

SPRENGNETTER

Manual Real estate valuation wizard

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Index of contents

REAL ESTATE VALUATION WIZARD.....	4
General.....	4
Goal of the program.....	4
Structure and overview of the software	4
General handling.....	5
Title bar.....	5
Menu bar.....	5
File.....	5
Tools.....	5
?.....	5
Mandatory fields	5
Buttons.....	5
Links	6
Help.....	6
Output	6
Personalizing the wizard.....	6
Adding a valuation.....	7
Rules for Single family house and Building plot	7
Rules for Condominium	7
Searching a valuation.....	7
Selection criteria	7
Different colors of existing valuations	7
Valuations in green.....	8
Valuations in blue	8
Valuations in black	8
Input dialog.....	9
Client / owner	9
Enter real estate data	9
Valuation basics / documents.....	10
Description of the land.....	11
Valuation of the land.....	11
Description of the building	12
Evaluation of the building	12
Tab Building value.....	12
Tab Income value.....	14
Description of the condominium	15
Valuation of the condominium	15
Tab Building value.....	15
Tab Income value.....	17
Accessories, income value	17
Real, income and Market value	18
Group Encumbrances	18
Lifetime encumbrance.....	19
Life estate.....	19
Temporary annuity	19
Care.....	19
Others.....	19
Market value	19

Maintenance Assistant	20
Menu bar	20
Menu item Wizard / General	20
Tab General	20
Tab e-mail	21
Using the wizard	21
Create a new wizard	21
Rename an existing wizard	22
Save a wizard	22
Delete a wizard	22
Save as	22
Load from file	22
Maintenance of the guidelines	22
Tab Guidelines	22
Tab General	22
Tab Rules	22
Tab Allowances and charges	24
Single selection	25
Multiple selection	25
Free input of a percentage	26
Free input of a percentage with list	27
Tab Forms	28
Date element	28
Single selection	29
Multiple list	29
Single input	30
Memo	30
Tab Macros	30

Real estate valuation wizard

General

Goal of the program

- › **This module enables** the easy and quick valuation of retail objects based on central predefinitions (**prices** and **standard rates**) that cannot be changed or can be changed in a predefined band width.
- › The **real estate price comparison list** is the **central price database**.
- › The **real estate price comparison list** is calculated when you enter the zip code for the federal state and the district.
- › All other parameters can be predefined individually and centrally.

Advantages:

- › high saving of **time** and **costs**
- › The valuation is checked and validated by a second consultant when using the **4 eyes control** by using the module **Workflow**.
- › The wizard is used for the revaluation of not existing historical valuations referring to Basel II. You create a current valuation by the current parameters for the automated update (monitoring).

With this wizard you can evaluate the following objects:

- › Single family house
- › Building plot
- › Condominium (present value method)
- › Condominium (real value) (calculation of the land value and depreciation)

Entering of the data for the valuation is done in **several steps** and **dialogs**. Entering of the data is done in a **structured way** and is **very clear** for the consultant.

Structure and overview of the software

- › Revaluation and editing of a valuation
- › Client and ownership data
- › Property data (inclusive ownership data)
- › Basics of the valuation
- › Description of the land
- › Valuation of the land
- › Description of the single family house or the condominium
- › Valuation of the single family house or the condominium inclusive investment properties (for rented objects)
- › Calculation of the real value, income value and current market value (inclusive encumbrances and lending value)
- › Output

General handling

Title bar

In the **first line** the name inclusive the version and build number of the software is shown.

Menu bar

In the **second line** the **menu bar** is shown. A click on a menu option opens the submenu in which you can start the appropriate action.

File

	Clicking on this button saves an incomplete valuation .
	Clicking on this button terminates the software.

Tools

	Click on this button to open the maintenance of the software Real estate valuation wizard .
	Click on this button to open the module Automatic revaluation .*
	Click on this button to open the module Synchronization (MIS) to synchronize the data-base.*
	Click on this button to open the module Reporting system .*

* These buttons are **only enabled** if the **administrator** has **enabled** it in **Maintain / Wizard / General** in the tab **General**. These modules are not free and have to license separately.

Please refer to: [Maintenance Assistant / Menu item Wizard / General / Tab General](#)

?

	Clicking on this button opens the help . This can also be done by pressing the F1 key .
	To open the internal guidelines click on the menu option ? / Internal guidelines . This can also be done by pressing the F2 key .
	Click on the menu option ? / Real estate price comparison lists the price database of the real estate price comparison list is opened.

Mandatory fields

Mandatory fields need an input. You can recognize them by the **yellow background**.

Buttons

< Previous	When you click on this button, you will be moved to the previous page in the wizard.
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Next >	When you click on this button, you will be moved to the next page in the wizard.
Cancel	Clicking on this button terminates the wizard and the data are not saved .

Links

You are located in the dialog **Real estate valuation wizard**.

To define **general settings** and **standard rates** for the **different wizards** the administrator has to click on the link **Maintain**.

If you want to change the **contact data** click on the link **Admin**.

Help

The **Real estate valuation wizard** includes an integrated **context-sensitive help** which means that you get the correct help where you need it.

Calling the help

To open the help place the cursor in the **appropriate field** or **activate the dialog** and press the **F1 key**. In this way you get answers to most of your questions. This can also be done by choosing the menu option **? / Help...**

You can also get **information to the internal guidelines** by pressing the **F2 key**. This can also be done by choosing the menu option **? / Internal guidelines**.

Output

The following options are available:

- › **Button Print**
Print out the valuation on your **default printer**.
- › **Button Preview**
Get a **preview** of your valuation on the screen. You can also print it on a printer.
- › **Button Export**
You can export a valuation as a **pdf document**. The valuation can be viewed using Acrobat Reader and cannot be changed.
Depending on the settings in the **maintenance (activate option Editable valuation (*.rtf, *.doc))** the formats **RTF** or **DOC** are available for **further editing**.
Please note: If **documents** are added to a valuation, only a **pdf document** will be generated during export. Exporting to **Word is not supported**.
Please refer to: [Maintenance Assistant / Menu item Wizard / General / Tab General](#)

Personalizing the wizard

The wizard can be personalized. This can be done by a **PNG file** that has a **width** of **120 pixels** and a **height** of **600 pixels**. The name of the file must be **assistent.sidebar.png** and be copied in the program directory.

Adding a valuation

To add a valuation, click on the radio box **Evaluate...** and select the appropriate wizard with the relevant guidelines. After that click on the button **Next >** and a dialog with the first screen is shown (**Client/owner**). From this screen on you are guided from one screen to another until the market value.

Rules for Single family house and Building plot

- › At the **first building plot** the **real estate price comparison list must be used**.
- › The valuation has to validate by an auditor according to the **4 eyes method (only if the module Workflow is licensed)**.

Rules for Condominium

- › In the field **Price per sqm** the **real estate price comparison list must be used**.
- › The valuation has to validate by an auditor according to the **4 eyes method (only if the module Workflow is licensed)**.

Note: By the context menu (**right mouse key / Brief overview of Basel II work flow**) in the **dialog for searching** you can **detect the rule violations** and **react in an appropriate way**.

Searching a valuation

To search for an **existing valuation** activate the radio box **Search....** Clicking the button **Next >** opens the dialog for searching.

Enter the **appropriate filter criteria** from the **drop down list** and enter the **search term**. Click on the

button  and a **list with valuations is shown**. If you do not enter a search term, a list of the **first hundred valuations** is listed. For a detailed search you can enter **the first few characters** of the search term.

Selection criteria

The following selection criteria are available:

- › **My own newest valuations:** Find your **own** and **newest valuations**.
- › **My own unfinished valuations:** Find your **own** and **unfinished valuations**.
- › **My own unconfirmed valuations:** Find your **own** and **unconfirmed valuations**.
- › **Foreign unconfirmed valuations:** Find **unconfirmed valuations** of your **colleagues**.
- › **Selection criteria Client:** Client number, Client name, Client street, Client zip code, Client city
- › **Selection criteria Property:** Cadastral number, Assignment, Designation, Real estate - street, Real estate – Zip code, Real estate - City, District court / land register, Identifier

Different colors of existing valuations

If you use the **wizard** in **combination with workflow is registered or not** there is the following difference:

- › **Workflow is registered:** **All colors are active** (green, blue and black).
- › **Workflow is not registered:** **Only valuations in black are active**. When you activate the menu option **File / Save...** for the current object (= **not finished**) also **valuations in green are active**.

Valuations in green

Up to the confirmation these valuations **can be opened** in the **wizard**.

1. This are **valuations** that had been **added** in the **wizard** and the module **Workflow** is **registered** but are not **confirmed**. These valuations can have the state "**in work**" (=not finished) or "**unconfirmed**".
 2. This **valuations** that had been **added** in the **wizard** and the module **Workflow** is **not registered** and are **unfinished** (activate the menu option **File / Save...**).
- › If you want to **edit** the valuation activate the context menu (**right mouse key / Open...**).
 - › To **confirm** a **foreign and unconfirmed valuation** activate the context menu (**right mouse key / Confirm...**).
 - › When you activate the context menu (**right mouse key / Brief overview of Basel II work flow**) you can see the **key data** and the **Basel II history (information regarding compliance or violations of defined rules)** of the appropriate valuation.
 - › To **delete** a valuation activate the context menu (**right mouse key / Delete**).
 - › You can **send an email** by the context menu (**right mouse key / Send confirmation inquiry by e-mail**) as a **confirmation** or as a **reminder for the confirmation of the valuation**.

Valuations in blue

Valuations are shown in blue color if they were **added, finished and confirmed** in the **wizard** and the module **Workflow** is **registered**. These valuations **cannot be changed** in the **wizard** but you can **revalue** them.

- › When you activate the context menu (**right mouse key / Brief overview of Basel II work flow**) you can see the **key data** and the **Basel II history (information regarding compliance or violations of defined rules)** of the appropriate valuation.
- › To **duplicate** and **revalue a valuation** activate the context menu (**right mouse key / Revalue...**).

Valuations in black

1. This are valuations (**confirmed or unconfirmed**) that had been **added** in the **main program of Real estate valuation SC** or in an **older version of Real estate valuation wizard (module Workflow is registered)**.
 2. This are **finished valuation** that had been **added** in the **wizard** and the module **Workflow** is **not registered**.
- › When you activate the context menu (**right mouse key / Brief overview of Basel II work flow**) you can see the **key data** and the **Basel II history (information regarding compliance or violations of defined rules)** of the appropriate valuation.
 - › To **confirm** a **foreign and unconfirmed valuation** activate the context menu (**right mouse key / Confirm...**).
 - › To **delete** a valuation activate the context menu (**right mouse key / Delete**).

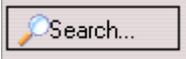
Note: These valuations cannot be **edited** or **changed** in the **wizard**.

Input dialog

Client / owner

Enter the data of the **client** and **owner**. If the **client / owner** exist, you can search for it by activating the

button  (right of the input field **Client number**). In the dialog **Assign client...** select the appropriate selection criteria (**Client number**, **Client name**, **Client street**, **Client zip code**, **Client city**) and enter

the search term. Click on the button  and a list of clients is shown. Clicking on the button **Ok** assume the data.

Clicking on the button  remove the connection to the client. It is positioned right of the input field **Client number**.

If the client / owner does not exist, enter the data:

- > **Client number**
- > **Name** (Name of the company according to the companies register)
- > **Street**
- > **Zip code / city**
- > **Nation:** Select the nation from the drop down list.

If you have entered the data, click on the button **Next >** to go to the next step.

Enter real estate data

Enter the **data** of the **real estate** and the **owner**.

If you click on the button  (right of the input field **Designation**) you can select real estates of the client / owner. **Note** that only real estates of the select object type can be selected from a list. Clicking on the button **Ok** assume the data.

Clicking on the button  remove the connection to the real estate. It is positioned right of the input field **Designation**.

If the real estate does not exist, enter the data:

- > **Designation:** Depending on the selected object type you get an advice, that you can adapt it.
- > **Valuation date:** Enter the valuation date either manually or by the button .
Note: Per default the current date is shown.
- > **Identifier:** Enter the identifier.

- > **Keywords:** You assign **keywords** to the real estate by clicking on the button  (right of the input field **Valuation date**). Keywords define characteristic attributes of a real estate. If keywords are given you can make a report in the modules **Management information** or **Reporting system**.

Note: Maintain your keywords in the **main program** of **Real estate valuations SC** in the **Maintenance / System settings / Tab Keywords**.

- > **Cadastral:** Enter the cadastral number from the **extract of the land register**.

- > **District court / land register:** To select these data by drop down lists, click on the button .
Note that by entering the first character you get the first record that matches this character. After

that select the land register from the drop down list. The number of the land register is automatically selected. If you enter these data manually be care of the format of these data.

First line = District court

Second line = Name of the land register, number of the land register

- › **Econ. Entity:** Depending on the object type enter the economic entity.

Group Property address

- › **Street**
- › **Zip code, city**
- › **Nation:** Select the nation from the drop down list.

Group Ownership

Entering the data of the owner of the real estate is done by clicking on the button  in the group

Ownership. Clicking on the button  removes an owner.

- › **Owner:** Enter the name (**company**) of the owner.
- › **B-LNr.:** Continuous number of the owner in the **B-Blatt** from the **extract of the land register**.
- › **Ownership ratio:** Enter the structure of the ownership of the real estate.

Example:

Client is totally the owner: Structure = 1:1

Client is fifty-fifty owner: Structure = 1:2

If you have entered the data, click on the button **Next >** to go to the next step.

Valuation basics / documents

Enter the **valuation basics / documents**. You have to define them in **forms**.

- › **Valuation basics with a date (extract from land register, survey etc.):** Enter the date manually or select it from the drop down list . In front of a valuation a **survey** of the real estate has to be done by the consultant. You need an **extract of the land register** of each real estate.
- › **Valuation basics with radio boxes yes/no:** Select the correct value (**yes/no**).
Floor plan: You can get it at the land surveying office or in the internet.
Situation in danger zone (yes/no): You get this information at the municipal office or at the urban administration.
- › **Valuation basics with description:** Enter the text.

Group Images

Entering images can be done by the button  in the group **Images**. The button  is used to **cre-**

ate multiple images. Saved images can be removed by clicking on the button .

- › **Designation:** Enter the designation (e.g. **front view**, **south side** etc.).
- › **Category**
- › **File name:** Load the desired image by clicking on the button .

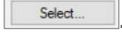
To open an image, mark it and click the **right mouse key / Open**. To get a preview of the image, mark it and click the **right mouse key / Preview**.

Group Documents

Entering **documents** (e.g. digitized building plans, land register etc.) of a property can be done by the

button  in the group **Documents**. Saved documents can be removed by clicking on the button .

› **Title:** Enter the title (e.g. **building plan, land register** etc.).

› **Document type:** Load the desired document by clicking on the button .

Please note: If **documents** are added to a valuation, only a **pdf document** will be generated during export. Exporting to **Word is not supported**.

To get a preview of the document, mark it and click the **right mouse key / Preview**.

If you have entered these data, click on the button **Next >** to go to the next step.

Description of the land

Describe **the land that has to be evaluated**.

Select the appropriate entries in the drop down lists:

- › **Help to the environment:** When well the environments which are in slightly accessible areas poor in traffic, regional to attractive situations, exclusive environments in towns, nearness to recreation areas and lakes, situations with distant look are to be looked. When are to be judged moderately the nearness to industrial zones (**noise, exhaust gases** etc.), renovation-destitute specific land-use areas or situations with high traffic frequency, regions with high drift trends etc.
- › **Help to the appointment load:** Negative influence are given by **noise, pollution, smell** etc. These factors occur at main traffic routes, railway station, airport and industrial areas.
- › In the field **Extras** you can enter information as documentation for the given price per sqm.

If you have entered these data, click on the button **Next >** to go to the next step.

Valuation of the land

Here the **assessment** of the **properties** occurs.

Enter the following data:

- › **Designation**
- › **Plot number(s):** Enter the plot number(s) from the **extract of the land register**.
- › **Dedication, use:** Enter the dedication and the use.
- › **Land size:** Enter the total land size from the **extract of the land register**.
- › **Price per sqm:** Enter the **price per sqm** for the land according to the local price.

Look for the recommended price (**real estate price comparison list**) by clicking on the button



to check your interpretation of the market.

Note: Depending on the given **zip code** of the real estate a preselection (**federal state / political district**) is made automatically for the real estate price comparison list. The reference price can be investigated **very easily**.

Note: Select the appropriate federal state and the district. To investigate the price click on the



button (right of the input field **Price**). Click on the button **OK** to accept the price. This is the way to create the **link to the real estate price comparison list**.

- › **Value influencing factors:** Enter the decrease or increase in value.

Enter the following data for the object type Condominium (real value):

- › **Land value:** This value is automatically calculated when you enter the values.

› **Group Ownership interest**

- › **Numerator / Denominator:** Enter the ownership structure. Enter the proportion of the owner on the real estate.

Example:

Client is totally the owner: Structure = 1:1

Client is fifty-fifty owner: Structure = 1:2

- › **Land value pro rata:** This value automatically is calculated depending on the **data numerator** and **denominator**.

If you have entered these data, click on the button **Next >** to go to the next step.

Description of the building

Describe **the building** that has to be evaluated.

Select the appropriate entries in the drop down lists and mark the heating type and the fuel.

Enter your comments in **Extras** for full documentation.

If you have entered these data, click on the button **Next >** to go to the next step.

Evaluation of the building

In the tab **Building value** the **evaluation of the building** is done. In the tab **Income value** the **income value of a rented object** can be calculated.

Tab Building value

Enter the following data:

- › **Designation**
- › **Year of construction:** Enter the year of construction (**start of construction**).
- › **Redevelopment:** Here you can consider a redevelopment. In the case of a comprehensive or partial redevelopment enter the **year of the restoration**.
Note: A comprehensive redevelopment is assumed, when several restoration steps to improve the substance are implemented. **These are:** exchange of the home automation (pipelines for water, electricity, gas, heating), boiler, restoration of the face of the building inclusive exchanging the windows, roof structure, humidity removal of the brickwork, exchange of load-bearing walls etc.
- › **Construction:** Select the construction type in the drop down list.
- › **Construction condition:** Select the condition of the house in the drop down list.
- › **Degree of completion:** This field is preselected with a degree of completion of 100 %. If the building is not completed yet, enter the appropriate degree of completion.

Enter the degree of completion by summing the values of the implemented steps (valid in Austria):

	portion in %	done
to maximum 3 floors:		
1 floor: ground floor + cover	30	
2 floors: cellar + cover	15	
ground floor + cover	15	
3 floors: cellar + cover	10	
ground floor + cover	10	

upper floor + cover	10	
carpenter	5	
plumber	1	
roofer	4	
higher houses: 40 x established floors planned floors Roof + cover are to be calculated as a floor.		
sum shell	40	
dividing walls with door floors	6	
electrical installation	2	
plumber pipes	3	
heating pipes	2	
windows	5	
over and interior plaster	5	
canalization in the house	2	
screed	3	
boiler and oil tank	5	
wiring and counter assembly	2	
outside plaster	4	
heater final assembly	3	
transfer of the tiles	1	
painter	2	
painter and paperhanger	3	
floor coverings	4	
doors, railings, completion	3	
sanitary devices mounts	3	
outside work	2	
percent sum for shell and removal	100	

› **Rented:** When you mark this check box you can enter the **income value** by rented objects in the tab **Income value**.

› **Building sections:** For each building part you have to enter **the type of equipment**.

When is to be called very well: Constructively costly solutions, costly house technology (climate, controlled living space ventilation, wall heating etc.), high-quality materials (marble and granite grounds etc.).

A standard equipment **is to be called simple**.

As an assistance the following table should serve:

As an assistance the following table should serve:

equipment	plan	inner walls	floors	windows	doors	sanitarily	heating	electrical
simple	small rooms, no ways	emulsion paints, an easy wallpaper, no tiles	PVC, linoleum	windows of wood with single glazing	painted doors	freestanding bath, simple toilet	individual ovens	each room has a socket, a light outlet, no heavy power
average	standard plans, small rooms,	an easy or woodchip	PVC and textile	rotary tilt windows of	simple, veneered	built-in bathtub,	coal-fired central	each room has two

	small bath	wallpaper, bath tiles to 1,5 m	linoleum coverings, simple tiles in the bathroom	wood or plastic, single / double glazing	door panels in wood or steel frames	shower, simple fittings	heating or electric heating, gas ovens, water heaters, boilers	sockets, a light outlet, heavy power
good	modern plans, bigger bathroom, guests toilet, living space > 70 m ²	higher quality or ingrain wallpaper, wood paneling, brand tiles in kitchen and bathroom (door high)	high-quality PVC, textile, tiled or wooden flooring, parquet	windows of wood, aluminum or plastic with double glazing, rolling shutters	noble-wood veneered door panels with wooden frames, good fittings	built-in bathtub, separate shower, double vanity, natural lightning faucets brand	central heating (oil, gas), central hot water, stoves, underfloor heating	several light outlets and sockets, more circuits
very good	generous, individual plans, baths with daylight, several toilets and baths, various next rooms, terrace, winter gardens	quality wall coverings, noble wood paneling, natural stone cladding	high-quality natural and noble-wood floors	as described above only with triple glazing, combinations of materials (wood, aluminum etc.)	glass doors, solid wood doors with full wooden frames, high-quality fittings	elaborate bathroom solutions, whirlpool, sauna, expensive tiles, good lightning	central heating, geothermal, solar, underfloor heating, stoves, controlled ventilation systems	complex electrical engineering (possibly bus systems), alternative energy, alarm system

- › **Living area:** Enter the **size of the living area** (that area which is used for residential purposes) inclusive loggia, winter garden in sqm or qbm. Do not include terraces, cellars, and not developed top floors. The calculation of the floor space is based on the granted floor plan.
- › **Basement:** Enter the size of the **cellar inclusive garage**.
- › Select the appropriate entry for the **garage and / or carport** in the drop down list.
- › **Value influencing factors:** Consider the preselected decrease in value.

If you have entered these data, click on the button **Next >** to go to the next step.

Tab Income value

For rented real estate's not only the **real value** but also the **income value** is calculated. **Enter the following data so that the income value can be calculated:**

- › **Rental situation:** Select the site from the drop down list. **Note** that the criteria **Rental situation** is not the same as the criteria **Address**. The demand on similar objects in the region is estimated. Use **medium** for addresses with low-traffic in easily accessible areas, in exclusive addresses in cities, near recreation areas and lakes and addresses with clear views. Use **bad** for addresses near industrial areas (**noise, exhaust gas etc.**), regions in need of rehabilitation and regions with busy traffic and external migration.
- › **Maintenance costs:** Select the maintenance costs from the drop down list.
- › **Tenancy agreement end:** For limited in time tenancy agreements you have to mark the check box **Tenancy agreement end** and enter the **ending date**. If no date is entered, starting from a permanent hire.
- › **Rent according tenancy:** Entering the rent according the tendency always has to be done **exclusive of VAT and operating costs**. When you enter the rent the **rent per sqm** automatically is calculated and shown. This benchmark is the basis for the control of the sustainability. If this value is higher than the local rent per sqm, you should decrease the rent to a lower value.

If you have entered these data, click on the button **Next >** to go to the next step.

Description of the condominium

Describe the **condominium**.

Select the appropriate entries from the drop down lists and activate the **available heating kind with fuels** as well as **communal installations**.

If you have entered these data, click on the button **Next >** to go to the next step.

Valuation of the condominium

In the tab **Building value** the **evaluation of the condominium** is done. In the tab **Income value** the **income value of a rented object** can be calculated.

Tab Building value

Enter the following data:

- › **Designation**
- › **Type:** Select the condominium type in the drop down list.
- › **Rented:** When you mark this check box you can enter the **income value** by rented objects in the input dialog **Accessories, income value**.
- › **Year of construction:** Enter the year of construction (**start of construction**).
- › **Living area in sqm:** Enter the **size of the living area in sqm** (that area which is used for residential purposes) excluding **balcony, loggia, terrace, cellar and other areas**.
- › **Basic price/sqm:** Enter the **basic price per sqm** for the condominium according to the local price.

Look for the recommended price (**real estate price comparison list**) by clicking on the button



to check your interpretation of the market.

Note: Depending on the given **zip code** of the real estate a preselection (**federal state / political district**) is made automatically for the real estate price comparison list. The reference price can be investigated **very easily**.

Note: Select the appropriate federal state and the district. To investigate the price click on the



button (right of the input field **Price**). Click on the button **OK** to accept the price. This is the way to create the **link to the real estate price comparison list**.

- › **SC p.m.:** Enter the monthly operating costs.
- › **Condition of the house, Noise pollution, Floor, Condition of the flat, Elevator, Basement part:** Select the appropriate value.

Enter the following data for the object type **Condominium (real value)**:

- › **Designation**
- › **Year of construction:** Enter the year of construction (**start of construction**).
- › **Notional registration:** Here you can consider a redevelopment. In the case of a comprehensive or partial redevelopment enter the **year of the restoration**.
Note: A comprehensive redevelopment is assumed, when several restoration steps to improve the substance are implemented. **These are:** exchange of the home automation (pipelines for water, electricity, gas, heating), boiler, restoration of the face of the building inclusive exchanging the windows, roof structure, humidity removal of the brickwork, exchange of load-bearing walls etc.
- › **Construction condition:** Select the condition of the construction in the drop down list.
- › **Degree of completion:** This field is preselected with a degree of completion of 100 %. If the building is not completed yet, enter the appropriate degree of completion.
Enter the degree of completion by summing the values of the implemented steps (valid in Austria):

	portion in %	done
to maximum 3 floors:		
1 floor: ground floor + cover	30	
2 floors: cellar + cover	15	
ground floor + cover	15	
3 floors: cellar + cover	10	
ground floor + cover	10	
upper floor + cover	10	
carpenter	5	
plumber	1	
roofer	4	
higher houses: 40 x established floors planned floors Roof + cover are to be calculated as a floor.		
sum shell	40	
dividing walls with door floors	6	
electrical installation	2	
plumber pipes	3	
heating pipes	2	
windows	5	
over and interior plaster	5	
canalization in the house	2	
screed	3	
boiler and oil tank	5	
wiring and counter assembly	2	
outside plaster	4	
heater final assembly	3	
transfer of the tiles	1	
painter	2	
painter and paperhanger	3	
floor coverings	4	
doors, railings, completion	3	
sanitary devices mounts	3	
outside work	2	
percent sum for shell and removal	100	

- › **rented:** When you mark this check box you can enter the **income value** by rented objects in the tab **Income value**.
- › **Building parts:** For each building part you have to enter the **area**. Enter the **size of the living area** (that area which is used for residential purposes) in sqm (**without balcony, loggia, terrace, cellar, own garden and other spaces**). The calculation of the floor space is based on the floor plan.
 - › **Basement area:** Enter the space for the **cellar** and **garages**.
- › **Garage parking space (demand, piece(s)):** Enter the garage parking space that belongs to the condominium.

- › **Outside parking space (demand, piece(s)):** Enter the outside parking space that belongs to the condominium.
- › **Value influencing factors:** Consider the preselected decrease in value.

If you have entered these data, click on the button **Next >** to go to the next step.

Tab Income value

For rented real estate's not only the **real value** but also the **income value** is calculated. **Enter the following data so that the income value can be calculated:**

- › **Rental situation:** Select the site from the drop down list. **Note** that the criteria **Rental situation** is not the same as the criteria **Address**. The demand on similar objects in the region is estimated. Use **medium** for addresses with low-traffic in easily accessible areas, in exclusive addresses in cities, near recreation areas and lakes and addresses with clear views. Use **bad** for addresses near industrial areas (**noise, exhaust gas etc.**), regions in need of rehabilitation and regions with busy traffic and external migration.
- › **Maintenance costs:** Select the maintenance costs from the drop down list.
- › **Tenancy agreement end:** For limited in time tenancy agreements you have to mark the check box **Tenancy agreement end** and enter the **ending date**. If no date is entered, starting from a permanent hire.
- › **Rent according tenancy:** Entering the rent according the tendency always has to be done **exclusive of VAT and operating costs**. When you enter the rent the **rent per sqm** automatically is calculated and shown. This benchmark is the basis for the control of the sustainability. If this value is higher than the local rent per sqm, you should decrease the rent to a lower value.

If you have entered these data, click on the button **Next >** to go to the next step.

Accessories, income value

Enter here any accessories of the condominium.

The following data have to be entered or selected in the drop down lists:

- › **Loggia:** Enter the space of the loggia that belongs to the condominium.
- › **Own garden:** Enter the space of the own garden that belongs to the condominium.
- › **Terrace/balcony:** Enter the space of the terrace and balcony that belongs to the condominium.
- › **Outside parking:** Enter the pieces of outside parking that belong to the condominium.
- › **Carport:** Enter the pieces of carports that belongs to the condominium.
- › **Garage parking spaces assigned to the flat (Number, Demand):** Enter the pieces of garage parking spaces that belong to the condominium and select the demand from the drop down list.
- › **Rental situation:** Select the site from the drop down list. **Note** that the criteria **Rental situation** is not the same as the criteria **Address**. The demand on similar objects in the region is estimated. Use **medium** for addresses with low-traffic in easily accessible areas, in exclusive addresses in cities, near recreation areas and lakes and addresses with clear views. Use **bad** for addresses near industrial areas (**noise, exhaust gas etc.**), regions in need of rehabilitation and regions with busy traffic and external migration.
- › **Maintenance costs:** Select the maintenance costs from the drop down list.
- › **Tenancy agreement end:** For limited in time tenancy agreements you have to mark the check box **Tenancy agreement end** and enter the **ending date**. If no date is entered, starting from a permanent hire.
- › **Rent according tenancy:** Entering the rent according the tendency always has to be done **exclusive of VAT and operating costs**. When you enter the rent the **rent per sqm** automatically is calculated and shown. This benchmark is the basis for the control of the sustainability. If this value is higher than the local rent per sqm, you should decrease the rent to a lower value.

If you have entered these data, click on the button **Next >** to go to the next step.

Real, income and Market value

The real value depends on the **selected object type** and can be

- › the value of the land and the building,
- › the value of the building including real value and income value,
- › the value of the land and the building including real value and income value
- › or the land value.

Consider possibly existing **outdoor facilities** if they can be entered for the current object type. The **outdoor facilities include** fencing, garden gates, expensive fixations of the space etc. For very expensive outdoor facilities you should check if they increase the value and if they would be rewarded by the buyer.

Encumbrances: Look at [Group Encumbrances](#)

Valuation relevant shares: Only enter valuation relevant shares for those shares that have been entered in the group **Ownership**.

Market adjustment: Note that you should check the real value on the market critically. If the real value does not correspond to the market value, you can enter a market adjustment in percentage.

Examples of a market adjustment:

- › The higher the value of the real estate the lower the number of possible buyers. When people invest a lot of money for living they want to build it up for their individual needs.
- › **Decrease for unfavorable object size:** Very large condominiums, possibly including a pool inside, cause high operating and maintenance costs. This is another fact so that only few people can afford such a real estate.
- › **Decrease for unfavorable location:** Houses near industrial areas, high traffic and a longer distance to utility services lead to a decrease in value.
- › **Decrease for conservation:** A building with monument protection may not be removed or designed in another way. In areas with buildings that have been built up with high internal activities you have to decrease the income value for finished buildings (**decrease for dummy internal activities**).

The **market value** is shown.

Finally enter the **percentage value** for the **internal lending value**.

Conclusion: At the end you can enter a conclusion. This makes sense if you enter a decrease in value or increase in value so that you can constitute it.

If you have entered these data, click on the button **Next >** to go to the next step.

Group Encumbrances

Entering encumbrances can be done by the button  in the **group Encumbrances**. Saved encumbrances can be removed by clicking on the button . When you click on the button  the dialog **Encumbrance selection** is shown. Select the appropriate encumbrance.

Lifetime encumbrance

Calculate the **present value** of a lifetime encumbrance (e.g. life annuity for a person). Consider if the life annuity is safe in value or not. If is safe, enter the current value of the annuity. If is not safe, calculate with a higher capitalization interest rate (**approximately + 2 %**).

Life estate

The life estate is a **personal service**. The authorized person can use a part of the building for living. This ends with the death of the person. When you have a **life estate for two people**, the basis is the **younger person**.

If a condominium or rare encumbered with a life estate, a decrease for handicap realization has to be considered. Single family houses can be **unsaleable** because of those life estates.

It is calculated by the **present value of a life annuity**. The dummy monthly income value, increased by the working costs of the owner, has to be capitalized as present value.

The **interest rate for capitalizing** is the **same interest rate** that was used at calculating the **income value**.

A life estate has to be capitalized as a present value of a temporary annuity.

Temporary annuity

You can calculate the present value of temporary encumbrances easily.

Care

You can value already entered or not entered cares.

You can define by the check box **Calculation with care-probability** if the care already entered or not. If it is not entered, the calculation is done and the care level 3 is assumed. If it is entered define the care level and the cost per hour. A detailed description you can find in the book **Liegenschaftsbewertung** of Heimo Kranewitter.

Others

Enter other **encumbrances all-inclusive**.

Market value

The **summary of the valuation** is shown (client name, client number, designation of the property, cadastral number, district court, land register, valuation date and market value).



Click on the button  to **assign predefined keywords** to a valuation. Keywords define characteristic attributes of a real estate. If keywords are given you can make a report in the modules **Management information** or **Reporting system**.

Note: Maintain your keywords in the **main program** of **Real estate valuations SC** in the **Maintenance / System settings / Tab Keywords**.

Subgroup General Information text

Here a **predefined information text** is displayed.

Please refer to: [Maintenance Assistant / Menu item Wizard / General / Tab General](#)

Group Transaction

- › **Purchase price:** Enter a purchase price. Note that a given value is considered for calculating benchmarks.
- › **Type of transaction:** Define the type of the transaction.
- › **Transaction date:** Define the date of the transaction.

Finish the valuation by clicking on the button **Finish**.

Note:

- › **Unconfirmed valuations can be adapted** at the time of the manual confirmation.
- › **After finishing of an unconfirmed valuation** an email is opened automatically that informs your colleagues that this valuation has to be confirmed.

Note: This has to be defined in the maintenance.

Look at: [Maintenance Assistant / Menu item Wizard / General / Tab e-mail](#)

Look at: [Output](#)

Maintenance Assistant

Only an **administrator** can maintain **general settings**, **standard values** and **standard rates** by the link **Maintain** in the window **Real estate valuation wizard** for each assistant an object type.

Menu bar

Use the menu option **File / Rule system** to define internal rules.

Use the menu option **File / Cancel** to close the maintenance.

Menu item Wizard / General

Here you can define **general settings** for the software **Real estate valuation wizard**.

Tab General

- › **Cover sheet**
If the option **all** is selected for an **object type**, in the print dialog of the software **Real estate valuation wizard** **all available cover sheets in the maintenance** are shown. If **only one cover sheet** is selected, **only this cover sheet** is shown in the **print dialog**.
- › **General**
By **activating** the option **Editable valuation (*.rtf, *.doc)** users of the software **Real estate valuation wizard** can create and adapt **RTF-** or **Word-documents**. The **output** as a **PDF-file** is **always** available.

By **activating** the option **Owner required** the **input of one owner of the real estate** in the input dialog **Enter real estate data / Group Ownership** is required. If there is no input of an owner



and the button **Next >** is activated, the following message window appears.

By **activating** the option **outm. Environment analysis** the **environment analysis and micro-economic data** are **automatically insert** in the **report**. **Note:** To **import data correctly** it is absolutely necessary to enter a **valid property address**. If property address is not valid no micro-economic data can be integrated.

General information text: Here you can define a **desired information text** for **all object types**. The input **is displayed** in the **input dialog Market value / Group Valuation / Subgroup General Information text**.

› Modules

All **activate modules** can be **directly opened** in the software **Real estate valuation wizard** ([Menu bar / Tools](#)). **Note:** It depends on the **rule of the user**.

› Size

The **values** define the **size** of the software **Real estate valuation wizard** in **pixels**. With these settings you **can avoid scroll bars** because of **big findings**.

› Wizard availability

All **activated wizards** are available for the choice in the software **Real estate valuation wizard** in the window **Real estate valuation wizard**. If you disable a wizard, it is not available (**either for revaluations or for adaptations**).

Tab e-mail

Here you can define that an **e-mail** is send **directly** about the software **Real estate valuation wizard** for a **confirmation of a valuation** or as a **reminder for validating a valuation**. The **house-internal process** is **supported** and **specific inquiries for confirmations** are **made easier**.

By **activating** the check box **Open e-mail automatically?** an e-mail is **opened automatically after finishing of an unconfirmed valuation**. With this e-mail you can **inform colleagues** about a **necessary manual confirmation**.

In the input window **Subject** you can define the subject for this e-mail. In the input window **Content** you can define the text. Here you can use all macros from the macro list of the software **Real estate valuation SC**. For acceptance of your setting activate the button **Save**.

The **preconditions** for the use of this feature are that the module **Confirmation workflow** is **licensed** and a **MAPI Client** is **installed**.

Using the wizard

The window **Maintenance...** is opened. Here the **administrator** can define **many wizards** for the following **object types**:

- › Single family house
- › Building plot
- › Condominium
- › Condominium (real value)

Create a new wizard

To create a new wizard mark the desired object. By the context menu (**right mouse key**) you can activate the menu option **New**. Enter the desired name of the new wizard. Now you can define **standard rates, decreases and increases, forms and macros for the rule system**

Rename an existing wizard

To change the name of an existing wizard mark the desired wizard. By the context menu (**right mouse key**) activate the menu option **Rename**. Enter now the desired name.

Save a wizard

To save a wizard mark the desired wizard. By the context menu (**right mouse key**) activate the menu option **Save**.

Delete a wizard

To delete a wizard mark the desired wizard. By the context menu (**right mouse key**) activate the menu option **Delete**. A dialog with the message **Do you really want to delete the guidelines?** is shown. To delete click on the button **Yes**.

Save as

To save a wizard mark the desired wizard. By the context menu (**right mouse key**) activate the menu option **Save as....** The dialog **Speichern...** is shown. Select the desired directory and enter the desired name of the file. To finish this action click on the button **Speichern**.

Load from file

To load a wizard that was stored in a file mark the desired wizard. By the context menu (**right mouse key**) activate the menu option **load from file....** The dialog **Assistent laden...** is shown. After selecting the desired file click on the button **Öffnen** to load the file.

Maintenance of the guidelines

Tab Guidelines

In this tab you can define to available chapter's **guidelines** or **rules** to specific factors of influence.

Tab General

In this tab you can **open** and **close a section** by the buttons  and . If a section is opened you can define a **guideline manually** or by **selecting a value from a drop down list**. Therefore click in the desired line. To save a change press the key **Enter**.

Tab Rules

Here you can define rules for **specific factors of influence (for single family house, condominium and condominium (real value))**. Select the desired factor of influence from the drop down list and enter the rule in the input file. To store the rule click on the button **Save**.

You can define **decreases or increases** by the factors of influence. Each factor of influence has a specific basis. The result is an increase in percentage (e. g. **+3,5**) or a decrease in percentage (e. g. **-3,5**).

Gewichtung Sachwert (Mietvertrag)	Speichern
Restlaufzeit des Mietvertrages bis 3 Jahre;0;3;1 Restlaufzeit des Mietvertrages 3 - 10 Jahre;3;10;1 Restlaufzeit des Mietvertrages > 10 Jahre;10;>;0	

The following rule has to be defined:

For a condominium with a size **between 0 and 99 sqm** there should be **no decrease**. Between **100 and 120 sqm** there should be a decrease of **5 %**. **Above 120 sqm** there should be a decrease of **10 %**.

Definition	Explanation
0;100;0	0 = less or equal 0 ; = is the separator 100 = means less 100 ; = is the separator 0 = means – If the initial parameters are within the defined borders, the value is returned as an increase (positive) or a decrease (negative).
100;120;-5,0	If the value is between 100 and 119, - 5 is returned.
120;>;-10,0	If the value is between 120 and higher (Note: > means no limit above a given value), no increase or decrease is returned (0).

Note:

- › < no limit under a given value
- › > no limit above a given value
- › The **decimal separator** is always a comma ', '!
Example: -3,51
- › There is **no thousand separator!**
Example: 1000,50

Factors of influence - Single family house

Factor of influence	Identification code	Initial parameter	Definition Min;Max;Value
Weighting real value (Tenancy agreement)	faktor.gewichtung.ew.befristet	Tenancy agreement remaining life	
Weighting income value (Tenancy agreement)	faktor.gewichtung.sw.befristet	Tenancy agreement remaining life	

Factors of influence - Condominium

Factor of influence	Identification code	Initial parameter	Definition Min;Max;Value
Living area	faktor.wohnflaeche	Living area	
Service charges	faktor.betriebskosten	Living area	
Floor location with elevator	faktor.stockwerk.mit.lift	-1 basement 0 ground floor 1 first floor 2 second floor 3 third floor 4 fourth floor 5> fifth floor and above	
Floor location without	faktor.stockwerk.ohne.lift	-1 basement	

elevator		0 1 2 3 4 5>	ground floor first floor second floor third floor fourth floor fifth floor and above	
Noise	faktor.laerm	0 1 2 3	particularly quiet low average high	
Condition of the object	faktor.zustand.objekt	1 3 5 7 9	new normal in need of repair intensive repair needed condemned, worthless	
Condition of the flat	faktor.zustand.wohnung	1 3 5 7 9	new normal in need of repair intensive repair needed condemned, worthless	
Garage demand	faktor.garage.stellplatz	0 1 2	no demand medium demand high demand	
Loggia (size)	faktor.loggia.m2	Size of the loggia		
Terrace (size)	faktor.terrasse.m2	Size of the terrace		
Own garden (size)	faktor.eigengarten.m2	Size of the own garden		
Weighting real value (Tenancy agreement)	faktor.gewichtung.ew.befristet	Tenancy agreement remaining life		
Weighting income value (Tenancy agreement)	faktor.gewichtung.sw.befristet	Tenancy agreement remaining life		

Tab Allowances and charges

Here you can define **increases and decreases** for selection. Select the desired factor of influence by the drop down list and enter the value in the appropriate input field. For saving click on the button **Save**.

Define influencing factors in one of the following ways:

- › **Single selection** by a drop down list
- › **Multiple selection** by a drop down list
 - › **Optional entries**
 - › **Fixed entries**
- › **Free input of a percentage**
- › **Free input of a percentage with list**
- › **Additional input of influencing factors**

If all influencing factors have no value, entering of a percentage is possible. Otherwise the percentage cannot be edited and is calculated as the sum of the influencing factors.

Note:

- › **All text value pairs are separated by a ';'.**
- › The **decimal separator** is always a comma ','!
- Example:** -3,51
- › There is **no thousand separator!**

Example: 1000,50

› Negative values need a sign.

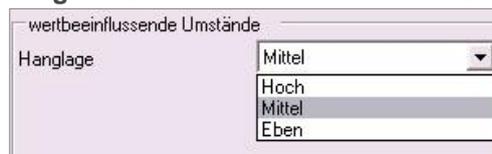
Example: -2,0

Single selection

Single selection		
Parameter		Value
Type	=	Selection
Position	=	Left
	=	Right
Text	=	hillside location
Standard	=	1 In our example MIDDLE is the default value. The base begins with 0. That means: The default value for High is the number 0. The default value for Middle is the number 1. The default value for Level is the number 2.
List	=	Text=Hoch:Wert=-25 Text=Mittel:Wert=10 Text=Eben:Wert=0 = Pipe as separator The pipe key is located right of the key Shift. Press the key Alt Gr and after the key pipe.

Example: In the case of a hillside location the user shall select the characteristic (**High, Middle, Level**). The characteristic is classified. **Middle** is the **default value** that means this value is normally predefined in the software **Real estate valuation wizard**.

Image in the software Real estate valuation wizard



Definition of the characteristic in the maintenance of the software Real estate valuation wizard
 Typ=Auswahl;Position=Links;Text=Hanglage;Standard=1;Liste=Text=Hoch:Wert=-25|Text=Mittel:Wert=10|Text=Eben:Wert=0

Multiple selection

Multiple selection		
Parameter		Value
Type	=	List
Position	=	Left
	=	Right
Text	=	Decrease for cultivation

Visible	=	3 Number of the entries which are visible in the list. All other values are scrolled.
List	=	Text=Bebauungsabschlag:Wert=3,5:Optional=1 Text=Hanglage:Wert=9,5:Optional=0 Attribute Optional With this attribute you can define optional or fixed entries . Optional=0 means mandatory field Optional=1 means optional field = Pipe as separator The pipe key is located right of the key Shift . Press the key Alt Gr and after the key pipe .

Example: The user should select some attributes from a list (**Grundstücksform** (is a **mandatory field**), **Bodenverhältnis**, **Untergrundverhältnis**, **Kontaminierung**, **Umweltbelastungen**).

Image in the software Real estate valuation wizard



Definition of the characteristic in the maintenance of the software Real estate valuation wizard

Typ=Liste;Position=Links;Text=Überschrift;Liste=Text=Grundstücksform:Wert=3,5:Optional=0|Text=Bodenverhältnis:Wert=5:Optional=1|Text=Untergrundverhältnis:Wert=5:Optional=1|Text=Kontaminierung:Wert=2:Optional=1|Text=Umweltbelastungen:Wert=2:Optional=1;Visible=3

Free input of a percentage

Free input of a percentage		
Parameter		Value
Type	=	Free
Position	=	Left Right
Text	=	Decrease for cultivation
Value	=	3,5
Minimum	=	0 Default: Internal Minimum
Maximum	=	100 Default: Internal Maximum
Locked	=	0 or 1 0 means not locked 1 means locked

Example: The user should be able to define **freely** a **decrease for cultivation** between **-30** and **-10**.

Image in the software Real estate valuation wizard

wertbeeinflussende Umstände	
Bebauungsabschlag	-10,00

Definition of the characteristic in the maintenance of the software Real estate valuation wizard
 Typ=Frei;Position=Links;Text=Bebauungsabschlag;Wert=-10;Minimum=-30;Maximum=-10;Gesperrt=0

Free input of a percentage with list

Additional input of influencing factors

If all influencing factors have no value, entering of a percentage is possible. Otherwise the percentage cannot be edited and is calculated as the sum of the influencing factors.

Free input of a percentage with list		
Parameter		Value
Type	=	Free List
Position	=	Left = Right
Text	=	Decrease for cultivation
Value	=	3,5
Minimum	=	0 Default: Internal Minimum
Maximum	=	100 Default: Internal Maximum
Visible	=	3 Number of the entries which are visible in the list. All other values are scrolled.
Locked	=	0 or 1 0 means not locked 1 means locked
List	=	Text=Abschlag1:Wert=1 Text=Abschlag2:Wert=2 Note: If entering is locked, the sum of the selected values is calculated.

Example: The user should be able to **select several predefined increases and decreases** from a list freely.

Image in the software Real estate valuation wizard

Wertbeeinflussende Merkmale	-10,00
<input type="checkbox"/> Grundstücksform	
<input type="checkbox"/> Boden- und Untergrundverhältnisse	
<input type="checkbox"/> Kontaminierung	
<input type="checkbox"/> Umweltbelastungen	
<input type="checkbox"/> Zufahrt	
<input type="checkbox"/> Bauverbot	
<input type="checkbox"/> Bebauungsmöglichkeiten	
<input type="checkbox"/> Naturschutz	

Definition of the characteristic in the maintenance of the software Real estate valuation wizard

Type=FreieListe;Position=Rechts;Text=Wertbeeinflussende Merkmale;Wert=-10;Minimum=-100;Maximum=30;Gesperrt=0;Liste=Text=Grundstücksform:Wert=0|Text=Boden- und Untergrundverhältnisse:Wert=0|Text=Kontaminierung:Wert=0|Text=Umweltbelastungen:Wert=0|Text=Zufahrt:Wert=0|Text=Bauverbot:Wert=0|Text=Bebauungsmöglichkeiten:Wert=0|Text=Naturschutz:Wert=0

Tab Forms

Here you can **define your forms individually**. Select the influencing factor from the drop down list and define the form in the input field. For saving click on the button **Save**. **Note:** The screen always is splitted in two parts. You can group the form elements by defining a number **left (=1)** or **right (=2)**.

Example - Image in the software Real estate valuation wizard

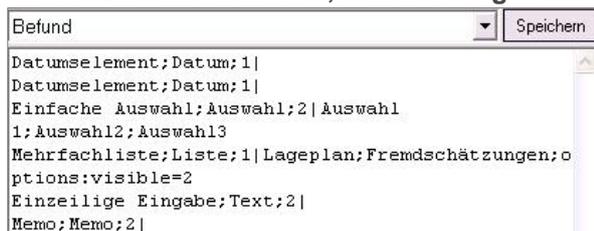


Separators are the key signs ; and | (The **pipe key** is located right of the key **Shift**. Press the key **Alt Gr** and after the key **pipe**). These key signs are only allowed to be used as separators.

Form elements: Five form elements are supported:

- > **Date** (see **Date element**)
- > **Selection** (see **Single selection**)
- > **List** (see **Multiple list**)
- > **Text** (see **Single Input**)
- > **Memo** (see **Memo**)

To realize the above form, the following definition is necessary:



Date element

Datumselement; Datum; 1 |

Input of the definitions	
Date element	The name of the element If a '-' is put down with the name of the element, no heading is shown.
;	Semicolon as separator
Date	The type of the element is Date .
;	Semicolon as separator

1	The element should be displayed in the left part of the dialog .
2	The element should be displayed in the right part of the dialog .
	Finish the definition of the element with a pipe . The pipe key is located right of the key Shift . Press the key Alt Gr and after the key pipe .

Single selection

Einfache Auswahl;Auswahl;2|Auswahl 1;Auswahl2;Auswahl3

Input of the definitions	
Single selection	The name of the element If a '-' is put down with the name of the element, no heading is shown.
;	Semicolon as separator
Auswahl	The type of the element is Single selection .
;	Semicolon as separator
1	The element should be displayed in the left part of the dialog .
2	The element should be displayed in the right part of the dialog .
	Finish the definition of the element with a pipe . The pipe key is located right of the key Shift . Press the key Alt Gr and after the key pipe .
Auswahl 1	First element in the list
;	Semicolon as separator
Auswahl 2	Second element in the list
;	Semicolon as separator
Auswahl 3	Third element in the list

Multiple list

Mehrfachliste;Liste;1|Lageplan;Fremdschätzungen;options:visible=2

Input of the definitions	
Multiple list	The name of the element If a '-' is put down with the name of the element, no heading is shown.
;	Semicolon as separator
Liste	The type of the element is Mutiple list .
;	Semicolon as separator
1	The element should be displayed in the left part of the dialog .
2	The element should be displayed in the right part of the dialog .
	Finish the definition of the element with a pipe . The pipe key is located right of the key Shift . Press the key Alt Gr and after the key pipe .
Lageplan	First element in the list
;	Semicolon as separator
Fremdschätzungen	Second element in the list

;	Semicolon as separator
options:visible=2	With options:visible=2 it is defined that only two entries are visible in the list. All other values are scrolled. With it you can define the maximum height .

Single input

Einzeilige Eingabe;Text;2|

Input of the definitions	
Single input	The name of the element If a '-' is put down with the name of the element, no heading is shown.
;	Semicolon as separator
Text	The type of the element is Single input .
;	Semicolon as separator
1	The element should be displayed in the left part of the dialog .
2	The element should be displayed in the right part of the dialog .
	Finish the definition of the element with a pipe . The pipe key is located right of the key Shift . Press the key Alt Gr and after the key pipe .

Memo

Memo;Memo;2|

Input of the definitions	
Memo	The name of the element If a '-' is put down with the name of the element, no heading is shown.
;	Semicolon as separator
Memo	The type of the element is Memo .
;	Semicolon as separator
1	The element should be displayed in the left part of the dialog .
2	The element should be displayed in the right part of the dialog .
	Finish the definition of the element with a pipe . The pipe key is located right of the key Shift . Press the key Alt Gr and after the key pipe .

Tab Macros

In the tab **Macros** define **individual macros for the rule system**. Define the macro in the input field. To save it click on the button **Save**.