Uniform Collateral Data Portal Reference Series for the Lender Admin: 4 - Managing Lender Agents

This reference is the fourth in a series of four references for the Lender Administrator, a Uniform Collateral Data Portal℠ (UCDP℠) user who has authority to set up and manage the business structure within the portal, including the access privileges of other users. This user is known as the lender admin. The focus of this reference is on managing lender agents, which are third-party entities that a lender authorizes to perform functions within the UCDP, such as uploading appraisals and evaluating results. The other references in this series include:

- Series 1: Lender Admin Registration
- Series 2: Managing Business Units
- Series 3: Managing Users

The topics covered in this reference include:

This document relates to the Uniform Mortgage Data Program, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

Managing Relationships with Lender Agents Overview

A lender agent is a third-party entity that a lender authorizes to perform functions within the UCDP, such as uploading appraisals and evaluating results. As the lender admin, you are responsible for authorizing lender agents to perform these tasks on behalf of your organization. The appraisal data files submitted by a lender agent on behalf of your organization become part of your business unit structure and can be viewed by the lender and returned in lender-initiated searches and reports. Lenders may also take actions on these appraisal data files as if they had submitted them directly.

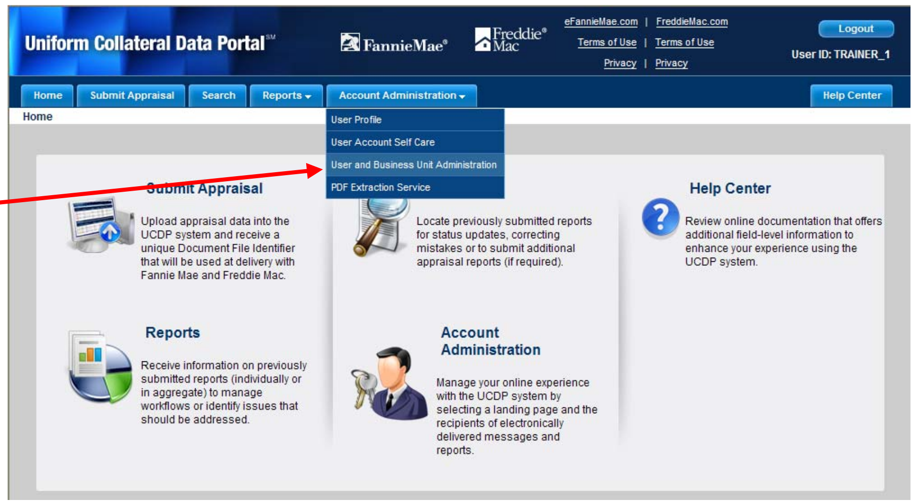
Lender agents must be authorized by both GSEs to be listed in the UCDP lender agent dropdown. Lender agents must complete the ***UCDP Lender Agent Registration Form*** on either Fannie Mae's website or Freddie Mac's website to request an account.

Once the lender agent completes the UCDP lender agent registration and account setup, their name appears in the lender agent dropdown on the ***Relationships*** page in the UCDP. From there, you can identify and select one or more lender agents to submit appraisals on your organization's behalf to the UCDP.

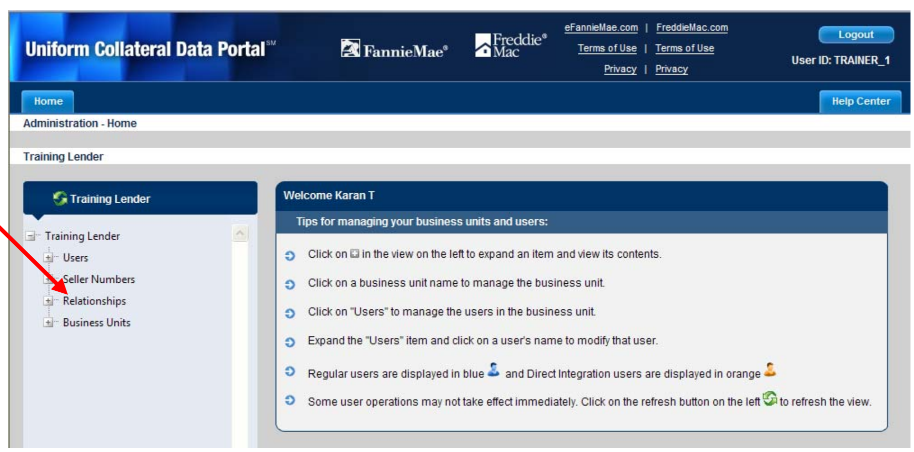
The ***Relationships*** page provides you, the lender admin, with functionality to manage your lender agent relationships. On this page, you may complete the following tasks:

Functionality	Description
Inviting a Lender Agent	Enables you to invite a lender agent who is in the lender agent dropdown into an established business unit and set the permission level for the lender agent.
Assigning and Removing Seller Numbers	Enables you to assign and remove Seller Numbers you want the lender agent to work under once the lender agent is invited.
Updating a Lender Agent Relationship	Enables you to update the lender agent's permission level and change the status of the relationship from active to inactive and vice versa.

Inviting a Lender Agent	This section covers how to initiate setting up a relationship with a lender agent. After you invite a lender agent to establish a relationship with your organization, the lender agent receives an email inviting them to submit appraisal data files on your organization's behalf. To become an active lender agent for your organization, the agent must log in to the UCDP and accept the invitation. When inviting the lender agent, you must determine the permission level to grant them. The permission levels are: ▪ **Full** – The full lender agent can perform all of the functions of a lender user, including submitting appraisals, viewing results, requesting overrides, searching for appraisals, scheduling and viewing reports, and viewing all findings related to appraisals submitted on your organization's behalf. This includes UAD Compliance Check messages, and in the future will include all proprietary GSE findings that may be delivered as part of the appraisal results through the UCDP. ▪ **Limited** – The limited lender agent can perform all of the functions of the full lender agent and can see all joint GSE findings, but cannot view GSE-specific findings. The limited lender agent can see the overall status of the appraisals submitted on your organization's behalf. Regardless of the permission level granted, lender agents can update any appraisal data file (identified with a Doc File ID) that they submitted. To invite a lender agent, follow these steps:

<table>
<tr><th colspan="2">Inviting a Lender Agent</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>1. From the UCDP Home page, click the Account Administration tab and select User and Business Unit Administration.</td><td>

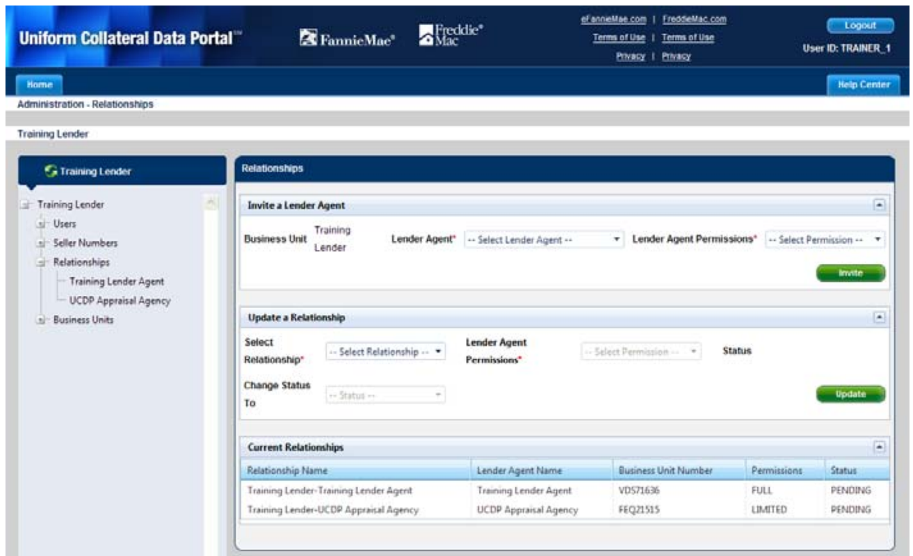
After you select User and Business Unit Administration, the Administration - Home page appears.</td></tr>
<tr><td>2. From the Administration – Home page, click Relationships in the left navigation bar.

Click the sign to display the list of lender agents associated with that business unit.</td><td>
</td></tr>
</table>

Inviting a Lender Agent

<table>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>

After you select **Relationships** from the left navigation bar, the ***Administration - Relationships*** page appears.



This page allows you to invite a lender agent to establish a relationship with your organization.

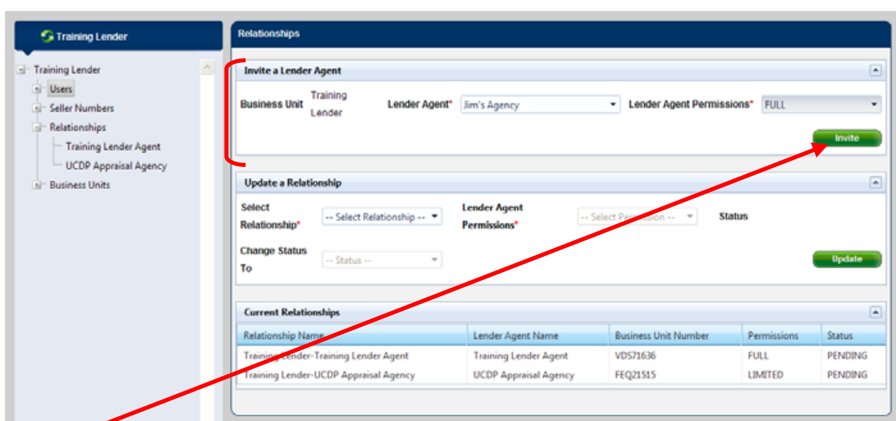
</td></tr>
<tr><td>

3. From the ***Administration - Relationships*** page, select the:

   - Lender agent you wish to invite from the **Lender Agent** dropdown.
   - Permission level ([full](#) or [limited](#)) from the **Lender Agent Permissions** dropdown.

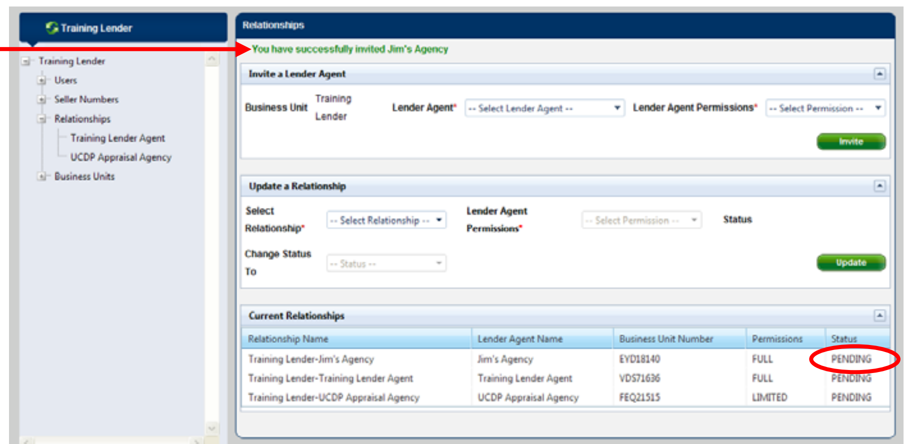
   Click **Invite**.

</td><td>

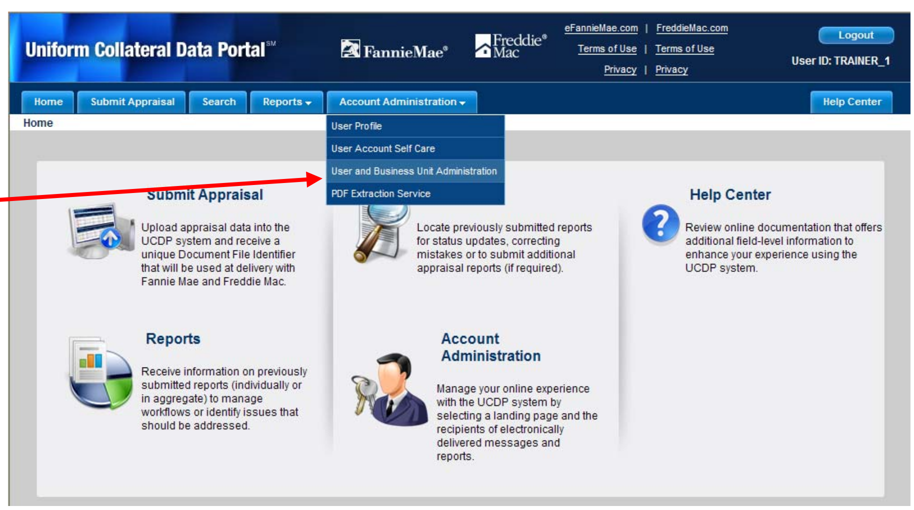


</td></tr>
</table>

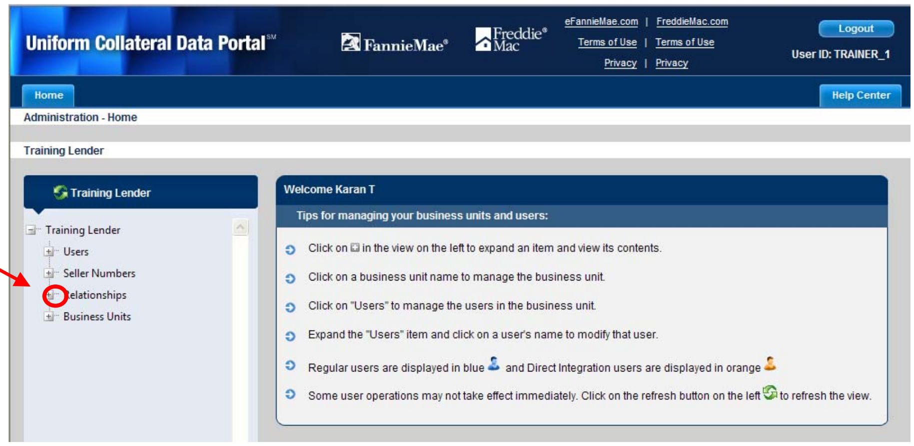
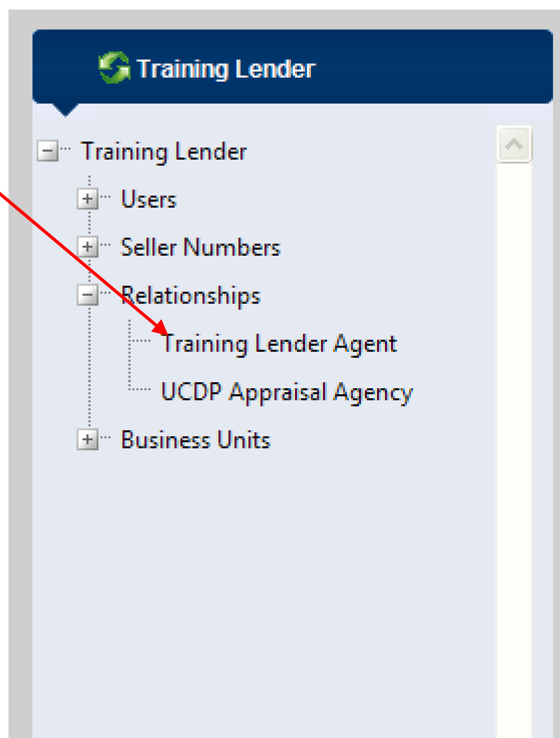
Inviting a Lender Agent

Step	Action / Result
	After you click **Invite**, a ***You have successfully invited* [name of the lender agent]** message appears. The Current Relationships section shows a "Pending" status until the lender agent accepts or declines the relationship invitation.  The lender agent then receives an email invitation. If the lender agent accepts the invitation, the UCDP creates the relationship between your organization and the lender agent. The status in the Current Relationships section changes to "Active". If the lender agent has not yet accepted the invitation, you can cancel the request by updating the lender agent's status to "Inactive". Refer to Updating a Lender Agent Relationship. Even though the lender agent has been invited into a business unit that has active Seller Number(s), you must assign specific Seller Number(s) to enable the lender agent to submit appraisals on your organization's behalf. This feature is in place to limit the exposure of your entire organization's activity to the lender agent. Even with that business unit and Seller Numbers(s), the lender agent only has access to appraisal data files their organization submitted. Refer to Assigning and Removing Seller Numbers for more information.

Assigning and Removing Seller Numbers	For the lender agent to submit appraisals on your organization's behalf, you must assign a Seller Number(s). For Fannie Mae, the Seller Number is your Seller/Servicer Number or Non-Seller/Servicer Number ID. For Freddie Mac, the Seller Number is your Seller/Servicer Number or Third Party Originator (TPO) Number. You may assign a Seller Number(s) as soon as you invite the lender agent, even though the status may still be "Pending". Once a lender agent accepts the invitation and has an assigned Seller Number(s), the lender agent can begin submitting appraisals for your organization under the assigned Seller Number(s). Typically, organizations submit appraisals under one Seller Number for each GSE. If your organization submits appraisals under more than one Seller Number for a given GSE, you have the flexibility to determine which Seller Number(s) the lender agent uses without exposing all of your organization's activity. To assign and remove Seller Numbers to and from a lender agent, follow these steps:

Assigning and Removing Seller Numbers	
Step	**Action / Result**
1. From the UCDP ***Home*** page, click the **Account Administration** tab and select **User and Business Unit Administration.**	 After you select **User and Business Unit Administration**, the ***Administration - Home*** page appears.

This document relates to the Uniform Mortgage Data Program, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.

Assigning and Removing Seller Numbers	
Step	**Action / Result**
2. From the ***Administration – Home*** page, click the ⊞ in front of Relationships to open that node.	 After you click the ⊞, the list of authorized lender agents appears.
3. Click the name of the lender agent to which you are assigning a Seller Number(s).	 After you select the lender agent, the ***Administration – Relationship Details*** page appears for that lender agent.

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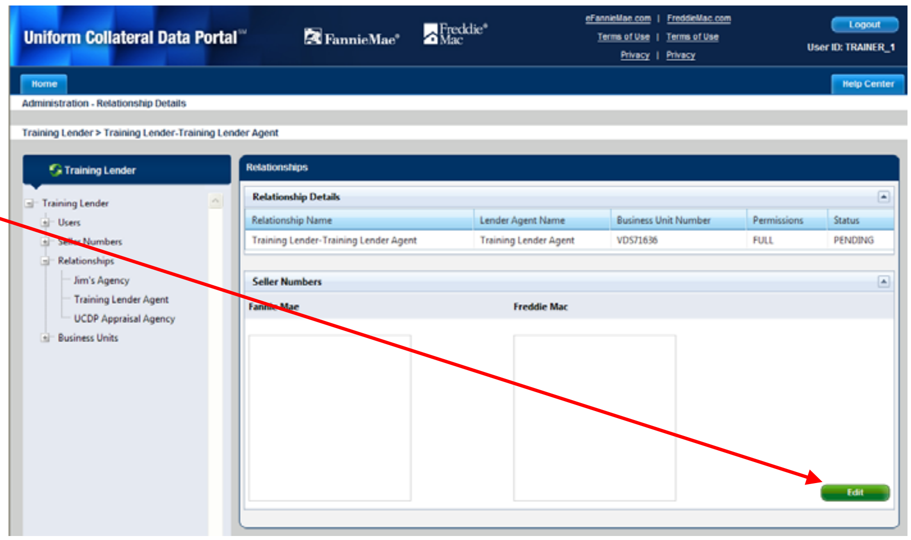
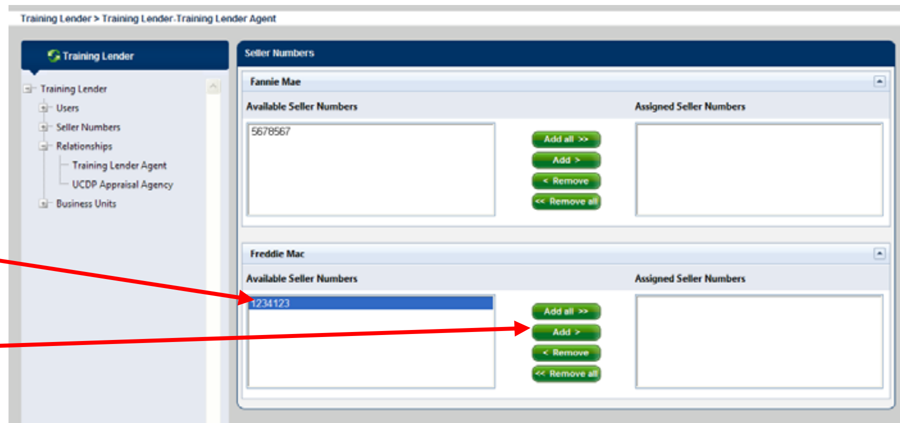
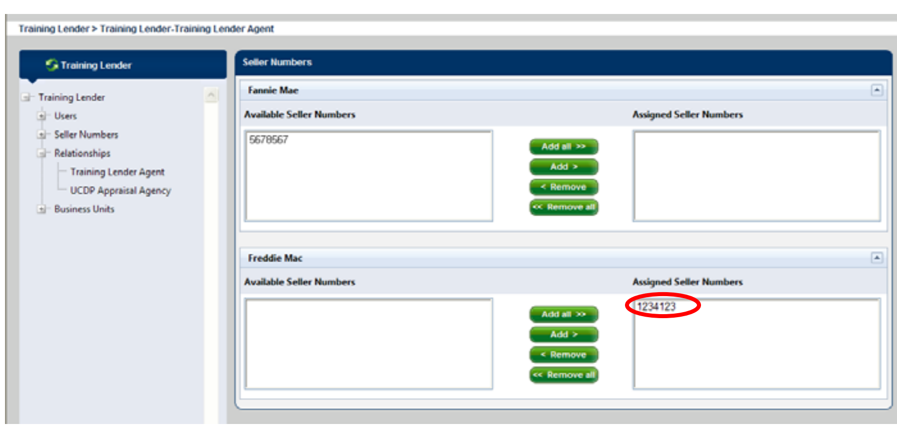
<table>
<tr><th colspan="2">Assigning and Removing Seller Numbers</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>4. From the Administration – Relationships Details page, click Edit to access the Administration - Seller Numbers page.</td><td>



After you click Edit, the Administration – Seller Numbers page appears for the lender agent selected. From this page you can assign or remove a Seller Number to/from the lender agent.</td></tr>
</table>

Assigning and Removing Seller Numbers	
Step	**Action / Result**
Assigning Seller Numbers 5. From the ***Administration - Seller Numbers*** page, locate the list of Available Seller Numbers. Highlight a specific Seller Number in the list and select **Add**. The Available Seller Numbers list is populated with the same Seller Numbers(s) assigned to the business unit who invited the lender agent into a relationship. The **Add all** button allows you to assign all the Available Seller Numbers to the lender agent at one time.	
	After you select **Add**, the Assigned Seller Numbers list shows the added Seller Number. 

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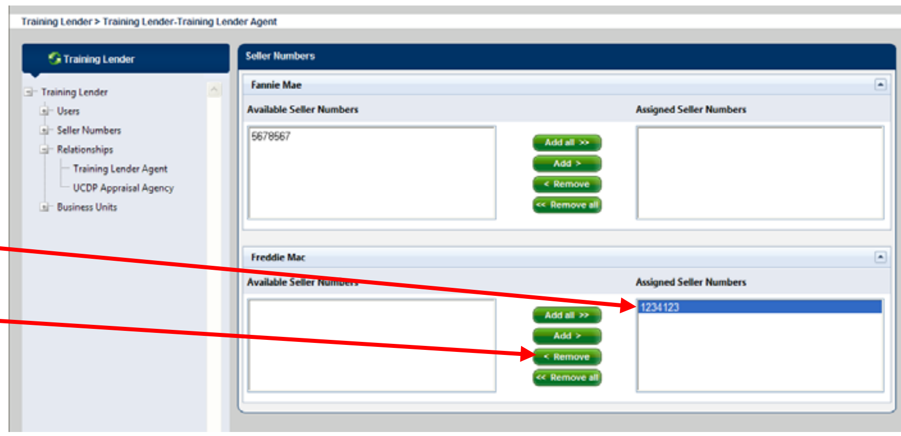
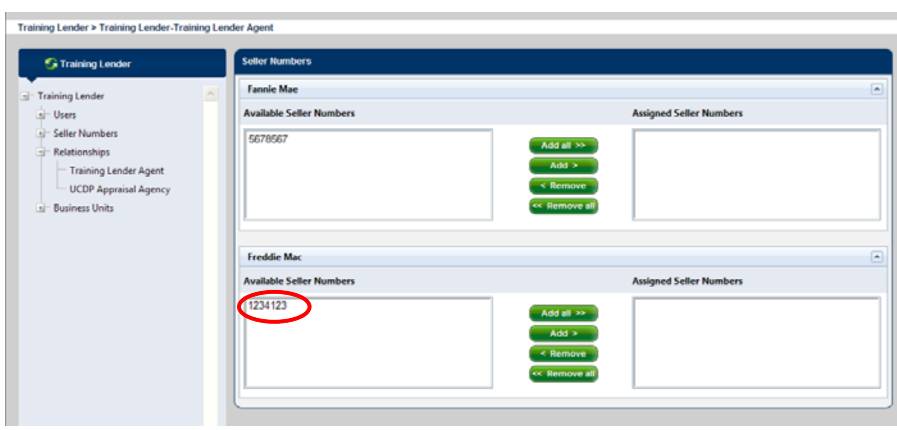
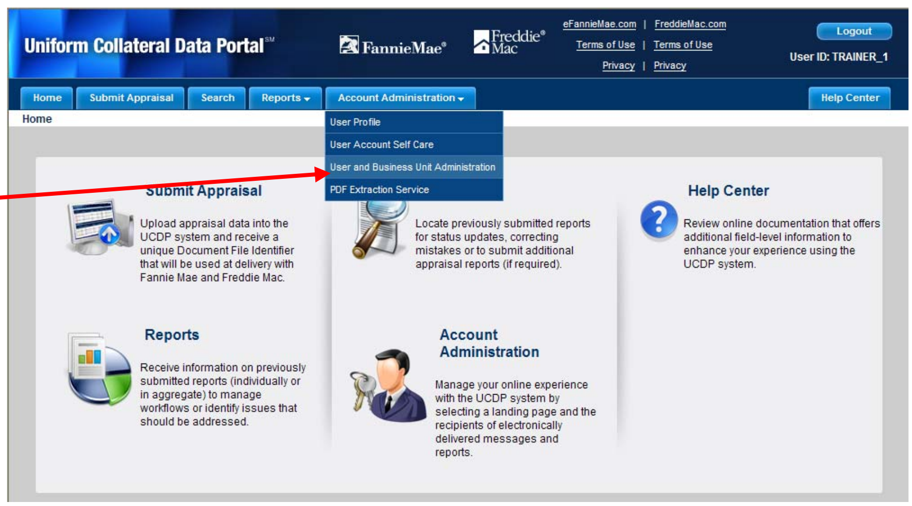
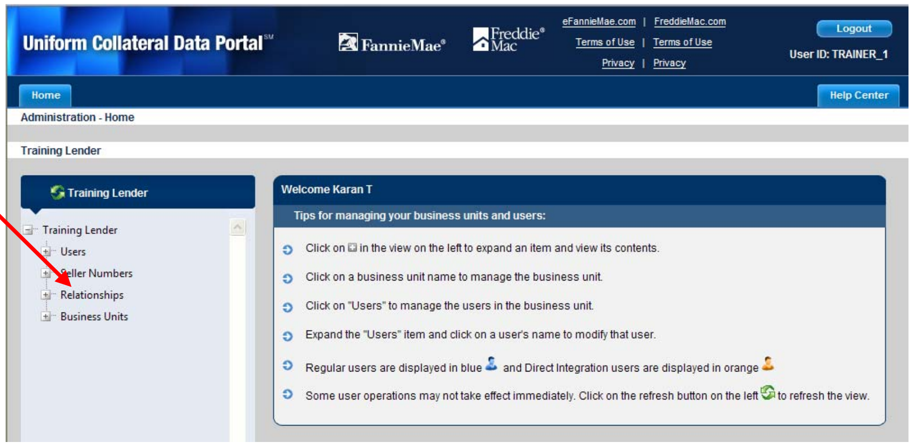
Assigning and Removing Seller Numbers	
Step	**Action / Result**
Removing Seller Numbers: 6. From the ***Administration Seller - Numbers*** page, locate the list of Assigned Seller Numbers. Highlight a specific Seller Number and select **Remove**. The **Remove all** button allows you to remove all the Assigned Seller Numbers from a lender agent at one time. A lender agent needs at least one assigned Seller Number to successfully submit appraisal data files.	 Once you remove Seller Numbers from a business unit or a relationship, the submissions in that business unit using those seller numbers are still visible to the agent and the lender, but they become read-only (except to change the Seller Number to an active one, if one exists). Changing those submissions to a different active Seller Number makes the submissions read/write again.
	After you select **Remove**, the Assigned Seller Numbers list shows the Seller Number removed and now in the Available Seller Numbers list. 

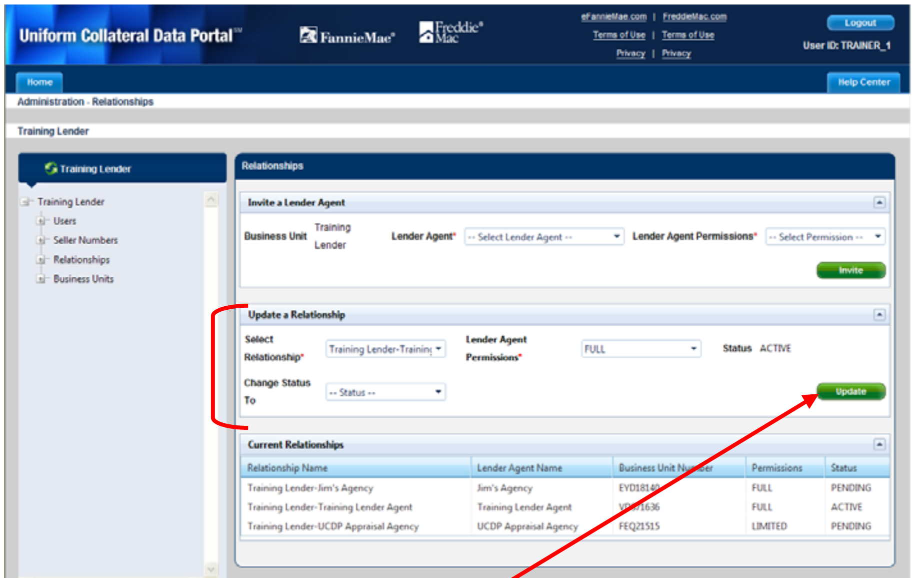
Updating a Lender Agent Relationship	Once the lender agent has accepted the invitation, you can update their permission level and/or status. For example, you can change the permission level from "Full" to "Limited" and vice versa. You can also change the status from "Active" to "Inactive" and vice versa. Unlike a user (lender admin, lender user, or read-only lender user) or business unit, you cannot permanently delete a lender agent. You can, however, leave it in an "Inactive" status. To update a lender agent relationship, follow these steps:

Updating a Lender Agent Relationship	
Step	**Action / Result**
1. From the UCDP ***Home*** page, click the **Account Administration** tab and select **User and Business Unit Administration.**	 After you select **User and Business Unit Administration**, the ***Administration - Home*** page appears.

<table>
<tr><th colspan="2">Updating a Lender Agent Relationship</th></tr>
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td>2. From the Administration – Home page, click Relationships in the left navigation bar.

Click the ⊞ sign to display the list of lender agents associated with that business unit.</td><td>

After you select Relationships, the Relationships page appears. The middle section of this page, Update a Relationship, allows you to change the relationship status and the permission level granted to the lender agent.</td></tr>
</table>

Updating a Lender Agent Relationship	
Step	**Action / Result**
3. From the ***Relationships*** page, click the **Select Relationship** dropdown to select the lender agent relationship you want to update. As applicable, click the following dropdowns to update the status and/or permission level: ▪ **Change Status To:** Use this field to change the status from “Active” to “Inactive” and vice versa. ▪ **Lender Agent Permission:** Use this field to change the permission level from full to limited and vice versa. Click **Update**.	

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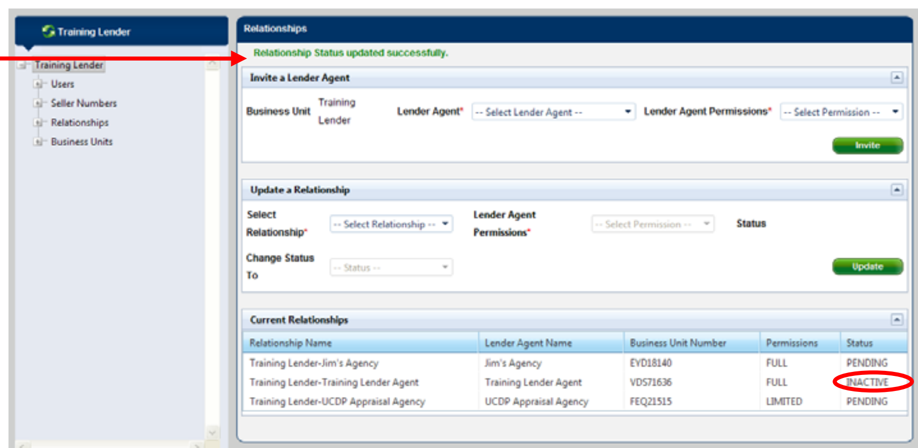
<tr><th>Step</th><th>Action / Result</th></tr>
<tr><td></td><td>

After you click **Update**, different messages appear based on the changes made:

- **Status Change:** If you changed the status from “Active” to “Inactive”, for example, a warning message appears asking you to confirm the action.

To complete the update, click **OK**. A ***Relationship Status updated successfully*** message appears. The Current Relationships section then shows an “Inactive” status for the lender agent.



If the lender agent’s status is changed to “Inactive”, the lender retains access and all functionality associated with the appraisal data files.

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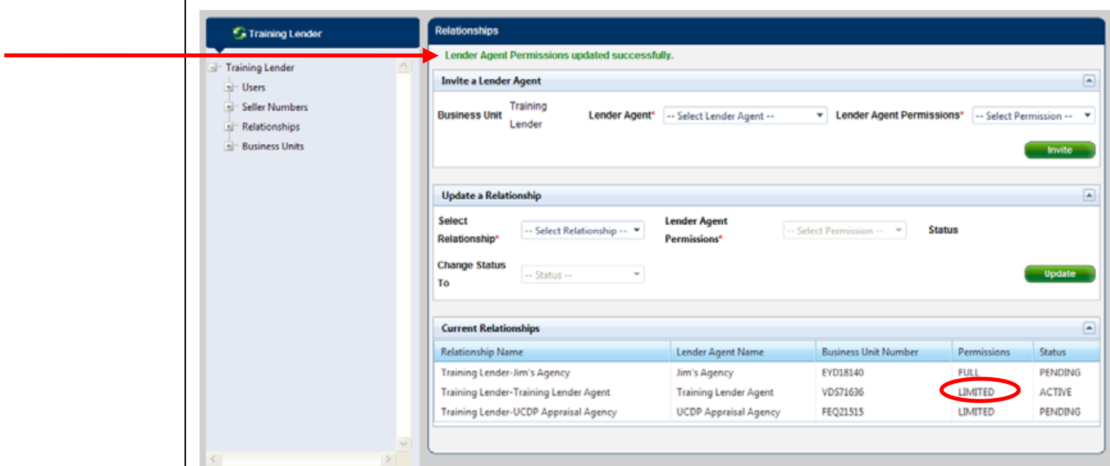
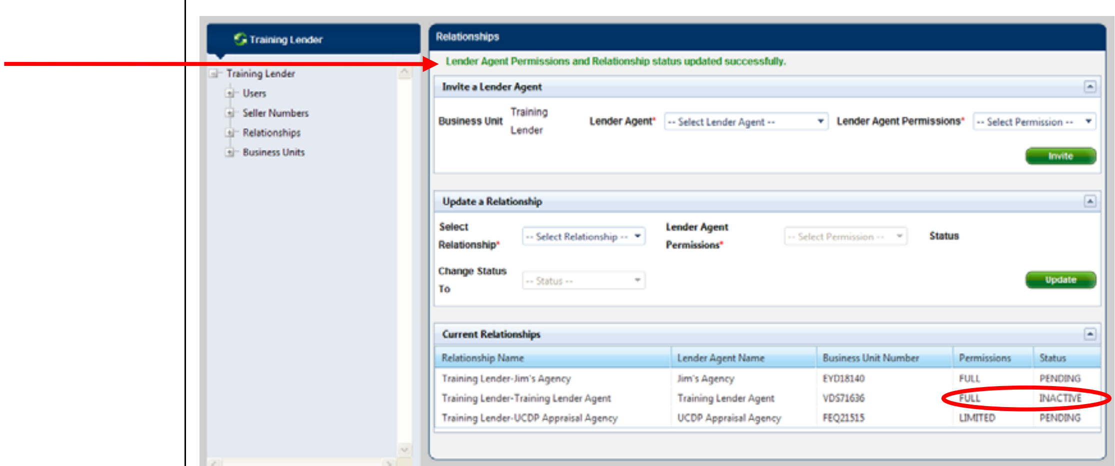
</table>

Updating a Lender Agent Relationship	
Step	**Action / Result**

- **Permission Change:** If you changed the permission level from “Full” to ”Limited”, for example, a ***Lender Agent Permission updated successfully*** message appears. The Current Relationships section then shows the new permission level.



- **Status and Permission Change:** If you changed the permission level and the status from “Inactive” to “Active”, for example, a ***Lender Agent Permission and Relationship status updated successfully*** message appears. The Current Relationships section then shows the new status and permission level.



The lender agent also has the ability to change the status of the relationship from “Active” to “Declined” at any time.

Finding Additional Assistance	For additional assistance, refer to: ▪ Fannie Mae's UCDP web page (https://www.efanniemae.com/sf/technology/commitloandel/ucdp/index.jsp) ▪ Freddie Mac's UCDP web page (http://www.freddiemac.com/sell/secmktg/uniform_collateral_data_portal.html) ▪ The UCDP Support Center at 1-800-917-9291 ▪ UCDP Help Center (accessible after you log in to the UCDP)