, page number, and coordinates. Must relate to location maps most commonly used in the locale.
	Census Tract	The census tract number assigned by the Census Bureau.
Occupant	The occupancy status at the time of the appraisal (Owner, Tenant, Vacant).	

Field		Description
	Special Assessments USD	The total dollar amount of the property's special assessment taxes charged for local infrastructure projects and off-site improvements (e.g., the construction and maintenance of roads or sewage systems).
	Property Rights Appraised	Property rights appraised for the property. Possible values: <ul style="list-style-type: none"> • Fee Simple, • Leasehold, • Other (description included).
	Assignment Type	The assignment type. Possible values: <ul style="list-style-type: none"> • Purchase Transaction, • Refinance Transaction, • Other (description included).
	Lender or Client	Information about the lending organization that will receive the report.
	Address	
Contract Group	I Did Analyze the Contract	Specifies whether the contract of sale was analyzed or not.
	I Did Not Analyze the Contract	
	Contract Price	The final, agreed upon contract price.
	Date of Contract	The date on which the contract is signed by all parties.
	Property Seller is Owner of Public Record	Specifies whether the seller is the owner of the public record. Possible values: <ul style="list-style-type: none"> • Yes, • No.
	Financial Assistance	Specifies whether there is any financial assistance paid by any party on behalf of the borrower. Possible values: <ul style="list-style-type: none"> • Yes, • No.

Field		Description
	Financial Assistance Total	The total amount of financial assistance paid.
Neighborhood	Neighborhood Characteristics	
	Location	The type of area surrounding the property. Possible values: <ul style="list-style-type: none"> • Urban, • Suburban, • Rural.
	Built-Up	The approximate percentage of built up land in the surrounding area. Possible values: <ul style="list-style-type: none"> • Over 75%, • 25-75%, • Under 25%.
	Growth	The growth rate of the built-up land in the surrounding area. Possible values: <ul style="list-style-type: none"> • Rapid, • Stable, • Slow.
	One-Unit or Manufactured or Condominium Housing Trends	
	Property Values	The current property value trend in the surrounding area. Possible values: <ul style="list-style-type: none"> • Rapid, • Stable, • Slow.
	Demand or Supply	The demand/supply trend in the surrounding area. Possible values: <ul style="list-style-type: none"> • Shortage, • In Balance, • Over Supply.

Field		Description
	Marketing Time	The average length of time required for a property in the area to remain on the market before being sold at a price near market value. Possible values: <ul style="list-style-type: none"> • Under 3 mths, • 3-6 mths, • Over 6 mths.
	One-Unit or Manufactured or Condominium Housing	
	Price USD (000) Low	The lowest property price for the specified area.
	Price USD (000) High	The highest property price for the specified area.
	Price USD (000) Pred	The predominant property price for the specified area.
	Age yrs Low	The age of the oldest residential property for the specified area.
	Age yrs High	The age of the newest residential property for the specified area.
	Age yrs Pred	The predominant residential property age for the specified area.
	Present Land Use %	
	One-Unit	The percentage of land occupied by single-unit houses.
	2-4 Unit	The percentage of land occupied by houses with 2-4 units.
	Multi-Family	The percentage of land occupied by multi-unit houses.
	Commercial	The percentage of land occupied by commercial buildings.
	Other	The percentage of land occupied by other types of buildings.
	Site	Dimensions
Area		The total area of the property site.
Shape		The approximate shape of the site.
View		A description of the view from the property.
Specific Zoning Classification		The Land Development Code (LDC) land use classification (e.g., R-1, A-2, Res.200, etc.).

Field	Description
	Zoning Description A description of the zoning classification.
	Zoning Compliance Specifies whether the current land use complies with the zoning ordinances. Possible values: <ul style="list-style-type: none"> • Legal, • Legal Nonconforming, • No Zoning, • Illegal, • Illegal Describe (including description).
	Highest and Best Use Is the Present Use Specifies whether the current use of the property is its highest and best use. Possible values: <ul style="list-style-type: none"> • Yes, • No (including description).
Utilities	
Electricity	Specifies the utilities type. Possible values: <ul style="list-style-type: none"> • Public, • Other (including description).
Gas	
Water	
Sanitary Sewer	
Off-site Improvements	
Street	Describes the street improvements in the area.
Alley	Describes the alley improvements in the area.
FEMA Special Flood Hazard Area	Specifies whether the property is in a FEMA-designated Special Flood Hazard Area (SFHA). Possible values: <ul style="list-style-type: none"> • Yes, • No.
FEMA Flood Zone	The FEMA flood zone designation.
FEMA Map Number	The FEMA map number.
FEMA Map Date	The FEMA map date.

Field		Description
	Utilities Are Typical for the Market Area	Specifies whether the utilities are typical for the market area. Possible values: <ul style="list-style-type: none"> • Yes, • No (including description).
	Adverse Site Conditions or External Factors	Specifies whether there are any adverse site conditions or external factors in the area. Possible values: No, Yes (including description).
Improvements	General Description	
	Units	Specifies whether there is an additional living unit. Possible values: <ul style="list-style-type: none"> • One, • One with accessory Unit.
	Number of Stories	The number of stories above grade.
	Type	Specifies the dwelling type. Possible values: <ul style="list-style-type: none"> • Det, • Att, • S-Det., • End Unit.
	Existing	Specifies that the property has already been constructed.
	Proposed	Specifies that the property is not under construction yet.
	Under Const	Specifies that the property is currently under construction.
	Design	A brief description of the property design.
	Year Built	The year the property was completed in.
	Effective Age (Yrs)	The effective age of the property.
	Foundation	
	Concrete Slab	A description of the property basement. "Y" specifies that the field is marked, and "N" specifies that it is not.
	Crawl Space	
	Full Basement	

Field	Description
Partial Basement	
Basement Area sq ft	
Basement Finish %	
Outside Entry or Exit	
Sump Pump	
Evidence of Infestation	
Dampness	
Settlement	
Exterior Description	
Foundation Walls	<p>A description of the property exterior.</p> <p>"Y" specifies that the field is marked, and "N" specifies that it is not.</p>
Exterior Walls	
Roof Surface	
Gutters & Downspouts	
Window Type	
Storm Sash or Insulated	
Screens	
Interior	
Floors	<p>A description of the property interior.</p> <p>"Y" specifies that the field is marked, and "N" specifies that it is not.</p>
Walls	
Trim or Finish	
Bath Floor	
Bath Wainscot	
Attic	
None	<p>A description of the property attic.</p> <p>"Y" specifies that the field is marked, and "N" specifies that it is not.</p>

Field		Description
Drop Stair		
Stairs		
Floor		
Scuttle		
Finished		
Heated		
Heating		
FWA		A description of the property's heating system. "Y" specifies that the field is marked, and "N" specifies that it is not.
HWBB		
Radiant		
Other		
Fuel		
Cooling		
Central Air Conditioning		A description of the property's cooling system. "Y" specifies that the field is marked, and "N" specifies that it is not.
Individual		
Other		
Amenities		
Woodstove(s) Number		A description of the other property amenities. "Y" specifies that the field is marked, and "N" specifies that it is not.
Fireplace(s) Number		
Fence		
Patio or Deck		
Porch		
Pool		
Other		
Car Storage		

Field		Description
None	A description of the property car storage (garage). "Y" specifies that the field is marked, and "N" specifies that it is not.	
Driveway		
Driveway Number of Cars		
Driveway Surface		
Garage		
Garage Number of Cars		
Carport		
Carport Number of Cars		
Att		
Dett		
Built-in		
Appliances		
Refrigerator	A description of the property household appliances. "Y" specifies that the field is marked, and "N" specifies that it is not.	
Range or Oven		
Dishwasher		
Disposal		
Microwave		
Washer or Dryer		
Other		
Finished Area above Grade Contains		
Rooms	The total number of above-grade rooms.	
Bedrooms	The total number of bedrooms.	
Baths	The total number of bathrooms.	


Field		Description
	Square Feet of Gross Living Area	The total square footage of the GLA above grade.
	Physical Deficiencies or Adverse Conditions	Specifies whether there are any physical deficiencies or adverse conditions that affect the property. Possible values: <ul style="list-style-type: none"> • No, • Yes (including description).
	Property Conform to the Neighborhood	Specifies whether the property generally conforms to the surrounding neighborhood. Possible values: <ul style="list-style-type: none"> • Yes, • No (including description).

Key Fields

- File Number
- Borrower
- Tax Year
- Contract Price
- Date of Contract

Using a Skill in ABBYY Vantage

To use a skill in ABBYY Vantage, you need to import it to your **Skill Catalog**.

To import a skill, open the **Skill Catalog** and click the  **Import** button in the toolbar. In the dialog box that will open, specify a path to the archive that contains the skill you are importing.

This skill will be uploaded to your **Skill Catalog** and published.

If the chosen archive is larger than 2 GB, you will see a dialog box with a link to a shared folder and its credentials.

You should open this folder and upload the archive. The skill will be imported to Vantage automatically. The archive will then be deleted from the shared folder. All files uploaded to this folder afterwards will be transferred to the exception folder. Hence you may use this folder to import only one skill. The folder remains active for 14 days.

The version of the imported skill will be 1.0. If such a skill previously existed in the tenant and was deleted, the version number of the deleted skill will be incremented and assigned to the imported skill. The version number of the imported built-in skills is always the same as at the time of export.

If the skill you are importing already exists in your **Skill Catalog**, ABBYY Vantage will display a warning

message and will ask whether you want to create a new version of the existing skill or save the new skill under a different name. If you choose the latter, the new skill will be called *<Imported skill name New>*.

Note: Vantage supports the import of skills exported from Advanced Designer. However, such skills will only be trainable in Vantage if a Fast Learning activity was added to the document processing flow in Advanced Designer.

Importing a Document skill with data catalogs

Data catalogs exported with a skill are imported according to the table below:

Does a catalog with the same name exist in your tenant?		Import of the catalog	Import of the data (if data was exported)
No		The catalog is imported.	The data is imported.
Yes	The set of columns and their types are the same.	The catalog is not imported.	The data is imported. Previous data in the catalog is lost.
	The set of columns and/or their types differ.	The catalog is imported with the name <i><Catalog_name Skill_name></i> .	The data is imported.

Importing a Process skill

If you import a Process skill that was exported without referenced skills, you have to make sure that all the referenced skills exist in the **Skill Catalog**. If necessary, such skills should be imported before the Process skill, otherwise you'll get an error when importing the Process skill.


If you import a Process skill that was exported with referenced skills, they will be imported as follows:

- If such a skill exists in the Catalog, it will not be imported. The skill from the Catalog will be used, even if the skill in the import archive has a newer version.
- If a skill with the same name exists in the Catalog, the skill will be imported and renamed. The link in the Process skill will be updated.

If the imported skill has shared folder import set up, this feature needs to be enabled manually after the import.

Note: The availability of this feature depends on the user's role. For more information about roles, see Role-Based Access Control.

To publish a skill:

1. Select one by left-clicking it and then click  **Publish** in the toolbar. This will open the Skill Designer's **Publish** tab, where you will have to fill out some information.
2. Click the **Publish Skill** button either at the bottom of the Skill Designer window or in the **Actions** pane.

Note: The availability of this feature depends on the user's role. For more information about roles, see Role-Based Access Control.

You can start using a skill right away or try it out on your documents first. To try out a skill, click the **Try** button in the **Skill Catalog**.

For more information on importing, publishing, or trying out skills, please refer to the ABBYY Vantage Skill Catalog Guide.

If a skill does not fully meet your processing requirements, you can edit it to suit your needs. For detailed instructions, please refer to the ABBYY Vantage Skill Designer Guide.

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