



# **FHA EAD General User Guide**

*Electronic Appraisal Delivery (EAD) portal*

**U.S. Department of Housing and Urban Development**

*June 2017*



## Document Revisions

Date	Version	Change
1/21/2016	1.3.2	<ul style="list-style-type: none"><li>• Added FHA505 hard stop description under Appendix D: List of Hard Stops.</li><li>• Added FHA3700 hard stop description under Appendix D: List of Hard Stops.</li><li>• Added a new reason for rejecting a submission under Table 2.2.3 Upload Status Possibilities</li><li>• Modified FHA5410 under Appendix D: List of Hard Stops.</li></ul>
4/25/2017	1.3.3	<ul style="list-style-type: none"><li>• Added instruction to reinstating expired FHAC password.</li><li>• Added Note on submitting an appraisal for the same FHA Case #.</li><li>• Added Note about not uploading a corrected appraisal as a new submission in section 2.4.</li><li>• Added Note that the SSR is for information only.</li></ul>
6/20/2017	1.3.4	<ul style="list-style-type: none"><li>• Changed description of HS FHA3300 to “Site Area not reported per requirements. Examples: 6400 sf, 3.40 ac, 380 sqm”</li></ul>

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## Introduction

### ***What is the Electronic Appraisal Delivery Portal?***

The Electronic Appraisal Delivery portal (EAD) is the Web-based portal that the lenders and their designated agents use to electronically submit appraisal data files. Through the EAD portal, you can submit up to 10 appraisal data files at a time, search for previously submitted appraisal data files, clear hard stops, and view reports.

### ***Who should read this manual?***

This User Guide is intended for the loan officers, underwriters, appraisal management companies, and the others who use the EAD portal to submit appraisal data files to FHA, resolve problems with the appraisal data file submissions, and generate reports from the EAD portal.

### ***What's in this manual?***

This manual contains the following sections:

- **Section 1: Logging into the EAD portal** describes the different types of portal users, how to determine which type of user you are, and how to log into the EAD portal.
- **Section 2: Submitting an Appraisal** explains how to submit the appraisal data files to the EAD portal in a single or multiple submissions.
- **Section 3: Searching for Previously Submitted Appraisals** explains how you can search for the appraisal data files according to different criteria and how to use the results of a search.
- **Section 4: Viewing and Editing Appraisal Information** explains how to check the submission status; edit certain information and/or resubmit the appraisal data files (as needed); and request, track, and process the override requests.
- **Section 5: Generating Reports** explains how to generate the Submission Summary Reports (SSRs) and track any previously run or scheduled reports for the last 90 days.
- **Section 6: Account Administration** explains how to manage your user details and profile.
- **Section 7: Help Center** displays links to documents and training media available to the new and existing users of the EAD portal.

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- **Appendices:**

- A. Frequently Used Terms**
- B. Supported Appraisal Forms**
- C. Supported File Formats**
- D. Lists of Hard Stops**
- E. Password Strength Rules**
- F. Appraiser License Verification**



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## 1. Logging into the EAD portal

Before you can log into the EAD portal for the first time, you need to know which type of user you are: Lender Administrator or General User. The Lender Administrator or Lender Admin is the EAD portal user who has the authority to set up and manage your company's business structure within the portal, including the access privileges of other users, at the business unit or enterprise level. The Lender Admin can either "create" a general user in the EAD portal (created users) or "invite" a general user to register for the EAD portal (invited user).

General users have access to all of the functions described herein (except the ability to change passwords and to invite and/or create users, which is reserved for the Lender Admin). Read-only users can only read information on the screen and do not have a Submit Appraisal option on their Home page.

When creating a user, the Lender Admin assigns that user a permanent user ID and a temporary password that can be changed after the user logs in. Alternatively, the Lender Admin can send the user an invitation whereby the user can create a unique User ID and password.

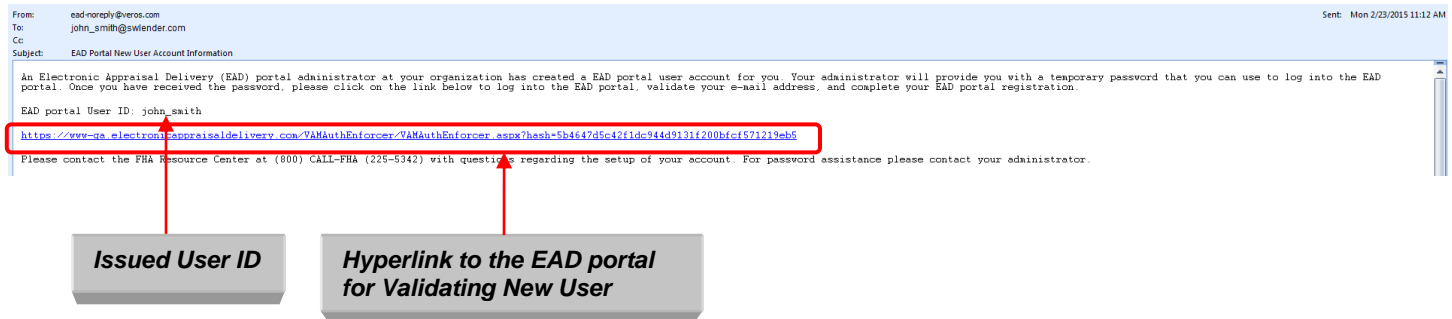
The next two subsections walk you through the steps of logging into the EAD portal if you are a created user (see the Section 1.1) or an invited user (see the Section 1.2).

**Note:** *There is a separate guide for Lender Admins available on the EAD portal website to assist the Lender Admin in the organizational setup. In addition, Frequently Used Terms are listed in Appendix A.*

## 1.1 For users created in the EAD portal

If you are a created user, you will receive an EAD portal-system generated email (shown in the **Figure 1.1.1**) informing you that an account has been created for you. This email includes your permanent user ID. The Lender Admin also assigns you a temporary password and provides this to you either verbally or in a written document.

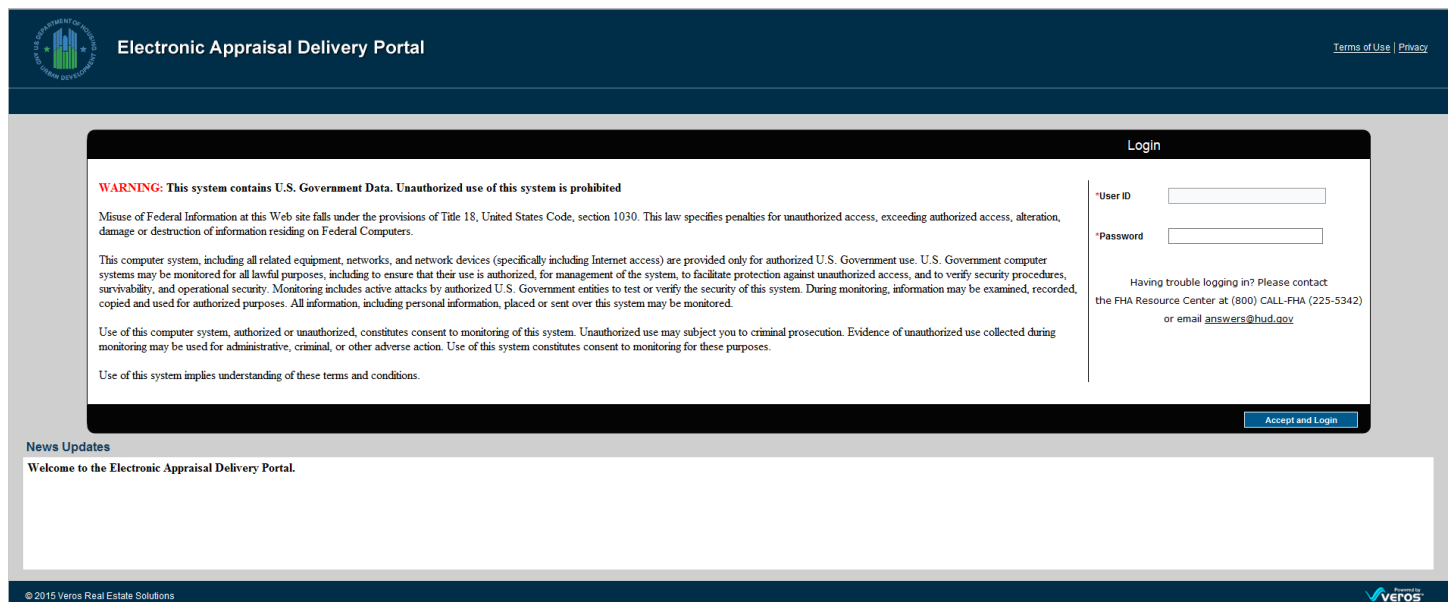
**Figure 1.1.1 Email Sent to “Created” Users**



When you receive the email, click the hyperlink to access the EAD portal Login page.

After clicking the hyperlink, the EAD portal Login page appears as shown in the **Figure 1.1.2**. Login with the user ID provided in the EAD portal system email and the temporary password provided by your Lender Admin.

**Figure 1.1.2 Login Page**



After you log in, the Password Expired page shown in the **Figure 1.1.3** appears so that you can change your temporary password to a permanent password that you can easily remember.

**NOTE:** Passwords cannot be the same as the user ID and must be at least eight characters long, using letters or numbers or special characters. For more information, see Appendix E – Password Strength Rules.

**Figure 1.1.3 Password Expired Page**

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOHN\_SMITH

Password Expired

Your password has expired. Please enter your current password and select a new password.

User john\_smith

\* Current Password

\* New Password

\* Confirm New Password

Submit

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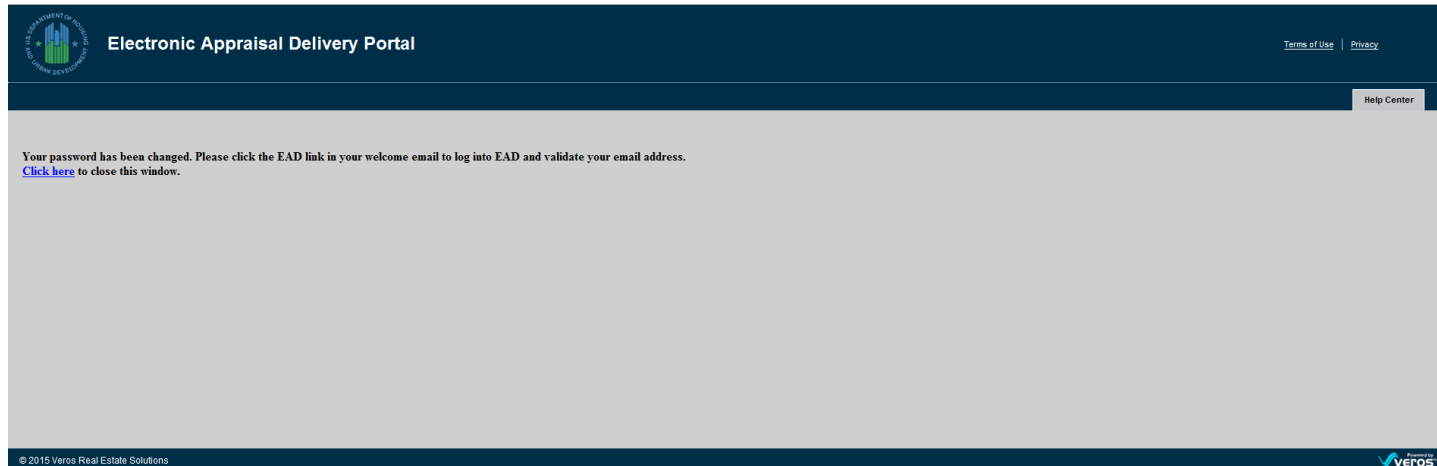
When you create your new password, the page shown in the **Figure 1.1.4** informs you whether the change was successful. (If you enter the incorrect password in the Current Password field, all fields on the page clear. If you enter the incorrect password in the Confirm New Password field, you receive an error message stating “The new password values entered do not match” but the fields remain intact.)

The EAD portal then asks you to log out and log back into the portal with the permanent user ID and new password.

### How to reinstate an expired FHAC password

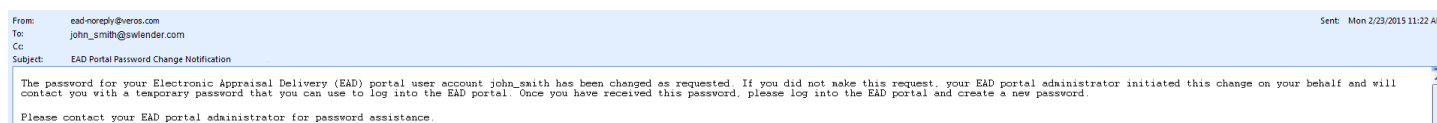
Security for EAD users working for a lender is managed through the FHA Connection. A user must maintain an active account in the FHA Connection to remain active in the EAD portal. The link that ties the EAD portal to the FHA Connection is the Appraisal Portal One Time Key located in your FHA Connection profile, accessed through ID Maintenance, User Profile. Please note that your password must be reset in the FHA Connection every 21 days to remain active. If your FHA Connection password expires, a password reset can be performed through the FHA Connection and once completed, the link to the EAD portal will be re-established the following day.

**Figure 1.1.4 Password change successful**



You also will receive an email (shown in the **Figure 1.1.5**) informing you that the password has been changed.

**Figure 1.1.5 Email sent notifying of the password change**



**NOTE:** Before logging back into the EAD portal, click the Favorites button on the Internet Browser tool bar to save the website as a favorite bookmark.

When you log back into the EAD portal, the system displays the Terms and Conditions page shown in the **Figure 1.1.6**.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions.

**Figure 1.1.6 Terms and Conditions Page**

**Electronic Appraisal Delivery Portal**

Terms of Use | Privacy | Logout  
User ID: JOHN\_SMITH

EAD - Terms and Conditions

Please read and accept the Terms & Conditions to continue.

**WARNING: This system contains U.S. Government Data. Unauthorized use of this system is prohibited**

Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for unauthorized access, exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

This computer system, including all related equipment, networks, and network devices (specifically including Internet access) are provided only for authorized U.S. Government use. U.S. Government computer systems may be monitored for all lawful purposes, including to ensure that their use is authorized, for management of the system, to facilitate protection against unauthorized access, and to verify security procedures, survivability, and operational security. Monitoring includes active attacks by authorized U.S. Government entities to test or verify the security of this system. During monitoring, information may be examined, recorded, copied and used for authorized purposes. All information, including personal information, placed or sent over this system may be monitored.

Use of this computer system, authorized or unauthorized, constitutes consent to monitoring of this system. Unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system constitutes consent to monitoring for these purposes.

Use of this system implies understanding of these terms and conditions.

I Do Not Accept **I Accept**

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**I Accept Button**

To set up your challenge questions, follow the steps on this page as shown in the **Figure 1.1.7:**

1. Select three separate questions from the six provided in the dropdown.
2. Enter the answers for each question.
3. Click Submit to register the questions and answers in the system.

**Figure 1.1.7 Challenge Response Questions Page**

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout  
User ID: JOHN\_SMITH

EAD - Challenge Response Questions

Please select and answer three of the following questions. These answers will be used if you need to reset your password.

Question 1: What is your paternal Grandfather's first name?  
Answer:

Question 2: What was your first pet's name?  
Answer:

Question 3: What is your Mother's middle name?  
Answer:

Submit

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**Pull Down Menu Control**

**Submit Button**

After you submit the questions and answers, the EAD portal Home page appears as shown in the **Figure 1.1.8** and you can begin using the EAD portal.

**Figure 1.1.8 Login Page**

Electronic Appraisal Delivery Portal

Terms of Use | Privacy

Login

**WARNING: This system contains U.S. Government Data. Unauthorized use of this system is prohibited**

Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for unauthorized access, exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

This computer system, including all related equipment, networks, and network devices (specifically including Internet access) are provided only for authorized U.S. Government use. U.S. Government computer systems may be monitored for all lawful purposes, including to ensure that their use is authorized, for management of the system, to facilitate protection against unauthorized access, and to verify security procedures, survivability, and operational security. Monitoring includes active attacks by authorized U.S. Government entities to test or verify the security of this system. During monitoring, information may be examined, recorded, copied and used for authorized purposes. All information, including personal information, placed or sent over this system may be monitored.

Use of this computer system, authorized or unauthorized, constitutes consent to monitoring of this system. Unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system constitutes consent to monitoring for these purposes.

Use of this system implies understanding of these terms and conditions.

\*User ID:

\*Password:

Having trouble logging in? Please contact the FHA Resource Center at (800) CALL-FHA (225-5342) or email [answers@hud.gov](mailto:answers@hud.gov)

Accept and Login

News Updates

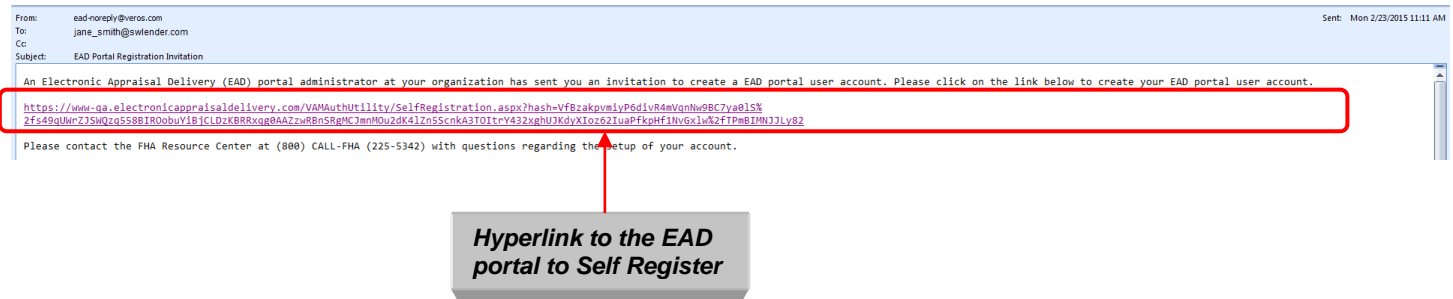
Welcome to the Electronic Appraisal Delivery Portal.

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## 1.2 For users invited to the EAD portal

When the Lender Admin invites you to create an account in the EAD portal, you will receive the EAD portal-system generated email (shown in the **Figure 1.2.1**) inviting you to create an account in the EAD portal.

**Figure 1.2.1 Email Sent to “Invited” Users**



When you receive the email message, click the hyperlink to access the Self Registration page shown in the **Figure 1.2.2**. To register for the EAD portal, follow these steps:

1. Complete all required entry fields (marked with a red asterisk on the page):
  - \*First Name
  - \*Last Name
  - \*Preferred User ID (enter twice)
  - \*Password (enter twice)
2. Click Create

Figure 1.2.2 Self Registration Page

Electronic Appraisal Delivery Portal

Home

Self Registration

\* First Name  
Jane

\* Last Name  
Smith

\* Preferred User ID  
Jane\_Smith

\* Retype Preferred User ID  
Jane\_Smith

\* Password  
\*\*\*\*\*

\* Retype Password  
\*\*\*\*\*

Email Address  
jane\_smith@swlender.com

Role  
Lender User

\* Indicates Required Information

Reset Create

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Required Entry Fields

If the new user creation is successful, you receive a Registration Successful page (shown in the **Figure 1.2.3**). If the name entered in the Preferred User ID and Retype Preferred User ID fields is already in use, you get the error message “User ID is not available” and you need to select a different user ID. If the passwords entered in the Password and Repeat Password fields are different, a popup error message “Password values do not match” appears.

Figure 1.2.3 Self Registration Successful Page

Electronic Appraisal Delivery Portal

Home

Registration Successful

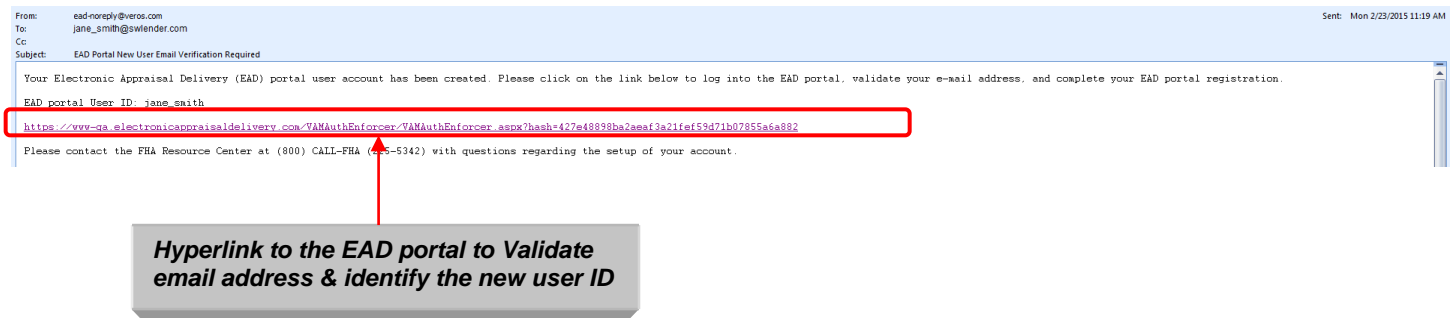
✓ Thank you for registering with EAD. An email has been sent with instructions for you to log in and use EAD.

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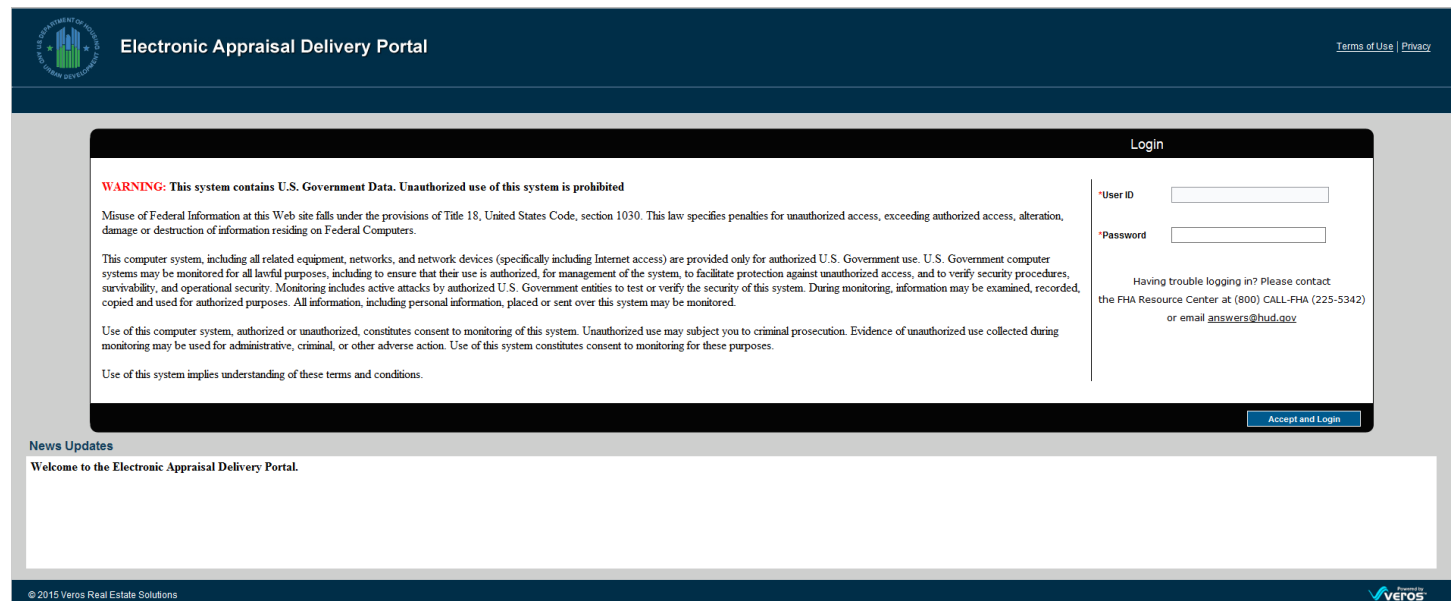
After completing the Self Registration page, you receive the EAD portal-system generated email (shown in the **Figure 1.2.4**) asking you to validate the email address and complete your registration.

**Figure 1.2.4 Email Address Validation Request**



You must click the hyperlink within the message to access the Login page (shown in the **Figure 1.2.5**) and complete your registration and validation of your email address.

**Figure 1.2.5 Login Page**



You can now log into the EAD portal using your newly created user ID and password.

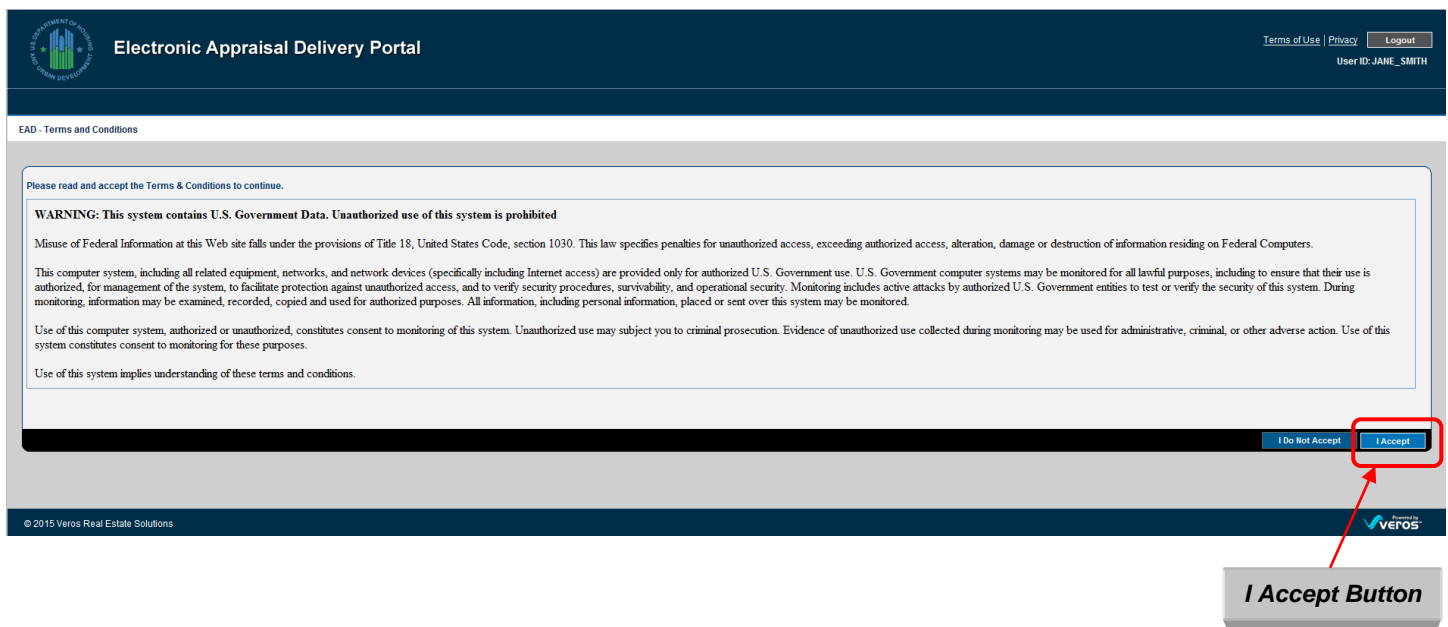
**NOTE:** After logging out of the EAD portal, you can click the Favorites button on your Internet Browser tool bar to save the website as a favorite bookmark.

The first time you log into the EAD portal, the system directs you to the Terms and Conditions page shown in the **Figure 1.2.6**.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions that are used in the event your password needs to be reset.

**Figure 1.2.6 Terms and Conditions Page**



To set up your challenge questions, follow the steps on this page as shown in **Figure 1.2.7**:

1. Select three separate questions from the six provided in the dropdown.
2. Enter the answers for each question.
3. Click Submit to register the questions and answers in the system.

**Figure 1.2.7 Challenge Response Questions Page**

**Electronic Appraisal Delivery Portal**

Terms of Use | Privacy | Logout  
User ID: JANE\_SMITH

EAD - Challenge Response Questions

Please select and answer three of the following questions. These answers will be used if you need to reset your password.

Question 1: What is your paternal Grandfather's first name?  
Answer:

Question 2: What was your first pet's name?  
Answer:

Question 3: What is your Mother's middle name?  
Answer:

**Submit**

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**Pull Down Menu Control**

**Submit Button**

After you submit the questions and answers, the EAD portal Home page appears as shown in the **Figure 1.2.8** and you can begin using the EAD portal.

**Figure 1.2.8 Login Page**

**Electronic Appraisal Delivery Portal**

Terms of Use | Privacy

**Login**

**WARNING: This system contains U.S. Government Data. Unauthorized use of this system is prohibited**

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This computer system, including all related equipment, networks, and network devices (specifically including Internet access) are provided only for authorized U.S. Government use. U.S. Government computer systems may be monitored for all lawful purposes, including to ensure that their use is authorized, for management of the system, to facilitate protection against unauthorized access, and to verify security procedures, survivability, and operational security. Monitoring includes active attacks by authorized U.S. Government entities to test or verify the security of this system. During monitoring, information may be examined, recorded, copied and used for authorized purposes. All information, including personal information, placed or sent over this system may be monitored.

Use of this computer system, authorized or unauthorized, constitutes consent to monitoring of this system. Unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system constitutes consent to monitoring for these purposes.

Use of this system implies understanding of these terms and conditions.

User ID:   
Password:

Having trouble logging in? Please contact the FHA Resource Center at (800) CALL-FHA (225-5342) or email [answers@hud.gov](mailto:answers@hud.gov)

**Accept and Login**

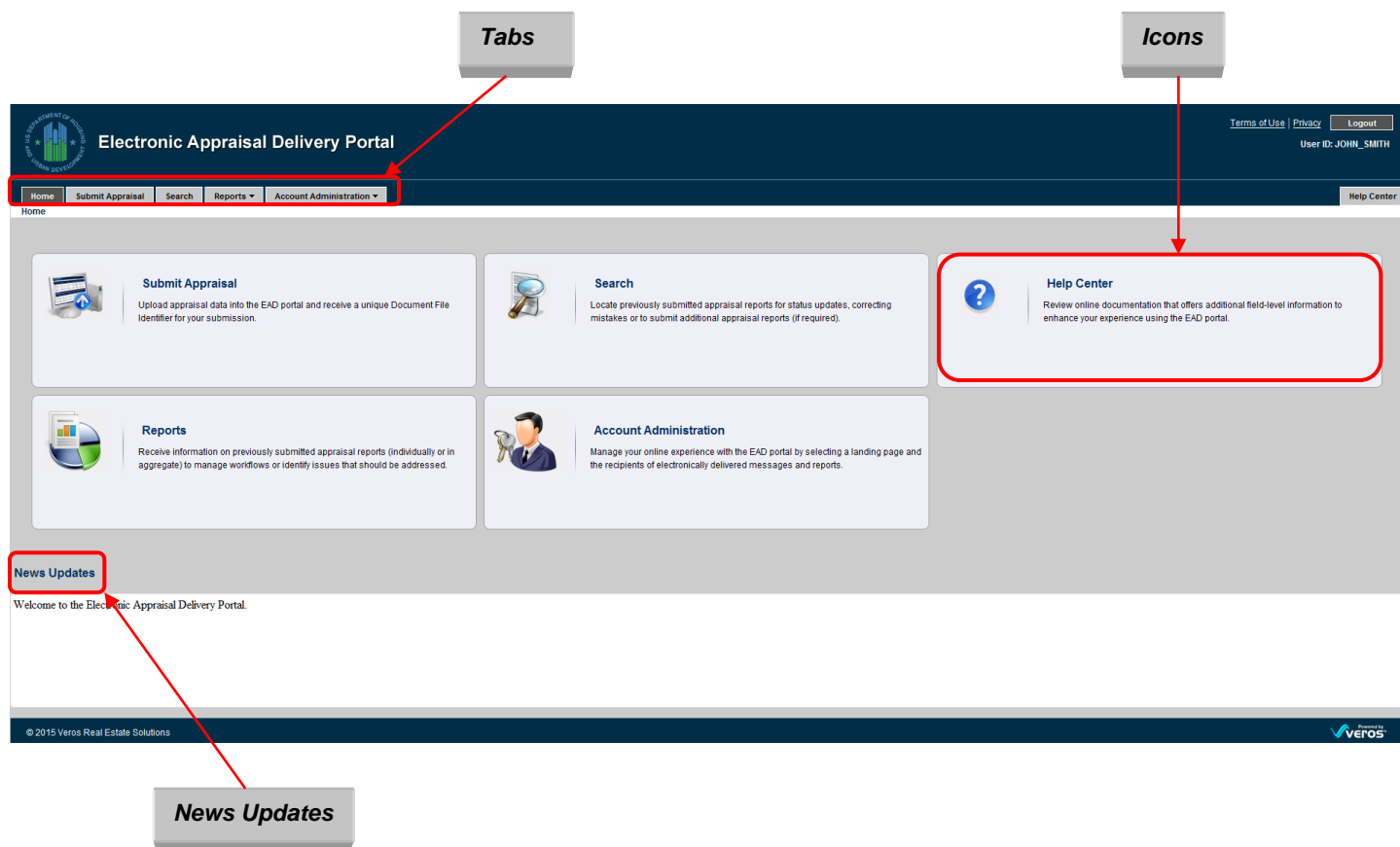
**News Updates**  
Welcome to the Electronic Appraisal Delivery Portal.

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## 1.3 Navigating the Home Page

The Home page shown in the **Figure 1.3.0** has several options that you can use to navigate through the EAD portal. You can use the tabs at the top of the page or the graphical icons in the middle of the page. Relevant news updates are displayed at the bottom.

**Figure 1.3.0 Home Page**



### 1.3.1 FEATURES ON THE HOME PAGE

**Table 1.3.1.1** lists the features on the Home page that are accessible via the tabs or the icons.

**Table 1.3.1.1 Home Page Features**

Feature	Description
Submit Appraisal	Upload an electronic appraisal data file into the EAD portal and receive a unique Document File ID (also known as a “Doc File ID”). (For more information on Supported File Formats, see Appendix C; for more information on Submitting an Appraisal, see the Section 2.)
Search	Locate the previously submitted appraisal data files; view the status updates; correct the errors; resubmit the appraisal report files; and/or request, track, and process the override requests. (For more information on Searching for the Previously Submitted Appraisals, see the Section 3; for more information on Viewing and Editing the Appraisal Information, see the Section 4.)
Reports	Request and manage information on the submitted appraisal data files and/or identify issues that should be addressed. (For more information on Generating Reports, see the Section 5.)
Account Administration	Manage the user profiles (customize landing pages, designate recipients of the scheduled reports and system messages) and edit the user account details and/or challenge questions. (For more information on Account Administration, see the Section 6.)
Help Center	Review the online documentation and training media that offer additional information to help you use the EAD portal. (For more information on the Help Center, see the Section 7.)
Terms of Use and Privacy	View the Terms of Use and Privacy information for the EAD portal.
Logout button	End the EAD portal session and return to the EAD portal Login page. The system automatically ends the EAD portal session after 20 minutes of inactivity.
News Updates	View the information on issues affecting the use and availability of the EAD portal. Items such as planned maintenance, scheduled outages and hard stop changes are posted and described here.

---

## 2. Submitting an Appraisal

The Submit Appraisal function on the Home page enables you to submit the electronic appraisal data file (XML with an embedded PDF) for a loan. Every submission (Successful or Unsuccessful) is assigned a Document File ID.

**NOTE:** *It is possible that the appraisal document for the FHA Case # you are submitting has previously been submitted by another business unit. It is advisable to check first before submitting. If you choose to submit an appraisal for the same FHA Case #, a new Document File ID will be generated.*

**Remember:** If the EAD portal indicates that an appraisal has been uploaded successfully and the appraisal logging screen in the FHA Connection indicates that the electronic appraisal is not valid, the appraisal logging screen may be reading an unsuccessful appraisal that was uploaded to the appraisal 2 or 3 slot by a previous lender. Please ensure that the appropriate appraisal documents have been uploaded to the correct appraisal slots. If the problem is not resolved, look for more than one document file for this FHA Case #. If only one document file can be found, call 1-800-Call-FHA and ask to be escalated to the HOC for further analysis.

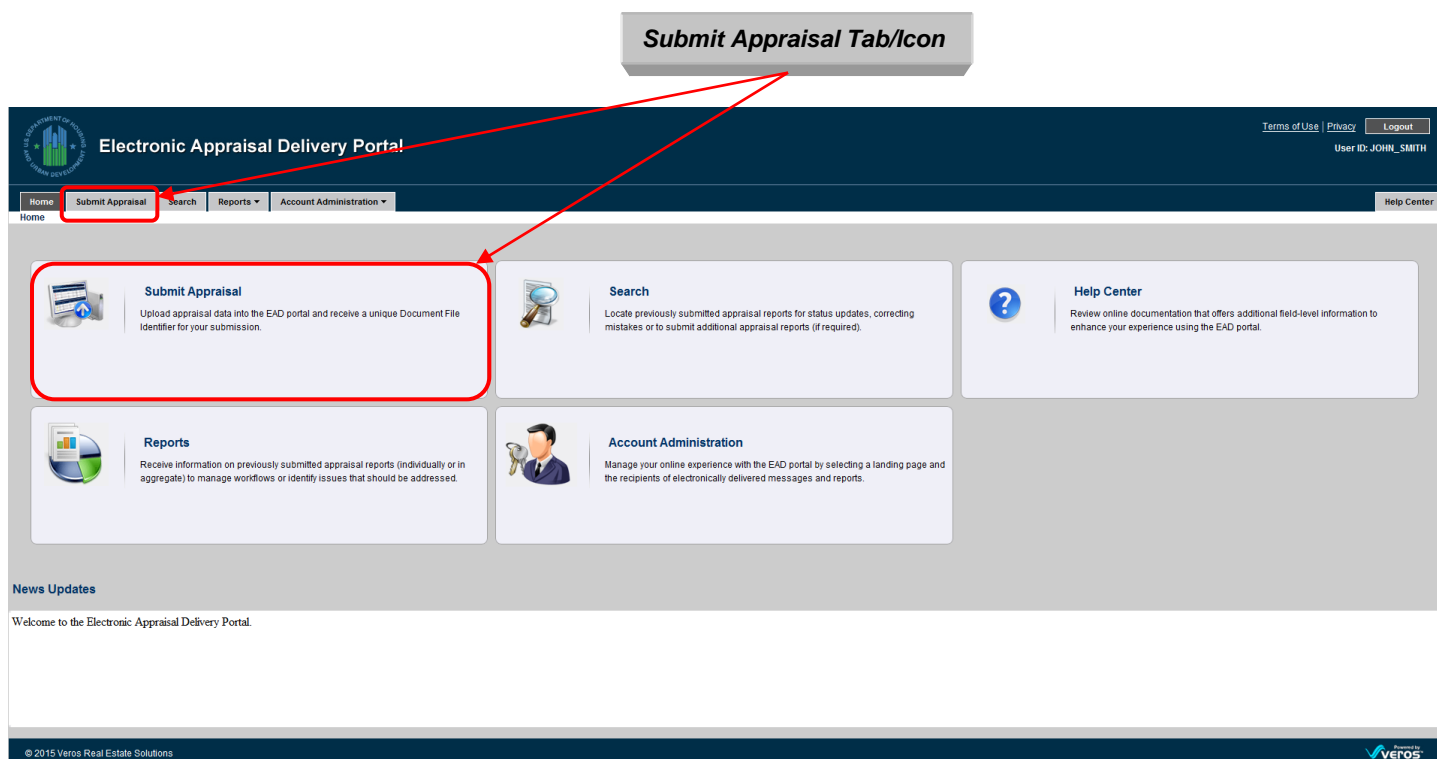
You can submit up to 10 appraisal data files at one time. A submission may include a minimum of one to a maximum of three appraisal data files for each loan, but never more than 10 appraisal data files for one submission.

**NOTE:** *If the appraisal data file(s) is rejected because it exceeds size limits (15 MB for XML file format submissions for one file, or a total of 100MB for multiple files submitted at one time), ask your appraiser to compress or delete images that are embedded in the file and resubmit the smaller appraisal data file. Performance of the system could also be slowed for individual files over 6 MB.*

To begin, click the Submit Appraisal tab or Submit Appraisal icon shown in the **Figure 2.0.1**.

**NOTE:** *The following options are not available to “read-only” users.*

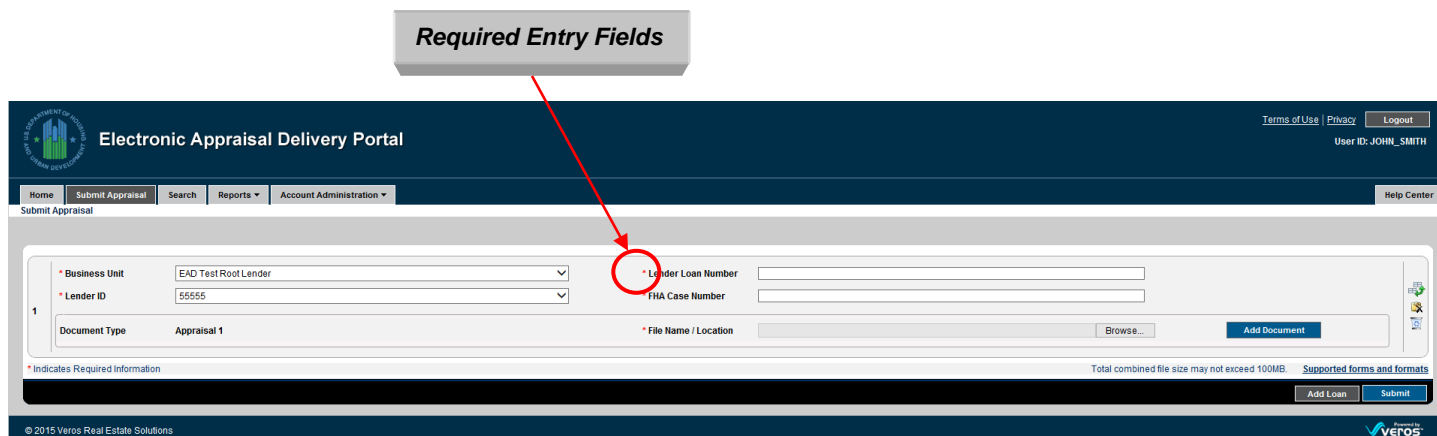
Figure 2.0.1 Accessing the Submit Appraisal Page



## 2.1 Steps to submit an appraisal data file

After you click the Submit Appraisal tab or icon on the Home page, the Submit Appraisal page shown in the **Figure 2.1.1** appears.

Figure 2.1.1 Submit Appraisal



To submit an appraisal data file, complete all the required entry fields (marked with a red asterisk in the **Figure 2.1.1**). More information about these fields is in the Table 2.1.2.

**Table 2.1.2 Required fields in the Submit Appraisal Page**

Required Field	Description
Business Unit	EAD portal assigned business unit defaults into the field if there is only one. Or, you can select it from the dropdown if you have multiple business units.
Lender Loan Number	Enter the unique Loan Number (maximum 15 characters).
Lender ID	Select the Lender ID from the dropdown defaults into the field if there is only one.
FHA Case Number	Enter the unique FHA Case Number (11character, ###-##### format).
File Name/Location	Click the Browse button to select and upload the appraisal data file. The first appraisal data file uploaded is labeled “Appraisal 1” and is considered the primary appraisal.

**NOTE:** Information on supported appraisal file formats can be found in Appendix C.

To add the appraisal data files to an existing loan, click the Add Document button on the right side of each section shown in the **Figure 2.1.3**. To add a maximum of three appraisal data files for each loan, use the Browse button to locate the file.

**Figure 2.1.3 Add Appraisal 2 and/or 3 to a Loan Submission**

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, the user is logged in as 'JOHN\_SMITH'. The main navigation bar includes 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The 'Submit Appraisal' page is active, displaying a form with the following fields:

- Business Unit:** EAD Test Root Lender
- Lender ID:** 55555
- Lender Loan Number:** (empty field)
- FHA Case Number:** (empty field)
- Document Type:** A list containing 'Appraisal 1', 'Appraisal 2', and 'Appraisal 3'.
- File Name / Location:** Three empty fields, each with a 'Browse...' button.

Red annotations highlight key elements:

- A red box encloses the 'Document Type' section.
- A red arrow points from the 'Add Document' button to the 'Appraisal 1-2-3' label.
- A red arrow points from the 'Add Loan & Submit Buttons' label to the 'Add Loan' and 'Submit' buttons at the bottom right.

The footer of the page includes '© 2015 Veros Real Estate Solutions' and the Veros logo.

To add another loan to the submission, click the Add Loan button at the bottom of the page to create another loan section shown in the **Figures 2.1.3 and 2.1.4**.

Click Submit.



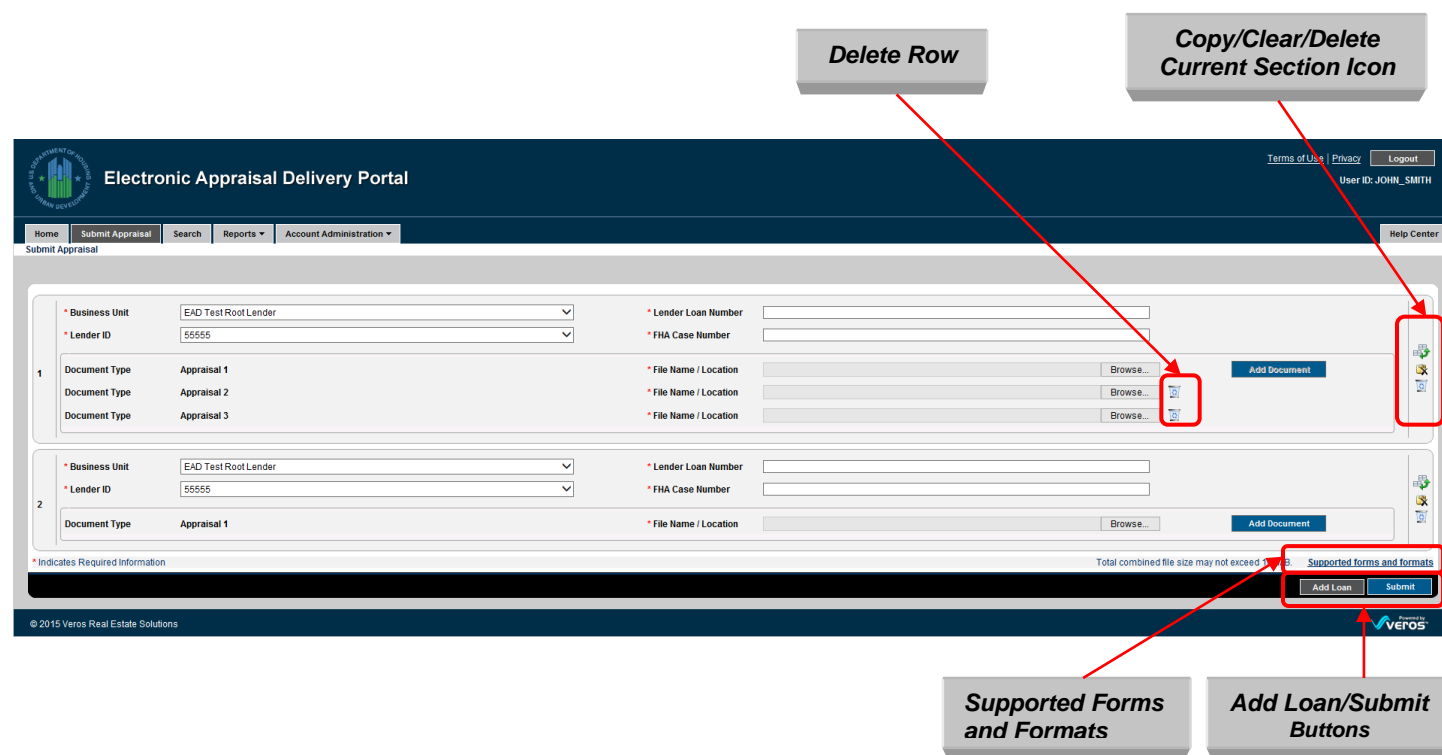
**NOTE:** You can upload a maximum of 10 appraisal data files in one submission regardless if it's one appraisal for 10 loans or multiple appraisals for a smaller number of loans. Either way, the total number of appraisal data files uploaded at one time cannot exceed 10. If the appraisal data file(s) is rejected because it exceeds size limits (15 MB for XML file format submissions for one file, or a total of 100MB for multiple files submitted at one time), ask your appraiser to compress or delete images that are embedded in the file and resubmit the smaller appraisal data file. Performance of the system could also be slowed for individual files over 6 MB.

**Figure 2.1.4 Multiple Loan Submission Page**




The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a navigation bar with links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The main content area is titled 'Submit Appraisal' and contains a form for submitting appraisals. The form is divided into two sections, labeled '1' and '2', each representing a different loan. Each section includes fields for 'Business Unit' (set to 'EAD Test Root Lender'), 'Lender ID' (set to '55555'), 'Lender Loan Number', and 'FHA Case Number'. Below these fields, there are three rows for adding documents, each with a 'Document Type' dropdown (set to 'Appraisal 1', 'Appraisal 2', and 'Appraisal 3') and a 'File Name / Location' field with a 'Browse...' button. A red circle highlights the 'Section Number' (1 and 2) and another red circle highlights the 'Add Loan Button' at the bottom right. The page also features a 'Submit' button and a 'Help Center' link. At the bottom, there's a footer with the text '© 2015 Veros Real Estate Solutions' and the 'VEROS' logo.

On the right side of the Submit Appraisal page shown in the **Figure 2.1.5** are several helpful icons, links, and buttons that are further explained in the **Table 2.1.6**.

**Figure 2.1.5 Additional Icons, Links, and Buttons**



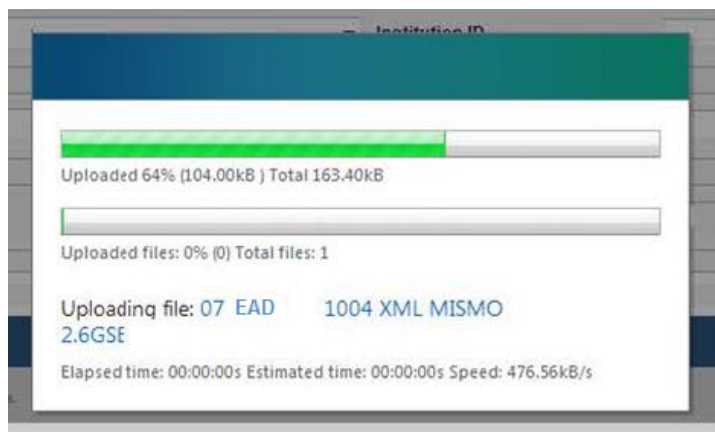
**Table 2.1.6 Icons, Links and Buttons on Submit Appraisal Page**

Icon, Link, Button	Option	Description
	Copy Icon	For submitting multiple appraisal data files. It copies all the information from the current submission to the following section except the Lender Loan Number, FHA Case Number, Document Type, and File Name / Location.
	Clear Icon	Clears all the field entries in a section.
	Delete Icon	<ul style="list-style-type: none"> <li>The icon on the right side of the page deletes the current section from the page.</li> <li>The icon next to File Name/Location field in the Document Type section removes the entire row and any associated entries.</li> </ul>
Supported Forms and Formats	Link	For viewing a list of forms and formats that the EAD portal supports. (For more information, see the Appendix B and C).
Submit	Button	When the section(s) is complete, click to upload the loan appraisal data file(s) and associated data to the EAD portal.
Add Loan	Button	Adds a new loan section.

## 2.2 The Progress Bar for Submitted Appraisals

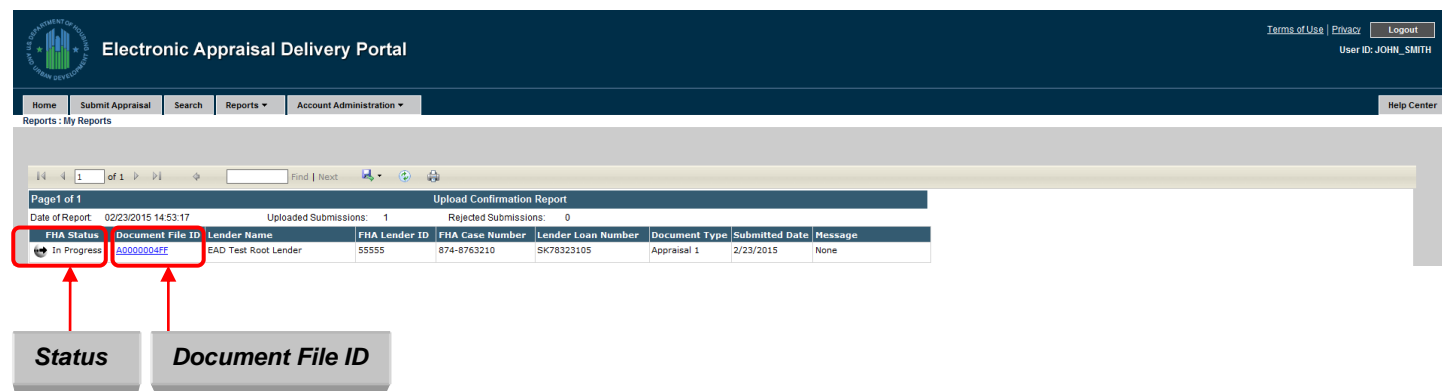
After you submit the appraisal data file, the progress bar shown in the **Figure 2.2.1** tracks the progress of the submission.

**Figure 2.2.1 Progress Bar**



When the appraisal data file upload is complete and the submission is analyzed, you receive an Upload Confirmation Report, as shown in the Figure 2.2.2. This report provides the status of the submission (In Progress, Successful, Not Successful, or Rejected). A Document File ID is assigned for all In Progress, Successful, and Not Successful statuses, and is the loan identifier for a specific appraisal data file in the EAD portal. If the submission is rejected, you do not receive a Document File ID.

**Figure 2.2.2 Upload Confirmation Report Page**



The possible upload statuses are shown in the **Table 2.2.3**.

**Table 2.2.3 Upload Status Possibilities**

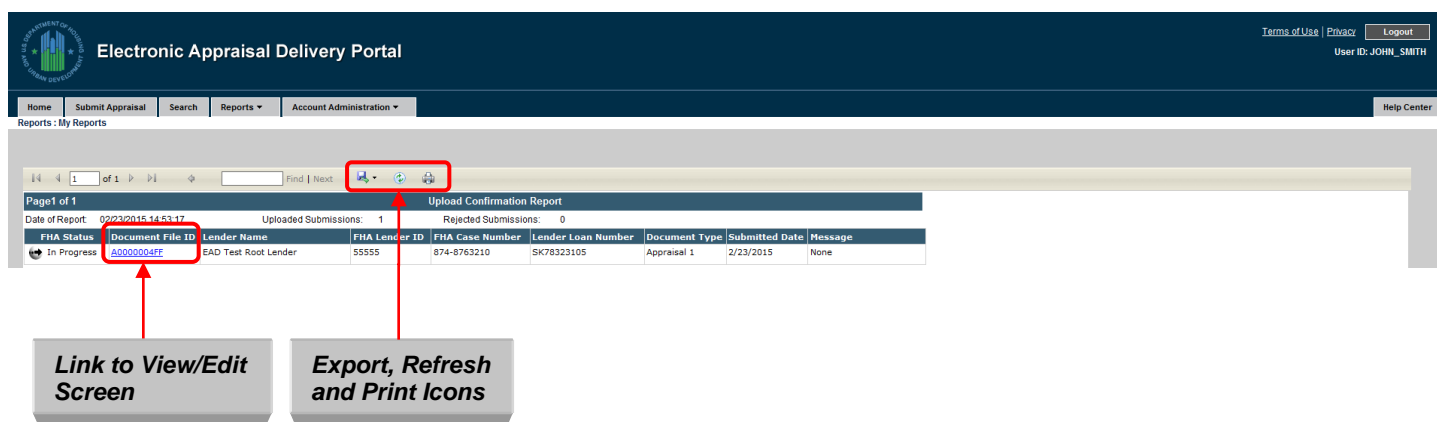
Status	Description
In Progress	The submission is being processed and analyzed.
Successful	The submission has been processed and analyzed. There were no critical issues that were identified in the appraisal data file submission.
Not Successful	The submission has been processed and analyzed. There were one or more critical issues that were identified in the appraisal submission that resulted in an unsuccessful submission. You must review the issue(s) and either request an override for the error (if applicable and appropriate) or submit a corrected appraisal data file.
Rejected	The submission was rejected due to a submission problem such as a duplicate business unit and lender loan number combination, duplicate business unit and FHA Case Number combination, XML file format or structure problem, invalid FHA Case Number, or excessive file size.

**Note:** If the appraisal data file is rejected due to size, ask your appraiser to adjust the file size by reducing the resolution on the pictures within the file and resubmit the smaller appraisal data file.

## 2.3 Additional Report Options

On the right side of the Upload Confirmation Report page shown in the **Figure 2.3.1** are icons for additional report options that are explained in the **Table 2.3.2**.

**Figure 2.3.1 Upload Confirmation Report Page – Additional Options**



**Table 2.3.2 Icons in Upload Confirmation Report**

Icon	Option	Description
	Export to PDF and Excel	Exports the Upload Confirmation Report to two available options, PDF file and Microsoft Excel document.
	Refresh	Refreshes the Upload Confirmation Report.
	Print	Prints the contents of the Upload Confirmation Report.

If you click the Document File ID link in the Upload Confirmation Report, the Appraisal View/Edit page shown in the **Figure 2.4.0** appears. It gives the information about the appraisal data file submission, broken into several sections:

- Submission Information
- Appraisal Information
- History of the Submission

**NOTE:** You can find more details on the Appraisal View/Edit page in the Section 4.


---

## 2.4 View/Edit Pages for Appraisal Submissions

In addition to reviewing the submission data, you use the View/Edit pages to submit a request for an override, and resubmit a corrected appraisal data file and/or add additional appraisal data files. (For more information on View/Edit pages and clearing exceptions, see the Section 4.)

**NOTE:** *Do not upload a corrected appraisal as a new submission.*

Figure 2.4 View/Edit Page



Electronic Appraisal Delivery Portal

[Terms of Use](#) | [Privacy](#) | [Logout](#)

User ID: JOHN\_SMITH

[Home](#) | [Submit Appraisal](#) | [Search](#) | [Reports](#) | [Account Administration](#)

[Appraisal: View / Edit](#)

[Return to Search](#)

Document File ID	1000000E99	Lender Loan Number	R74521198H76	Date Submitted	06/04/2014 14:14:05	Last Update	06/04/2014 14:14:19
Business Unit	Test Primary BU	Lender Name	Test Primary BU	Lender ID	55555	FHA Case Number	100-8001000
FHA Status	Not Successful						

Edit

Appraisal 1

Submission Info

FHA Status: Not Successful

Date Submitted	06/04/2014 14:14:05	Submitted	Subject Address	33021 37th Ct SW	Validated	Subject Address	33021 37TH CT SW
Last Update	06/04/2014 14:14:19		City, State, ZIP	Federal Way, WA 98023		City, State, ZIP	FEDERAL WAY, WA 98023
Form Type	FRM 1004/FRE 70		Appraised Value	\$300000		Appraised Value	\$300,000
File Format	XML - MISMO		Appraiser Name	William King		Appraiser Name	State / License
			State / License	WA / 1700642		State / License	
			Supv. Appraiser Name			Supv. Appraiser Name	State / License
			State / License			State / License	

Appraisal 1: File Operations

Upload Corrected Appraisal File

File Name / Location

Browse...

Submit

Appraisal 1: Hard Stops

EAD

1. UAD compliance check failure (one or more fatal)

Hard Stop 401 Found

Appraisal failed one or more fatal UAD compliance checks. Please review the fatal severity UAD compliance checks below for more detail.

You may upload a new or corrected file using File Operations above.

2. FHA Case Number is missing or provided in an invalid format

Hard Stop FHA500 Found

FHA Case Number was not provided on the appraisal.

You may upload a new or corrected file using File Operations above.

3. FHA Case Number on appraisal is not assigned to lender

Hard Stop FHA504 Found

FHA Case Number provided on the appraisal is not assigned to this lender.

You may upload a new or corrected file using File Operations above.

4. Appraiser digital signature is missing

Hard Stop FHA500 Found

Appraiser digital signature was not found in the appraisal XML file.

You may upload a new or corrected file using File Operations above.

Override Request Reason:

Automated override request

Override Request Comments:

User ID: SYSTEM

Override Decision:

Override automatically approved

Override Decision Comments:

User ID: SYSTEM

Appraisal 1: Findings

UAD Compliance

FHA

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHA2015	Neighborhood	Present Land Use: Commercial	Neighborhood Present Land Use Percent	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%.	Warning

1

Page size: 10

1 items in 1 pages

Print

Download to Excel

Appraisal 2

Appraisal 2: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

File Name / Location

Browse...

Submit

Appraisal 3

Appraisal 3: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

File Name / Location

Browse...

Submit

History

Date	Document Type	Description	User ID
06/04/2014 14:14:19	Appraisal 1	Processing of document has encountered hard stop(s) for FHA	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override request for hard stop "Appraiser digital signature is missing" denied with reason: ""	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override for hard stop "Appraiser digital signature is missing" requested for reason: "Automated override request"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA500" encountered during processing of document: "Appraiser digital signature is missing"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA504" encountered during processing of document: "FHA Case Number on appraisal is not assigned to lender"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA500" encountered during processing of document: "FHA Case Number is missing or provided in an invalid format"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "401" encountered during processing of document: "UAD compliance check failure (fatal)"	SYSTEM
06/04/2014 14:14:05	Appraisal 1	New document uploaded	JOHN_SMITH
06/04/2014 14:14:05		Document File created	JOHN_SMITH

1


Page size: 10

9 items in 1 pages

Print

Download to Excel

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### 2.4.1 SECTION 1: SUBMISSION INFORMATION

The Submission Information section (shown in the **Figure 2.4.1.1**) of the View/Edit page contains the Document File ID and FHA submission status for each appraisal data file. In addition, the page contains information about the Lender Loan Number, Date Submitted, Last Updated, Business Unit, Lender Name, Lender IDs, FHA Case Number and a link to the Submission Summary Report (SSR) (For more information on the Submission Summary report, see Generating Reports in the Section 5).

**Figure 2.4.1.1 Section 1 - Submission Information**

Document File ID	1000000GF7	Lender Loan Number	99P129783	Date Submitted	06/20/2014 08:42:19	Last Update	06/20/2014 08:42:30
Business Unit	Test Primary BU	Lender Name	Test Primary BU	Lender ID	55555	FHA Case Number	100-0010001
FHA Status	Successful						

**Document File ID**      **Investor Status**

### 2.4.2 SECTION 2: APPRAISAL INFORMATION

The Appraisal Information section (shown in the **Figure 2.4.2.1**) of the View/Edit page enables you to view appraisal data file information, view any warnings or hard stops resulting from the appraisal submission, and upload a corrected appraisal data file or add additional appraisal data files.

For each FHA appraisal that does not meet FHA data submission requirements, the EAD portal identifies the error with a Hard-Stop type, which generates a status of “Not Successful.” Other warning messages may exist, including results from the UAD compliance check. You must resolve hard stops in order for the appraisal submission to ultimately receive a “Successful” status. For some hard stops, you can request an override. For others, you must submit a corrected appraisal data file. More information about resolving hard stops is contained in the **Section 4.3.3**.



Figure 2.4.2.1 Section 2 - Appraisal Information

Upload a corrected file

Appraisal 1

Submission Info		FHA Status : Successful			
		Submitted			Validated
Date Submitted	06/20/2014 08:42:19	Subject Address	1100 Wicomico St		Subject Address
Last Update	06/20/2014 08:42:30	City, State, ZIP	Baltimore, MD 21230		City, State, ZIP
Form Type	FNM 1004/FRE 70	Appraised Value	\$555000		Appraised Value
File Format	XML - MISMO	Appraiser Name	CHAD HARRIS		Appraiser Name
		State / License	MD / GA10838		State / License
		Supv. Appraiser Name			Supv. Appraiser Name
		State / License	NY / 45000038291		State / License

Appraisal 1: File Operations

Upload Corrected Appraisal File  

\* File Name / Location
Browse...
Submit

Appraisal 1: Hard Stops

EAD

1. Appraisal could not be validated against appraisal digital signature

**Hard Stop FHA603 Found**  
 Appraisal XML file must not be modified after being digitally signed by the appraiser.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason:  
Automated override request

Override Decision:  
Override automatically approved

Override Request Comments:

Override Decision Comments:

User ID:  
SYSTEM

User ID:  
SYSTEM

Appraisal 1: Findings

UAD Compliance
FHA

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHA2038	Sales Comparison	Gross Living Area	Sale Price Adjustment Description	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning

Page size: 10
11 items in 2 pages

Print
Download to Excel

Appraisal 2

Appraisal 2: File Operations

Upload new appraisal file (or) Upload corrected appraisal file  

\* File Name / Location
Browse...
Submit

Appraisal 3

Appraisal 3: File Operations

Upload new appraisal file (or) Upload corrected appraisal file  

\* File Name / Location
Browse...
Submit

History

Date	Document Type	Description	User ID
06/20/2014 08:42:30		All submitted information has been processed successfully for FHA	SYSTEM
06/20/2014 08:42:30	Appraisal 1	Document has been processed successfully for FHA	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Override request for hard stop "Appraisal could not be validated against appraisal digital signature" approved with reason: "Override automatically approved"	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Override for hard stop "Appraisal could not be validated against appraisal digital signature" requested for reason: "Automated override request"	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Hard stop "FHA603" encountered during processing of document: "Appraisal could not be validated against appraisal digital signature"	SYSTEM
06/20/2014 08:42:19	Appraisal 1	New document uploaded	TEST_DI
06/20/2014 08:42:19		Document File created	TEST_DI

Page size: 10
7 items in 1 pages

Print
Download to Excel

**Appraisal 1  
Hard Stops**

**UAD and FHA  
Proprietary Findings**

### 2.4.3 SECTION 3: SUBMISSION HISTORY

The Submission History section (shown in the **Figure 2.4.3.1**) of the View/Edit page shows the history of the appraisal submission, including the date of the submission, document type, description, and history of activity including hard stop override requests and approvals.

**Figure 2.4.3.1 Section 3 - History**

*Which appraisal activity applies to Appraisal 1, 2 or 3*

Date	Document Type	Description	User ID
06/20/2014 08:42:30		All submitted information has been processed successfully for FHA	SYSTEM
06/20/2014 08:42:30	Appraisal 1	Document has been processed successfully for FHA	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Override request for hard stop "Appraisal could not be validated against appraisal digital signature" approved with reason: "Override automatically approved"	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Override for hard stop "Appraisal could not be validated against appraisal digital signature" requested for reason: "Automated override request"	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Hard stop "FHA603" encountered during processing of document: "Appraisal could not be validated against appraisal digital signature"	SYSTEM
06/20/2014 08:42:19	Appraisal 1	New document uploaded	TEST_DI
06/20/2014 08:42:19		Document File created	TEST_DI

*Date of Activity*

*Description of Activity*

*User who did activity*

7 items in 1 pages

Print Download to Excel

## 3. Searching for Previously Submitted Appraisals

After you submit an appraisal data file, you have the ability to search for the previously submitted appraisals, view the appraisal data file(s), check the submission status, identify appraisals with the error conditions, submit a corrected appraisal data file, or print/download a Submission Summary Report.

### 3.1 Initiating a Search

To search for appraisal data files, follow these steps:

1. Click the Search tab or icon on the Home page shown in the **Figure 3.1.1** to reach the Search page shown in the **Figure 3.1.2**.

**Figure 3.1.1 Search Feature on the Home Page**

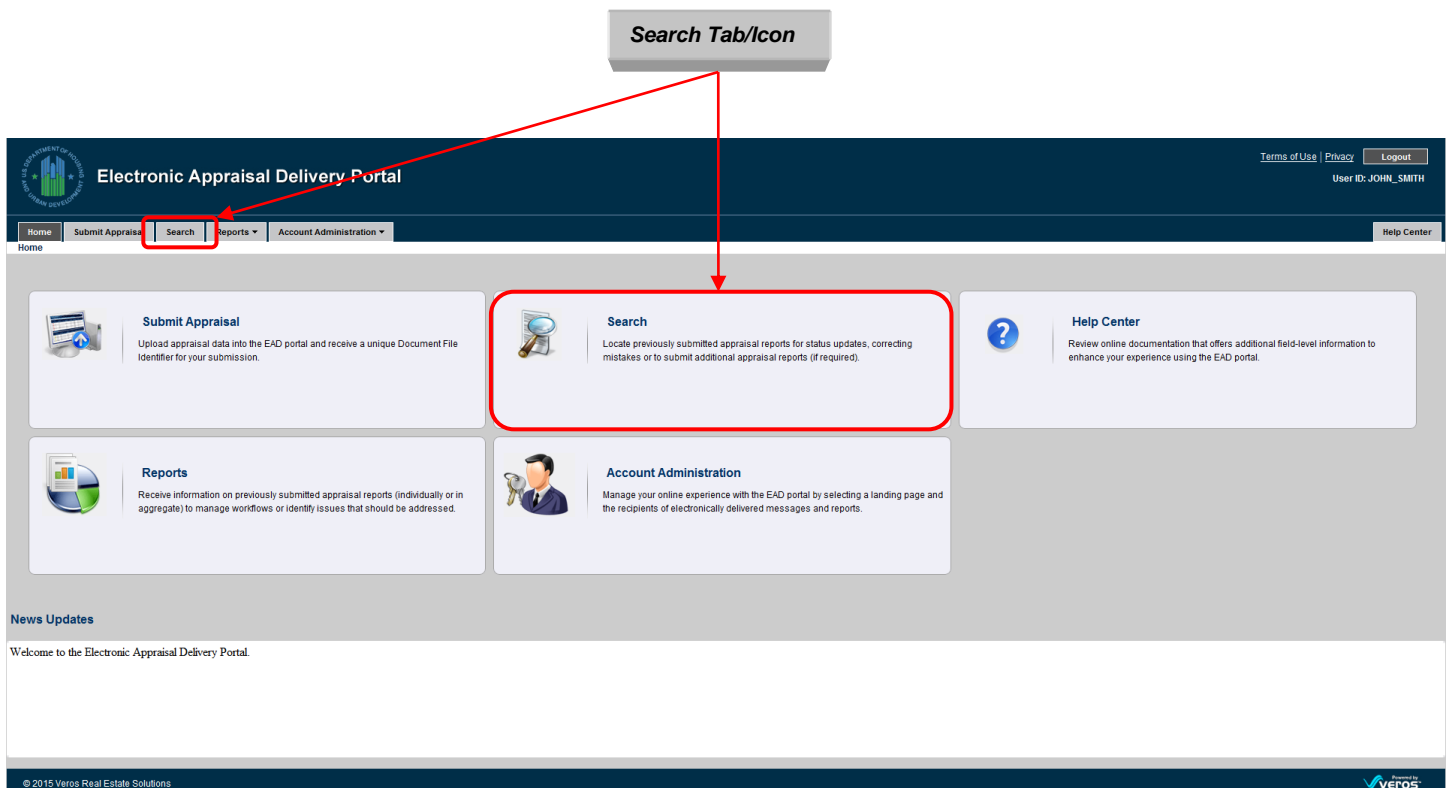


Figure 3.1.2 Appraisal Search Page

Electronic Appraisal Delivery Portal

Home Submit Appraisal Search Reports Account Administration

Appraisal List: Search

From date To date Today Yesterday Previous Week Previous Month

Lender ID -- Select -- Status -- ALL -- FHA Case Number

Document File ID Lender Name -- Select -- Lender Loan Number

Address City State -- Select -- User ID

Hard-Stop Type -- Select -- ZIP

☐ Rejected Submissions

Clear Search

Clear/Search Buttons

2. Enter the parameters for your search. These parameters, shown in the **Table 3.1.3**, enable you to refine your search by date, Lender ID, FHA Case Number, etc.
3. To start your search, click the Search button. The Search Results page shown in the **Figure 3.2.1** appears.

To clear the search criteria and start again, click the Clear button.

**NOTE:** The search is limited by user permissions, business unit and role set up by the Lender Admin of your company.

**Table 3.1.3 Search Parameters**

Parameter	Description	Notes
Date	Search by the submission date	<ul style="list-style-type: none"> <li>• “From” date and “To” date must be used together. Use the calendar icon to the right of each field to select the correct beginning and end dates or enter the dates manually.</li> <li>• “Today” automatically locates appraisal data files submitted on the current day only.</li> <li>• “Yesterday” automatically locates appraisal data files submitted the previous day (including Saturday and Sunday).</li> <li>• “Previous Week” automatically locates appraisal data files submitted the previous week (Sunday through Saturday), even if the week overlaps two different months.</li> <li>• “Previous Month” automatically locates appraisal data files submitted from the first to the last day of the previous month. It does not include any days from the current month.</li> </ul>
Other	<ul style="list-style-type: none"> <li>• Lender ID</li> <li>• Status</li> <li>• FHA Case Number</li> <li>• Document File ID</li> <li>• Lender Name</li> <li>• Lender Loan Number</li> <li>• User ID</li> <li>• Address</li> <li>• City</li> <li>• State</li> <li>• Zip</li> <li>• Hard-Stop Type</li> <li>• Rejected Submissions</li> </ul>	These options can be used alone or in combination.

## 3.2 Viewing Search Results

The Search Results page shown in the **Figure 3.2.1** lists the appraisal data files that meet the criteria of your search. From this page, you can:

- Sort the results for easier viewing
- Access the View/Edit page
- Update the results
- Display and print the Submission Summary Report.

Figure 3.2.1 Search Results Page

**Electronic Appraisal Delivery Portal**

Home | Submit Appraisal | Search | Reports | Account Administration

Appraisal List: Search

From date: [ ] To date: [ ] Today Yesterday Previous Week Previous Month

Lender ID: [ -- Select -- ] Status: [ -- ALL -- ] FHA Case Number: [ ]

Document File ID: [ ] Lender Name: [ -- Select -- ] Lender Loan Number: [ ] User ID: [ ]

Address: [ ] City: [ ] State: [ -- Select -- ] ZIP: [ ]

Hard-Stop Type: [ -- Select -- ] ☐ Rejected Submissions

Clear Search

Status	Submitted On	Document File ID	Lender Name	FHA Case Number	Lender Loan Number	Address	City	State	ZIP	User ID	Edit
>	07/29/2014 19:13:50	100000131E	Test Primary BU	100-0040025	656434432	10 AVERILL DR	MAHOPAC	NY	10541	JOHN_SMITH	Edit
>	07/29/2014 16:11:16	100000131B	Test Primary BU	100-0040015	6546222334	1811 S QUEBEC WAY	DENVER	CO	80231	JOHN_SMITH	Edit
>	07/28/2014 20:00:08	100000130E	Test Primary BU	100-0040006	8K05834245	3230 FOUNTAIN HILLS DR	MISSOURI CITY	TX	77459	JOHN_SMITH	Edit
>	07/28/2014 19:16:59	1000001303	Test Primary BU	100-0040015	8K6729890	1811 S QUEBEC WAY	DENVER	CO	80231	JOHN_SMITH	Edit
>	06/30/2014 16:17:44	1000000HH5	Test Primary BU	657-2323465	7657564343					JOHN_SMITH	Edit
>	06/30/2014 16:14:45	1000000HH4	Test Primary BU	555-9083321	87556561112					JOHN_SMITH	Edit
>	06/30/2014 16:11:45	1000000HH3	Test Primary BU	454-9904322	765765576	1100 WICOMICO ST	BALTIMORE	MD	21230	JOHN_SMITH	Edit
>	06/30/2014 15:49:23	1000000HH2	Test Primary BU	765-4345665	8676555433	2200 N WESTMORELAND ST	ARLINGTON	VA	22213	JOHN_SMITH	Edit
>	06/30/2014 15:41:42	1000000HH1	Test Primary BU	653-7676277	8743545676	1100 WICOMICO ST	BALTIMORE	MD	21230	JOHN_SMITH	Edit
>	06/30/2014 13:19:07	1000000HH0	Test Primary BU	655-3544565	656434232	312 N VIRGINIA AVE	FALLS CHURCH	VA	22046	JOHN_SMITH	Edit

Page 2 of 6, Items 11 to 20 of 20

Print Download to Excel

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**Expand/Minimize Options**

**Column Headers**

**Refresh Button**

**SSR Links**

**Table 3.2.2** explains how to use these functions.

**Table 3.2.2 Search Results Page Functions**

Function	Action
Sort	Click a column header to sort the information in ascending or descending order. You can sort by the following column headers: <ul style="list-style-type: none"><li>• Status</li><li>• Submitted On</li><li>• Document File ID</li><li>• Lender Name</li><li>• FHA Case Number</li><li>• Lender Loan Number</li><li>• Address</li><li>• City</li><li>• State</li><li>• Zip</li><li>• User ID</li></ul>
Access the View/Edit page	Click the specific Document File ID or Edit link on the right. (For more information on the View/Edit page, see the Section 4.)
Update Results	Click the Refresh button on the top right of the page.
Submission Summary Report (SSR)	Click the SSR link to display the Submission Summary Report in a PDF format. (For more information on the Submission Summary Report, see Generating Reports in the Section 5.)

Along the bottom of the Search Results page is a legend (shown in the **Figure 3.2.3**) with the following information and options.

**Figure 3.2.3 Search Page Legend**



The icons to the left define the search results:

- **Successful:** The appraisal data file successfully passed FHA data submission requirements or received approval for an override request.
- **Not Successful:** The appraisal data file did not pass FHA data submission requirements
- **In Progress:** EAD portal is still processing the appraisal data file submission.
- **Override Requested:** EAD portal is still processing an override request.

To the right of the legend are the buttons:

- **Print:** Prints the contents of the search results.
- **Download to Excel:** Opens the contents of the search in a Microsoft Excel document.

You can also expand the information displayed from a search by clicking the greater than symbol (>) in the column to the left of the File Number as shown in the **Figure 3.2.4**. The expanded view enables you to:

- View the current information and the additional details of the selected loan (appraised value, appraiser and supervisor appraiser information).
- See the entire appraisal data files submitted with the loan submission.
- View the submitted appraisal data file.
- View the supporting data of the submitted appraisal data file in a standard format.



**Figure 3.2.4 Expanded Search Results Selection**

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a navigation bar with 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. Below this is a search filter section with various dropdowns and input fields. The main area displays a table of appraisal results. A red box highlights a down arrow icon on the left side of the table, which is used to expand or minimize the results. Another red box highlights an icon on the right side of the table, which is used to access the 'Submission Summary Report' or 'Appraisal PDF and Standard form'. Callouts with arrows point from these boxes to labels: 'Expand/Minimize Options', 'Submission Summary Report', and 'Appraisal PDF and Standard form'.

Status	Submitted On	Document File ID	Lender Name	FHA Case Number	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	07/29/2014 19:13:50	100000131A	Test Primary BU	100-0040025	656434432	10 AVERILL DR	MAHOPAC	NY	10541	JOHN_SMITH	Edit
>	07/29/2014 16:11:16	100000131B	Test Primary BU	100-0040015	6546222334	1811 S QUEBEC WAY	DENVER	CO	80231	JOHN_SMITH	Edit
▼	07/28/2014 20:00:08	100000130E	Test Primary BU	100-0040006	SK65834245	3230 FOUNTAIN HILLS DR	MISSOURI CITY	TX	77459	JOHN_SMITH	Edit
<b>Appraisal 1</b> Status: Successful Lender ID: 55555 Appraised Value: \$555,000 Submitted By: JOHN_SMITH Address: 3230 FOUNTAIN HILLS DR Date Submitted: 07/28/2014 20:00:08 Appraiser Name / State / License: ROBERT CLOSE / TX / CR40040605 City, State, ZIP: MISSOURI CITY, TX 77459											
>	07/28/2014 19:16:59	1000001303	Test Primary BU	100-0040015	SK6729890	1811 S QUEBEC WAY	DENVER	CO	80231	JOHN_SMITH	Edit
>	06/30/2014 16:17:44	10000000H45	Test Primary BU	657-2323465	7657564343					JOHN_SMITH	Edit
>	06/30/2014 16:14:45	10000000H44	Test Primary BU	555-9083321	87556561112					JOHN_SMITH	Edit
>	06/30/2014 16:11:45	10000000H43	Test Primary BU	454-9904322	765765576	1100 WICOMICO ST	BALTIMORE	MD	21230	JOHN_SMITH	Edit
>	06/30/2014 15:49:23	10000000H42	Test Primary BU	765-4345665	8676555433	2200 N WESTMORELAND ST	ARLINGTON	VA	22213	JOHN_SMITH	Edit
>	06/30/2014 15:41:42	10000000H41	Test Primary BU	653-7676277	8743545676	1100 WICOMICO ST	BALTIMORE	MD	21230	JOHN_SMITH	Edit
>	06/30/2014 13:19:07	10000000H40	Test Primary BU	655-3544565	656434232	312 N VIRGINIA AVE	FALLS CHURCH	VA	22046	JOHN_SMITH	Edit

To close (or minimize) the display of expanded results, click the down arrow.

To access the Submission Summary Report, click the SSR icon in an expanded view, shown in the **Figure 3.2.4**.

**Figure 3.2.5 Download Options**

The screenshot shows a download dialog box with the text: 'Do you want to open or save FHA\_100000130E\_SSR.pdf (26.1 KB) from www-qa.electronicappraisaldelivery.com?'. There are three buttons: 'Open', 'Save', and 'Cancel'. A red box highlights the 'Open' button, and another red box highlights the 'Save' button. Callouts with arrows point from these boxes to labels: 'Click on the file to open' and 'Click on the file to Save or Save and Open'.

After opening a Submission Summary Report, you can read, save, and/or print it.

To access the appraisal data file as a PDF, click the red PDF icon in an expanded view, shown in the **Figure 3.2.4**. Alternatively, you can access the appraisal data file in a standard format by clicking the icon to the right of the PDF icon, also shown in the **Figure 3.2.4**.

A standard format form is shown in the **Figure 3.2.6**.

**Figure 3.2.6 View Standard Form Report**

Appraisal Form: FNM 1004/FRE 70 - Uniform Residential Appraisal Report (Revised March 2005)				
SNo	Appraisal Form Section	Appraisal Form Field	Data as Submitted	Data as Standardized
1	Header	Appraisal Form Type	FNM 1004/FRE 70	
2	Header	Report Title Description	1004_Title	
3	Header	Appraiser Additional File Identifier Name	Additional_Identifier_Name	
4	Header	Case No	100-0010001	
5	Header	File No	1004_File_Identifier	
6	Subject	Property Address	1100 Wicomico St	1100 WICOMICO ST
7	Subject	City	Baltimore	BALTIMORE
8	Subject	State	MD	MD
9	Subject	Zip Code	21230	21230
10	Subject	Borrower	Borrower for 1004	
11	Subject	Owner of Public Record	Owner for 1004	
12	Subject	County	Falls Church city	BALTIMORE CITY
13	Subject	Legal Description	Legal_Desc_c_1004	
14	Subject	Assessor's Parcel #	Parcel_ID_1004	
15	Subject	Tax Year	2011	2011
16	Subject	R.E. Taxes	12345	12345
17	Subject	Neighborhood Name	Neighborhood_1004	
18	Subject	Map Reference	123.44	
19	Subject	Census Tract	123.45	2101.00
20	Subject	Occupant: Owner	Y	
21	Subject	Occupant: Tenant		
22	Subject	Occupant: Vacant		
23	Subject	Special Assessments	3456	3456
24	Subject	Project Type: PUD:Yes	Y	
25	Subject	Project Type: PUD:No		
26	Subject	HOA	1000	1000
27	Subject	HOA Per Year	Y	
28	Subject	HOA Per Month		
29	Subject	Property Rights Appraised: Fee Simple		
30	Subject	Property Rights Appraised: Leasehold	Y	
31	Subject	Property Rights Appraised: Other		

## 4. Viewing and Editing Appraisal Information

Use the View/Edit page to resubmit the appraisal data files or request, track, and process override requests. It is important to note that you cannot edit the appraisal data within the EAD portal. You must submit an updated appraisal data file to make any corrections within the EAD portal.

To access the Appraisal View/Edit page:

- Click the Document File ID in the Upload Confirmation Report as shown in the **Figure 4.0.1** (for more information on the Upload Confirmation Report, see the Section 2.2), or
- Click either the Document File ID or Edit link on the Search Results page shown in the **Figure 4.0.2** (for more information on the Search Results page, refer to the Section 3.2).

Figure 4.0.1 Access View/Edit Page from the Upload Confirmation Report

Electronic Appraisal Delivery Portal

Home Submit Appraisal Search Reports Account Administration Help Center

Reports: My Reports

Page 1 of 1

Upload Confirmation Report

Date of Report: 02/23/2015 14:53:17 Uploaded Submissions: 1 Rejected Submissions: 0

FHA Status	Document File ID	Lender Name	FHA Lender ID	FHA Case Number	Lender Loan Number	Document Type	Submitted Date	Message
In Progress	1000000477	340 Test Root Lender	55555	674-8763210	SK78323105	Appraisal 1	2/23/2015	None

Click the Document File ID Link

Figure 4.0.2 Access View/Edit Page from the Search Results Page

Refresh

Status	Submitted On	Document File ID	Lender Name	FHA Case Number	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	06/11/2014 14:16:27	1000000F73	Test Primary BU	774-3289234	45321768943	337 STONEY POINT RD	AUSTIN	TX	78737	JOHN_SMITH	Edit
>	06/11/2014 14:14:26	1000000F72	Test Primary BU	664-2218874	54326782312	337 STONEY POINT RD	AUSTIN	TX	78737	JOHN_SMITH	Edit

Successful Not Successful In Progress Override Requested

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Click the Document File ID Link

Click the Edit Link

---

The View/Edit page shown in the **Figure 4.0.3** has three sections:

- Submission Information
- Appraisal Information
- Submission History

**Figure 4.0.3 View/Edit**

**Electronic Appraisal Delivery Portal**

[Terms of Use](#) | [Privacy](#) | [Logout](#)  
 User ID: JOHN\_SMITH

[Home](#) | [Submit Appraisal](#) | [Search](#) | [Reports](#) | [Account Administration](#) | [Help Center](#)

[Return to Search](#)

Document File ID	1000000E99	Lender Loan Number	R74521198476	Date Submitted	06/04/2014 14:14:05	Last Update	06/04/2014 14:14:19	
Business Unit	Test Primary BU	Lender Name	Test Primary BU	Lender ID	55555	FHA Case Number	100-0001000	
FHA Status	Not Successful							

[Edit](#)

**Appraisal 1**

**Submission Info**

**FHA Status: Not Successful**

Submitted	Validated
Date Submitted: 06/04/2014 14:14:05	Subject Address: 33021 37th Ct SW
Last Update: 06/04/2014 14:14:19	City, State, ZIP: FEDERAL WAY, WA 98023
Form Type: FHM 1004FRE 70	Appraised Value: \$300,000
File Format: XML - MISMO	Appraiser Name: William King
	State / License: WA / 1700542
	Supv. Appraiser Name: State / License

**Appraisal 1: File Operations**

**Upload Corrected Appraisal File**

\* File Name / Location:  [Browse...](#) [Submit](#)

**Appraisal 1: Hard Stops**

**UAD**

1. UAD compliance check failure (one or more fatal)  
**Hard Stop 401 Found**  
 Appraisal failed one or more fatal UAD compliance checks. Please review the fatal severity UAD compliance checks below for more detail.  
[You may upload a new or corrected file using File Operations above.](#)

2. FHA Case Number is missing or provided in an invalid format  
**Hard Stop FHA500 Found**  
 FHA Case Number was not provided on the appraisal.  
[You may upload a new or corrected file using File Operations above.](#)

3. FHA Case Number on appraisal is not assigned to lender  
**Hard Stop FHA504 Found**  
 FHA Case Number provided on the appraisal is not assigned to this lender.  
[You may upload a new or corrected file using File Operations above.](#)

4. Appraiser digital signature is missing  
**Hard Stop FHA600 Found**  
 Appraiser digital signature was not found in the appraisal XML file.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason:  
 Automated override request

Override Request Comments:

User ID:  
 SYSTEM

Override Decision:  
 Override automatically approved

Override Decision Comments:

User ID:  
 SYSTEM

**Appraisal 1: Findings**

**UAD Compliance**

**FHA**

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHAQ2015	Neighborhood	Present Land Use: Commercial	Neighborhood Present Land Use Percent	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%.	Warning

[1](#) [2](#) [3](#) [4](#) [5](#)

Page size: 10

[Print](#) [Download to Excel](#)

**Appraisal 2**

**Appraisal 2: File Operations**

**Upload new appraisal file (or) Upload corrected appraisal file**

\* File Name / Location:  [Browse...](#) [Submit](#)

**Appraisal 3**

**Appraisal 3: File Operations**

**Upload new appraisal file (or) Upload corrected appraisal file**

\* File Name / Location:  [Browse...](#) [Submit](#)

**History**

06/04/2014 14:14:19	Appraisal 1	Processing of document has encountered hard stop(s) for FHA.	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override request for hard stop "Appraiser digital signature is missing" denied with reason: ""	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override for hard stop "Appraiser digital signature is missing" requested for reason: "Automated override request"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA600" encountered during processing of document: "Appraiser digital signature is missing"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA504" encountered during processing of document: "FHA Case Number on appraisal is not assigned to lender"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA500" encountered during processing of document: "FHA Case Number is missing or provided in an invalid format"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "401" encountered during processing of document: "UAD compliance check failure (fatal)"	SYSTEM
06/04/2014 14:14:05	Appraisal 1	New document uploaded	JOHN_SMITH
06/04/2014 14:14:05		Document File created	JOHN_SMITH

[1](#) [2](#) [3](#) [4](#) [5](#)

Page size: 10

[Print](#) [Download to Excel](#)

**Section 1 – Submission Information**

**Section 2 – Appraisal Information (1, 2, and/or 3)**

**Section 3 – History of the Submission**

## 4.1 Section 1 – Submission Information



The Submission Information section of the View/Edit page shown in the **Figure 4.1.1** contains the Doc File ID and status of the appraisal data file. To edit the information, click the Edit button. To retrieve the Submission Summary Report, click the SSR link icon.

**Figure 4.1.1 View/Edit Page – Submission Information (View Mode)**

Appraisal : View / Edit

[Return to Search](#)

Document File ID	1000000E99	Lender Loan Number	R74521198H76	Date Submitted	06/04/2014 14:14:05	Last Update	06/04/2014 14:14:19
Business Unit	Test Primary BU	Lender Name	Test Primary BU	Lender ID	55555	FHA Case Number	100-8001000
FHA Status	Not Successful						

**SSR Link** **Edit Button**

When you click the Edit button, the page changes to Edit Mode, as shown in the **Figure 4.1.2**, with the fields that can now be edited.

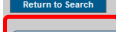


**Figure 4.1.2 View/Edit Page – Submission Information (Edit Mode)**

Appraisal : View / Edit

[Return to Search](#)

Document File ID	1000000E99	*Lender Loan Number	<input type="text" value="R74521198H76"/>	Date Submitted	06/04/2014 14:14:05	Last Update	06/04/2014 14:14:19
Business Unit	Test Primary BU	Lender Name	Test Primary BU	*Lender ID	<input type="text" value="55555"/>	*FHA Case Number	<input type="text" value="100-8001000"/>
FHA Status	Not Successful						

\* Indicates Required Information

**Return to Search Button** **Cancel/Save Changes Buttons** **SSR Link**

---

Note that while you can edit the loan information associated with the appraisal data file, you cannot edit the actual data from the appraisal data file itself. If the appraisal data needs to be updated or corrected, you must obtain a corrected appraisal data file from the appraiser and upload it to the EAD portal.

**Table 4.1.3** shows the fields that you can edit and those you cannot in the EAD portal. To save your edits, click the Save Changes button on the View/Edit page.

**Table 4.1.3 Submission Information Fields**

Editable fields are:	Non-editable fields are:
Lender Loan Number	Document File ID
Lender ID	Date Submitted
FHA Case Number	Last Update
	Business Unit
	Lender Name
	FHA Status

**Table 4.1.4** describes the buttons you use when editing the information.

**Table 4.1.4 Additional View/Edit Features**

Button	Description
Return to Search button	Returns to the EAD portal Search page.
Cancel button	Disables the edit mode and all the fields return to their original values.
Save Changes button	Sends data to the EAD portal, updates the changes to the associated Doc File ID, and transmits the edited information to FHA.
Submission Summary Report (SSR) Link	Click the SSR link to display the Submission Summary Report in a PDF format. (For more information on the Submission Summary Report, see Generating Reports in the Section 5.)

## 4.2 Section 2 - Appraisal Information

Section 2 of the View/Edit page displays the specific information about your appraisal data submissions, as shown in the **Figure 4.3.1**. This section has several subsections. You can reduce the size of the current section by clicking the Minimize icon.

**Figure 4.2.1 View/Edit Page – Appraisal Information**

**Appraisal 1**

**Submission Info**

Submitted		Validated	
Date Submitted	06/04/2014 14:14:05	Subject Address	33021 37th Ct SW
Last Update	06/04/2014 14:14:19	City, State, ZIP	Federal Way, WA 98023
Form Type	FNH 1004/FRE 70	Appraised Value	\$300,000
File Format	XML - MISMO	Appraiser Name	William King
		State / License	WA / 1700542
		Supv. Appraiser Name	
		State / License	

**FHA Status : Not Successful**

**Appraisal Submission Information**

**Appraisal 1: File Operations**

Upload Corrected Appraisal File

\* File Name / Location

**Appraisal 1: Hard Stops**

**EAD**

1. UAD compliance check failure (one or more fatal)  
Hard Stop 401 Found  
Appraisal failed one or more fatal UAD compliance checks. Please review the fatal severity UAD compliance checks below for more detail.  
[You may upload a new or corrected file using File Operations above.](#)

2. FHA Case Number is missing or provided in an invalid format  
Hard Stop FHA500 Found  
FHA Case Number was not provided on the appraisal.  
[You may upload a new or corrected file using File Operations above.](#)

3. FHA Case Number on appraisal is not assigned to lender  
Hard Stop FHA504 Found  
FHA Case Number provided on the appraisal is not assigned to this lender.  
[You may upload a new or corrected file using File Operations above.](#)

4. Appraiser digital signature is missing  
Hard Stop FHA600 Found  
Appraiser digital signature was not found in the appraisal XML file.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason: Automated override request  
Override Request Comments:  
User ID: SYSTEM

Override Decision: Override automatically approved  
Override Decision Comments:  
User ID: SYSTEM

**Appraisal Hard Stops**

**Appraisal 1: Findings**

**UAD Compliance**

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHA2015	Neighborhood	Present Land Use: Commercial	Neighborhood Present Land Use Percent	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%	Warning

Page size: 10

1 items in 1 pages

**Appraisal 2**

**Appraisal 2: File Operations**

Upload new appraisal file (or) Upload corrected appraisal file

\* File Name / Location

**Appraisal 3**

**Appraisal 3: File Operations**

Upload new appraisal file (or) Upload corrected appraisal file

\* File Name / Location

**Appraisal 2 and 3**

**Appraisal Findings**



**Table 4.2.2** lists the information available in this section of the View/Edit page for each appraisal data file.

**Table 4.2.2 Appraisal Information Subsections**

Subsection	Description
Appraisal Submission Information	Lists the appraisal submission information, including submission date, last update (if applicable), file format, property address, property value, and appraiser information.
Appraisal File Operations	Enables you to upload a corrected appraisal data file. Each appraisal data file (Appraisal 1, Appraisal 2, and Appraisal 3) has its own file operation.
Appraisal Hard Stops	Lists hard stop errors for the submitted appraisal data file. Hard stop errors include warnings that are automatically overridden, as well as hard stops that you must correct in order to receive a successful status. Each appraisal data file has a separate hard stop section.
Appraisal Findings	Lists all UAD compliance check messages and FHA proprietary findings.

#### **4.2.1 APPRAISAL SUBMISSION INFORMATION**

The Appraisal Submission Information subsection shown in the Figure 4.2.1.1 contains the submission date, last update (if applicable); file format, property address, property value, and appraiser information for each appraisal data file. The EAD portal automatically standardizes the address formats; for example, 123 Main Street Southwest would become 123 Main St SW.

The actual appraisal submission is attached in both PDF and Standard Form (see the Figure 3.2.4). The PDF file is a fixed document that includes the text, fonts, graphics and other information; the standard form displays only text and no additional formatting or information.

- View Original PDF: Displays the appraisal data submission in a PDF document in a new window. If the PDF document is unreadable, a blank window appears.
- View Data in Standard Form: Displays the submitted appraisal data in the EAD portal in a standardized format (see the Figure 3.2.6).

Figure 4.2.1.1 View/Edit Submission Information subsection

Appraisal 1

Submission Info

FHA Status : Not Successful

Submitted		Validated	
Date Submitted	06/04/2014 14:14:05	Subject Address	33021 37TH CT SW
Last Update	06/04/2014 14:14:19	City, State, ZIP	FEDERAL WAY, WA 98023
Form Type	FNM 1004/FRE 70	Appraised Value	\$300,000
File Format	XML - MISMO	Appraiser Name	William King
	State / License	State / License	WA / 1700642
	Supv. Appraiser Name	Supv. Appraiser Name	
	State / License	State / License	

View in either PDF or in Standard Form layout

4.2.2 APPRAISAL FILE OPERATIONS

The File Operations subsection shown in the Figure 4.2.2.1 allows you to submit a corrected appraisal data file to reflect the appraiser updates and/or to resolve a hard stop error.

Follow these steps:

- 1. Enter the path to the corrected file or click the Browse button to locate the file.
- 2. Click Submit. You can upload and submit only one appraisal data file at a time.

Figure 4.2.2.1 File Operations subsection

Appraisal 1: File Operations

Upload Corrected Appraisal File

\* File Name / Location

Browse...

Submit

---

### 4.2.3 APPRAISAL HARD STOPS

The Appraisal Hard Stops subsection shown in the Figure 4.2.3.1 displays any hard stops that may have occurred, details of the hard stops, comments, and the user associated with each override request and override decision. The subsection also indicates whether an override was manual or automatic when it was submitted, and the result of the override.

If a hard stop cannot be overridden, a link appears below the hard stop indicator prompting you to submit a new appraisal data file with the message, “You may upload a new or corrected file using File Operations above.” This is the only way a non-overridable hard stop can be removed. A user can request overrides or submit a correct appraisal or other needed information for any submission from any related business unit of child business unit.

If a hard stop can be overridden, submit an override request by following these steps:

1. Select a reason for the override from the dropdown. If necessary, you can enter additional information in the comment box. If you don't see the reason for the override in the dropdown, select “Other” and enter the reason for the override request in the comment box. Enter the path to the corrected file or click the Browse button to locate the file.
2. Click Submit.

If the override is accepted and all other hard stops/findings have been resolved, the submission status changes from Not Successful to Successful in the Submission Information (Section 1) of the page.

**NOTE:** *Some hard stops are automatically overridden. Other hard stops cannot be overridden and require that an updated appraisal data file be submitted. (For more details on hard stops, refer to Appendix D.)*

**Figure 4.2.3.1 Hard Stops subsection**

**Manual Override Request**

**Appraisal 1: Hard Stops**

**EAD**

1. Appraised value is less than \$5,000

**Hard Stop 101 Found**  
Appraised value is less than the minimum amount allowed.  
[You may upload a new or corrected file using File Operations above.](#)  
If submitted data is valid, request override below.

Override Request Reason\*

Select One

Provide comments to aid in processing your request

Submit

2. Unknown subject address

**Hard Stop 302 Found**  
Verify subject address is correct.  
[You may upload a new or corrected file using File Operations above.](#)  
If submitted data is valid, request override below.

Override Request Reason\*

Select One

Provide comments to aid in processing your request

Submit

3. FHA Case Number assigned to property does not match subject address

**Hard Stop FHA503 Found**  
FHA Case Number property address must match the appraisal subject property address.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason:  
Automated override request

Override Request Comments:

User ID:  
SYSTEM

Override Decision:  
Override automatically approved

Override Decision Comments:

User ID:  
SYSTEM

4. Appraisal could not be validated against appraisal digital signature

**Hard Stop FHA603 Found**  
Appraisal XML file must not be modified after being digitally signed by the appraiser.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason:  
Automated override request

Override Request Comments:

User ID:  
SYSTEM

Override Decision:  
Override automatically approved

Override Decision Comments:

User ID:  
SYSTEM

**Appraisal 2: Hard Stops**

**EAD**

1. Appraisal data in invalid format: XML file does not match the specified format and form

**Hard Stop 9001 Found**  
Appraisal data in invalid format: XML file does not match the specified format and form  
[You may upload a new or corrected file using File Operations above.](#)

**Hard Stop cannot be overridden**

**Hard Stop automatically overridden**

#### 4.2.4 APPRAISAL FINDINGS (APPRAISAL 1, 2 AND/OR 3)

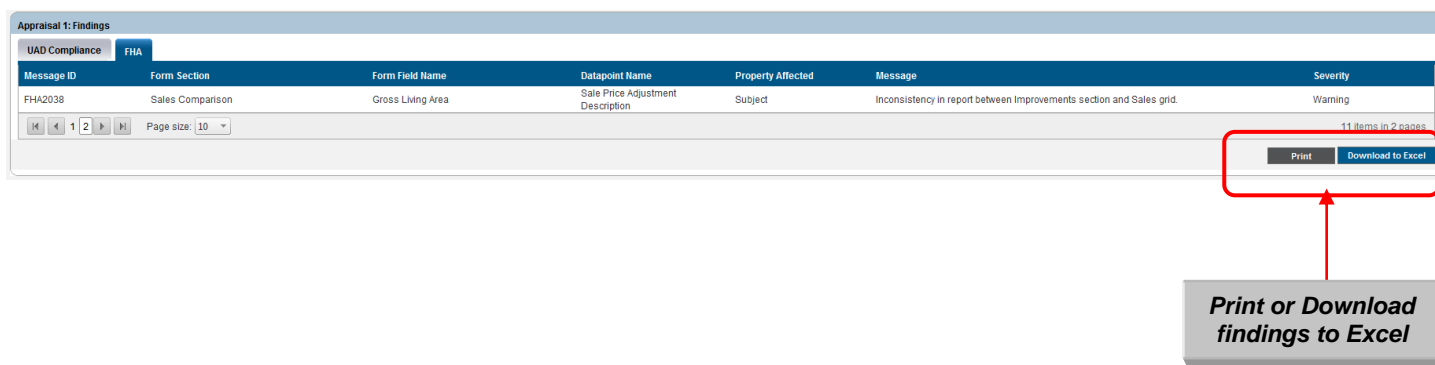
The Appraisal Findings subsection shown in the **Figure 4.2.4.1** includes all the UAD compliance and FHA proprietary findings results.

From this page, you can print the findings information or download the information to a Microsoft Excel spreadsheet.

- To print the information, click Print.
- To download the information, click Download to Excel.

**Note:** You can sort the displayed information in ascending or descending order by clicking the column title.

**Figure 4.2.4.1 Appraisal Findings Page**



The information in the Findings subsection is shown in the **Table 4.2.4.2**.

**Table 4.2.4.2 Findings Subsection**

Field	Message
Message ID	Indicates the Message ID.
Form Section	Indicates the section of the appraisal data file where an error was found.
Form Field Name	Indicates the field name in the section of the appraisal data file where an error was found.
Data Point Name	Indicates the exact piece of data where an error was found (i.e. if the appraisal Form Field Name is "Actual Age," the Data Point Name is "Sale Price Adjustment Description").
Property Affected	Indicates if the error applies to the subject property or a comparable property.
Action Message	Provides details about an error. For example, the action message in the "Appraisal Form Type" field might say "Not an allowable value;" or if you're working on the subject of Baths and field name is "Total Bathroom Count," the action message might say "Bathroom count must be provided."
Severity	Indicates the severity of the error with a Warning or Fatal.

## 4.2.5 WORKING WITH APPRAISAL 2 AND/OR 3

You can add, delete, and/or upload a corrected appraisal data file for the Appraisals 2 and/or 3 in the Appraisal 2 and/or 3 sections shown in the Figure 4.2.5.1.

If you delete the Appraisals 2 and/or 3, the EAD portal updates the Document File ID and submits the changes. If you click Delete (**Figure 4.2.5.2**), a pop-up window appears asking if you are sure you want to delete the file.

**NOTE:** You can upload a corrected appraisal data file for the Appraisal 1, but you cannot delete it.

**Figure 4.2.5.1 File Operations Appraisal 2 and/or 3**

The screenshot shows a web interface for 'Appraisal 2'. The main heading is 'Appraisal 2: File Operations'. Below this, there is a sub-heading 'Upload new appraisal file (or) Upload corrected appraisal file'. A text input field is labeled 'File Name / Location\*' and is followed by a 'Browse...' button. To the right of the input field is a 'Submit' button.

**Figure 4.2.5.2 Submission Information Appraisal 2 and/or 3**

Delete

Appraisal 2

Submission Info		FHA Status : Not Successful	
Date Submitted	05/29/2014 00:29:40	Submitted	312 N Virginia Ave
Last Update	05/29/2014 00:29:51	City, State, ZIP	Falls Church, VA 22046
Form Type	FNH 1004/FRE 70	Appraised Value	\$555,000
File Format	XML - MISMO	Appraiser Name	Mark Stewart
		State / License	VA / 1322095
		Supv. Appraiser Name	Zachary Kimmel
		State / License	NY / 45000038291

**Appraisal 2: File Operations**  
 Upload new appraisal file (or) Upload corrected appraisal file

### 4.3 Section 3 – History Information for All Appraisals (Appraisal 1, 2 and/or 3)

The History Information section shown in the **Figure 4.3.1** is a chronological audit trail for the appraisal data submission, with the most recent activity listed first. Appraisal data files are available on the EAD portal for three years from the initial submission.

**Figure 4.3.1 History subsection page**

Column Header

Date	Document Type	Description	User ID
06/04/2014 14:14:19	Appraisal 1	Processing of document has encountered hard stop(s) for FHA	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override request for hard stop "Appraiser digital signature is missing" denied with reason: ""	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override for hard stop "Appraiser digital signature is missing" requested for reason: "Automated override request"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA600" encountered during processing of document: "Appraiser digital signature is missing"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA504" encountered during processing of document: "FHA Case Number on appraisal is not assigned to lender"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA500" encountered during processing of document: "FHA Case Number is missing or provided in an invalid format"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "401" encountered during processing of document: "UAD compliance check failure (fatal)"	SYSTEM
06/04/2014 14:14:05	Appraisal 1	New document uploaded	JOHN_SMITH
06/04/2014 14:14:05		Document File created	JOHN_SMITH

Page size: 10

Print
Download to Excel

Print/Download to Excel Buttons

---

Table 4.3.2 lists the information on the History Information subsection.

**Table 4.3.2 History subsection**

Field	Description
Date	Shows the date each activity took place.
Document Type	Indicates the appraisal affected by each activity.
Description	Explains what the activity was.
User ID	Identifies who performed the activity.

- To sort the information (ascending or descending order), click a column header.
- To print the information, click Print.
- To download the information, click Download to Excel.



## 5. Generating Reports

The Reports option (shown in the **Figure 5.0.1**) enables you to generate reports on your appraisal data submissions. To access Reports:

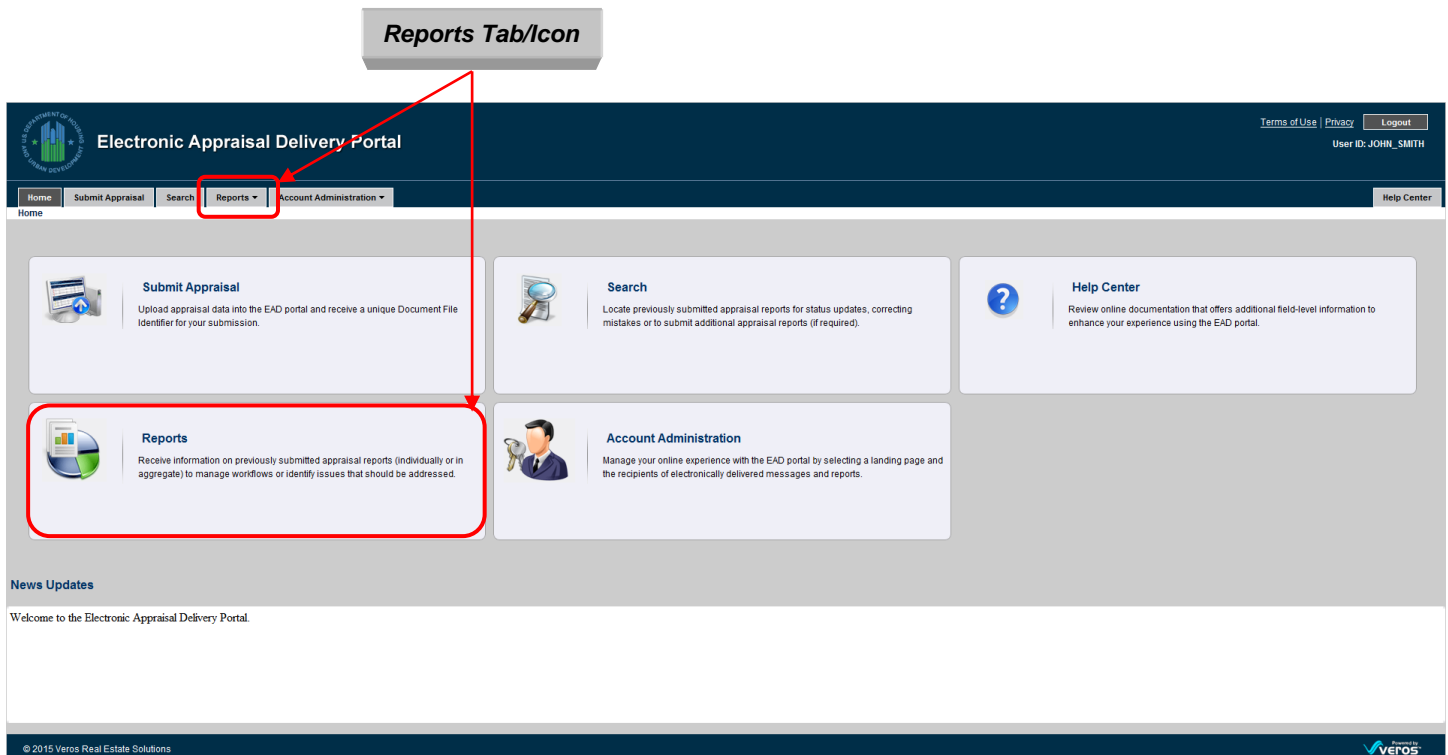
- Click the Reports tab on any page, or
- Click the Reports icon on the Home page.

The Reports tab has two options:

- Submission Reports provide access to the standard reports available in the EAD portal.
- My Reports tracks previously run or scheduled reports from the previous 90 days, specifically:
  - Upload Confirmation Report
  - Scheduled Reports
  - Scheduled Reports Manager.

**NOTE:** The Reports Icon on the Home page accesses the My Reports option only. To access the Submission Reports, you must use the tab at the top of any page.

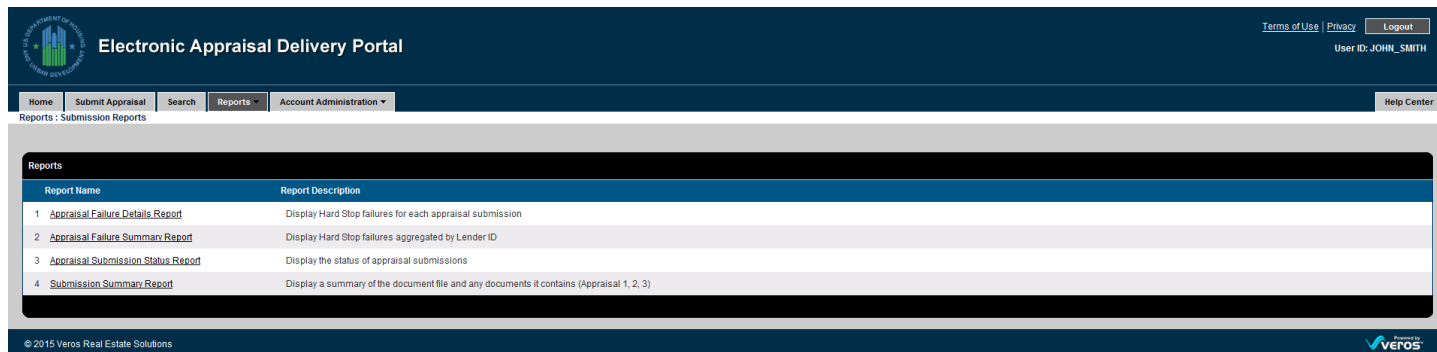
Figure 5.0.1 Reports Tab



## 5.1 Submission Report Details

Submission Reports (shown in the **Figure 5.1.1**) includes the EAD portal standard reports detailed in the **Table 5.1.2**.

**Figure 5.1.1 Submission Report Page**



**Table 5.1.2 EAD portal Standard Reports**

Report	Description
Appraisal Failure Details Report	Identifies the hard stop failures for each appraisal submission.
Appraisal Failure Summary Report	Identifies the hard stop failures for each appraisal submission by Lender ID.
Appraisal Submission Status Report	Shows the status of appraisal submission.
Submission Summary Report	Summarizes the appraisal submission and status for FHA.

### 5.1.1 APPRAISAL FAILURE DETAILS REPORT

The Appraisal Failure Details Report displays the hard stop failures for each appraisal submission. To request an Appraisal Failure Details Report on the page shown in the **Figure 5.1.1.1**, follow these steps:

1. Select your search criteria:
  - A date range only (required)
  - A date range and a Lender ID
2. Click Run.

To discard the entries in the date and Lender ID fields, click Clear.

**Figure 5.1.1.1 Appraisal Failure Details Report Creation Page**

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a navigation bar with links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The 'Reports' dropdown menu is currently selected, showing 'Appraisal Failure Details Report'. In the top right corner, there are links for 'Terms of Use', 'Privacy', and 'Logout', along with a user ID 'JOHN\_SMITH'. The main content area features a search form with 'From date' and 'To date' fields (each with a calendar icon), a 'Lender ID' field, and 'Clear' and 'Run' buttons. Below this, there is a 'Schedule Report' section with a 'Schedule Definitions' sub-section. The 'Report Frequency' is set to 'Daily' in a dropdown menu, and a 'Schedule Report' button is located at the bottom right of this section.

To schedule automatic Appraisal Failure Details Reports, follow these steps:

1. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
  - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
  - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
  - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
2. Click Schedule Report.

When your scheduled reports have been run, an email (shown in the **Figure 5.1.1.2**) is sent to you and to the users you added to your user profile to receive messages. See the Section 6.1 for more information on how to add email addresses in your user profile so others receive scheduled reports.

**Figure 5.1.1.2 Scheduled reports email notification**



In the Appraisal Failure Details Report (shown in the **Figure 5.1.1.3**), *only* the hard stops that match the user's request (and not *all* of the hard stops) for each appraisal data file within the selected date range are identified numerically. For example, if the Hard Stop Code 101 did not occur within the selected date range, then this hard stop will not be shown on the report.

A legend at the bottom contains descriptions of the hard stop codes. The hard stops identified in the report, and displayed in the legend, include only those related to the criteria specified in the original search request as described above.

The report contains information about the following:

- Date of report
- Date range of report
- FHA Lender ID (This is displayed only when the "Lender ID" is entered in the Run Report criteria shown in the **Figure 5.1.1.1**)
- Submission Date and Time of when the appraisal data file was submitted
- Document File ID
- Lender Loan Number
- FHA Lender ID
- FHA Case Number
- Lender Name
- Document Type
- Form Type
- Hard Stop Conditions

**Figure 5.1.1.3 Appraisal Failure Details Report Results Page**

**Electronic Appraisal Delivery Portal**

Home Submit Appraisal Search Reports Account Administration Help Center

Reports: Appraisal Failure Details Report

From date: 2/21/2015 To date: 2/21/2015 Lender ID: [ ] Clear Run

Schedule Report

Schedule Definitions

Report Frequency: Daily Schedule Report

**Appraisal Failure Details Report**

Hard Stop Failures

Date of Report: 2/26/2015 12:44:55 PM Date Range of Report: 2/21/2015 to 2/21/2015

Submission	Document	Lender	FHA	FHA Case	Lender	Document	Form	Hard Stop Conditions															
Date	File ID	Loan Number	Lender ID	Number	Name	Type	Type	FHA203	FHA3100	FHA3205	FHA3300	FHA4200	FHA5000	FHA5005	FHA501	FHA5010	FHA504	FHA5401	FHA5404	FHA5405	FHA5406	FHA5407	
02/21/2015 21:49:00	A0000004C3	1231515616	55581	120-1253121	Test Primary BU	Appraisal 1	FNM 1025/FRE 72	X	X	X	X	X			X	X		X	X	X	X	X	X
02/21/2015 21:51:38	A0000004C4	362151454	55581	111-0123567	Test Primary BU	Appraisal 1	FNM 1025/FRE 72	X	X	X	X	X			X	X	X	X	X	X	X	X	X
02/21/2015 22:06:26	A0000004C5	1231546441	55581	111-1456210	Test Primary BU	Appraisal 1	FNM 1025/FRE 72						X	X		X							X

FHA203 - Appraiser certification was not active as of the appraisal effective date  
FHA3100 - For purchase transaction, Date of Contract must be provided  
FHA3205 - Sum of all land uses must be at least 1% but not greater than 100%  
FHA3300 - Site Area must be greater than "0" unless under condominium ownership  
FHA4200 - Effective Date of Appraisal must be provided  
FHA500 - FHA Case Number is missing or provided in an invalid format  
FHA5000 - Building Status must be provided  
FHA5005 - Year Built must be provided unless proposed or under construction  
FHA501 - FHA Case Number on appraisal does not match Document File  
FHA5010 - Effective Age must be provided  
FHA504 - FHA Case Number on appraisal is not assigned to lender  
FHA5401 - Number of rooms must be greater than or equal to the number of bedrooms  
FHA600 - Appraiser digital signature is missing  
FHA603 - Appraisal could not be validated against appraisal digital signature

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At the top of the Appraisal Failures Details Report are navigational tools (shown in the **Figure 5.1.1.4**) that enable you to page forward or backward, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown enables you to download the report to a PDF or Excel document, refresh or print the report.

**Figure 5.1.1.4 Report Navigation and Other Features**

1 of 1 Find | Next

Go back/forward page by page or to the beginning/end

Export to a PDF or Excel document, Refresh or Print

## 5.1.2 APPRAISAL FAILURE SUMMARY REPORT

The Appraisal Failure Summary Report summarizes all the submission failures due to hard stops by Lender ID. To request an Appraisal Failure Summary Report, follow these steps on the page shown in the Figure 5.1.2.1:

1. Select your search criteria:
  - A date range only (required)
  - A date range and a Lender ID
2. Click Run.

To clear the entries in the date and Lender ID fields, click Clear.

Figure 5.1.2.1 Appraisal Failure Summary Report Creation Page

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a navigation bar with links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The 'Reports' dropdown menu is currently selected, showing 'Appraisal Failure Summary Report'. In the top right corner, there are links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOHN\_SMITH'. The main content area features a search form with fields for 'From date', 'To date', and 'Lender ID'. Below these fields are 'Clear' and 'Run' buttons. A 'Schedule Report' section is also visible, containing a 'Schedule Definitions' subsection with a 'Report Frequency' dropdown menu set to 'Daily' and a 'Schedule Report' button.

To schedule automatic Appraisal Failure Summary Reports, follow these steps:

1. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
  - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
  - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
  - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
2. Click Schedule Report.

In the Appraisal Failure Summary Report (shown in the **Figure 5.1.2.2**), *only* the hard stops that match the user's request (and not *all* of the hard stops) for each appraisal data file within the selected date range are identified numerically. For example, if Hard Stop Code 101 did not occur within the selected date range, then this hard stop will not be shown on the report.

A legend at the bottom contains descriptions of the hard stop codes. The hard stops identified in the report, and displayed in the legend, include only those related to the criteria specified in the original search request as described above.

The report contains information about the following:

- Date of report
- Date range of report
- FHA Lender ID (This is displayed only when "Lender ID" is entered in the Run Report criteria shown in the **Figure 5.1.2.1**)
- FHA Lender ID
- Lender Name
- Hard Stop Conditions

**Figure 5.1.2.2 Appraisal Failure Summary Report Results Page**

**Electronic Appraisal Delivery Portal**

Home Submit Appraisal Search Reports Account Administration

From date: 2/21/2015 To date: 2/21/2015 Lender ID: Clear Run

Schedule Report

Schedule Definitions

Report Frequency: Daily Schedule Report

Appraisal Failure Summary Report

Hard Stop Failures by Lender ID

Date of Report: 2/25/2015 12:37:10 PM Date Range of Report: 2/21/2015 to 2/21/2015

FHA Lender ID	Lender Name	FHA203	FHA3100	FHA3205	FHA3300	FHA4200	FHA5000	FHA5005	FHA5010	FHA5401	FHA6000	FHA6001	FHA6002	FHA6003
55581	Test Primary BU	2	2	2	2	2	1	1	2	3	2	2	2	1

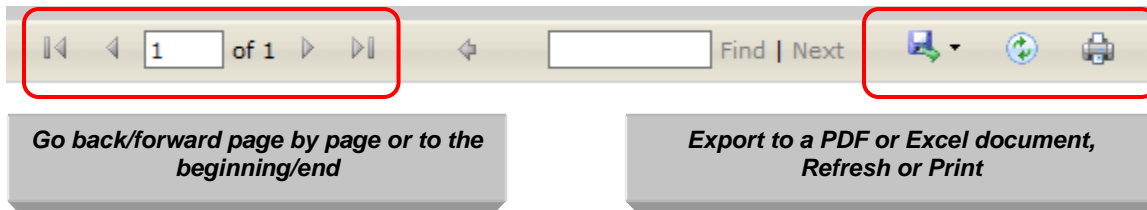
Legend:

- FHA203 - Appraiser certification was not active as of the appraisal effective date.
- FHA3100 - For purchase transaction, Date of Contract must be provided.
- FHA3205 - Sum of all land uses must be at least 1% but not greater than 100%.
- FHA3300 - Site Area must be greater than "0" unless under condominium ownership.
- FHA4200 - Effective Date of Appraisal must be provided.
- FHA5000 - FHA Case Number is missing or provided in an invalid format.
- FHA5005 - Building Status must be provided.
- FHA5005 - Year Built must be provided unless proposed or under construction.
- FHA5010 - FHA Case Number on appraisal does not match Document File.
- FHA5010 - Effective Age must be provided.
- FHA5401 - FHA Case Number on appraisal is not assigned to lender.
- FHA5401 - Number of rooms must be greater than or equal to the number of bedrooms.
- FHA6000 - Appraiser digital signature is missing.
- FHA6003 - Appraisal could not be validated against appraisal digital signature.

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At the top of the Appraisal Failures Summary Details Report are navigational tools (shown in the **Figure 5.1.2.3**) that allow you to page forward or backward, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown enables you to download the report to a PDF or Excel document, refresh or print the report.

**Figure 5.1.2.3 Report Navigation and Other Features**



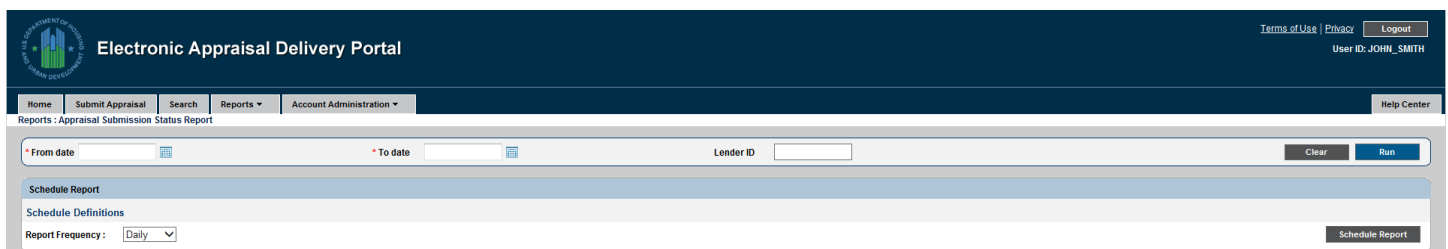
### 5.1.3 APPRAISAL SUBMISSION STATUS REPORT

This report displays the status of appraisal submissions for a chosen date range. To request an Appraisal Submission Status Report, follow these steps on the page shown in the **Figure 5.1.3.1**:

1. Select your search criteria:
  - A date range only (required)
  - A date range and a Lender ID
2. Click Run.

To clear the entries in the date and Lender ID fields, click Clear.

**Figure 5.1.3.1 Appraisal Submission Status Report Creation Page**





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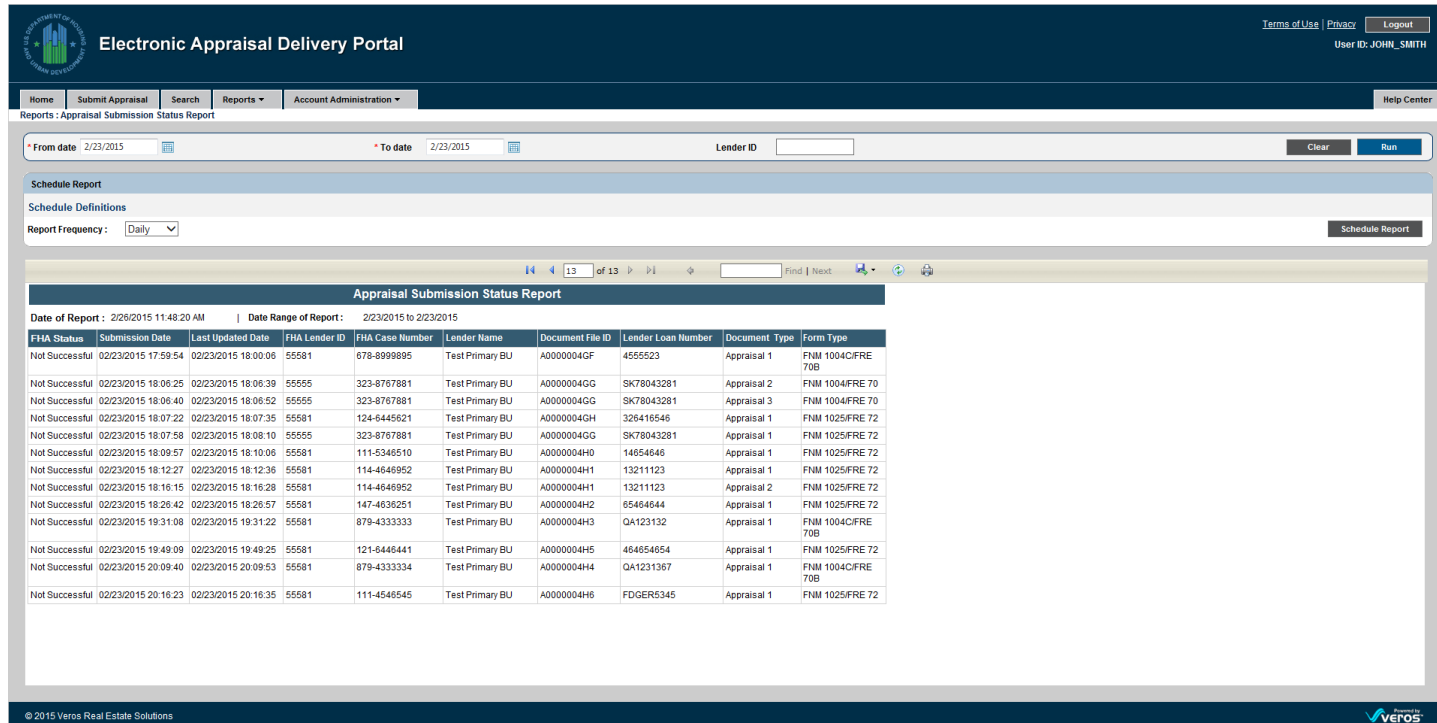
To schedule automatic Appraisal Submission Status Reports, follow these steps:

1. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
  - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
  - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
  - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
2. Click Schedule Report.

The Appraisal Submission Status Report (shown in the Figure 5.1.3.2) displays the results of each appraisal submission within the selected date range. The report contains the following information:

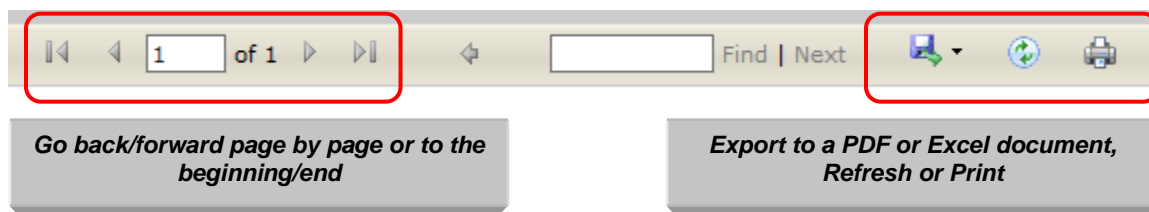
- Date of report
- Date range of report
- FHA Lender ID (This is displayed only when “Lender ID” is entered in the Run Report criteria shown in the **Figure 5.1.3.1**)
- FHA Status
- Submission Date and Time of the appraisal data file
- Last Updated Date
- FHA Lender ID
- FHA Case Number
- Lender Name
- Document File ID
- Lender Loan Number
- Document Type (Appraisal 1, 2 or 3)
- Form Type (See Appendix B)

Figure 5.1.3.2 Appraisal Submission Status Report Results Page



At the top of the Appraisal Submission Status Report are navigational tools (shown in the **Figure 5.1.3.3**) that enable you to go forward or backward by page, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown lets you download the report to a PDF or Excel document, refresh or print the report.

Figure 5.1.3.3 Report Navigation and Other Features



#### 5.1.4 SUBMISSION SUMMARY REPORT

The Submission Summary Report (SSR) displays the information about a specific Doc File ID including its related appraisal data files.

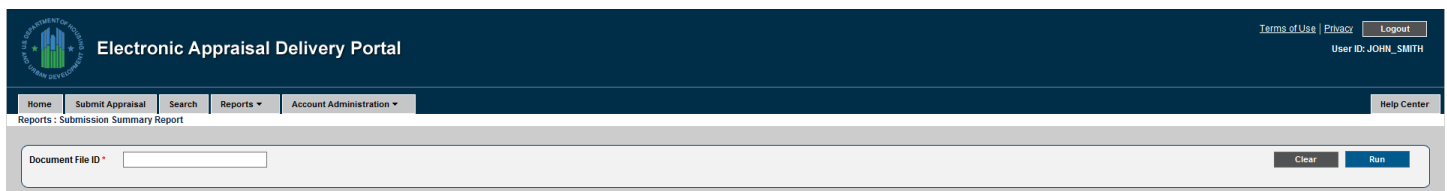
**NOTE:** The SSR is for information only. The appraisal must still be underwritten by the DE Underwriter. The EAD portal includes the SSR report as a courtesy. Hard stops and edits generated by the EAD portal are based on [formatting issues to ensure that appraisals uploaded through the EAD portal are in a format that can be read by CHUMS/FHAC](#).

To generate this report, follow these steps on the page shown in the Figure 5.1.4:

1. Enter your search criteria:
  - Doc File ID
2. Click Run.

To clear the entries in the Doc File ID, click Clear.

**Figure 5.1.4 Submission Summary Report Creation Page**



The screenshot shows the Electronic Appraisal Delivery Portal (EAD) interface. At the top, there's a dark blue header with the portal name and a user ID: JOHN\_SMITH. Below the header is a navigation bar with links: Home, Submit Appraisal, Search, Reports, and Account Administration. The main content area has a light gray background and contains a text input field labeled 'Document File ID' with a 'Clear' button and a 'Run' button.

**NOTE:** This report can only be run on an ad hoc basis; you cannot currently schedule this report to be run on a regular (daily, weekly or monthly) basis.

The Submission Summary Report contains two parts. Part 1 of the SSR is the Appraisal Findings Detail Report. Part 2 of the SSR is the Submission Summary Report.

##### 5.1.4.1 Appraisal Findings Detail Report – Part 1 of SSR

The Appraisal Findings Detail Report is shown in the **Figure 5.1.4.3**. It is displayed as part of the Submission Summary Report PDF in the EAD portal when you click on the SSR icon on the Search Page or when you click Submission Summary Report under the Submission Reports menu item.

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3). The report includes the information shown in the **Table 5.1.4.1**. EAD portal Hard Stops , UAD Compliance Findings and FHA Findings sections are sorted by severity in the following order: Fatal, Overridable, Warning. A secondary sort is applied to the Message ID column within a severity grouping.

**Table 5.1.4.1 Information contained in Appraisal Findings Detail Report**

Section	Description
Submission Summary	<ul style="list-style-type: none"> <li>• Doc File ID</li> <li>• Report Date/Time</li> <li>• Document File Status (FHA)</li> <li>• FHA Lender ID</li> <li>• FHA Case Number</li> <li>• Lender name</li> <li>• Lender Loan number</li> </ul>
Appraisal 1,2 and/or 3	<ul style="list-style-type: none"> <li>• Original submitted Date/Time</li> <li>• Document Status (for each appraisal)</li> <li>• Number of Resubmissions</li> <li>• Form Type</li> <li>• Last submission Date/Time</li> <li>• Appraised Value</li> <li>• Subject Address</li> <li>• Date of Appraisal</li> <li>• Supervisory Appraiser</li> <li>• Appraiser</li> <li>• Borrower Name</li> </ul>
Comp Number	<ul style="list-style-type: none"> <li>• Comps</li> <li>• Comp Address</li> <li>• Adjusted Sales Price</li> </ul>
EAD portal Hard Stops	Displays the results of the EAD portal hard stops
UAD Compliance Findings	These are messages generated during a UAD compliance check that contain information about data format and completeness issues.
FHA Proprietary Findings	Displays the results of FHA Proprietary Findings

#### 5.1.4.2 Submission Summary Report – Part 2 of SSR

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EAD Submission Summary Report is a high level summary of the submission and includes information about Appraisal 1, 2, and/or 3 including Hard Stop Descriptions.

The complete Submission Summary Report for FHA is shown in the **Figure 5.1.4.3**

Figure 5.1.4.3 Submission Summary Report



Appraisal Findings Detail Report			
Doc File ID	1000000HGH	Report Date/Time	02/26/2015 16:25:47
Document File Status (FHA)	Successful	FHA Lender ID	55555
FHA Case Number	100-0010001	Lender Name	Test Primary BU
Lender Loan Number	656544555		

Appraisal 1			
Original Submitted Date/Time	06/30/2014 13:15:03	Document Status	Successful
Number of Resubmissions	1	Form Type	FNM 1004/FRE 70
Last Submission Date/Time	06/30/2014 13:17:16	Appraised Value	\$555000
Subject Address	1100 Wicomico St, Baltimore, MD 21230	Date of Appraisal	06/06/2010
		Supervisory Appraiser	NY / 45000038291
Appraiser	CHAD HARRIS MD / GA10838	Borrower Name	Borrower for 1004
Comps	Comp Address	Adjusted Sale Price	
Comp1	310 N Virginia Ave, Falls Church, VA 22045	\$50000	

Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
EAD Hard Stops								
FHA602	N/A	N/A	N/A	Appraiser digital signature name or license information does not match appraisal	Warning	Automated override request	Override automatically approved	06/30/2014 13:17:22

UAD Compliance Findings
No UAD findings found

FHA Proprietary Findings								
FHA2010	Neighborhood	Present Land Use	Subject	Neighborhood Present Land Use percentages must add up to 100%.	Warning	N/A	N/A	N/A
FHA2015	Neighborhood	Present Land Use: Commercial	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%.	Warning	N/A	N/A	N/A
FHA2020	Site	View	Subject	Site Conditions Adverse checked.	Warning	N/A	N/A	N/A
FHA2025	Site	FEMA Flood Hazard Area	Subject	FLOOD HAZARD AREA CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2026	Improvements	Foundation: Infestation	Subject	INFESTATION CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2027	Improvements	Foundation: Dampness	Subject	DAMPNESS CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2028	Improvements	Foundation: Settlement	Subject	SETTLEMENT CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2029	Improvements	Physical deficiencies	Subject	PHYSICAL DEFICIENCY CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2035	Sales Comparison	Total Rooms	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning	N/A	N/A	N/A
FHA2037	Sales Comparison	Bathrooms	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning	N/A	N/A	N/A
FHA2038	Sales Comparison	Gross Living Area	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning	N/A	N/A	N/A

EAD Submission Summary Report			
Report Date/Time	02/26/2015 16:25	Document File ID	1000000HGH
Document File Status (FHA)	Successful	Borrower Name	Borrower for 1004
Document File Owner	Test Primary BU	Lender Loan Number	656544555
FHA Lender ID	55555	FHA Case Number	100-0010001


Appraisal 1			
Submitted Date/Time	06/30/2014 13:17:16	Document Status	Successful
Subject Address	1100 Wicomico St, Baltimore, MD 21230	Form Type	PNM 1004/FRE 70
		Appraised Value	555000
		Date of Appraisal	06/06/2010
Appraiser	CHAD HARRIS MD / GA10838	Supervisory Appraiser	NY / 45000038291
Comps	Comp Address	Adjusted Sale Price	
Comp1	310 N Virginia Ave, Falls Church, VA 22045	\$50000	
Hard Stop Description	Override Request Reason	Override Decision Reason	Override Decision Date/Time
Appraiser digital signature name or license information does not match appraisal	Automated override request	Override automatically approved	06/30/2014 13:17:22


## 5.2 My Reports

My Reports tracks all previously run or scheduled reports for the previous 90 days. **Table 5.2.1** shows the tracked reports.

**Table 5.2.1 My Reports**

Report	Description
Upload Confirmation Report	Provides the status of the appraisal submission and the Document File ID. Reports are listed in a chronological order with the most recent submission on top.
Scheduled Reports	<p>Lists the scheduled daily, weekly or monthly reports.</p> <ul style="list-style-type: none"><li>• Appraisal Failure Details Report displays the hard stop failures for each appraisal data file submission.</li><li>• Appraisal Failure Summary Report summarizes the submission failures due to hard stops by lender ID.</li><li>• Appraisal Submission Status Report displays the status of appraisal data file submissions for a chosen date range.</li></ul>
Scheduled Report Manager	Lists the reports that have been scheduled, the frequency of delivery, status of the schedule, and any report criteria included in the scheduled report. It also has the option to edit the status or delete the report from the scheduler.

All the reports are available in the EAD portal for three months. To remove reports prior to the expiration date, click the delete icon (  ) next to the report you wish to delete, as shown in the **Figure 5.2.2**. All the reports can be printed or downloaded into a PDF or Excel document.

Click the Edit icon (  ) to enable or disable the report.

- If the report is enabled, it runs as scheduled.
- If the report is disabled, it stops running until you re-enable the report. Disabled reports appear in the Scheduled Report Manager until deleted, so you can choose to enable the report at a future time.



Figure 5.2.2 My Reports Page

Electronic Appraisal Delivery Portal

Terms of Use

Privacy

Logout

User ID: JOHN\_SMITH

Home

Submit Appraisal

Search

Reports

Account Administration

Help Center

Reports : My Reports

Upload Confirmation Reports

Report Name	Upload Date/Time	Report Expiration Date	Delete
1 Upload Confirmation Report	02/23/2015 18:07:58	05/24/2015	
2 Upload Confirmation Report	02/23/2015 18:06:41	05/24/2015	
3 Upload Confirmation Report	02/23/2015 15:22:16	05/24/2015	
4 Upload Confirmation Report	02/23/2015 15:21:28	05/24/2015	

Page size: 10

4 items in 1 pages

Scheduled Reports

Report Name	Run Date/Time	Report Expiration Date	Delete
No records to display			

Page size: 10

0 items in 1 pages

Scheduled Report Manager

Report Name	Frequency	Status	Report Criteria	Edit	Delete
1 Appraisal Failure Details Report	Weekly	Enable			

Page size: 10

1 items in 1 pages

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Edit and Delete Icons

In Edit mode (shown in the **Figure 5.2.3**), you can:

- Click the Save icon ( ) to save the enabled or disabled status.
- Click the Delete icon ( ) to remove the report.

Figure 5.2.3 Enabling/Disabling a Report Page

Scheduled Report Manager

Report Name	Frequency	Status	Report Criteria	Edit	Delete
1 Appraisal Failure Details Report	Weekly	<div>Enable</div>		<div></div>	<div></div>

Page size: 10

1 items in 1 pages

## 6. Account Administration

The Account Administration options enable you to manage your user account and the user profile settings. To access Account Administration options:

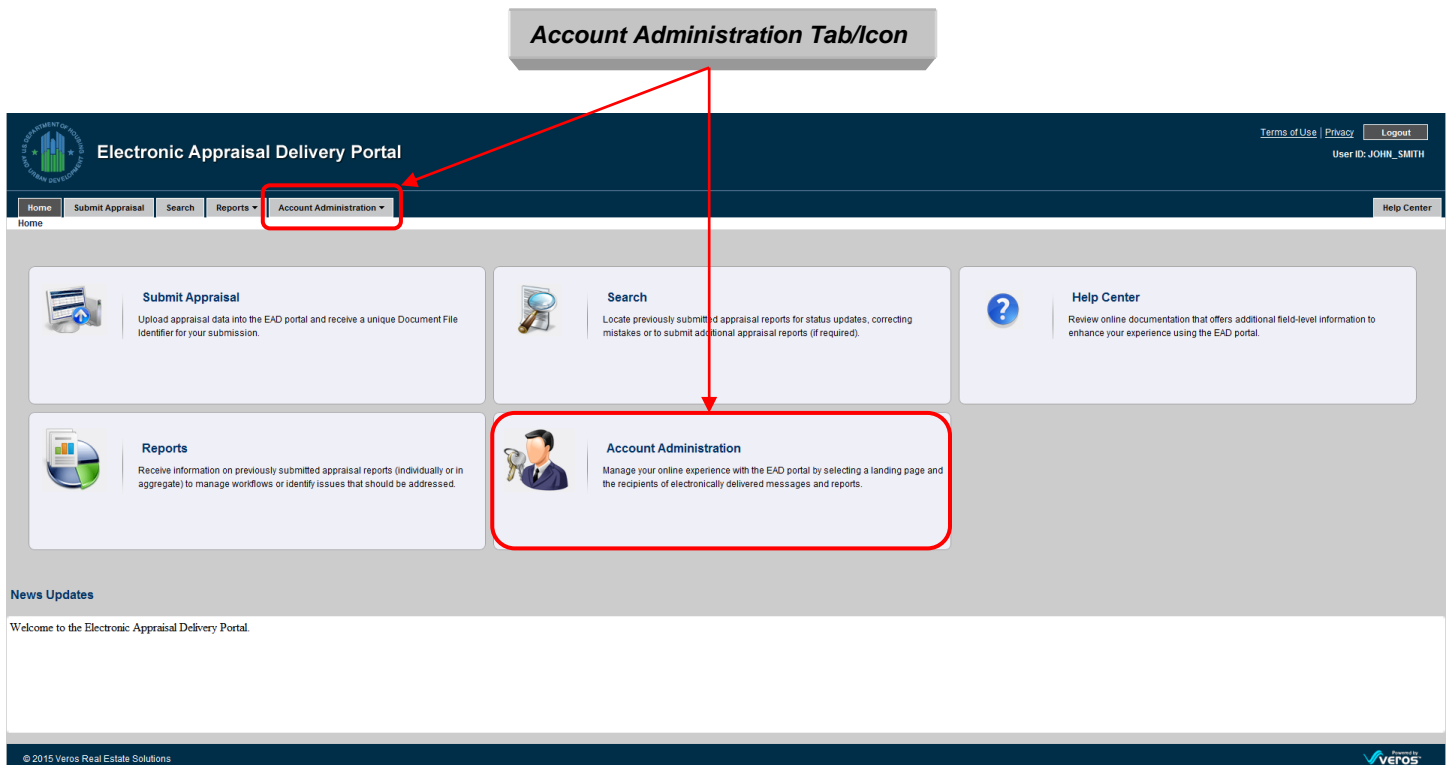
- Click the Account Administration tab at the top of any page, or
- Click the Account Administration icon in the center of the Home page.

The Account Administration tab has two options:

- User Profile
- User Account Self Care

**NOTE:** The icon on the Home page only accesses the User Profile option.

Figure 6.0.1 Account Administration



## 6.1 Managing Your User Profile

The User Profile section (shown in the **Figure 6.1.1**) enables you to:

- Select the page you land on when you log in to the EAD portal. The choices are:
  - Home page
  - Submit Appraisal page
  - Search page
  - My Reports page
- Designate up to four EAD portal users to be notified when scheduled reports are generated.
- Designate up to four EAD portal users to receive system messages, such as a notification of a hard stop.

**Figure 6.1.1 User Profile Page**

To designate people to be notified of scheduled reports, enter their email addresses in the appropriate fields. An email (shown in the **Figure 6.1.2**) is sent to the designated recipients with a link to the Reports section of the EAD portal, as well as a link to the Login page for their convenience.

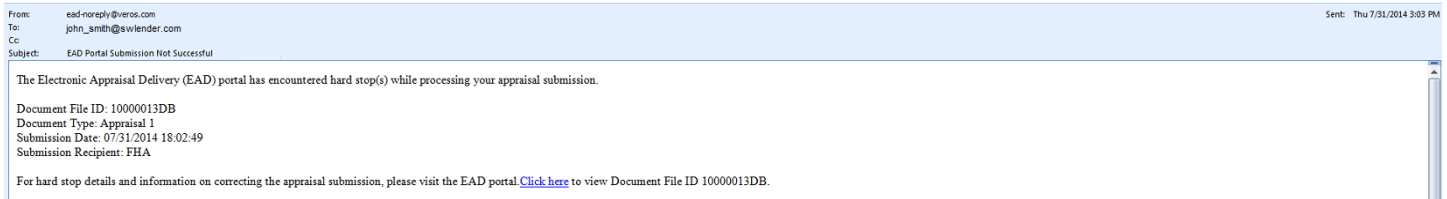
To update the EAD portal with the information entered on the User Profile page, click Save.  
To end the session without saving any information and return to the Home page, click Cancel.

## Figure 6.1.2 Email Notice about a Scheduled Report



The following email (**Figure 6.1.3**) notifies the recipients that corrective action is required for this submission.

## Figure 6.1.3 Email Notice about a System Hard Stop Encountered



## 6.2 Editing Your User Account

The User Account Self Care section shown in the **Figure 6.2.1** enables you to change:

- Personal details: First Name, Last Name, Email Address
- Challenge Question(s) and Response(s).

The other buttons at the bottom enable you to:

- Cancel: Discard the changes and return to your landing page.
- Submit: Save the changes and update your account information in the EAD portal.

**Figure 6.2.1 User Account Self Care Page**

Electronic Appraisal Delivery Portal

Home User Account Self Care

Personal Details

First Name John Last Name Smith Email Address john\_smith@swlender.com

Edit Questions Cancel Submit

Buttons for editing Challenge Questions/Answers

To change your Challenge Questions and Answers, follow these steps on the page shown in the Figure 6.2.2:

1. Click the Edit Questions button. The Challenge Response Questions section appears.
2. Select the new challenge questions from the respective dropdowns.
3. Enter the answers to the challenge questions in the respective fields.

To discard your changes and return to the Self Care page, click Cancel.

To save your changes and update your account information in the EAD portal, click Submit.

**Figure 6.2.2 User Account Challenge Response Questions Page**

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a dark blue header with the portal's name and user information: 'User ID: JOHN\_SMITH'. Below the header, a navigation bar includes 'Home' and 'Help Center' links. The main content area is titled 'User Account Self Care' and contains two sections: 'Personal Details' and 'Challenge Response Questions'. The 'Personal Details' section has input fields for 'First Name' (John), 'Last Name' (Smith), and 'Email Address' (john\_smith@swlender.com). To the right of these fields are three buttons: 'Edit Questions' (highlighted with a red box), 'Cancel', and 'Submit'. The 'Challenge Response Questions' section contains three questions, each with a dropdown menu and an 'Answer' input field. The questions are: 'Question 1: What is your paternal Grandfather's first name?', 'Question 2: What was your first pet's name?', and 'Question 3: What is your maternal Grandfather's first name?'. At the bottom right of the form, there are 'Cancel' and 'Submit' buttons. A red arrow points from a callout box below to the 'Edit Questions' button.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout  
User ID: JOHN\_SMITH

Home | Help Center

User Account Self Care

Personal Details

First Name: John Last Name: Smith Email Address: john\_smith@swlender.com

Edit Questions Cancel Submit

Challenge Response Questions

Question 1: What is your paternal Grandfather's first name? Answer: [input field]

Question 2: What was your first pet's name? Answer: [input field]

Question 3: What is your maternal Grandfather's first name? Answer: [input field]

Cancel Submit

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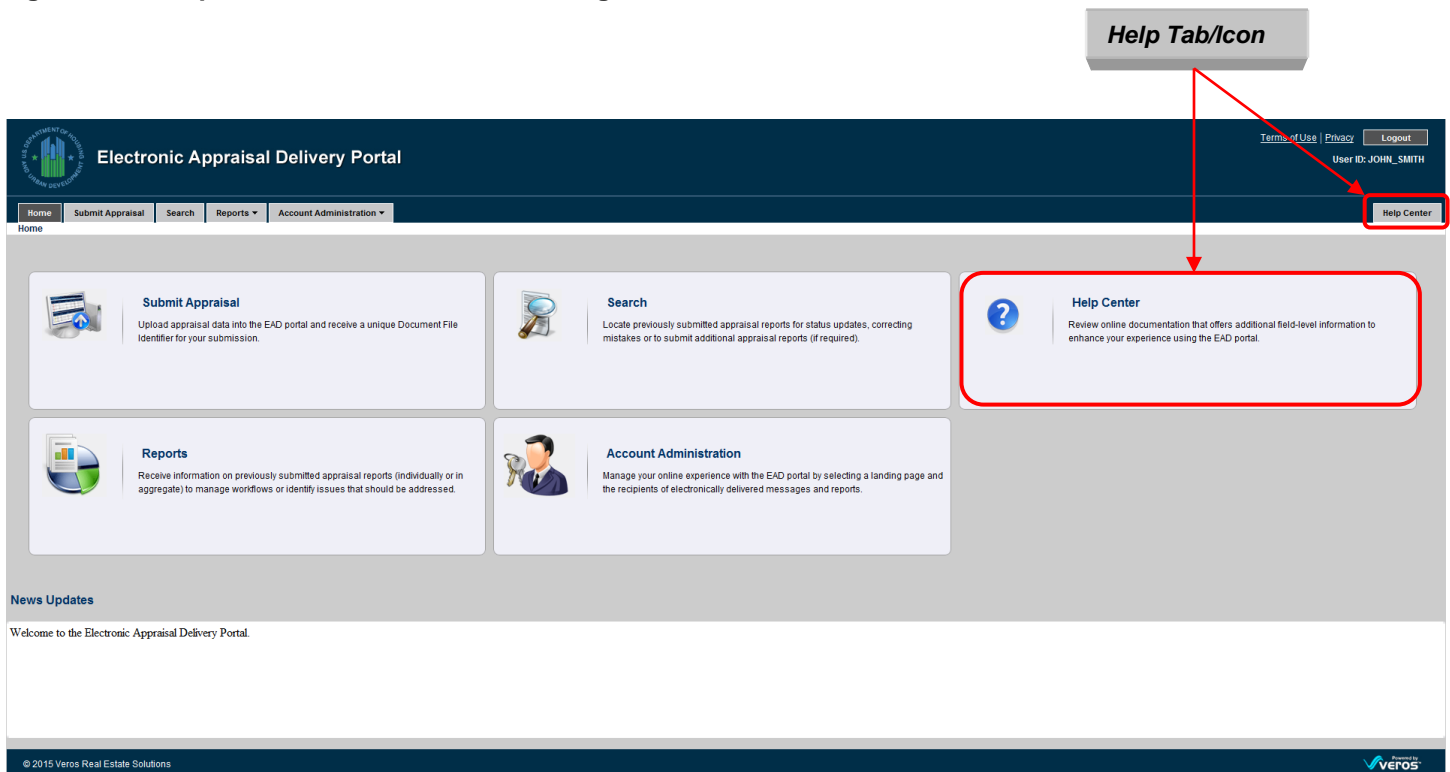
**To submit/cancel  
changes**

## 7. Help Center

The Help Center contains the additional information about using the EAD portal that you may find helpful. To access the Help Center:

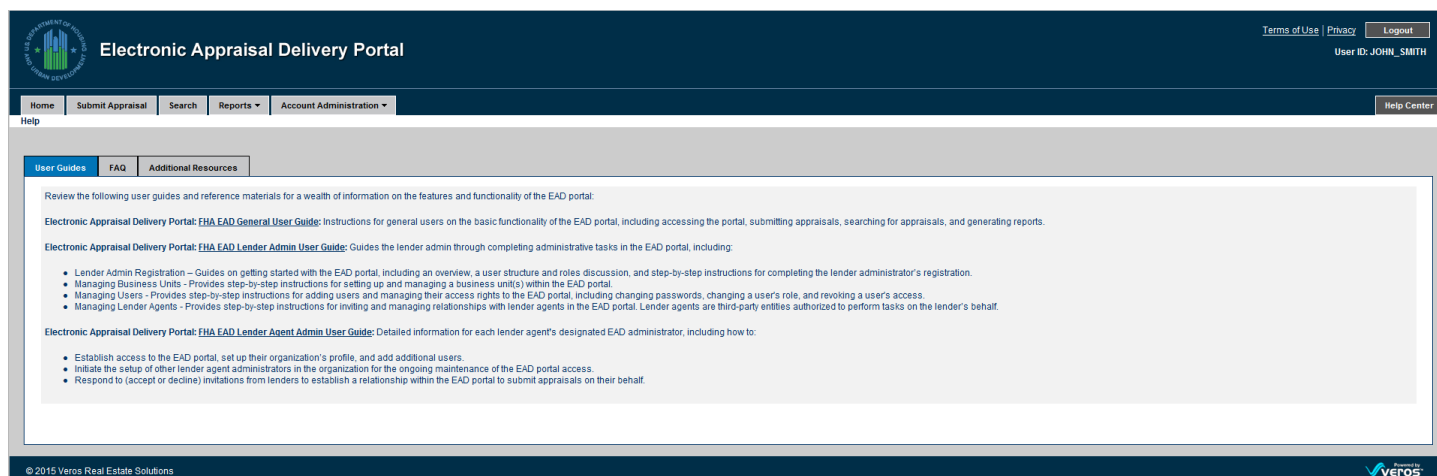
- Click the Help Center tab at the top of any page, or
- Click the Help Center icon on the Home page.

**Figure 7.0.1 Help Center Access from Home Page**



The Help Center Main page (**Figure 7.0.2**) displays links to the instructive documentation for the new and existing users on the general use of the EAD portal. It includes FHA EAD General User Guide, FHA EAD Lender Admin Guide, FHA EAD Lender Agent Admin Guide; Frequently Asked Questions (FAQs); and Additional Resources.

**Figure 7.0.2 Help Center User Guides Tab**



**Table 7.0.3** lists the resources available in the Help Center.

**Table 7.0.3 Help Center Contents**

Content	Access Type	Description
User Guides	Tab	Lists the downloadable resource documents.
FAQs	Tab	Lists the common questions and answers about the EAD portal.
Additional Resources	Tab	Lists the contact number to the FHA Resource Center.



## Appendix A: Frequently Used Terms

Term	Description
<i>Business Unit</i>	EAD portal organizational structure that enables the Lender Administrators to manage users, the relationships for submissions, and accessibility of different user roles. It also enables the institutions to define subgroups (subordinate business units) within their organization for ease of use and management of activity. Organizations can partition their users and appraisal submissions, and set up an organizational structure in the EAD portal based on division of work and responsibilities. How to create a business unit is defined in the EAD Lender Admin guide accessible via the Help Center.
<i>Document File ID</i>	The number assigned to each unique submission. There is a single Document File ID for each loan submission (whether one, two, or three appraisals are submitted within that loan).
<i>EAD</i>	Electronic Appraisal Delivery (EAD) portal is the portal for electronic submission of the appraisal data to the FHA.
<i>Hard Stop</i>	An error encountered in the EAD that result in the failure of appraisal data file processing and a status of “Not Successful.”
<i>SSR</i>	Submission Summary Report is the EAD portal report that summarizes the details of an appraisal data file(s) submission.
<i>UAD</i>	The Uniform Appraisal Dataset is a data specification to improve the quality and consistency of appraisal data. The UAD defines all fields required for an appraisal submission and standardizes definitions and responses for a key subset of fields.
<i>XML</i>	XML stands for Extensible Markup Language which is a set of rules for encoding documents in machine-readable form. The design goal of XML is to emphasize simplicity, generality, and usability over the Internet. It is the primary method for the lenders or vendors to transmit encoded documents to the EAD server.

---

## Appendix B: Supported Appraisal Forms

The supported appraisal types are shown in the **Table B.1**.

**Table B.1 Supported Appraisal Forms**

Form Number	Form Title
FNM 1004 / FRE 70 (UAD standard required)	Uniform Residential Appraisal Report
FNM 1073 / FRE 465 (UAD standard required)	Individual Condominium Unit Appraisal Report
FNM 1025 / FRE 72	Small Residential Income Property Appraisal Report
FNM 1004C / FRE 70B	Manufactured Home Appraisal Report
FNM 1004D / FRE 442	Appraisal Update and/or Completion Report

Each of the forms includes the FNM 1004MC / FRE 71 - Market Conditions Addendum to the Appraisal Report.

---

## Appendix C: Supported File Formats

The following XML format is supported in the EAD portal for the UAD forms:

- MISMO 2.6 Errata 1 GSE Extended format

The following XML formats are supported in the EAD portal for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format

## Appendix D: List of Hard Stops

Table D.1 lists the hard stops that can occur in an appraisal data submission. In the Eligible for Override column, Y means an override is allowed; N means an override is not allowed and the appraisal data file must be resubmitted.

**Table D.1 Hard Stop Description Table**

Hard Stop Code	Hard Stop Description / Output Message to User	Eligible for Override
<b>Appraiser</b>		
FHA201	Appraiser must be on the FHA Appraiser Roster	Y
FHA202	Appraiser must have a valid certification in the state where the property resides	N
FHA203	Appraiser certification was not active as of the appraisal effective date	N
FHA204	Appraiser certification was terminated as of the appraisal effective date	N
FHA205	Appraiser was ineligible as of the appraisal effective date	N
<b>Supervisory Appraiser</b>		
FHA210	Appraisal contains supervisory appraiser information	N
<b>Case Number</b>		
FHA500	FHA Case Number is missing or provided in an invalid format	N
FHA501	FHA Case Number on appraisal does not match Document File	N
FHA502	FHA Case Number on appraisal is cancelled or not found	N
FHA503	FHA Case Number assigned to property does not match subject address	Y
FHA504	FHA Case Number on appraisal is not assigned to lender	N
FHA505	FHA Case Number property address state must match the appraisal subject property address state.	N
<b>1004D</b>		
9005	Invalid form type for Appraisal 1: 1004D/442	N
<b>Digital Signature</b>		
FHA600	Appraiser digital signature is missing	Y
FHA601	Appraiser digital signature is in an invalid format	Y
FHA602	Appraiser digital signature name or certification information does not match appraisal	Y
FHA603	Appraisal could not be validated against appraisal digital signature	Y
FHA604	Appraiser's signing key does not match appraiser	Y
<b>Standard Hard Stops to be Carried over from UCDP to EAD</b>		
100	Appraised value is missing or provided in an invalid format	N
101	Appraised value is less than \$5,000	Y
102	Appraised value is less than or equal to \$0	N
200	Missing appraiser certification information	N
300	Missing subject address	N
302	Unknown subject address	Y
303	Invalid address - unit number required or not validated	Y
304	Invalid address - multiple units per address	Y
401	UAD compliance check failure (one or more fatal)	N

402	UAD compliance check failure (warnings only)	Y
9000	Invalid submission: File too large	N
9001	Appraisal data in invalid format: Appraisal file deleted or renamed prior to submission	N
9001	Appraisal data in invalid format: XML is not well-formed	N
9001	Appraisal data in invalid format: XML contains non-UTF8 characters	N
9001	Appraisal data in invalid format: XML file type cannot be auto-detected	N
9001	Appraisal data in invalid format: XML file does not match the specified format and form	N
9001	Appraisal data in invalid format: XSD check failure	N
9003	PDF not included in XML submission	N
<b>FHA Appraisal Logging Screen Requirements (in addition to those listed above)</b>		
FHA3100	A purchase transaction was indicated; a valid Date of Contract must be provided	N
FHA3105	A purchase transaction was indicated; the Contract Price must be provided in whole dollars	N
FHA3200	Location must be provided. Only one of "Urban," "Suburban" or "Rural" must be selected	N
FHA3205	Sum of all land uses must be at least 1% but not greater than 100%	N
FHA3210	Neighborhood Predominant Price must be provided as a whole number	N
FHA3300	Site Area not reported per requirements. Examples: 6400 sf, 3.40 ac, 380 sqm	N
FHA3700	At least one of "as is," "subject to completion," "subject to the following repairs" or "subject to the following required inspection" must be selected. If "as is" is selected, no other value may be selected.	N
FHA4000	Indication whether the market value of the subject property has declined must be provided	N
FHA4001	Appraisal Update indicates that the market value of the subject property has declined in value	Y
FHA4100	Form purpose must be provided; "Summary Appraisal Update Report" and/or "Certificate of Completion" must be selected	N
FHA4200	Effective Date of Appraisal must be provided as a valid date	N
FHA4205	Effective Date of Appraisal Update must be provided as a valid date	N
FHA5000	Building Status must be provided; only one of "Existing," "Proposed" or "Under Construction" must be selected	N
FHA5005	Year Built must be provided in YYYY format; if proposed or under construction, enter current year.	N
FHA5010	Effective Age must be provided as a whole number; if new, enter "0"	N
FHA5015	Improvement Type must be provided; only one of "Detached," "Attached" or "Semi-Detached/End Unit" must be selected	N
FHA5016	Project Description must be provided; only one of "Detached," "Row or Townhouse," "Garden," "Mid-Rise," "High-Rise" or "Other" must be selected	N
FHA5100	Foundation Type must be provided; at least one value must be selected	N
FHA5200	Car Storage Type must be provided; at least one option (or "None") must be selected	N
FHA5400	Number of rooms must be provided as a whole number	N
FHA5401	Number of rooms must be greater than or equal to the number of bedrooms	N
FHA5405	Number of bedrooms must be provided as a whole number greater than or equal to 0	N
FHA5410	Number of bathrooms must be provided and must be greater than or equal to 0	N
FHA6000	A transfer in the past 3 years was indicated; the Price of Prior Sale/Transfer must be provided and greater than or equal to 0	N
FHA6005	Gross Living Area must be provided and must be greater than 0	N

More information about the Appraisal Hard Stops is in the Section 4.2.3.

**Table D.2** lists the causes and descriptions associated with a 9001 hard stop along with recommended actions to address the error and be able to resubmit the appraisal data file to the EAD portal.

**Table D.2 9001 Hard Stop Troubleshooting Guide**

9001 Hard Stop – Causes	Cause Description/Examples	Actions
Appraisal file deleted or renamed prior to submission	This occurs when an appraisal file is selected either through the Submit screen or Appraisal View/Edit screen (to correct or upload Appraisal #2 or #3) and the appraisal is deleted or renamed before it is submitted.	Upload the file again through the Appraisal View/Edit screen and confirm that the file selected to re-upload has not been deleted or renamed prior to clicking on the "Submit" button.
XML is not well-formed	This occurs when the submitted XML document is not a complete and valid XML document. This usually occurs because of a syntax error such as missing or additional tags and/or XML related characters.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the EAD portal meets EAD XML standards.
XML contains non-UTF8 characters	EAD portal accepts XML documents that are formatted using the UTF8 encoding. If the XML document contains characters that are not encoded using UTF8, this error will be raised.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the EAD portal meets EAD XML standards.
XML file type cannot be auto-detected	This occurs when the submitted document is not a valid appraisal XML file as accepted by the EAD portal, (e.g. the user uploads the wrong XML file, or the file is not an accepted appraisal form type).	<ol style="list-style-type: none"> <li>1. Ensure the document uploaded to the EAD portal is an XML file by opening the file on your computer using one of the following methods: <ul style="list-style-type: none"> <li>• Double-click on the file to open it in a browser window. The tag at the top of the file should begin with "&lt;?xml version=" for a valid XML file</li> <li>• Right-click on the file, select "Open With..." and select Microsoft Office Excel. When Excel opens, a dialog box titled "Open XML" will appear for a valid XML file</li> </ul> </li> <li>2. If the file is a valid XML file, confirm that the file is for one of the form types that the EAD portal supports.</li> <li>3. If the form type is supported, provide this hard stop description to your appraiser and request an updated appraisal file.</li> </ol>
XML file does not match the specified format and form	(DI submissions only) This occurs when a submitted XML file indicates it's a Freddie Mac 70 or a Fannie Mae 1004, but the actual file is a Freddie Mac 465/Fannie Mae 1073, as an example.	Contact your EAD Direct Integration Solution Provider to ensure the DI submission form type selected matches the actual form type of the XML file.

XSD check failure	This occurs when the submitted XML document fails to validate against a predefined XSD.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the EAD portal meets EAD XML standards.
-------------------	---	---

## Appendix E: Password Strength Rules

When changing your password, consider the following rules to make your password as secure as possible.

**NOTE:** Only your Lender Admin can change your password.

Requirement	Value
Minimum Length	8
Maximum Length	
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric Characters	1
Minimum Special Characters	1
Repeated History Length	5
Reversed History Length	5
Disallow User Name	Yes
Disallow User Name (case sensitive)	Yes
Disallow User ID	Yes
Disallow User ID (case sensitive)	Yes

---

## Appendix F: Appraiser License Verification (Guidance for Lenders and Appraisers)

EAD verifies an appraiser's license information as entered on the submitted appraisal data file against the FHA Appraiser Roster maintained by FHA. These guidelines help prevent problems with the endorsement of loans to FHA due to invalid appraiser license information.

Each appraisal form contains an important section for entering information about the appraiser. Three key appraiser-related fields must contain valid information to enable EAD to verify an appraiser's license:

- Appraiser's name
- Appraiser's certification
- State of certification

### Requirements:

- **The Appraiser's Certification Section must be completed.**

The appraisal data file must contain information sufficient to identify the appraiser including the appraiser's name, the appraiser's certification, and the state of issuance for the certification.

**NOTE:** *If an appraiser is certified in multiple states, only the certification information relevant to the property being appraised should be entered. For example, if an appraiser is licensed in California and Nevada and is submitting an appraisal data file for a property in California - only the California certification information should be submitted.*

- **Data entered must match data contained in the FHA Appraiser Roster.**

EAD validates the appraiser's information entered in the Appraiser's Certification Section described above against data contained in the FHA Appraiser Roster. It is important to remember that the:

- Appraiser's name submitted must be the same as the appraiser's name found in the FHA Appraiser Roster.
- Appraiser's certification submitted must be the same as the appraiser's certification found in the FHA Appraiser Roster.
- Appraiser's certification state of issuance submitted must be the same as the appraiser's certification state of issuance found in the FHA Appraiser Roster (use only two-character state abbreviation only, even if licensed in multiple states).



---

**NOTE:** An appraiser can eliminate the risk of a mismatch or invalid certification result from EAD by visiting <https://entp.hud.gov/idapp/html/apprlook.cfm> and verifying the data online beforehand (this can be done immediately). If an appraiser wants to supplement the certification information supplied in the appraisal data report, then that additional data can be entered in other areas of the appraisal data report (such as comment areas or other addenda).

- **The fields must contain the requested information and only the requested information.**

It is important to limit the data entered in these key fields to only the data requested unless otherwise mandated by state law or regulation. For example, if an appraiser desires to further explain (beyond what is required for licensing) that he/she is a “CERTIFIED RESIDENTIAL APPRAISER,” then that additional data should be entered in other areas of the appraisal data report (such as comment areas or other addenda) and not in one of the key fields.

Examples:

**Appraiser’s Name Field:**

Acceptable:	Robert J. Smith, SRA, MAI
Not Acceptable:	Robert J. “Bobby” Smith, SRA, MAI
Not Acceptable:	Senior Real Estate Appraiser Robert J. Smith, SRA, MAI, State Certified

**Appraiser’s Certification/License Number Field:**

Acceptable:	AR00001
Not Acceptable:	AR00001/CERTIFIED RES.Appr.
Not Acceptable:	CRREA-CA-AR0001-Exp. 12/1/2011

**Appraiser’s Certification/License Number State of issuance Field:**

Acceptable:	CA
Not Acceptable:	CA/NV/AZ/NY
Not Acceptable:	CA-RES Cert.APPR. Exp. 12/2011