



FHA Catalyst: **Property** **Valuation** **Module**

Electronic Appraisal **Delivery** **Lender User Guide**

U.S. Department of Housing and Urban Development

August 2020

Document History

Version No.	Date	Author	Revision Description
1.0	8/27/2020		Initial Release

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1. *FHA Catalyst* System Overview

FHA Catalyst is a new technology platform that will build trust through reliable and accurate data, facilitating modern systems for the FHA program participant community. It is a web-based secure medium that contains functionality to accept and process the electronic submission of case binders, allow mortgagees to provide FHA with appraisals conducted on their loans and allow submission of claims in the single-family forward mortgage insurance program, enabling a streamlined process for mortgage lenders, servicers, and FHA.

This document has been developed to provide Mortgagees with guidance on how to provide appraisals utilizing the Property Valuation module. Please refer to the Single Family Housing Policy Handbook 4000.1 for in-depth information on FHA policy, the Property Acceptability Criteria for FHA mortgage insurance, which include Minimum Property Requirements (MPR) and Minimum Property Standards (MPS), and include by reference, associated rules, and regulations.

1.1 Navigating the *FHA Catalyst*: Property Valuation Module User Guide

The *FHA Catalyst* Property Valuation module allows Mortgagees and their approved third parties to provide FHA with the XML version of appraisals conducted for their loans. FHA needs these appraisals to assess whether the property is eligible for FHA insurance.

Note: The *FHA Catalyst* Property Valuation module currently accepts the following form types for Single Family Forward submissions.

- Uniform Residential Appraisal Report (FNMA 1004 / FRE 70)
- Individual Condominium Unit Appraisal Report (FNMA 1073 / FRE 465)
- Manufactured Home Appraisal Report (FNMA 1004C / FRE 70B)
- Small Residential Income Property Appraisal Report (FNMA 1025 / FRE 72)
- Appraisal Update and/or Completion Report (FNMA 1004D / FRE 442)

All form submissions must adhere to the [Appraisal Report and Data Delivery Guide](#).

The table of contents for this guide is both searchable and linked. Selecting any of the chapter titles or subheadings will take users directly to that section. Users can navigate back to the table of contents by scrolling back to the start of the guide or using the [return to table of contents](#) links at the end of each section.

This guide features step-by-step instructions to complete tasks in the Property Valuation Module, utilizing numbered lists, bullets, and screenshots.




Step-by-Step Instructions

1. Instructions describing how to complete tasks appear in lists.
2. Words that point to **links** or **boxes** that the user needs to select will appear in **bold**.
3. These instructions will describe how to complete processes using screenshots.

4. Screenshots may also include boxes, lines, and labels to show which part of the screen is important.

1.2 Understanding the Icons

This user guide features icons to alert users to important information, especially during step-by-step instructions. This guide uses the following icons:

-  Contains supplementary information about actions that lenders take in the Appraisal Module.
-  Contains cautionary information about actions; usually a clarifying statement to assist a user with execution.
-  Indicates highly important information that is critical to an action.

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2. Navigating *FHA Catalyst* Portal

This section provides Lender Users and Third Party Service Provider users an overview on how to navigate the *FHA Catalyst* Electronic Appraisal Delivery application. Each screen is tailored for a specific business function which the Lender will need to understand to properly utilize the application.

The *FHA Catalyst* Electronic Appraisal Delivery Portal login page is where users will need to access the *FHA Catalyst* Electronic Appraisal Delivery application.

2.1 New User Access Request

1. Complete and email the Mortgagee User Access Request from to answers@hud.gov
2. Upon successful setup of your username in *FHA Catalyst*, you will receive an email from FHACatalyst@hud.gov (HUD-modernization-form) along with your username.
3. Check your email from FHACatalyst@hud.gov for a welcome link and your username.
4. Upon selecting the welcome link, you will be directed to the login page.

i Please use **Google Chrome** or **Microsoft Edge** to access *FHA Catalyst*. Other browsers are not fully supported and may cause loss of functionality.

2.2 Logging In

1. Navigate to <https://fha-gateway.force.com/hudpdeform/s/login/>
2. Enter your username and password, and then select **Login**.

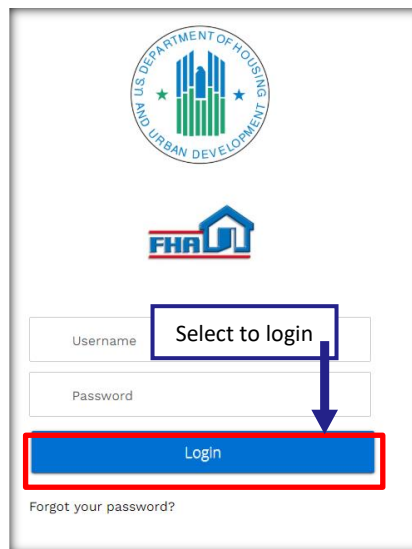


Figure 1: Appraisals Portal Login Screen

2.3 Resetting Your Password

1. If you forgot your password, select **Forgot Your Password?**

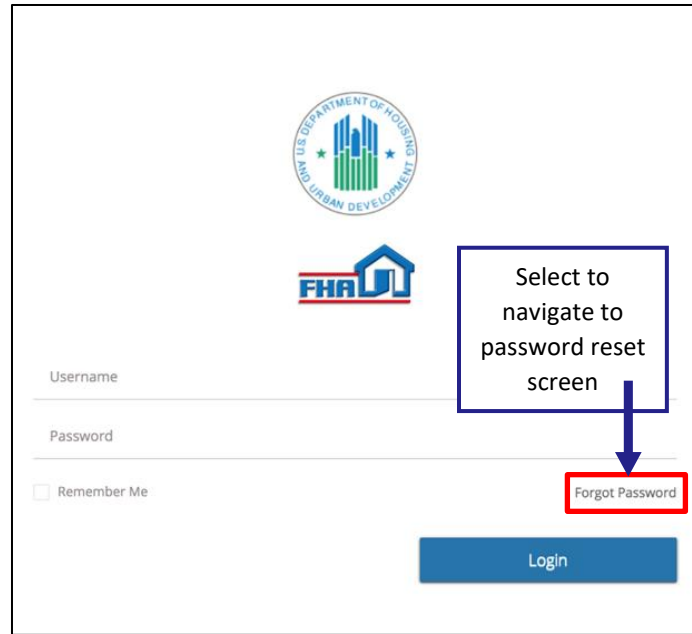


Figure 2: Forgot Your Password?

2. Enter your username, then select **Reset Password** to reset your password. Password reset instructions will be sent to the email address associated with your account.

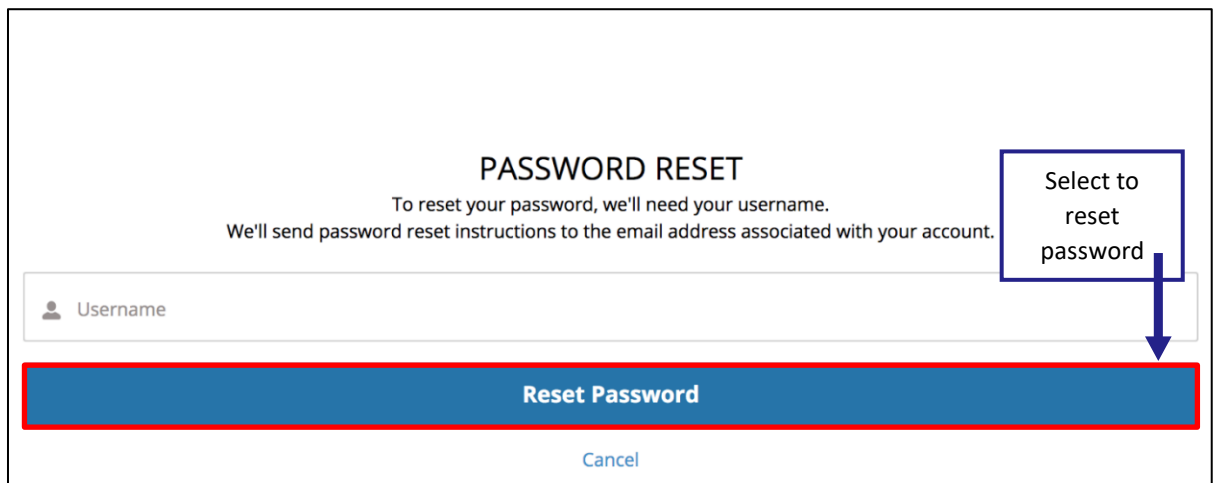




Figure 3: Reset Password

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3. Navigating the Appraisal Module

-  After logging in, you will be directed to the *FHA Catalyst* Home Page.
-  Note: Depending on the access provided, you may have access to multiple applications with *FHA Catalyst*. If you have access to multiple application, you will see multiple icons.

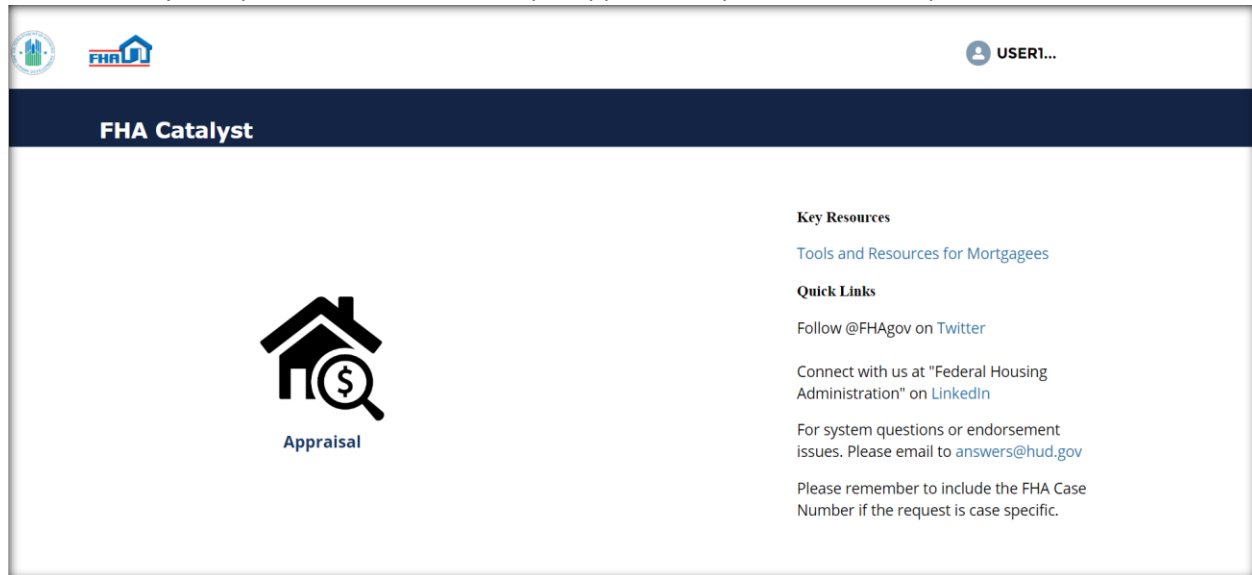


Figure 2: *FHA Catalyst* Landing Page

- The ***FHA Catalyst* Landing Page** will display the selectable Appraisal icon to access the Appraisal Application. User will need to select the icon to open the Electronic Appraisal Delivery application.
- The **Username** is displayed on the top right of the screen. Users can view their profile and logout when selecting their Username.
- **Key Resources** and **Quick Links** sections provide the user with additional information and access to HUD FAQs and Troubleshooting assistance.

3.1 Appraisal Homepage

1. To navigate to the *FHA Catalyst* Appraisal application, select the **Appraisal** icon.

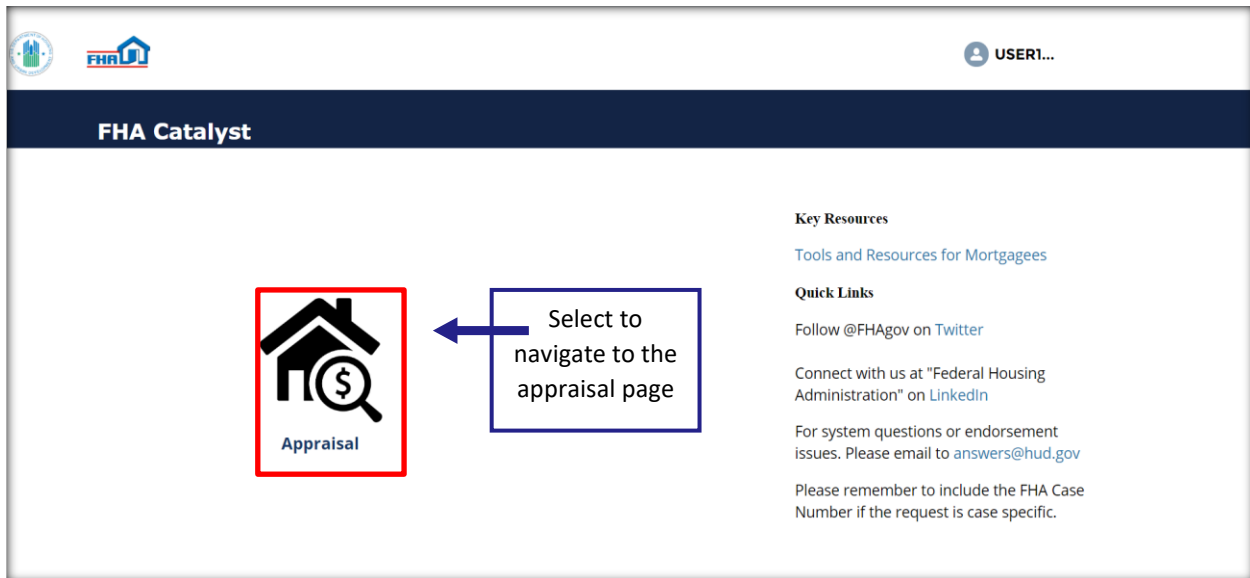


Figure 3: FHA Catalyst Landing Page

2. From there, you will navigate to the **Appraisal** Homepage. The Homepage contains the appraisal dashboard.

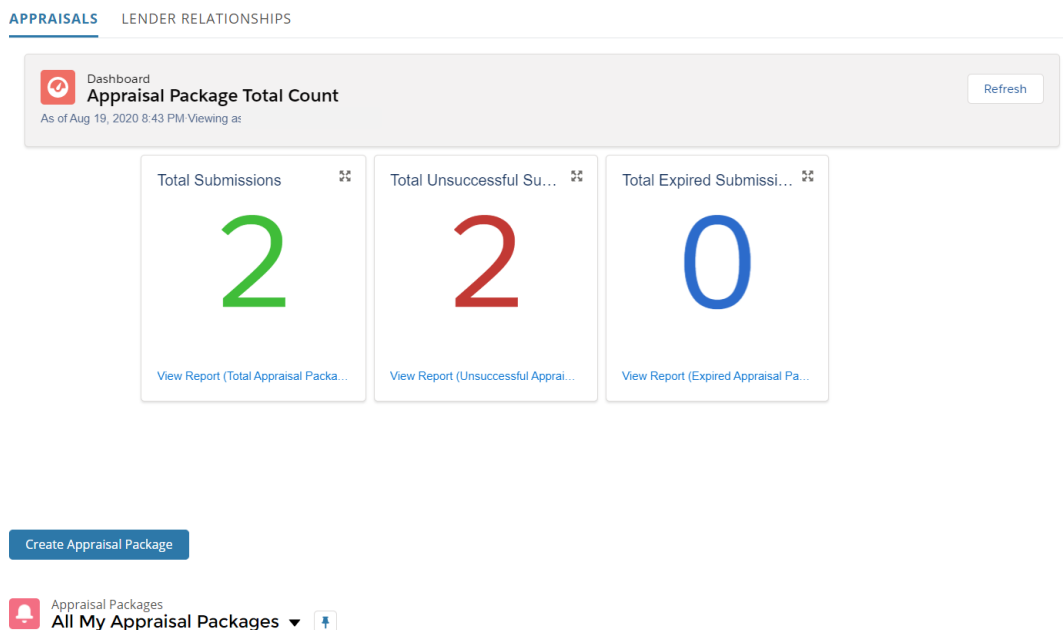


Figure 4: Appraisal Homepage

- i** The **Appraisal Dashboard** is displayed on the top center of the page where it shows the following:
 - **Total Submissions** counts all submissions in the last 30 days by the user.

- **Total Unsuccessful submissions** count total number of appraisal packages with Virus Scan failed status, connection error, unsuccessful, and expired status.
- **Total Expired submissions** contain appraisals which are older than 120 days old and expired. These appraisals will require a new appraisal if they were not properly updated before completing the FHAC Appraisal Logging functions.

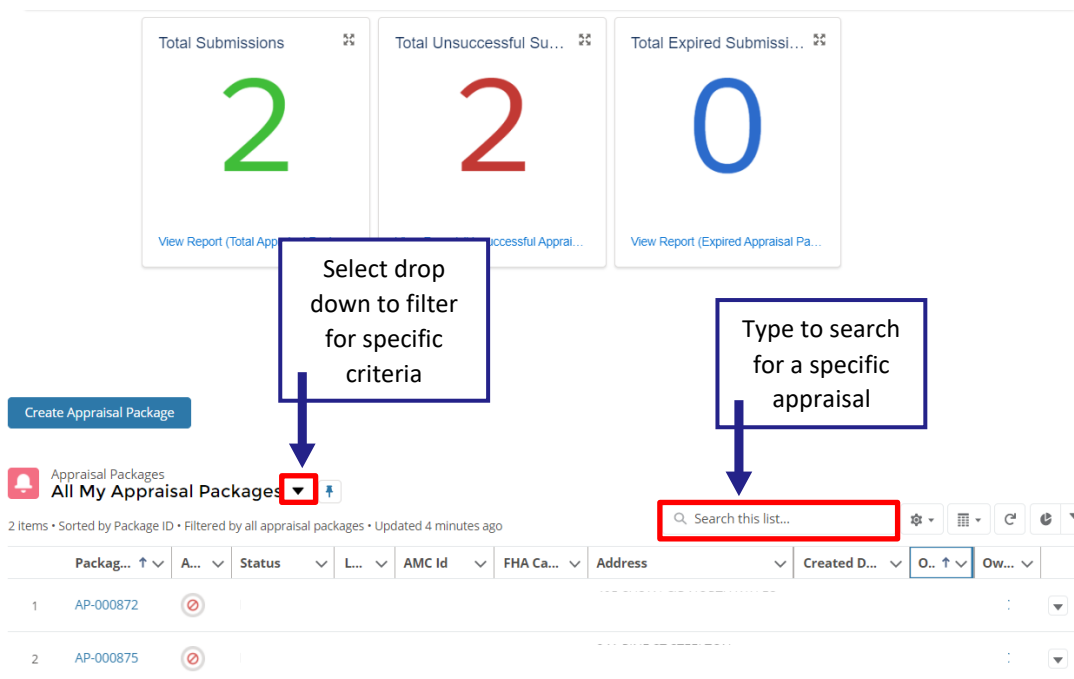


Figure 5: Appraisal Homepage List view

- ❗ The **List View** provides the user with a view of existing records in a table format with column names displayed at the top. List views are a way to sort, prioritize, and analyze records based on filtering criteria.
- ❗ Users can conduct a search within the List view Search Bar by typing in the Appraisal specific information based on the column headers. i.e. FHA Case #, Lender ID, Status, etc.
- ⚠ Appraisals can have different statuses. These statuses include:
 - **Successful** – The appraisal was successful in passing FHA data checks or the override request was successful and accepted.
 - Successfully transmitted appraisals will still be subject to review for compliance with FHA appraisal requirements, and mortgagees will remain responsible for ensuring the property meets FHA’s minimum property requirements and standards.

- Not Successful – The appraisal file did not pass FHA data checks and the reason can be viewed in the SSR report.
 - In Progress – The appraisal is currently processing.
 - Expired – The appraisal file that was uploaded to *FHA Catalyst* was uploaded expired or the appraisal has expired without an update
 - Virus Scan failed – The appraisal file failed virus scanning.
- ⚠ Lender Users should be able to see all the appraisals submitted to on behalf of their lending institution by any user in the list view.
- ⚠ Once the AMC users uploads the appraisal for a lender company, the ownership of that appraisal will be transferred to the appropriate institution.

3.2 Global Search

Global Search, located at the top of each page, is a powerful functionality that allows a user to search for any existing record submissions currently in the portal. A user can conduct a search using partial information such as only first name of the Appraiser, Lender Name, Lender ID or search by Appraisal Company etc.

Search Results		Appraisal Packages						View More
All		5+ Results • Sorted by Relevance ▾						
Discussions		PACKAGE ID	APPRAISAL	STATUS	LENDER ID	FHA CASE #	ADDRESS	CREATED DATE
Appraisal Packa...		AP-021251		In Progress	...			8/17/2020 3:19 PM
Appraisals		AP-021739		Not Successful	...			8/18/2020 6:50 PM
Collapse List		AP-014055		Not Successful	...			8/12/2020 12:31 PM
		AP-014073						8/12/2020 4:25 PM
		AP-014056		Successful	...			8/12/2020 1:02 PM

Figure 6: Global Search Bar

- 📘 To further refine a search when searching for appraisals, select an option from the **Refine By** menu.

Search Results

All

Appraisal Pack...

Expand List

Refine By

Package ID

Appraisal

Status

Choose...

Lender Id

Appraisal Packages

50+ Results • Sorted by Relevance

PACKAGE ID	APPRAISAL	STATUS	LENDER ID	FHA CASE #	ADDRESS	CRE
AP-021251		In Progress				8/1
AP-021739		Not Successful				8/1
AP-014055		Not Successful				8/1
AP-0140						8/1
AP-0140						8/1
AP-0169						8/1
AP-0225						8/1
AP-022587		Not Successful				8/1
AP-022551		Not Successful				8/1
AP-016875		Not Successful				8/1

Select to refine appraisal search criteria

Figure 7: Refine Global Search

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4. Appraisal Packages

Section 4 describes how a Lender creates and submits a new appraisal package. This section also includes how the users can upload a primary, secondary, and supporting documents when submitting the appraisal package for processing.

4.1 Creating and Submitting an Appraisal Package

1. To start an appraisal package, select the **Create Appraisal Package** button on the Appraisal Home screen.

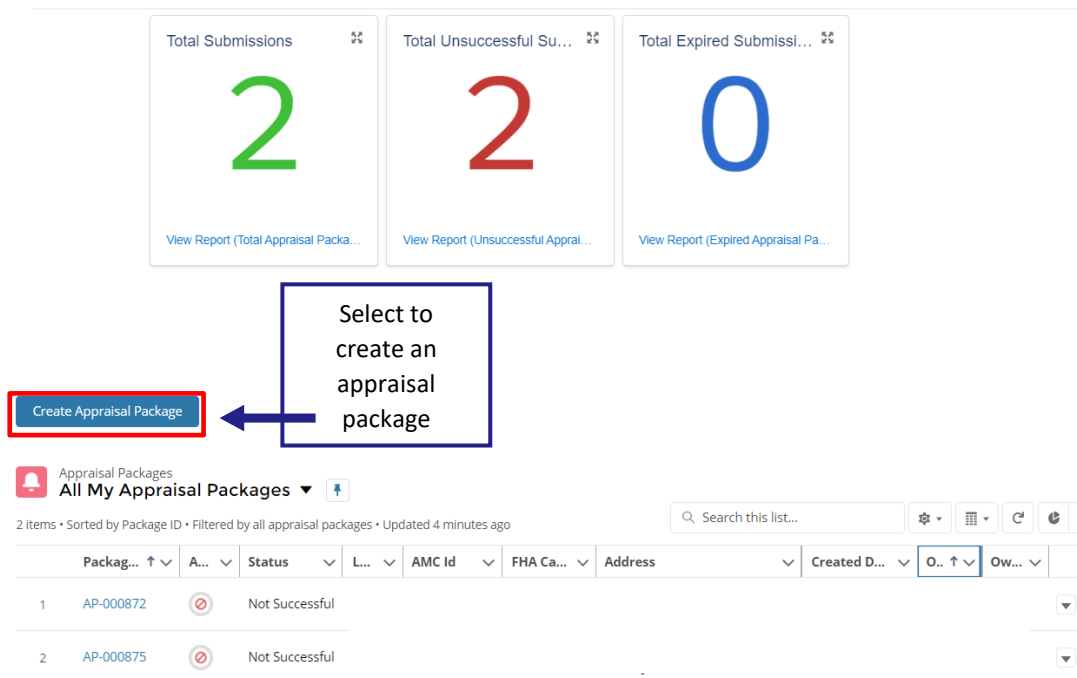


Figure 8: Refine Global Search

- i From there, you will navigate to a new screen where you can input information for appraisal package submission.
- ⚠ The **Lender Name** and **Lender ID** are automatically populated using the Account the user is associated with.
- 2. Enter the **Lender Loan Number** (15-digit limit).
- 3. Enter the **FHA Case Number** with a hyphen after the first 3 digits (11-digit limit).
- 4. Use the **Upload Files** button to upload an XML file. The primary appraisal must be a Uniform Residential Appraisal Report (FNMA 1004/FRE 70), Small Residential Income Property (FNMA1025/FRE 72), Individual Condominium Unit Appraisal Report (FNMA 1073 / FRE 465) Manufactured Home Appraisal Report (FNMA 1004C / FRE 70B), submitted in the appropriate MISMO format.

Appraisal Package Upload

Lender Name: Lender ID:

* Lender Loan # * FHA Case #

Primary Appraisal

Override Request

Appraised value is less than \$5000
 Select Override

Unknown subject
 Select Override

Comment

Appraiser must be on the FHA Appraiser Roster
 Select Override

Comment

* Primary Appraisal File

Or drop files

Secondary Appraisal

Secondary Appraisal File

Or drop files

Figure 9: Create Appraisal Package Screen

5. Select **Submit** after completing all required fields to submit your appraisal package.
- 📌 A pop up will display stating the Package was created successfully.

Appraisal Package Upload

Lender Name: PennyMac Lender ID: 28095

* Lender Loan # * FHA Case #

Primary Appraisal

Override Request

Appraised value is less than \$5000
 Select Override

Unknown subject address
 Select Override

Comment

Appraiser must be on the FHA Appraiser Roster
 Select Override

Comment

Primary Appraisal File

✓ UAT-TC4

Primary 1004D Appraisal Supporting Document

Or drop files

Secondary Appraisal

Secondary Appraisal File

Or drop files

Select to submit appraisal package

Figure 10: Submitting an Appraisal Package

- ❶ The home screen lists the newly created **Appraisal Package ID**. The columns display the relevant information from the appraisal package.
- ❷ The home screen **Dashboard** also displays the total count of Appraisal Package submissions. Select the Refresh button on the dashboard to update the count.

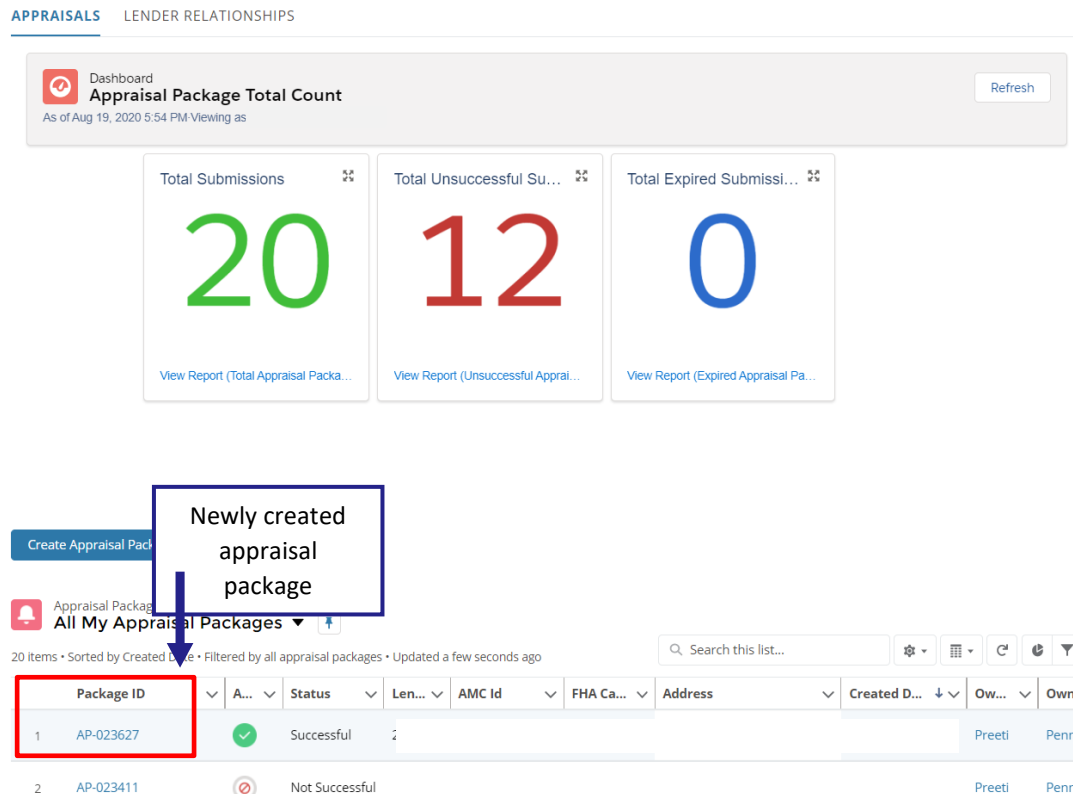


Figure 11: Home Screen List View After Submission

4.2 Uploading a Secondary Appraisal and Supporting Documents

On the Create Appraisal Package Screen the user has the option to upload a Secondary Appraisal and Supporting Documents for both Primary and Secondary appraisals.

- ⚠ A Supporting Document must be an Appraisal Update and/or Completion Report (Fannie Mae Form 1004D / Freddie Mac Form 442), submitted in MISMO 2.6 Errata 1 format.
- Once the user has uploaded a primary appraisal, the Primary Supporting Document upload file button will appear.
 - Select **Upload Files** in the Primary Appraisal section to upload supporting documentation.
 - To upload a secondary appraisal, select **Upload Files** in the Secondary Appraisal section.

⚠ To delete an appraisal or supporting documentation, select the **Trash Can** icon.

The screenshot shows the 'Appraisal Package Upload' interface. At the top, there are input fields for 'Lender Name', 'Lender ID', 'Lender Loan #', and 'FHA Case #'. Below this, the interface is divided into two main sections: 'Primary Appraisal' and 'Secondary Appraisal'.

Primary Appraisal Section:

- Override Request:** Contains two columns of override options (e.g., 'Appraised value is less than \$5000', 'Unknown subject address') with 'Select Override' dropdowns and 'Comment' text areas.
- Primary Appraisal File:** Shows a file named 'UAT-TC4-4' with a green checkmark icon. A red box highlights a trash can icon next to it, with an arrow pointing to a callout box that says 'Select to delete'.
- Primary 1004D Appraisal Supporting Document:** Features an 'Upload Files' button (highlighted with a red box) and 'Or drop files' text. An arrow points from a callout box 'Select to upload supporting documents' to the 'Upload Files' button.

Secondary Appraisal Section:

- Secondary Appraisal File:** Features an 'Upload Files' button (highlighted with a red box) and 'Or drop files' text. An arrow points from a callout box 'Select to upload a secondary appraisal' to the 'Upload Files' button.

At the bottom of the interface are three buttons: 'Cancel', 'Save And Add', and 'Submit'.

Figure 12: Uploading Supporting Documents and Secondary Appraisals

4.3 Submitting Multiple Appraisal Packages

1. Select the **Save and Add** button on the Create Appraisal Package screen to submit multiple Appraisal Packages.
- ❗ When a user selects the **Save and Add** button, the current Appraisal Package is submitted, and the screen is refreshed for the next Appraisal Package.
- ⚠ The user can also select the **Cancel** button afterwards if they decide not to submit multiple Appraisal Packages. The user will be taken back to the home screen to view the results of the previous submission(s).

The screenshot displays two side-by-side panels for 'Primary Appraisal' and 'Secondary Appraisal'. Each panel includes an 'Override Request' section with dropdown menus for 'Appraised value is less than \$5000', 'Unknown subject address', and 'Appraiser must be on the FHA Appraiser Roster', each with a 'Select Override' button and a 'Comment' text area. Below these are sections for 'Primary Appraisal File' and 'Primary 1004D Appraisal Supporting Document' (both showing 'UAT-TC4-' and 'Successful Primary 1004D-AMC') and 'Secondary Appraisal File' and 'Secondary 1004D Appraisal Supporting Document' (both showing 'UAT-TC5-' and 'Successful Secondary 1004-AMC'). At the bottom, a 'Cancel' button is highlighted with a red box and a callout stating 'Select to cancel and return to the home page'. A 'Save And Add' button is also highlighted with a red box and a callout stating 'Select to submit and begin creating a new appraisal package'. A 'Submit' button is visible to the right of 'Save And Add'.

Figure 13: Submitting Multiple Appraisal Packages

4.4 Submission Error Conditions Overrides

Users can provide Manual Overrides to resolve messages that indicate possible appraisal data and appraisal requirement discrepancies that lenders may need to address, but do not need to be corrected for transmission to FHA to be successful. The User has the choice of 3 manual overrides:

- Appraised Value Less Than \$5000
 - Unknown Subject Address (based on USPS Address Validation)
 - Appraiser not on FHA Appraiser Roster
1. To apply a manual override, select the drop down under the current override request reason (bulleted above)
 2. To add a comment for justification, select **Other (seem comments)** from the drop down menu.

Appraisal Package Upload

Lender Name: P Lender ID: Lender Loan # FHA Case #

Primary Appraisal

Override Request

Appraised value is less than \$5000
 Select Override

Comment

Appraiser must be on the FHA Appraiser Roster
 Select Override

Comment

Primary Appraisal File

UAT-TC4
 Successful 1

Primary 1004D Appraisal Supporting Document

UAT-TC5
 Successful Primary 1004D-AMC

Unknown subject address
 Select Override

- Select Override
- Recent/New Construction
- Subject address located in rural area
- Address has recently changed and therefore may not be in your database
- Address is correct and verified via local professional
- Address is correct and verified by lender
- Other (see comments)

Select arrows to view override options

Cancel Save And Add Submit

Figure 14: Manual Override Options

- ⚠ Manual override requests are submitted together with the appraisal package, automatically approved and taken into consideration when generating the SSR report.
- ⚠ To request an override for an existing appraisal package, fill out the override request and upload the original appraisal file(s), then select **Submit**.
- ❗ Please see Appendix A for a full list of Error/Hard Stop conditions. These can only be corrected via a new appraisal. Systems checks against FHA appraisal report and data policy that result in a hard stop may not be manually overridden.
- ❗ System checks against FHA appraisal reports and data policy may result in hard stops that cannot be manually overridden. These “Non-Overridable” hard stops result from messages that indicate appraisal data or appraisal form requirement errors that must be resolved before the submission can be successfully submitted to FHA.

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5. Manage Appraisal Packages

5.1 View Manage Appraisal Package Screen

After submitting an Appraisal Package, the home screen provides a list view of all the submissions owned by the user.

1. Select the **Package ID** link from the list view to open the Manage Appraisal Package Screen.

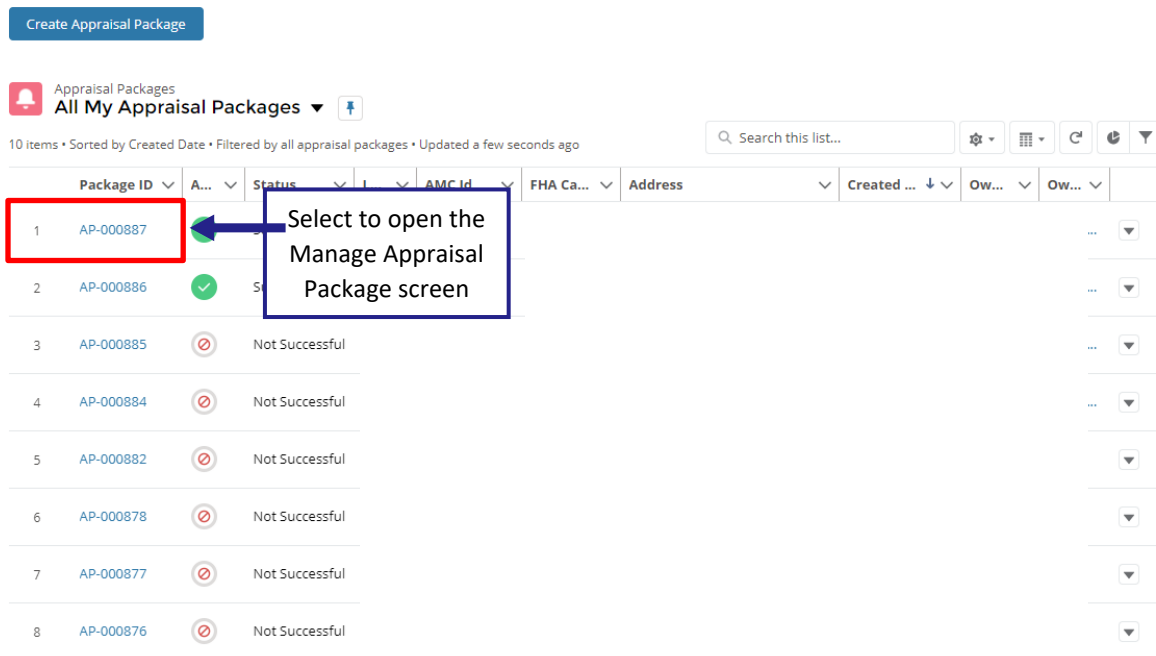


Figure 15: Package ID Link

- i** The Manage Appraisal Package Screen will be displayed with the appraisal package Status, Appraisal Details, downloadable versions of the appraisal in both PDF and XML format, the Submission Summary Report (SSR), and Submission History.

Submission Summary Report (SSR)			
Package ID	72e678c8-5a2d-46a3-998b-52705f4bbb48		
Appraisal Status (FHA)	Successful	Original Submitted Report Date	06/23/2020 20:51:54 UTC
Lender ID		Latest Submitted Report Date	07/10/2020 17:03:52 UTC
Lender Name		Number of Submissions	
Lender Loan Number		FHA Case Number	


Primary Appraisal			
Document Status	Successful	Appraiser	
Form Type	FNM1025	Appraised Value	\$430,000
Subject Address			
Borrower Name		Date of Appraisal	06/12/2020
Comps	Comp Address	Adjusted Sale Price	
Comp 1		\$466,110	
Comp 2		\$411,000	
Comp 3		\$405,450	
Comp 4		\$465,000	
Comp 5		\$412,210	
Comp 6		\$480,230	

FHA Hard Stops				
Message ID	Hard Stop Description	Override Request Reason		
Compliance Messages				
Message ID	Form Section	Form Field Name	Full Message Description	Severity

Figure 3: Submission Summary Report PDF

5.3 Appraisal Submission History

The Appraisal Submission History allows the user to see the number of resubmissions on the same appraisal package.

-  A user can also:
- Download the entire Appraisal Package Submission History
 - Print the Appraisal Package Submission History table
 - Download individual SSR reports for each entry

Submission History						
						  
#	Date	Status	FHA Case	Lender Loan	Lender Id	SSR Report
1	6/8/2020 1:21 PM	In Progress				
2	6/8/2020 1:21 PM	Successful				

Figure 4: Appraisal Submission History

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6. Troubleshooting/FAQs

6.1 Issues Uploading Appraisal Documents

Question - As a Lender User, when I try to create a new “Appraisal Package” and attempt to upload a file, I get a “File cannot be uploaded” error notification in red.

Answer - This issue could be caused by a corporate VPN network that the user is connected to, which is blocking access to API URLs used in the application. Please email fhacatalyst@hud.gov describing the problem. Please include screenshots of the error seen in the application.

6.2 Issues with Downloading Appraisal Documents

Question - As a user, I am unable to download the Appraisal Package document and get an error when attempting to do so.

Answer - Please disable any Ad Blocker software in Google Chrome or Microsoft Edge.

- Lender Users- Add <https://fha-gateway.force.com/hudpdeform/s/login/> as a trusted site for the Ad blocker to disable it.

Once the Ad Blocker is disabled, please re-try to download and open the file.

If the above suggestions do not resolve the problem, please email answers@hud.gov describing the problem. Please include screenshots of the error seen in the application.

7. Appendix

7.1 Appendix A – FHA Catalyst Hard Stops

Hard Stop Code	Hard Stop Description / Output Message	Override
100	Appraised value is missing or provided in an invalid format	N
101	Appraised value is less than \$5,000	Y
102	Appraised value is less than or equal to \$0	N
200	Missing appraiser certification information	N
300	Missing subject address	N
302	Unknown subject address	Y
401	UAD compliance check failure (one or more fatal)	N
9000	Document Not Found	N
9000	Appraisal Form Type must be given	N
9001	Appraisal data in invalid format: Appraisal file could not be parsed as XML	N
9001	Appraisal data in invalid format: XSD check failure	N
9003	PDF not included in XML submission	N
9005	Form 1004D/442 is not valid for a primary or secondary appraisal. It must be uploaded as a supporting document.	N
FHA201	Appraiser must be on the FHA Appraiser Roster	Y
FHA202	Appraiser must have a valid certification in the state where the property resides	N
FHA203	Appraiser certification was not active as of the appraisal effective date	N
FHA204	Appraiser certification was terminated as of the appraisal effective date	N
FHA205	Appraiser was ineligible as of the appraisal effective date	N
FHA210	Appraisal contains supervisory appraiser information	N
FHA3100	For purchase transaction, Date of Contract must be provided	N

FHA3105	For purchase transaction, Contract Price must be provided	N
FHA3200	Location must be provided	N
FHA3205	Sum of all land uses must be at least 1% but not greater than 100%	N
FHA3210	Neighborhood Predominant Price must be provided	N
FHA3300	Site Area must be greater than "0" unless under condominium ownership	N
FHA3700	At least one of "as is," "subject to completion," "subject to the following repairs" or "subject to the following required inspection" must be selected. If "as is" is selected, no other value may be selected.	N
FHA4000	Subject property market value decline indicator must be provided	N
FHA4001	Appraisal Update indicates that the market value of the subject property has declined in value	N
FHA4100	Form purpose of update and/or completion must be provided	N
FHA4200	Effective Date of Appraisal must be provided	N
FHA4205	Effective Date of Appraisal Update must be provided	N
FHA4210	Appraisal effective date shows that the appraisal is expired	N
FHA500	FHA Case Number is missing or provided in an invalid format	N
FHA5000	Building Status must be provided	N
FHA5005	Year Built must be provided	N
FHA501	FHA Case Number does not match primary appraisal	N
FHA5010	Effective Age must be provided	N
FHA5015	Improvement Type must be provided; only one of "Detached," "Attached" or "Semi-Detached/End Unit" must be selected	N
FHA5016	Project Description must be provided; only one of "Detached," "Row or Townhouse," "Garden," "Mid-Rise," "High-Rise" or "Other" must be selected	N
FHA502	FHA Case Number on appraisal is cancelled or not found	N

FHA503	FHA Case number assigned to property does not match subject address	N
FHA504	FHA Case Number on appraisal is not assigned to lender	N
FHA505	FHA Case Number assigned to property does not match subject address state	N
FHA5100	Foundation Type must be provided; at least one value must be selected	N
FHA5200	Car Storage Type must be provided; at least one option (or "None") must be selected	N
FHA5400	Number of rooms must be provided as a whole number greater than or equal to 0	N
FHA5401	Number of rooms must be greater than or equal to the number of bedrooms	N
FHA5405	Number of bedrooms must be provided as a whole number greater than or equal to 0	N
FHA5410	Number of bathrooms must be provided and must be greater than or equal to 0	N
FHA6000	A transfer in the past 3 years was indicated; the Price of Prior Sale/Transfer must be provided and greater than or equal to 0	N
FHA6005	Gross Living Area must be provided and must be greater than 0	N