



Outer Banks Association of REALTORS® Third Party Access Policy

1. Overview / Purpose

It is the intention of Outer Banks Association of REALTORS® (OBAR) to publish Third Party Access Policies in order to establish common practices used to: evaluate and establish third party relationships, establish conditions on those relationships, responsibilities within them, determine the data that may be accessed, how that data may be transmitted and stored, and other steps needed to provide appropriate information security for the content to which OBAR, and by extension, third parties, are entrusted.

2.0 Scope

This policy applies:

- to OBAR staff, as needed to implement, monitor and enforce the policies set forth herein and the MLS Rules and Regulations as applicable.
- to Third Parties interested in utilizing data from OBAR. The policy components are to be more specifically set forth within the MLS Rules and Regulations, Access Agreements and other agreements with the Third Parties.

3.0 Policy

3.1 Definition of Third Parties and Data Usages

All access to Third Parties will be solely at the discretion of OBAR.

The Third Party type assigned to a Third Party determines the list of fields they will have the ability to receive and the pertinent business rules they must follow. The Third Party type will be assigned based on the business use being employed regarding the data. The following are some of the identified business types:

i. INTERNET, DATA, EXCHANGE (IDX)

- IDX access is defined pursuant to Section 5.0. Also see Section 16 of the MLS Rules and Regulations.

- Access is limited to specific fields, as defined in Appendix 1.
- Access is limited to specific statuses, as defined in Appendix 1.
- Those receiving data for use in an IDX are subject to additional rules, as defined in MLS Rules and Regulations, Section 16 - Internet Data Exchange” policy under separate cover.

ii. **VIRTUAL OFFICE WEBSITE (VOW)**

- VOW use is defined in Section 5.0. Also see Section 18 of the MLS Rules and Regulations.
- Access is limited to specific fields, as defined in Appendix 1.
- Access is limited to specific statuses, as defined in Appendix 1.
- VOW users include various vendors, members
- Those receiving data for use in a VOW are subject to additional rules, as defined in the MLS Rules and Regulations, Section 18 policy under separate cover.

iii. **Full Access**

- Receives all fields for every status listing and user information
- Examples include statistical programs (e.g. Terradatum)

iv. **Auto-Population of Applications**

- Receives all fields for every status listing and user information
- Examples include auto-population of back office systems

V. **Broker Level Access**

- Receives broker’s active listings

Other Third Parties may be limited in the fields they receive based on the needs of their software. For instance, a *third party* “wireless access” provider (distinct from OBAR’s MLS vendor) and those creating statistical products may fall into different categories dependent of use of information.

OBAR *may* allow the uses listed above and other uses of data at their discretion (e.g. use of data to create statistical products for sale to real estate professionals). Appropriate access controls, including data field access as well as data storage and retention must be determined for each use.

3.2 Third Party Application and Approval Process

All of the following steps must be followed for Third Parties to apply for access to data and in order to be granted access to data, subject to the approval of OBAR:

a. The Third Party needs to provide either:

- A signed letter of sponsorship from a member, in good standing, of OBAR, or

- Request, in writing, approval from OBAR directly after providing a product demonstration(s) and providing such other qualifications as OBAR may require.

b. The Third Party must sign a OBAR Third Party Access Agreement. The Access Agreement will clarify the terms under which access is granted, and will specifically, grant to Third Parties a royalty free, non-exclusive, non-transferable and non-assignable license during the term of the agreement to use the MLS Data only in accordance with the terms and conditions of such Access Agreement. The Access Agreement will explicitly provide:

- a specific list of the purposes and uses which may be made of the access and data.
- that the Third Party Licensee acquires no ownership with respect to the MLS Data or any portions thereof and that all such rights remain with OBAR.
- that the Third Party may not duplicate, alter, transfer, or create derivative works from the data access.
- that the Third Party may not use the data access for advertising or soliciting.
- limited warranties and remedies.
- that the Third Party must agree to the security and confidentiality clauses in the OBAR Third Party Confidential and Non-Disclosure Agreement.

c. The Third Party will provide a copy of, or access to, their application, free of charge, to OBAR for evaluation and auditing purposes. This must be done prior to application access by the end user or Third Party customers.

d. The Third Party applicant must execute an Access Agreement, Confidentiality and Non-Disclosure Agreement.

e. The Third Party will disclose in writing any instance in which it has been challenged by another regional or local MLS organization on its adherence to MLS or data access policies and agreements. Third Party must provide reference accounts upon OBAR's request.

f. The Third Party will provide written assurances that, in its use of the MLS data, Third Party access will be provided to OBAR members only and will be for OBAR members use only. (i.e. that the data will be for direct use by members, for

the benefit of members). Exceptions to this may be granted at OBAR management discretion.

g. OBAR may require that Third Party affirm, via a letter from a certified accountant, that their company is financially stable and can provide adequate training, software support and infrastructure to support use of the data.

h. Third Party will optimize their application to minimize the system resource requirements on OBAR infrastructure, as determined by OBAR. OBAR may place technical limitations on data access to minimize system impact by any Third Party.

3.2.1 MLS Approval

The following are conditions on MLS approval of Third Parties that have gone through the application process described above:

- a. OBAR must approve and an Access Agreement must be executed with a Third Party before a Third Party can be granted access. The Access Agreement must provide appropriate restrictions on copyright and intellectual property and either reference this Policy document as a requirement or incorporate appropriate elements of this policy, as apply to Third Parties.
- b. The term of each Access Agreement shall be for a term of 1 year and may be renewable upon written notification from the Third Party that they still require data access for the purposes under which approval was granted. Such notification must be provided at least 60 days prior to the end of each term. Synchronization of terms may be written into agreements by OBAR. OBAR may stop the renewal by providing 30 day notice before the end of each term. This does not override the ability of OBAR to terminate an Access Agreement for non-compliance with this policy or other cause.

3.3 Setup and Implementation

The following are policies pertaining to setup and implementation:

- a. Following MLS Approval and all parties executing a written Access Agreement, the following are the steps that are required for OBAR to set up a Third Party data feed:
 - i. RETS or other access protocol account is set up, including username and other authentication information and data fields. Optional controls may include IP authentication, download quotas, time restrictions, or additional controls as set down by the MLS.

- ii. OBAR will send login information to the Third Party or the reverse for a 'push' feed.
- b. While OBAR may provide some initial implementation advice, OBAR may provide additional setup assistance to Third Parties upon request, and this cost shall be borne by the Third Party. Costs for services provided to the Third Party are determined by OBAR.
- c. The Third Party application using OBAR information must be made accessible to the end users or Third Party customers only after OBAR has provided written verification of security and business rule compliance, which shall not be unreasonably withheld.

3.4 Support

- a. The support provided for the Third Party application is determined by OBAR. OBAR is not obligated to provide such support.
- b. Support costs for services provided to the Third Party are determined by OBAR.
- c. Third Party will provide primary support for the application to its clients/customers. A Third Party's failure to do so adequately will be considered a breach of the Access Agreement, and OBAR may withdraw Third Party access privileges if the situation is allowed to persist after notice to the Third Party and a failure to cure within a commercially reasonable time.

3.5 MLS Remuneration

- a. Third Party will pay a onetime fee for consultations, set-up assistance, and support from MLS staff.
- b. Third Party shall further pay those costs for services provided to Third Party as determined by OBAR pursuant to Section 3.3.b.
- c. Third Party shall further pay those costs for services provided to Third Party as determined by OBAR pursuant to Section 3.4.b.
- d. Third Party shall further pay those costs for monitoring services as determined by OBAR pursuant to 3.11.d.

3.6 MLS Liability

The OBAR will not be liable for any failure of the Third Party interface, nor for any interruption of Third Party access, however caused, nor for the accuracy or consistency of the data provided through the Third Party interface.

3.7 Data Location and Storage

- a. If listing or member data is downloaded to / or stored on an intermediary database (parallel server or other storage medium i.e. not directly to or on a member Realtor's desktop), OBAR retains the right to determine acceptable locations for collocation facilities on which OBAR data is stored.

Data downloaded using either RETS real-time queries (transient downloads) or downloaded to an intermediary database must be to servers located in North America, and such companies must be headquartered in North America, where legal responsibilities can be practically enforced.

- b. The Access Agreement shall specify that OBAR shall retain the right to obtain information concerning decryption keys for such Sensitive Information as stored encrypted by Third Parties.
- c. If Third Party stores OBAR data in any form, electronic or otherwise, it must enact and implement a retention policy such that OBAR data is not stored for longer than two years. If Third Party is only authorized to receive active listings, then the active listings should not be retained for more than one day after a status change. If Third Party's data access authorization is revoked, all data stored by the Third Party or their agents must be destroyed immediately.
- d. If data is copied to other locations, such as tapes or disk for backup, they must be stored in encrypted form and physical access controlled via key lock or stronger means, even when in transit.
- e. OBAR data must not be copied to and stored on workstations, laptops, PDAs, portable hard drives, portable RAM memory drives or other location that has not been approved by OBAR as secure via compliance monitoring.

3.8 Authentication

The authentication mechanism of any transport method or protocol used to transfer data or provide data access authorization (both to OBAR controlled database and to any applicable parallel database) must follow the following guidelines:

- a. Authentication must use strong SSL or other strong encryption mechanism accepted by OBAR.
- b. OBAR will assign username and other authentication information to the Third Party. If static (non-one-time-use) passwords are used, the following practices must be followed:

- i. Use strong passwords. Strong passwords:
 - Contain a combination of upper and lower case characters (e.g., a-z, A-Z), digits (e.g. 0123456789) and punctuation characters (!@#\$%^&*()_+|~-=\`{}[]:;'<>?,./)
 - Are at least eight alphanumeric characters long
 - Do not contain a word in any language, slang, dialect, jargon, etc.
 - Are not based on personal information
 - ii. Passwords must never be written down, stored on-line, or stored on electronic media in plain text.
 - iii. Passwords must not be shared with anyone that has not been granted authorization in writing by OBAR.
 - iv. Passwords must not be inserted into email messages or other forms of electronic communication.
- c. OBAR may require a Third Party to implement multi-factor authentication for data access authorization.
- d. OBAR may require Third Parties using a parallel database to authenticate user requests against an OBAR authentication database, to ensure users are of good standing.

3.9 Data Transmission

Where technically feasible, if there is Sensitive Data being transmitted between OBAR and a Third Party storing data outside of the MLS data center, one or more of the following mechanisms must be used:

- a. encrypted VPN or Point to Point connection
- b. using an encrypted file
- c. using a strongly encrypted protocol

3.10 Software Application Practices

3.10.1 Search, Display and Print Restrictions

If OBAR data is presented on the Internet, the following practices must be implemented:

- a. Standard copyright and terms of use language (provided by OBAR) is present linked from all pages. (The copyright need not be displayed if OBAR provides listing information for agents own listings)

- b. A robots.txt file is implemented and robots identified as undesirable by OBAR must be denied access using this file by the Third Party
- c. Search results are limited to a low number to be specified by OBAR, with a maximum of 500
- d. User inputs (including URL and form parameters) must not be easy to manipulate, such that OBAR information is easily crawled and scraped.
- e. Sensitive information, such as email addresses, is obscured using JavaScript, Flash or hidden behind forms (and not present in 'hidden' or metadata form fields)
- f. There are limits on the number of pages that can be requested in a given time period
- g. Key listing information, such as price and listing address, is rendered as a graphic with no 'ALT' tag, or rendered in Java or Flash, to make that information un-scrapeable.

3.10.2 Additional Programming Restrictions

The following are additional programming practices that must be implemented as applicable:

- a. User inputs and other parameters (URL, Form) must ALL be validated at both Interface and Business tiers for data type, allowed character set, numeric range, enumerated legal values. Special characters, such as those used for cross site scripting attack (XSS) and SQL injection must be stripped or otherwise rendered harmless.
- b. All reasonable steps must be taken to prevent browser caching of Sensitive Information
- c. Repeated failed logins must be logged and generate alerts.
- d. Passwords and other Sensitive Information must be stored in encrypted format, and the encryption key strongly protected.
- e. Logins and other parts of user sessions where Sensitive Information is transmitted must utilize strong SSL encryption.
- f. If located in different data centers, back end connections between the web application and database must be strongly encrypted

- g. Sensitive Information or information that could be manipulated and result in information discovery must never be unencrypted in a cookie, form field or URL parameter.
- h. Every application component must thoroughly be wrapped in error-trapping code so that Sensitive Information is never displayed to the end-user.
- i. Administrative-level functions must always be located on a separate IP address, or at least a separate port, from public functions. Ideally, VPN access is required.
- j. Additional reasonable judgment must be used in developing secure web applications.

3.11 Third Party Compliance Monitoring

- a. The Third Party application using OBAR information must be made accessible by the general public or Third Party customers only after OBAR has provided written verification to the Third Parties that OBAR is satisfied with the Third Party security and business rule compliance, which shall not be unreasonably withheld. Third Party will grant OBAR the appropriate level of access so that OBAR staff can determine and monitor compliance.
- b. OBAR will conduct periodic compliance assessments, not less than one time per year. Third Party will grant OBAR the appropriate level of access so that OBAR staff can determine compliance. OBAR will inform the Third Party of identified issues in writing and the Third Party must use commercially reasonable efforts to mitigate those issues. Failure to mitigate security issues to the satisfaction of OBAR, in OBAR's sole discretion, will result in data access termination.
- c. All parties storing Sensitive Information are required to undergo periodic thorough, independent security assessments conducted by a mutually agreed upon party, with a summary of the results available to OBAR. If the parties cannot agree on a party to perform the security assessment, then OBAR may retain at the cost of the Third Party, an independent security consultant. Third Party must use commercially reasonable efforts to mitigate those issues. Failure to mitigate security issues to the satisfaction of OBAR, in OBAR's sole discretion, will result in data access termination.
- d. All costs associated with monitoring compliance will be borne by the Third Party.

3.12 Additional Conditions

OBAR may implement additional security enhancements that must be implemented by the Third Party at the Third party's sole expense and must be implemented within the deadline as provided by OBAR. Failure to implement the additional security enhancements within the deadline as provided by OBAR may result in data access termination by OBAR, in OBAR's sole discretion.

4.0 Enforcement

- a. Any employee of OBAR found to have violated this policy may be subject to disciplinary action, up to and including termination of employment.
- b. Any Third Party found to have violated this policy or any portion thereof, will be requested to use commercially reasonable best efforts to address violations, and OBAR shall have the right to terminate, either temporarily or permanently, all data access, at OBAR's sole discretion.
- c. If a Third Party has been found to have intentionally violated this policy, OBAR in addition to terminating all rights under the Access Agreement, may take legal action against the Third Party.

5.0 Definitions

Access Agreement – A written contract between the Third Party applicant and OBAR which will set forth the specific contractual obligations of the parties.

Active Listings - Status of Active, Under Contract / Continue to Show, Extended and Back on the Market

Broker Access – Broker Access is a RETS profile that provides the Brokers active listings to a third party of the Broker's choice. This access provides only Active Listings. Broker Access does not provide the Confidential Fields as defined herein.

Confidential Fields – Expiration Date, Comp BA, Comp BA / Fee Bonus, Comp SA, Comp SA / Fee Bonus, Owner 1, Owner 2, Showing Instructions, Additional Showing Instructions and Broker Notes

IDX Access – IDX Access is an FTP feed that provides MLS Listing information to third party vendors via an FTP feed for the purpose of allowing MLS Participants the option of authorizing display of their active listings on other Participants' Internet web sites. IDX Access provides only Active listing information as described below and in Appendix 1. It is also subject to the "MLS Rules and Regulations", Section 16 - Internet Data Exchange" policy under separate cover.

Sensitive Data – That data or portions of data which OBAR, in its sole discretion, deems to be of a sensitive nature. Access Agreements may specify the specific data which may be deemed sensitive.

Statistical Access – Statistical Access is a RETS profile that provides MLS listing information to a third party for the purpose of providing statistical products to MLS members. Statistical Access does not provide the Confidential Fields as defined herein.

VOW – VOW status is a RETS profile that provides MLS Listing Information to a VOP or AVP for the purpose of operating a Virtual Office website. VOW Access does not provide the Confidential Fields as provided below. It is also subject to the “MLS Rules and Regulations”, Section 18 - VOW” policy under separate cover.

6.0 Revision History

Date	Change

Appendix 1: Data Field and Status Access

IDX – See Attachment 1 for all fields. All active MLS Listings with the exception of confidential fields as defined in section 5.0. All fields are allowed with the exception of the following:

Broker Access – All active company listings, all fields with the exception of confidential fields as defined in section 5.0.

Statistical Access – All fields provide in RETS access with the exception of confidential fields as defined in section 5.0.

VOW Access - All Fields RETS access with the exception of Confidential fields as defined in section 5.0

Broker Level Access – All of broker's active listings

Attachment 1
Active IDX Fields

Residential Class		Lots / Land		Commercial	
Number	Name	Number	Name	Number	Name
1	MLS #	1	MLS #	1	MLS #
2	Class	2	Class	2	Class
3	Type	3	Type	3	Type
4	Area	4	Area	4	Area
5	Asking Price	5	Asking Price	5	Asking Price
6	Address Number	6	Address Number	6	Address Number
7	Address Direction	7	Address Direction	7	Address Direction
8	Address Street	8	Address Street	8	Address Street
9	Address 2	9	Address 2	9	Address 2
10	City	10	City	10	City
11	State	11	State	11	State
12	Zip	12	Zip	12	Zip
13	Status	13	Status	13	Status
14	Bedrooms	14	Sale/Rent	14	Sale/Rent
15	Full Baths	15	Pin #	15	Pin #
16	Lot Square Footage	16	County	16	County
17	Partial Baths	17	Waterfront Description	17	Business/Real Estate
18	Prop Location Soundside	18	Prop Location Oceanside	18	Gross Income Range
19	Waterfront Location	19	Prop Location Soundside	19	Waterfront Location
20	Prop Location Oceanside	20	Lot Square Footage	20	Property Location
21	Approx. Sq. Ft.	21	Agent ID	21	Lot Square Footage
22	Ann. Rental Income Range	22	Agent Name	22	Agent ID
23	Sale/Rent	23	Agent Phone	23	Agent Name
24	Pin #	24	Listing Office 1 ID	24	Agent Phone
25	County	25	Listing Office 1 Name	25	Listing Office 1 ID
26	Agent ID	26	Listing Office 1 Phone	26	Listing Office 1 Name
27	Agent Name	27	Listing Agent 2 ID	27	Listing Office 1 Phone
28	Agent Phone	28	Listing Agent 2 Name	28	Listing Agent 2 ID
29	Listing Office 1 ID	29	Listing Agent 2 Phone	29	Listing Agent 2 Name
30	Listing Office 1 Name	30	Listing Office 2 ID	30	Listing Agent 2 Phone
31	Listing Office 1 Phone	31	Listing Office 2 Name	31	Listing Office 2 ID
32	Listing Agent 2 ID	32	Listing Office 2 Phone	32	Listing Office 2 Name
33	Listing Agent 2 Name	33	Co. File #	33	Listing Office 2 Phone
34	Listing Agent 2 Phone	38	Listing Type	34	Co. File #
35	Listing Office 2 ID	41	Listing Date	41	Listing Date
36	Listing Office 2 Name	42	Expiration Date	42	Expiration Date
37	Listing Office 2 Phone	43	Lot Size/Dimensions	43	Year Built
38	Co. File #	44	# of Acres	44	Listing Type
43	Listing Type	45	Street Frontage	45	Lot Size/Dimensions

46	Listing Date	46	Water Frontage	46	# of Acres
47	Expiration Date	47	Lot Faces (NEWS)	47	Water Frontage
48	Rental Co	48	Elementary School Dist	48	Street Frontage
49	Rental Phone #	49	Middle School District	49	Lot Faces (NEWS)
50	Rental Cottage #	50	High School District	50	Zoning
51	Rental Cottage Name	51	Subdivision	51	Subdivision
52	Rental Turnover Day	52	Full Subdivision Name	52	Full Subdivision Name
53	Year Built	53	Zoning	53	Elementary School Dist
54	Lot Size/Dimensions	54	Lot #	54	Middle School District
55	# of Acres	55	Block	55	High School District
56	Street Frontage	56	Section	56	Current Use
57	Water Frontage	57	Phase	57	Permitted Use
58	Lot Faces (NEWS)	58	Tract	58	Lot #
59	Zoning	59	Deed Book	59	Block
60	Elementary School Dist	60	Deed Book Pg#	60	Section
61	Middle School District	61	Directions	61	Phase
62	High School District	62	Off Market Date	62	Tract
63	Subdivision	63	Associated Document Count	63	Unit L/#
64	Full Subdivision Name	64	Original Price	64	Unit #
65	Lot #	65	Taxes	65	Ceiling Height
66	Block	66	Tax Year	66	Deed Book
67	Section	67	Association Fee Y/N	67	Deed Book Pg#
68	Phase	68	Annual Fee \$	68	Average Lease Per Sq Ft
69	Tract	69	Remarks	69	# of Units
70	Unit #	70	How Sold	70	% of Units Leased
71	Unit Level #	71	Contract Date	71	Industrial Sq Ft
72	Deed Book	72	Closing Date	72	Retail Sq Ft
73	Deed Book Pg#	73	Sold Price	73	Office Sq Ft
74	Directions	74	Selling Agent 1 ID	74	Living Qtrs Sq Ft
75	Heated Living Area Sq Ft	75	Selling Agent 1 Name	75	Shopping Cntr Sq Ft
76	Unheated Liv Area Sq Ft	76	Selling Agent 1 Phone	76	Gas Station Sq Ft
77	Garage Sq Ft	77	Selling Office 1 ID	77	Warehouse Sq Ft
78	Living Room Size	78	Selling Office 1 Name	78	Restaurant Sq Ft
79	Living Room Level	79	Selling Office 1 Phone	79	Hotel/Motel Sq Ft
80	Dining Room Size	80	Selling Agent 2 ID	80	Multifamily Sq Ft
81	Dining Room Level	81	Selling Agent 2 Name	81	Business Name
82	Family Room Size	82	Selling Agent 2 Phone	82	Directions
83	Family Room Level	83	Selling Office 2 ID	83	Off Market Date
84	Kitchen Size	84	Selling Office 2 Name	84	Associated Document Count
85	Kitchen Level	85	Selling Office 2 Phone	85	Original Price
86	Bedroom 1 Size	86	Additional Land Available	86	Taxes
87	Bedroom 1 Level		Adj to Park Serv./Preserv	87	Tax Year
88	Sun Deck Size		Adj. To Common Area	88	Remarks

89	Bedroom 2 Size		Beach Frontage	89	How Sold
90	Bedroom 2 Level		Bulkheaded	90	Contract Date
91	Screen Porch Size		Common Area	91	Closing Date
92	Bedroom 3 Size		Corner	92	Sold Price
93	Bedroom 3 Level		Cul-de-sac	93	Selling Agent 1 ID
94	Covered Deck Size		Easement(s)	94	Selling Agent 1 Name
95	Bedroom 4 Size		Golf Course Frontage	95	Selling Agent 1 Phone
96	Bedroom 4 Level		Irregular Terrain	96	Selling Office 1 ID
97	Utility Room Size		Level	97	Selling Office 1 Name
98	Utility Room Level		Water Frontage	98	Selling Office 1 Phone
99	Bedroom 5 Size		Wooded	99	Selling Agent 2 ID
100	Bedroom 5 Level		Zero Lot Line	100	Selling Agent 2 Name
101	Game Room Size		Cleared	101	Selling Agent 2 Phone
102	Game Room Level		Filled	102	Selling Office 2 ID
103	Bedroom 6 Size		Unbuildable	103	Selling Office 2 Name
104	Bedroom 6 Level		Canal	104	Selling Office 2 Phone
105	Optional Room 1 Size		Golf Course	105	Additional Land Available
106	Optional Room 1 Level		Harbor		Adj to Park Serv./Preserv
107	Bedroom 7 Size		Lake/River		Adj. To Common Area
108	Bedroom 7 Level		Ocean		Beach Frontage
109	Optional Room 2 Size		Park Serv./Preserve		Bulkheaded
110	Optional Room 2 Level		Pond		Common Area
111	Bedroom 8 Size		Sound		Corner
112	Bedroom 8 Level		Salt Marsh		Cul-de-sac
113	Optional Room 3 Size		Creek		Easement(s)
114	Optional Room 3 Level		Heavy		Golf Course Frontage
115	# of Units		Light		Irregular Terrain
116	Unit 1 Size		Scattered		Level
117	Unit 1 Level		No		Water Frontage
118	Unit 1 Bedrooms		Timbered		Wooded
119	Unit 1 Bathrooms		Paved		Zero Lot Line
120	Unit 1 Rent/Mounth		Private		Canal
121	Unit 1 Furnishings Y/N		Public		Golf Course
122	Unit 2 Size		Unpaved		Harbor
123	Unit 2 Level		Gravel		Lake/River
124	Unit 2 Bedrooms		Easement Access		Ocean
125	Unit 2 Bathrooms		Municipal		Park Serv./Preserve
126	Unit 2 Rent/Mounth		Private		Pond
127	Unit 2 Furnishings Y/N		Well		Sound
128	Unit 3 Size		None		Salt Marsh
129	Unit 3 Level		Community Septic		Creek
130	Unit 3 Bedrooms		Municipal Sewer		Doors <10'
131	Unit 3 Bathrooms		Private Septic		Doors 11-15'
132	Unit 3 Rent/Mounth		Private Sewer		Doors 16-20'

133	Unit 3 Furnishings Y/N		None		Doors >20'
134	Unit 4 Size		Available		Door Sign
135	Unit 4 Level		None		Dumpster
136	Unit 4 Bedrooms		Available		Fully Fenced
137	Unit 4 Bathrooms		None		Gutter(s)
138	Unit 4 Rent/Mounth		Boat Ramp		Incinerator
139	Unit 4 Furnishings		Boat Dock		Load Dock/Grade
140	Off Market Date		Clubhouse		Load Dock/Well
141	Associated Document Count		Gated Community		Outside Storage
142	Original Price		Golf Course		Partially Fenced
143	Taxes		Health Club		Pole Sign
144	Tax Year		Indoor Comm. Pool		Roof Sign
145	Association Fee Y/N		Indoor Comm. Tennis		Storage Building
146	Annual Fee \$		Indoor-off Site Tennis		Underground Sprinkler
147	Furnishings Available Y/N		Indoor-off Site Pool		Clear Span
148	Bill of Sale In \$ Y/N		Ocean Access		Block
149	Bill of Sale Amount \$		Outdoor-Comm. Tennis		Frame
150	Yearly Expense Act/Est		Outdoor-off Site Tennis		Log
151	Yr Electric Expense		Outdoor-Comm. Pool		Masonry
152	Yr Water Expense		Outdoor-off Site Pool		Metal
153	Yr Telephone Expense		Park		Mfg/Pre-Fab
154	Yr Cable TV Expense		Playground		Mobile
155	Tax Expenses		Raquetball		Wood
156	Insurance Expenses		Sound Access		Masonry
157	Flood Expenses		Boardwalk to Beach		Piling
158	Maintenance Expenses		Building Maintenance		Slab
159	Management Fee		Common Electric		Asphalt/Fiber Shingle
160	Association Fee		Common Insurance		Concrete
161	Other Expenses		Flood Insurance		Metal
162	Septic Inspection Fee		Grounds Maintenance		Rubber
163	Total Expenses		Management		Slate
164	Yearly Income Act/Est		Pool		Tar/Gravel
165	Annual Rental Income \$		Road Maintenance		Tile
166	Gross Income YTD \$		Security		Wood Shingles
167	GRI/PP\$		Sewer/Septic		Modified Bitumen
168	Income Hist. Current Year		Taxes		Attached
169	Income Hist. Current \$		Tennis Courts		Detached
170	Income Hist. Last Year		Water		1 Car
171	Income Hist. Last Year \$		Walkways		2 Car
172	Income Hist. 3 Year		None		3 + Car
173	Income Hist. Year 3 \$		Appraisal		1-25 Spaces
174	Remarks		Aerial Survey		26-50 Spaces
175	How Sold		Deed		51-100 Spaces
176	Contract Date		Env. Impact. Study		101+ Spaces
177	Closing Date		Land Survey		Carport

178	Sold Price		Perc Test		Garage
179	Selling Agent 1 ID		Recorded Plat		Lot
180	Selling Agent 1 Name		Soil Survey		Parking Garage
181	Selling Agent 1 Phone		Sub. Approval		Paved
182	Selling Office 1 ID		Title Policy		Reserved
183	Selling Office 1 Name		Topo Survey		Security
184	Selling Office 1 Phone		Septic Permit		Street
185	Selling Agent 2 ID		Restrictive Covenants		Off Street
186	Selling Agent 2 Name		Water Tap Paid		Under
187	Selling Agent 2 Phone		Site Evaluation		Unit Garage
188	Selling Office 2 ID		HOA Budget		Unpaved
189	Selling Office 2 Name		Elvaluation Certificate		None
190	Selling Office 2 Phone		Assumption/Qualify		Paved
191	Additional Land Available		Assmptn/Non Qualify		Private
	Adj to Park Serv./Preserv		Balloon		Public
	Adj. To Common Area		Contract For Deed		Unpaved
	Beach Frontage		Cash		Gravel
	Bulkheaded		Conventional		Carpet
	Common Area		FHA		Ceramic Tile
	Corner		FmHA		Concrete
	Cul-de-sac		Lease Back		Parquet
	Easement(s)		Lease Purchase		Plywood
	Golf Course Frontage		Owner Finance 1st		Slate
	Irregular Terrain		Owner Finance 2nd		Tile
	Level		Trade/Exchange		Vinyl
	Water Frontage		VA		Wood
	Wooded		Lot Loan		Wood Laminate
	Zero Lot Line		Other-See Remarks		Other-See Remarks
	Canal		Call Agent		Yes
	Golf Course		Listing Agent Must Acc.		Ceiling
	Harbor		Vacant		Floor
	Lake/River		Video Available		Wall
	Ocean		CD Available		None
	Park Serv/Preserve		No Call Required		Other-See Remarks
	Pond		Virtual Tour Available		Baseboard
	Sound		1-30 Days		Central
	Salt Marsh		Closing		Electric
	Creek		Negotiable		Forced Air
	A-Frame		Tenant Rights		Gas
	Barn		Other-See Remarks		Geothermal
	Beach Box		Named Prospects Exempt		Heat Pump
	Bungalow		Variable Rate Comp		Hot Water
	Cape Cod		Limited Service		Oil
	Caribbean		1031 Tax Deferred Exch.		Propane
	Chalet		Do Not Transmit		Radiant
	Colonial		Bank Owned		Radiator(s)

	Contemporary	87	Web		Solar
	Dome	88	AdCopy		Space Heater(s)
	Dutch Colonial	89	Area		Steam
	Georgian	90	Virtual Tour		Wall Unit(s)
	Farm House	91	Potential Short Sale		Wood
	Mediterranean				Zoned
	Ranch				None
	Reverse Floor Plan				Central
	Saltbox				Heat Pump
	Split Entry/Raised Ranch				Wall Unit(s)
	Split Level				Window Unit(s)
	Traditional				Zoned
	Tudor				None
	Victorian				Municipal Water
	Low Country				Private Water
	Nags Head				Well
	Craftsman				None
	Coastal				Community Septic
	Historic				Municipal Sewer
	Cottage				Private Septic
	Block				Private Sewer
	Frame				Non Conventional Septic
	Log				None
	Masonry				Available
	Metal				None
	Modular (Pre-Fab)				Association Fees
	Manufactured (Mobile)				Cable
	Wood				Electric
	Aluminum				Gas
	Asbestos				Maintenance
	Block				Management Fees
	Brick				Septic/Sewer
	Lap Siding				Taxes
	Shakes				Water
	Sheet Siding				Other-See Remarks
	Stone				Closed Circuit T.V.
	Stucco				Dock Height Loading
	Synth Stucco				Elevator(s)
	Vinyl				Employee Lounge
	Wood				Equip. Conveys
	Cement Fiber Board				Fire Sprinklers
	Attached				Franchise
	Detached				Freight Elevator
	1 Car				Grade Loading
	2 Car				Handicap Features
	3 + Car				Hoists
	Carport				Indoor Hot Tub

	Garage				Indoor Pool
	Under				Indoor Tennis
	None				Intercom
	1-25 Spaces				Inventory Convey
	26-50 Spaces				Living Quarters
	51-100 Spaces				Outdoor Hot Tub
	100+ Spaces				Outdoor Pool
	Lot				Outdoor Tennis
	Parking Garage				Public Restroom (s)
	Paved				Sauna/Steam Room
	Reserved				Security Alarm
	Security				Smoke Alarm
	Street				Waterfront Loading
	Off Street				Window Display
	Under				Appraisal
	Unit Garage				Aerial Survey
	Unpaved				As-Built Survey
	None				Deed
	Asphalt				Env. Impact. Study
	Circular				Flood Policy
	Concrete				House Plans
	Dirt				Land Survey
	Gravel				Lead Based Pt. Dis.
	Turn-Around				Perc Test
	Turfstone				Recorded Plat
	None				Res. Prop. Dis.
	Concrete Floor				Soil Survey
	Crawl Space				Sub. Approval
	Dirt Floors				Title Policy
	Finished				Topo Survey
	Full				Septic Permit
	Interior Access				Restrictive Covenants
	Partial				Condo Documents
	Partially Finished				Water Tap Paid
	Sump Pump				Site Evaluation
	Unfinished				Association Budget
	Walkout				Elevator Certificate
	None				Lease History
	Asphalt/Fiber Shingle				Expense History
	Concrete				Assumption/Qualify
	Metal				Assmptn/Non Qual.
	Rubber				Balloon
	Slate				Contract For Deed
	Tar/Gravel				Cash
	Tile				Commercial
	Wood Shingles				FHA
	Masonry				FmHA
	Piling				Lease Back

	Slab				Lease Purchase
	Paved				Owner Finance 1st
	Private				Owner Finance 2nd
	Public				Trade/Exchange
	Unpaved				VA
	Gravel				Other-See Remarks
	Easement Access				1-30 Days
	Carpet				At Closing
	Ceramic Tile				Negotiable
	Concrete				Subject to Tenancy
	Parquet				Other-See Remarks
	Plywood				Appointment Required
	Slate				Call Agent
	Tile				Combo-Lock Box
	Vinyl				EL LB-No CBS
	Wood				EL LB-CBS
	Wood Laminate				Key
	Cork				Listing Agent Must Acc.
	Marble				Owner Occupied
	Hardwood				Tenant Occupied
	Compactor				Vacant
	Countertop Range				Video Available
	Disposal				CD Available
	Dishwasher				Beware Pet
	Dryer				Virtual Tour Available
	Freezer				Exclusions
	Indoor Grill				Variable Rate Comp
	Ice Machine				Limited Service
	Microwave				1031 Tax Deferred Exch
	Range/Oven				Confidential Listing
	Refrigerator				Bank Owned
	Refrigerator w/Ice Maker			106	Web
	Wall Oven			107	AdCopy
	Washer			108	Area
	2nd Dishwasher			109	Virtual Tour
	2nd Refrigerator			109	Virtual Tour
	2nd Ice Machine				
	2nd Microwave				
	2nd Range/Oven				
	2nd Washer				
	2nd Dryer				
	Stackable Washer/Dryer				
	None				
	Baseboard				
	Central				

	Electric		
	Forced Air		
	Gas		
	Geo-Thermal		
	Heat Pump		
	Hot Water		
	Oil		
	Propane		
	Radiant		
	Radiator		
	Solar		
	Space Heater		
	Steam		
	Wall		
	Wood		
	Zoned		
	None		
	Central		
	Heat Pump		
	Wall Units		
	Window Units		
	Zoned		
	None		
	Municipal		
	Private		
	Well		
	None		
	Community Septic		
	Municipal Sewer		
	Private Septic		
	Private Sewer		
	Non Conventional Spetic		
	None		
	Available		
	None		
	Yes		
	Ceiling		
	Floor		
	Wall		
	None		
	9' Ceilings		
	All Window Treatments		
	Attic		
	Bay/Bow Window		
	Beamed Ceiling(s)		
	Cathedral Ceiling(s)		
	Cedar Closet(s)		
	Dryer Connection		

	Gas Connection		
	Gas Fireplace		
	Ice Maker Connection		
	Master Bath		
	Pantry		
	Rough in Bath		
	Skylight		
	Some Windows Treated		
	Walk in Closet		
	Washer Connection		
	Wet Bar		
	Wood Stove		
	Wood Fireplace		
	Attic Fan		
	Barn		
	Beach Access		
	Boardwalk to Beach		
	Cabana		
	Ceiling Fan(s)		
	Central Vacuum		
	Common Laundry Area		
	Curbs		
	Covered Decks		
	Elevator		
	Fenced Yard		
	Garage Door Opener		
	Gazebo		
	Handicap Access		
	Hot Tub		
	Humidifier		
	Intercom		
	Indoor Pool		
	Indoor Tennis		
	Jet Tub		
	Landscaped		
	Lawn Sprinklers		
	Outdoor Pool		
	Outdoor Tennis		
	Outside Lighting		
	Outside Shower		
	Patio		
	Screened Porch		
	Sauna		
	Security System		
	Smoke Detector(s)		
	Steam Room		
	Storage Shed		
	Storm Doors		

	Storm Window		
	Sun Deck		
	Water Filter		
	Water Softener		
	Whirlpool/Spa		
	Dumbwaiter/Lift		
	Tiki Bar		
	Heated Pool		
	Home Theater		
	Boat Lift		
	Bedroom		
	Bathroom		
	Breakfast Nook		
	Foyer		
	Game Room		
	In-Law Apartment		
	Kitchen		
	Library/Study		
	Loft		
	Office		
	Pantry		
	Sun/Florida Room		
	Utility Room		
	Workshop		
	Shipswatch		
	Home Theater		
	Studio		
	Conference Room		
	Media Room		
	Month to Month		
	1 Year		
	2 Years		
	3 + Years		
	Units Vary		
	Weekly		
	Boat Ramp		
	Boat Dock		
	Clubhouse		
	Gated Community		
	Golf Course		
	Health Club		
	Indoor-Comm. Pool		
	Indoor-Off Site Pool		
	Indoor-Comm. Tennis		
	Ocean Access		
	Outdoor-Comm. Pool		
	Outdoor-Off Site Pool		
	Outdoor-Comm. Tennis		

	Outdoor-Off Site Tennis		
	Park		
	Playground		
	Racquetball		
	Sound Access		
	Board Walk		
	Building Maintenance		
	Cable		
	Common Electric		
	Common Insurance		
	Flood Insurance		
	Grounds Maintenance		
	Management		
	Pool		
	Road Maintenance		
	Security		
	Sewer/Septic		
	Taxes		
	Tennis Courts		
	Water		
	Walkways		
	Other-See Remarks		
	None		
	Appraisal		
	Aerial Survey		
	As-Built Survey		
	Deed		
	Env. Impact Study		
	Flood Policy		
	House Plans		
	Land Survey		
	Lead Based Pt. Dis.		
	Perc Test		
	Recorded Plat		
	Res. Prop. Dis.		
	Soil Survey		
	Sub. Approval		
	Title Policy		
	Topo Survey		
	Septic Permit		
	Restrictive Covenants		
	Condo Documents		
	Water Tap Paid		
	Site Evaluation		
	HOA Budget		
	Elevator Certificate		
	Rental History		
	Expense History		

	Assumption/Qualify		
	Assumption/Non Qualify		
	Balloon		
	Contract For Deed		
	Cash		
	Conventional		
	FHA		
	FmHA		
	Lease Back		
	Lease Purchase		
	Owner Finance 1st		
	Owner Finance 2nd		
	Trade/Exchange		
	VA		
	Non-conforming/Jumbo		
	Other-See Remarks		
	1-30 Days		
	At Closing		
	Negotiable		
	Sub. Owner Find House		
	Subject to Tenancy		
	Other-See Remarks		
	Appointment Required		
	Call Agent		
	Combo-Lock Box		
	EL LB-No CBS		
	EL LB-CBS		
	Key		
	Listing Agent Must Acc.		
	Owner Occupied		
	Long Term Tenant Occupied		
	Vacant		
	Video Available		
	CD Available		
	Virtual Tour Available		
	No Call Required		
	24 Hour Notice To Show		
	Pet Beware		
	Named Prospects Exempt		
	Variable Rate Comp		
	Limited Service		
	1031 Tax Deferred Exch.		
	Do Not Transmit		
	Bank Owned		
192	Web		
193	AdCopy		

194	Area		
195	Virtual Tour		
196	Builder		
197	Potential Short Sale		