

# Uniform Collateral Data Portal (UCDP) General User Guide

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## Introduction

### ***What is the Uniform Collateral Data Portal?***

The Uniform Collateral Data Portal<sup>SM</sup> (UCDP<sup>SM</sup>) is the Web-based portal lenders and their designated agents use to electronically submit appraisal data files prior to loan delivery to Fannie Mae and/or Freddie Mac (Government Sponsored Enterprises or GSEs). Through UCDP, you can submit up to 10 appraisal data files at a time, search for previously submitted appraisal data files, clear exceptions, and view reports.

**NOTE:** *The use of UCDP does not relieve lenders of any obligations under the Fannie Mae or Freddie Mac Guides, as applicable, including the representations and warranties they are required to make about the accuracy and sufficiency of appraisals relating to mortgages that are sold to either Freddie Mac or Fannie Mae, including adherence to the Uniform Appraisal Dataset (UAD) standards.*

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

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

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

This manual contains the following sections:

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



- **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**



# 1. Logging into UCDP

Before you can log into UCDP 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 a UCDP 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 UCDP (created users) or "invite" a general user to register for UCDP (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 UCDP if you are a created user (see Section 1.1) or an invited user (see Section 1.2).

*Note: There is a separate four-part Reference Series for Lender Admins available on either GSEs 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 UCDP

If you are a created user, you receive a UCDP-system generated email (shown in 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**

The image shows a screenshot of an email interface. The header includes the following information:

- From:** ucdp-noreply@veros.com
- To:** John\_Smith@SWLender.com (highlighted with a red box)
- Cc:**
- Subject:** UCDP New User Account Information
- Sent:** Wed 6/29/2011 12:50 PM

The main body of the email contains the following text:

A Uniform Collateral Data Portal(SM) (UCDP) administrator at your organization has created a UCDP user account for you. Your administrator will provide you with a temporary password that you can use to log into the UCDP. Once you have received the password, please click on the link below to log into the UCDP, validate your e-mail address, and complete your UCDP registration.

UCDP User ID: john\_\_smith

<https://www-test.uniformdataportal.com/VAMAuthEnforcer/VAMAuthEnforcer.aspx?hash=5739f7aef436d23db8fb398a862fcbd66cf0d638> (highlighted with a red box)

Please contact the UCDP Support Center at 800-917-9291 with questions regarding the setup of your account. For password assistance please contact your administrator.

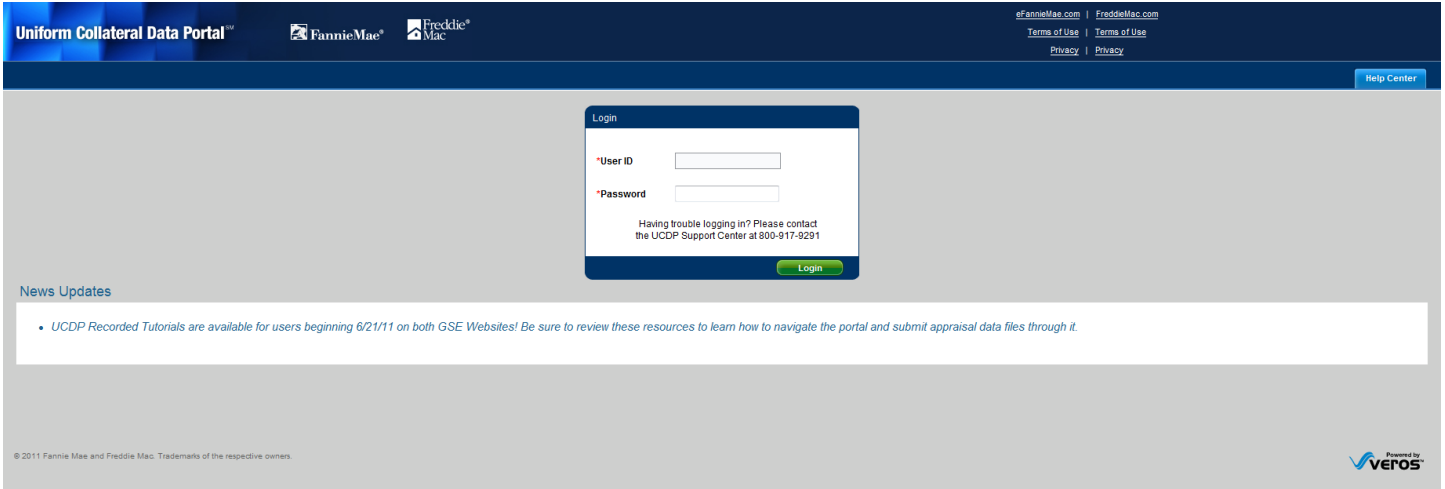
Two red arrows point from callout boxes at the bottom to the email content:

- The first arrow points from the callout box **Issued User ID** to the text "UCDP User ID: john\_\_smith".
- The second arrow points from the callout box **Hyperlink to UCDP for Validating New User** to the URL link.

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

After entering the UCDP website, log in on the page shown in Figure 1.1.2 with the user ID provided in the UCDP-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 Figure 1.1.3 appears so 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 only (no special characters). For more information, see Appendix E – Password Strength Rules.

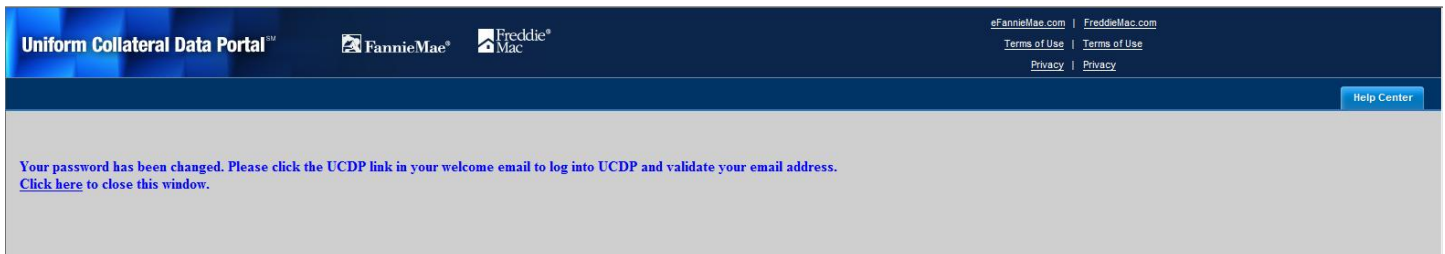
**Figure 1.1.3 Password Expired Page**



When you create your new password, the page shown in 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.)

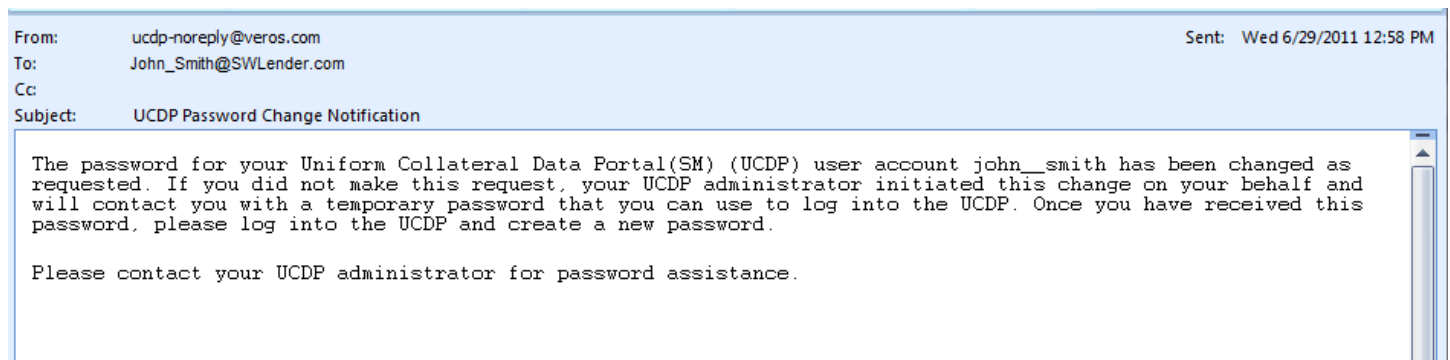
UCDP then asks you to log out and log back into the portal with the permanent user ID and new password.

**Figure 1.1.4 Password change successful**



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

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



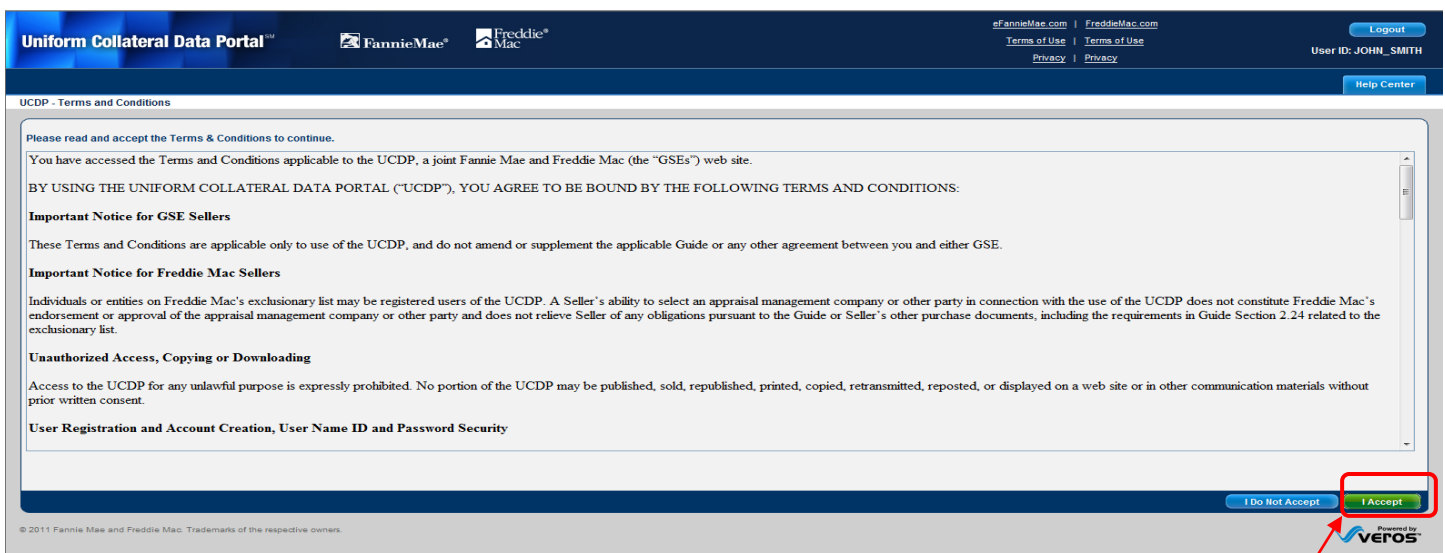
**NOTE:** Before logging back into UCDP, click the Favorites button on the Internet Browser tool bar to save the website as a favorite bookmark.

When you log back into UCDP, the system displays the Terms and Conditions page shown in 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



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

1. Select three separate questions from the six provided in the dropdown.
2. Enter answers for each question.
3. Click Submit to register the questions and answers in the system. After you submit the questions and answers, the UCDP Home page appears and you can begin using UCDP.

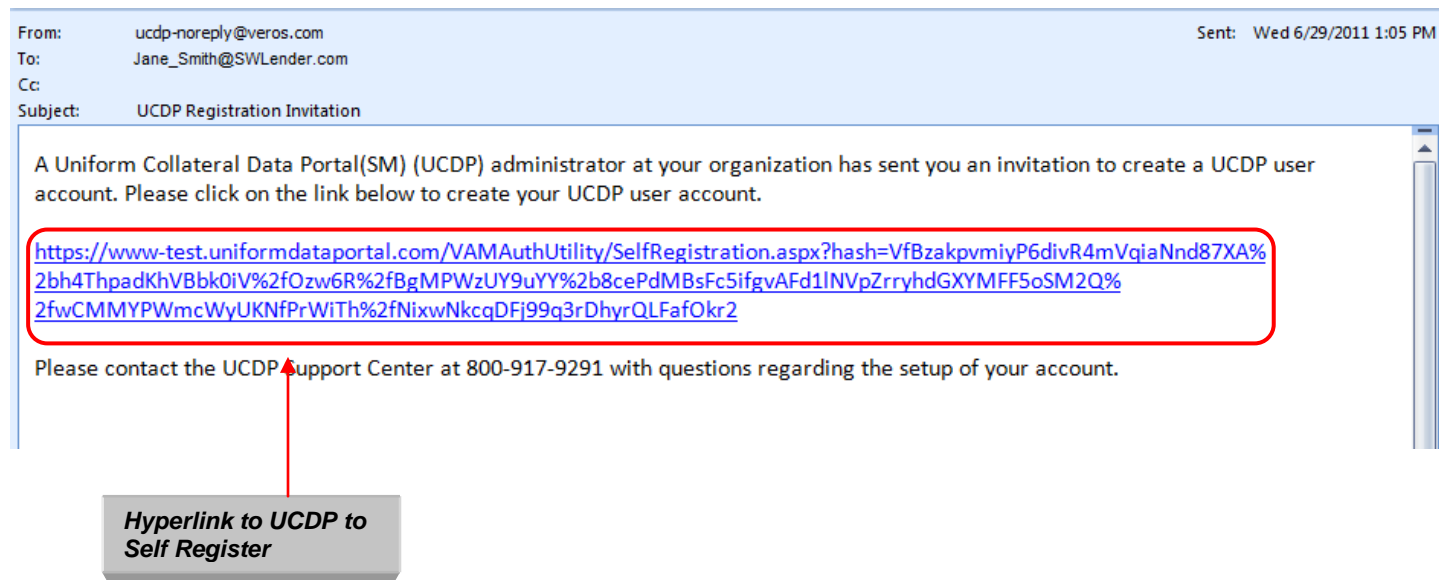
**Figure 1.1.7 Challenge Response Questions Page**

The screenshot shows the 'UCDP - Challenge Response Questions' page. At the top, there is a navigation bar with the 'Uniform Collateral Data Portal' logo, FannieMae and FreddieMac logos, and links for 'Logout', 'User ID: JOHN\_SMITH', and 'Help Center'. Below the navigation bar, the page title is 'UCDP - Challenge Response Questions'. The main content area contains the instruction: 'Please select and answer three of the following questions. These answers will be used if you need to reset your password.' There are three question rows. Each row has a question, a dropdown menu, and an answer input field. The first question is 'What is your paternal Grandfather's first name?'. The dropdown menu for this question is circled in red, and a red arrow points to it from a callout box labeled 'Pull Down Menu Control'. The third question is 'What is your Mother's middle name?'. The 'Submit' button at the bottom right of the form is also circled in red, with a red arrow pointing to it from a callout box labeled 'Submit Button'.

## 1.2 For users invited to UCDP

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

**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 Figure 1.2.2. To register for UCDP, 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

The screenshot shows the 'Self Registration' form with the following fields and values:

Field	Value
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

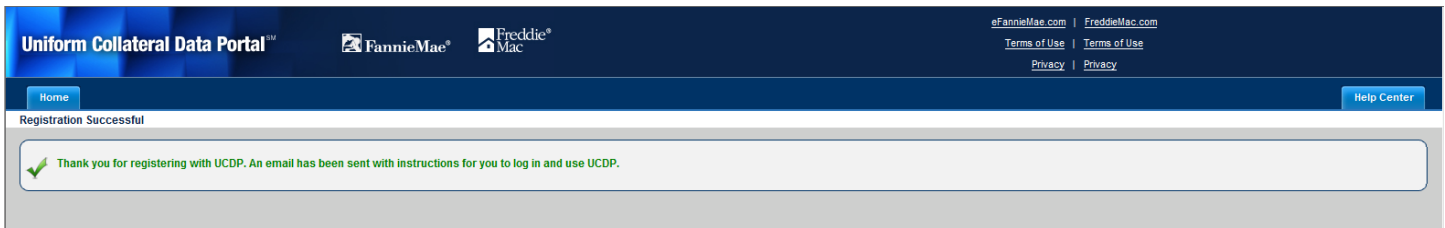
Buttons: Reset, Create

Callout: Required Entry Fields (points to Password field)

If the new user creation is successful, you receive a Registration Successful page (shown in 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.

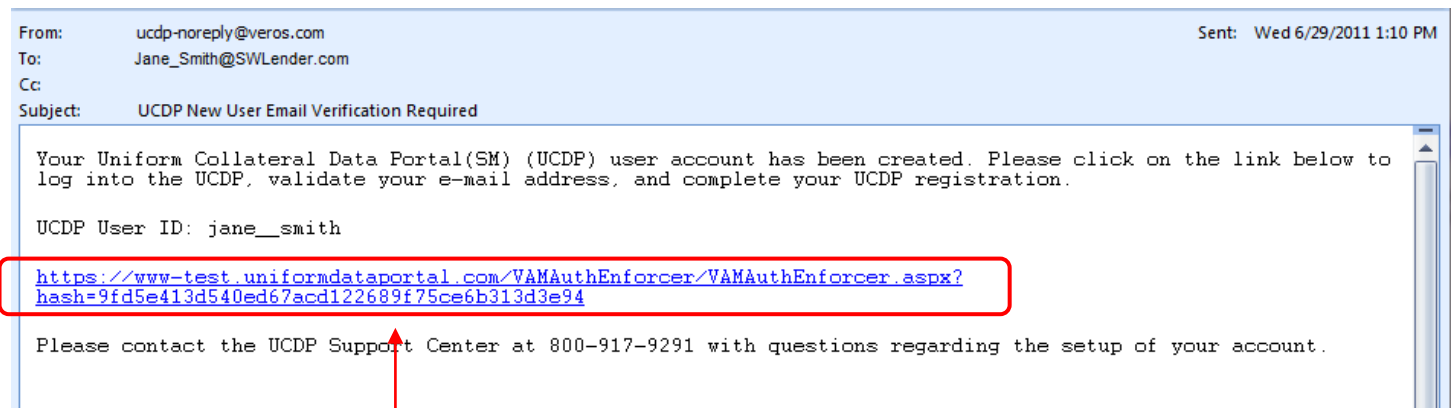


**Figure 1.2.3 Self Registration Successful Page**



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

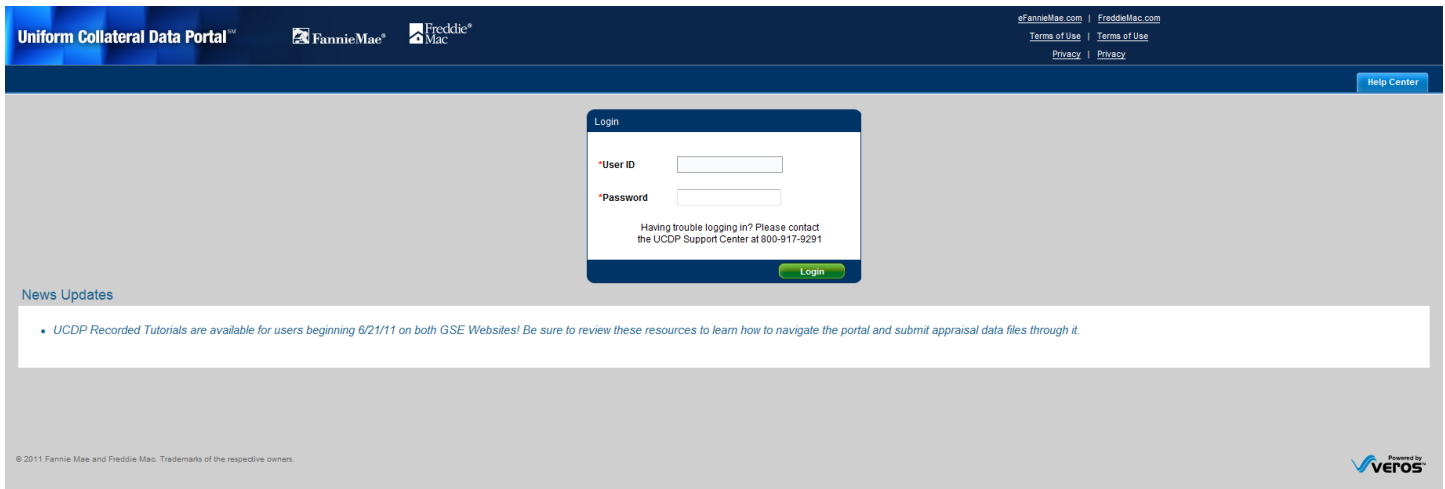
**Figure 1.2.4 Email Address Validation Request**



**Hyperlink to UCDP to Validate email address & identify the new user ID**

You must click the hyperlink within the message to access the Login page (shown in 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 UCDP using your newly created user ID and password.

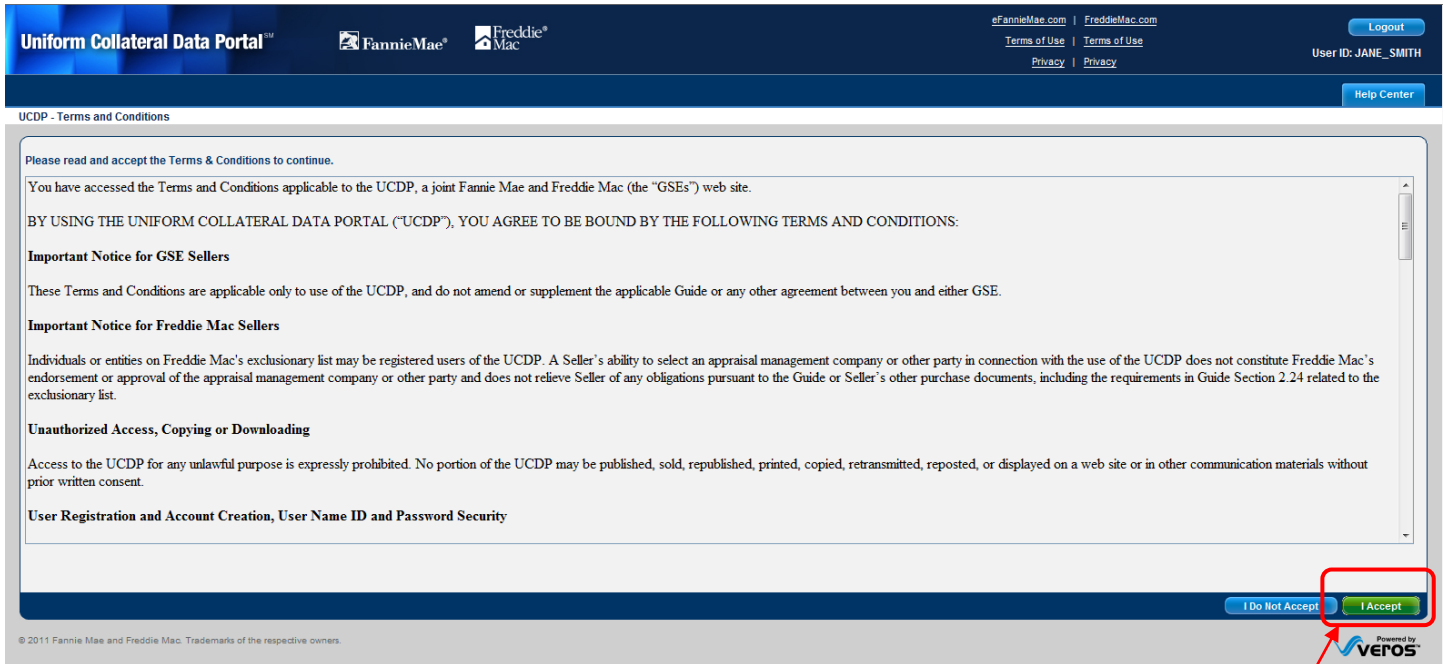
**NOTE:** After logging out of UCDP, you can click the Favorites button on your Internet Browser tool bar to save the website as a favorite bookmark.

The first time you log into UCDP, the system directs you to the Terms and Conditions page shown in 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

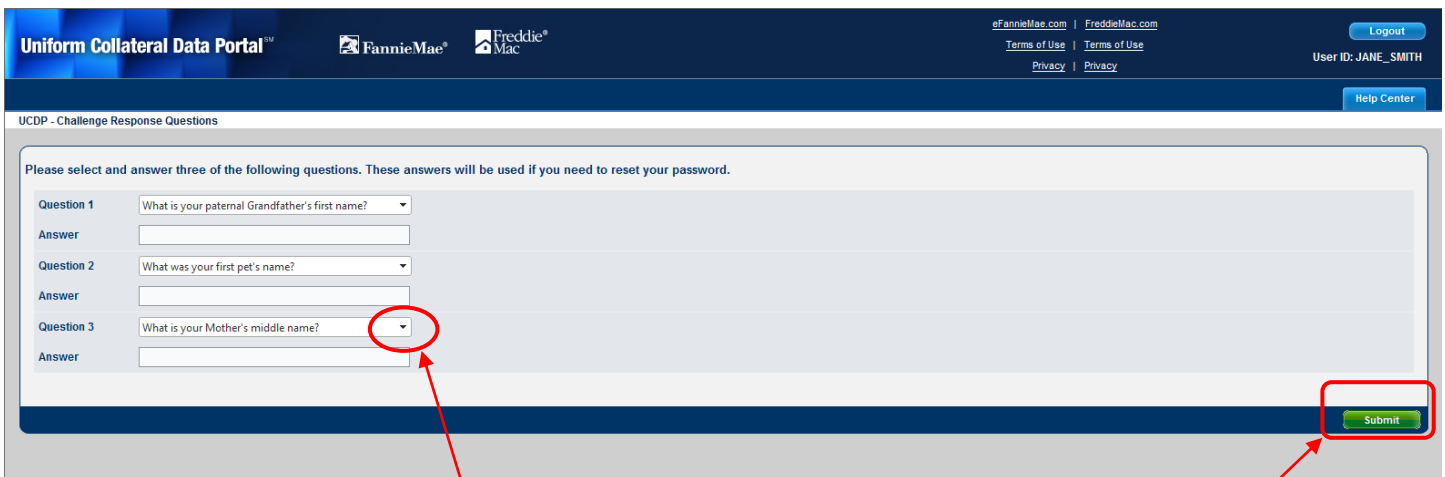


**I Accept Button**

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

1. Select three separate questions from the six provided in the dropdown.
2. Enter answers for each question.
3. Click Submit to register the questions and answers in the system. After you submit the questions and answers, the UCDP Home page appears and you can begin using UCDP.

Figure 1.2.7 Challenge Response Questions Page



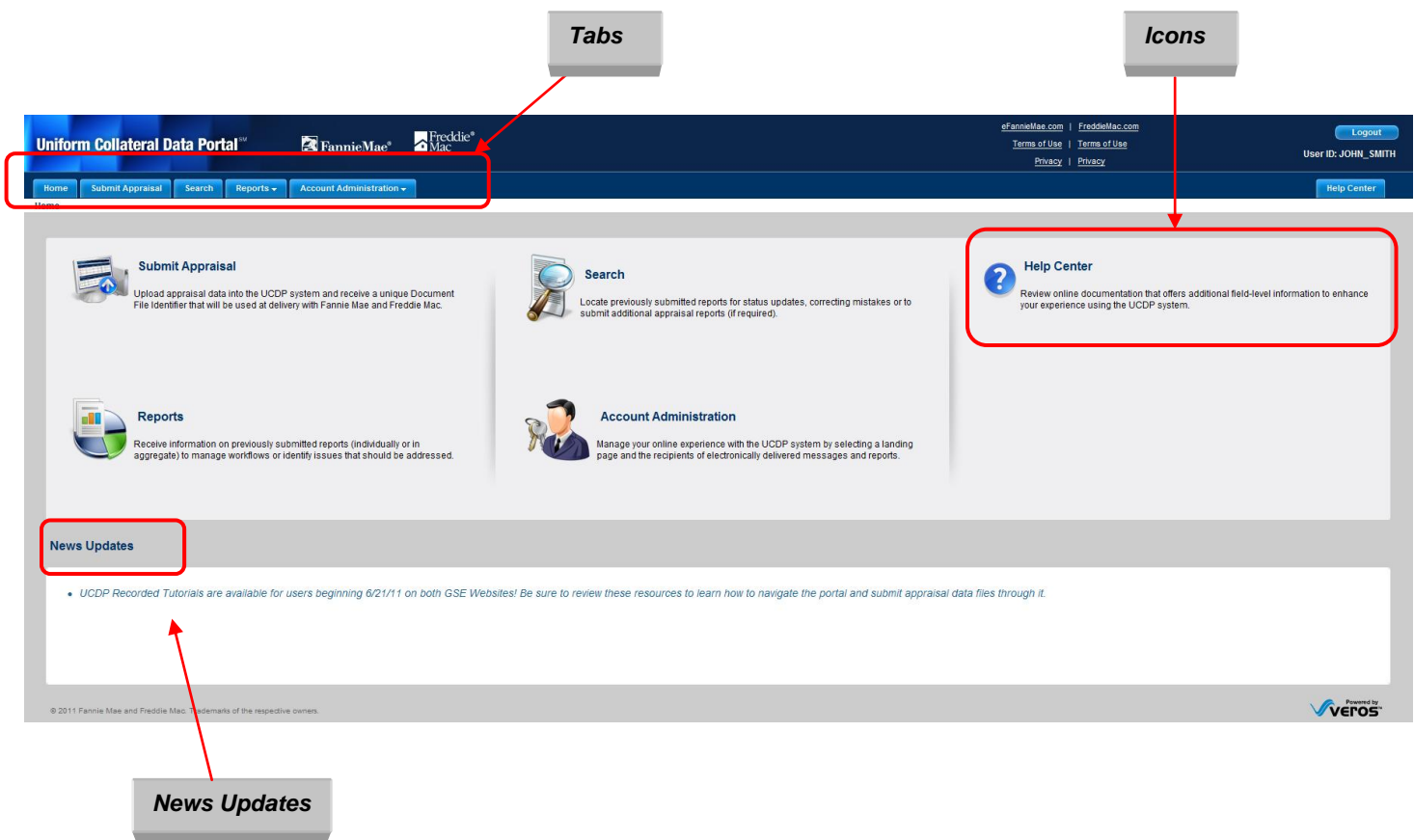
**Pull Down Menu Control**

**Submit Button**

## 1.3 Navigating the Home Page

The Home page shown in Figure 1.3.0 has several options that you can use to navigate through UCDP. 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 UCDP and receive a unique Document File ID (also known as a “Doc File ID”) to be used for loan delivery to either Fannie Mae or Freddie Mac. (For more information on Supported File Formats, see Appendix C; for more information on Submitting an Appraisal, see Section 2.)
Search	Locate previously submitted appraisal data files; view status updates; correct errors; resubmit appraisal report files; and/or request, track, and process override requests. (For more information on Searching for Previously Submitted Appraisals, see Section 3; for more information on Viewing and Editing Appraisal Information, see Section 4.)
Reports	Request and manage information on submitted appraisal data files and/or identify issues that should be addressed. (For more information on Generating Reports, see Section 5.)
Account Administration	Manage user profiles (customize landing pages, designate recipients of scheduled reports and system messages) and edit user account details and/or challenge questions. (For more information on Account Administration, see Section 6.)
Help Center	Review online documentation and training media that offer additional information to help you use the UCDP Portal. (For more information on the Help Center, see Section 7.)  The following resources provide additional information: <ul style="list-style-type: none"> <li>• Freddie Mac Privacy: <a href="http://www.freddie.mac.com/terms/ucdp/privacy.html">www.freddie.mac.com/terms/ucdp/privacy.html</a></li> <li>• Freddie Mac Terms of Use: <a href="http://www.freddie.mac.com/terms/ucdp/terms.html">www.freddie.mac.com/terms/ucdp/terms.html</a></li> <li>• Fannie Mae Privacy: <a href="https://www.efanniemae.com/sf/lqi/umdp/ucdp/privacy.jsp">https://www.efanniemae.com/sf/lqi/umdp/ucdp/privacy.jsp</a></li> <li>• Fannie Mae Terms of Use: <a href="https://www.efanniemae.com/sf/lqi/umdp/ucdp/terms.jsp">https://www.efanniemae.com/sf/lqi/umdp/ucdp/terms.jsp</a></li> </ul>
Logout button	End the UCDP session and return to the UCDP Login page. The system automatically ends the UCDP session after 20 minutes of inactivity.
News Updates	View information on issues affecting use and availability of UCDP. 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 or a first-generation PDF) for a loan. Every submission (Successful or Unsuccessful) is assigned a Doc File ID, which you must include with every loan package delivered to the GSEs.

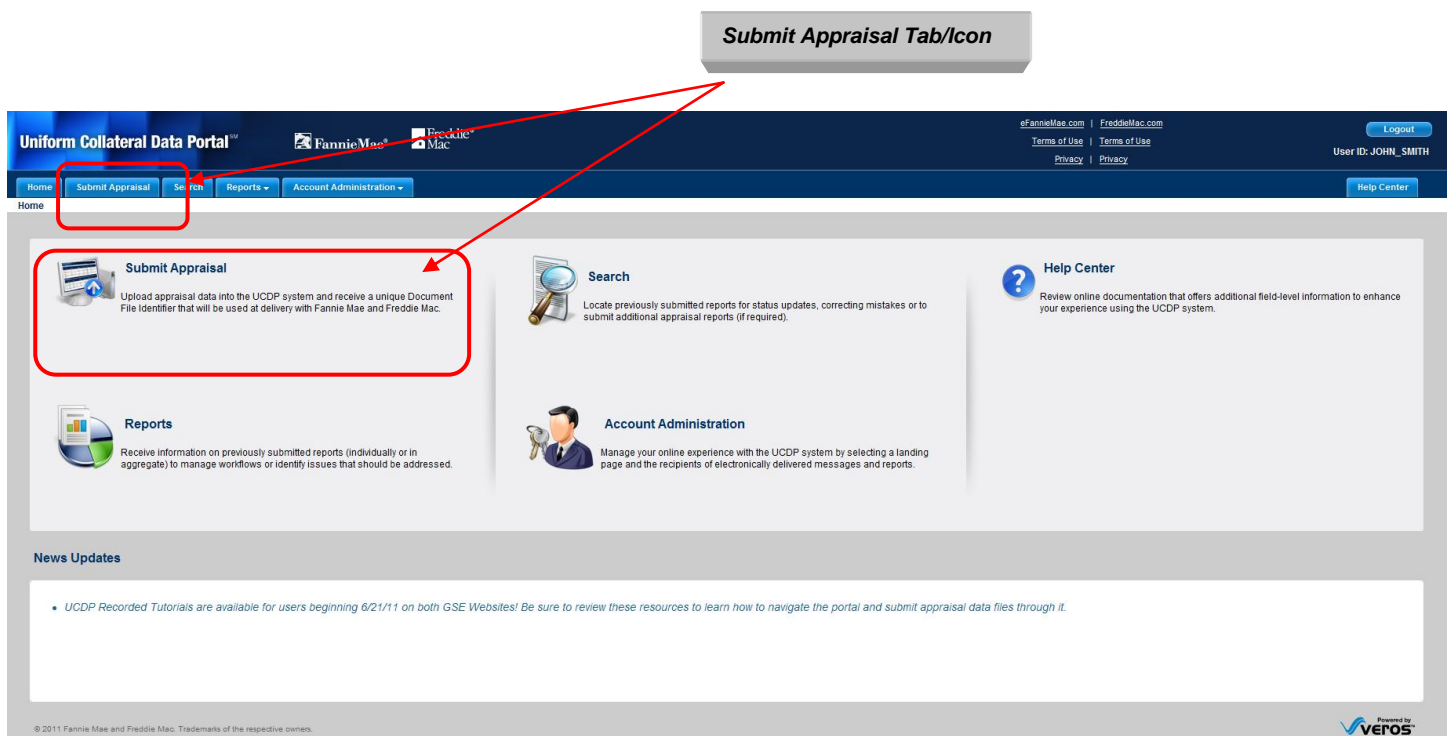
You can submit up to 10 appraisal data files at one time. A submission may include a minimum of one to a maximum of three appraisal data files for each loan, but never more than 10 appraisal data files for one submission.

**NOTE:** If the appraisal data file(s) is rejected because it exceeds size limits (12 MB for PDF-only or 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 reduce the resolution of the pictures within the PDF 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 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 Figure 2.1.1 appears.

Figure 2.1.1 Submit Appraisal

The screenshot shows the 'Submit Appraisal' page. At the top, there is a navigation bar with tabs for Home, Submit Appraisal, Search, Reports, and Account Administration. The main content area contains several input fields: Business Unit (dropdown), Submit To (checkboxes for Fannie Mae and Freddie Mac), Lender Loan Number (text), Fannie Mae S/SN or Non-S/SN ID (dropdown), Institution ID (text), Case File ID (text), Freddie Mac S/SN or TPO # (dropdown), Delivery S/SN (text), Loan Prospector® Key (text), Document Type (dropdown), and File Name / Location (text with a Browse button). A red circle highlights the 'Submit To' field, and a callout box labeled 'Required Entry Fields' points to it. The page also includes a footer with logos for Fannie Mae, Freddie Mac, and VEPOS, and a note about file size and supported formats.

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

Table 2.1.2 Required fields in the Submit Appraisal Page

Required Field	Description
Business Unit	The UCDP 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.
Submit To	Select at least one GSE (Fannie Mae and/or Freddie Mac).
Lender Loan Number	Enter the unique Loan Number (maximum 15 characters).
Fannie Mae S/SN or Non S/SN ID	Select the Seller/Service Number (S/SN) or Non-Seller Service Number (Non S/SN) from the dropdown (referred to as seller number in User Guide)
Freddie Mac S/SN or TPO#	Select the Seller/Service Number (S/SN) or Third Party Originator Number (TPO#) from the dropdown (referred to as seller number in User Guide).
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.

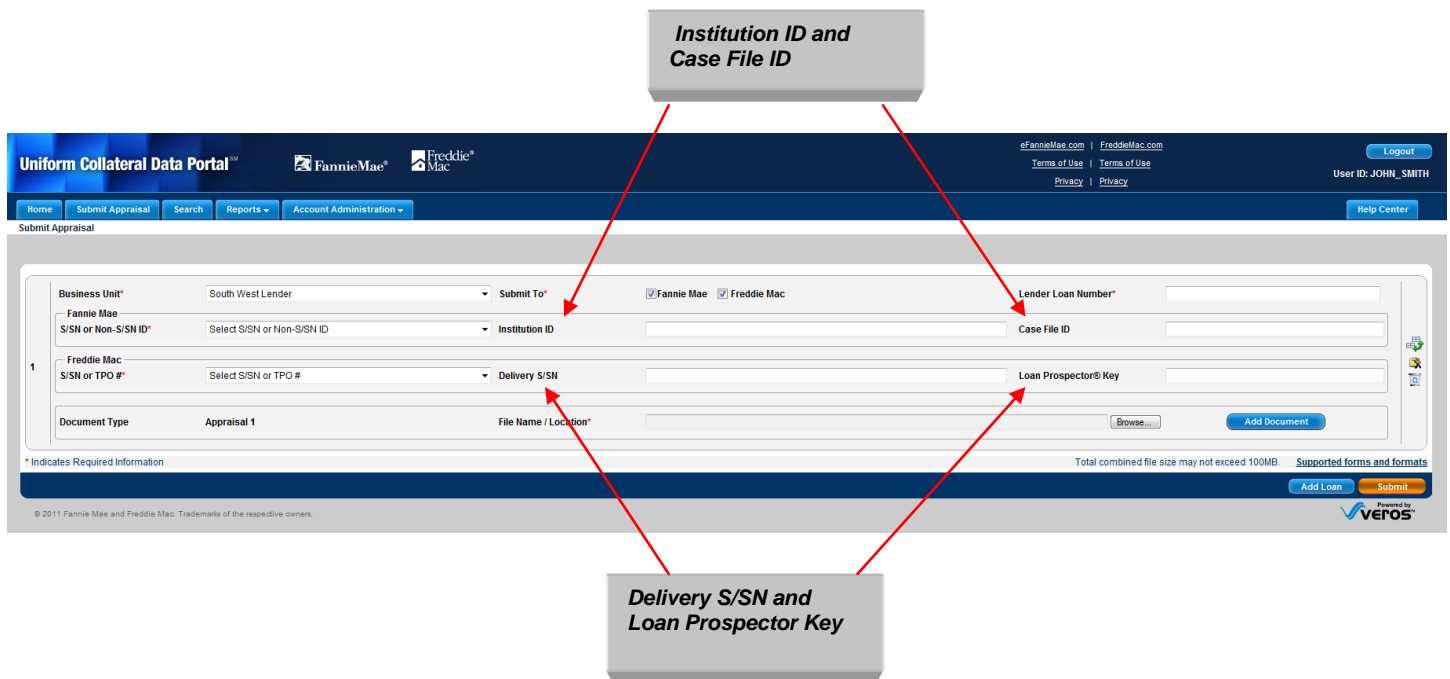


You can add the following optional information discussed in Table 2.1.3 and shown in Figure 2.1.4.

**Table 2.1.3 Optional Fields in the Submit Appraisal Page**

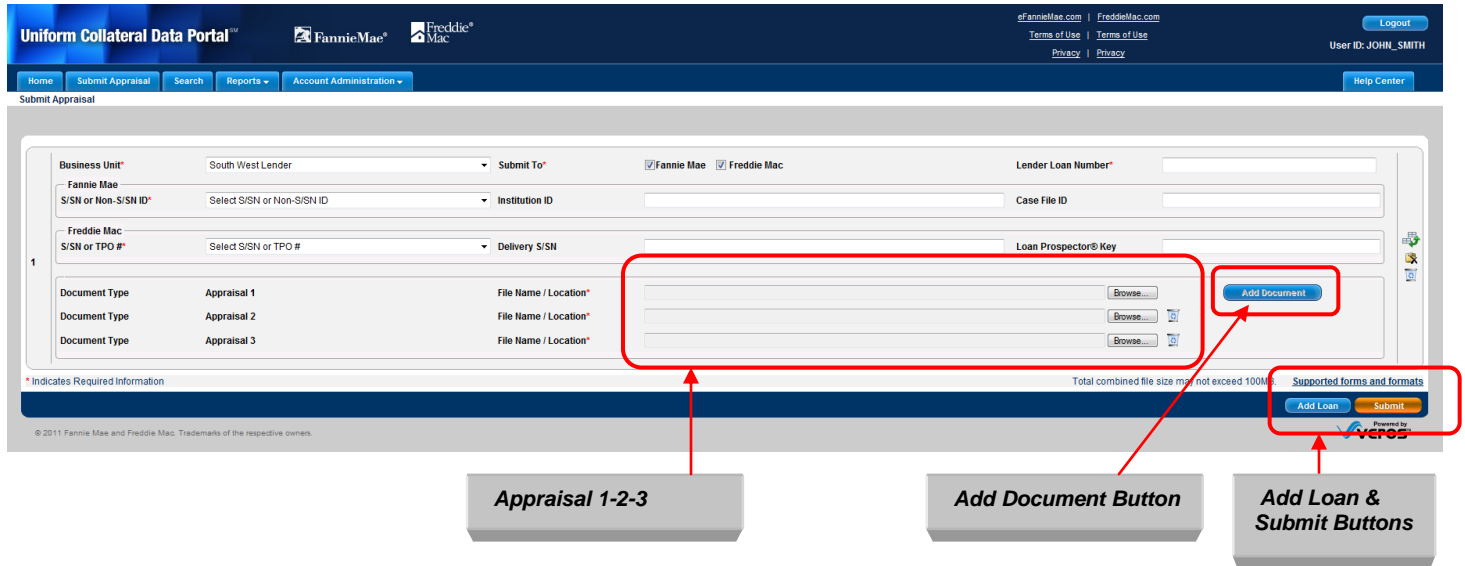
Optional Field	Description
Institution ID	Enter the Fannie Mae-specific ID that identifies the lender or branch that originated the loan. The institution ID is identical to the field in Desktop Originator® (DO®)/ Desktop Underwriter® (DU®) submissions. (UCDP does not edit or validate this value.)
Case File ID	Enter the Fannie Mae-specific ID that refers to the Desktop Underwriter (DU) Case File ID.
Delivery S/SN	Enter the originator's Freddie Mac-specific seller or branch number if it's different from the seller number
Loan Prospector Key	Enter the Freddie Mac-specific number that refers to the Loan Prospector® AUS Key.

**Figure 2.1.4 Submit Appraisal**



To add appraisal data files to an existing loan, click the Add Document button on the right side of each section shown in Figure 2.1.5. To add a maximum of three appraisal data files for each loan, use the Browse button to locate the file.

**Figure 2.1.5 Add Appraisal 2 and/or 3 to a Loan Submission**



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 Figure 2.1.5 and 2.1.6.

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 (12 MB for PDF-only or 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 reduce the resolution of the pictures within the PDF file and resubmit the smaller appraisal data file. Performance of the system could also be slowed for individual files over 6 MB.

Figure 2.1.6 Multiple Loan Submission Page

Uniform Collateral Data Portal™ FannieMae® Freddie Mac® eFannieMae.com | FreddieMac.com Logout User ID: JOHN\_SMITH

Home Submit Appraisal Search Reports Account Administration Help Center

Submit Appraisal

Business Unit\* South West Lender Submit To\*  Fannie Mae  Freddie Mac Lender Loan Number\*

Fannie Mae S/ISN or Non-S/ISN ID\* Select S/ISN or Non-S/ISN ID Institution ID Case File ID

Freddie Mac S/ISN or TPO #\* Select S/ISN or TPO # Delivery S/ISN Loan Prospector® Key

1

Document Type Appraisal 1 File Name / Location\* Browse... Add Document

Document Type Appraisal 2 File Name / Location\* Browse...

Document Type Appraisal 3 File Name / Location\* Browse...

Business Unit\* South West Lender Submit To\*  Fannie Mae  Freddie Mac Lender Loan Number\*

Fannie Mae S/ISN or Non-S/ISN ID\* Select S/ISN or Non-S/ISN ID Institution ID Case File ID

Freddie Mac S/ISN or TPO #\* Select S/ISN or TPO # Delivery S/ISN Loan Prospector® Key

2

Document Type Appraisal 1 File Name / Location\* Browse... Add Document

Document Type Appraisal 2 File Name / Location\* Browse...

Document Type Appraisal 3 File Name / Location\* Browse...

\* Indicates Required Information Total combined file size may not exceed 100MB Supported forms and formats

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Section Number Add Loan Button

On the right side of the Submit Appraisal page shown in Figure 2.1.7 are several helpful icons, links, and buttons that are further explained in Table 2.1.8.

Figure 2.1.7 Additional Icons, Links, and Buttons

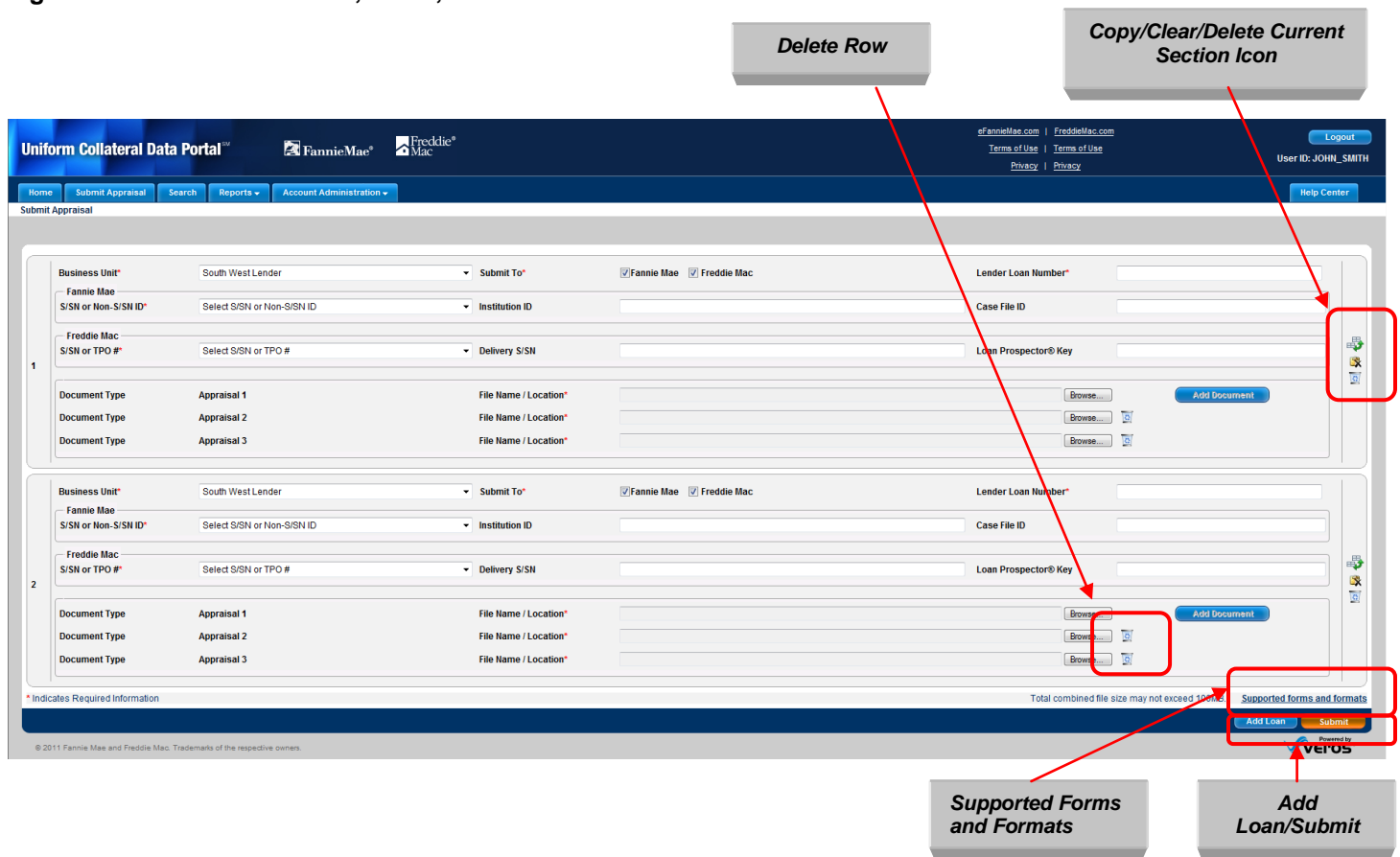





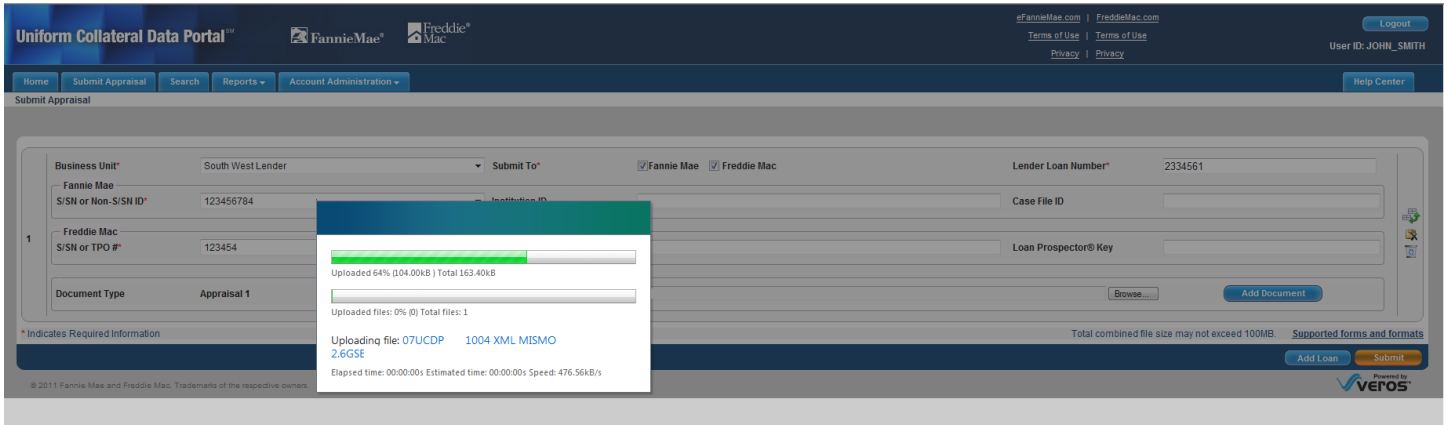
Table 2.1.8 Icons, Links and Buttons on Submit Appraisal Page

Icon, Link, Button	Option	Description
	Copy Icon	For submitting multiple appraisal data files. It copies all information from the current submission to the following section except the Lender Loan Number, Case File ID, Loan Prospector Key, Document Type, and File Name / Location.
	Clear Icon	Clears all 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 UCDP supports. (For more information, see 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 UCDP.
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 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 Figure 2.2.2. This report provides the status of the submission (In Progress, Successful, Not Successful, or Rejected). A Doc File ID is assigned for all In Progress, Successful, and Not Successful statuses, and is the loan identifier for a specific appraisal data file. The Doc File ID must be submitted as a data element when the loan is delivered to either GSE. If the submission is rejected, you do not receive a Doc File ID.

Figure 2.2.2 Upload Confirmation Report Page

Uniform Collateral Data Portal™ FannieMae® Freddie Mac

Home Submit Appraisal Search Reports Account Administration

Reports : My Reports

Page 1 of 1 Upload Confirmation Report

Date of Report: 05/27/2011 12:02:34 Uploaded Submissions: 1 Rejected Submissions: 0

Status	Doc File ID	Lender Name	FNM S/SN or Non S/SN	FRE S/SN or TPO #	Lender Loan Number	Document Type	Submitted Date	Messages
In Progress	11000015B3	South West Lender		123456784 123454	2334561	Appraisal 1	05/27/2011 12:02:34	None

Status Doc File ID

The possible upload statuses are shown in 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, XML file format or structure problem, 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 PDF 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 Figure 2.3.1 are icons for additional report options that are explained in Table 2.3.2.

Figure 2.3.1 Upload Confirmation Report Page – Additional Options

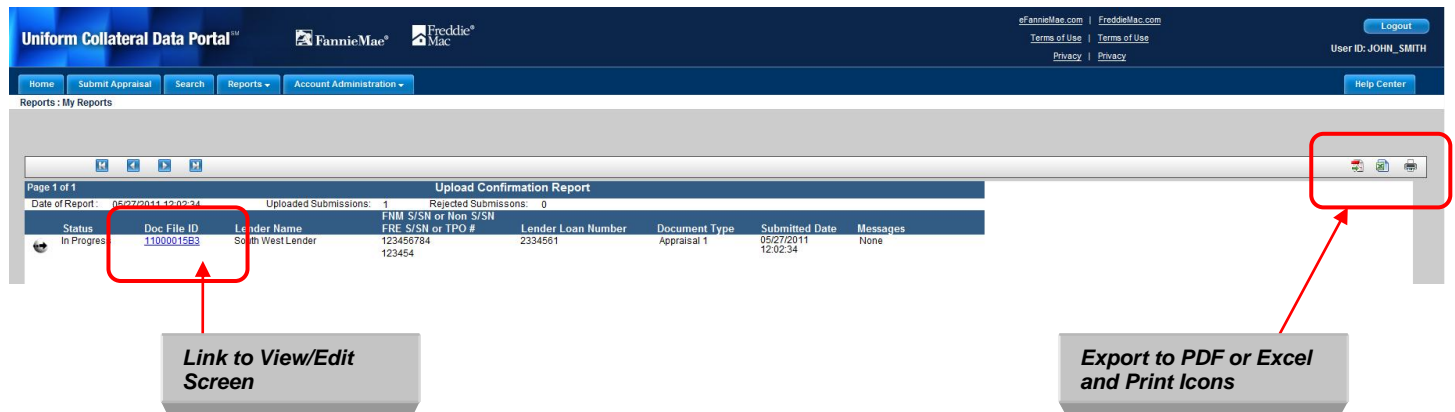





Table 2.3.2 Icons in Upload Confirmation Report

Icon	Option	Description
	Export to PDF	Exports the Upload Confirmation Report to a PDF file.
	Export to Excel	Exports the Upload Confirmation Report to a Microsoft® Excel® document.
	Print	Prints the contents of the Upload Confirmation Report.

If you click the Doc File ID link in the Upload Confirmation Report, the Appraisal View/Edit page shown in Figure 2.4.0 appears. It gives 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 Section 4.



## ***2.4 View/Edit Pages for Appraisal Submissions***

In addition to reviewing 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 Section 4.)



## 2.4.0 View/Edit Page

Uniform Collateral Data Portal™

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Terms of Use | Privacy Policy
Logout

Account Administration
Help Center

Appraisal: View / Edit

[Return to Search](#)

Document File ID	1100091580	Lender Loan Number	1233456	Date Submitted	05/27/2011 11:58:09	Last Update	05/27/2011 11:57:41
Lender Name	South West Lender	Business Unit	South West Lender				
Fannie Mae Status	Not Successful	S/SN or Non-S/SN ID	123456784	Institution ID		Case File ID	
Freddie Mac Status	Not Successful	S/SN or TPO #	123454	Delivery S/SN		Loan Prospector® Key	

[Edit](#)

---

**Appraisal 1**

Submission Info		Fannie Mae Status: Not Successful		Freddie Mac Status: Not Successful	
Date Submitted	05/27/2011 11:58:09	Submitted	123 N. Main St NE 101	Validated	
Last Update	05/27/2011 11:57:41	Subject Address	Anytown, MD 20853	Subject Address	
Form Type	FNM 1073FRE 465	City, State, ZIP	Anytown, MD 20853	City, State, ZIP	
File Format	PDF	Appraised Value	\$195000	Appraised Value	\$195,000
		Appraiser Name	John Jones	Appraiser Name	
		State / License	/TL99992221	State / License	
		Supr. Appraiser Name	Jane Jones	Supr. Appraiser Name	
		State / License	MD / 00001	State / License	

**Appraisal 1: File Operations**

Upload Corrected Appraisal File

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

**Appraisal 1: Hard Stops**

- 1. UAD compliance check failure (warnings only)**

**Hard Stop Found**  
Appraisal failed one or more warning UAD compliance checks.  
[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
- 2. Unverified appraiser license information**

**Hard Stop Found**  
Appraiser license number could not be verified.  
[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
- 3. Unverified supervisory appraiser license information**

**Hard Stop Found**  
Supervisory appraiser license number could not be verified.  
[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
- 4. Unknown subject address**

**Hard Stop 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\*

Provide comments to aid in processing your request

Select One  [Submit](#)

**Appraisal 1: Findings**

UAD Compliance Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5000	Header	Appraisal Form Type	Appraisal Form Type	Subject	There is a problem with the data file. The value transmitted is not an allowable value.	Warning
5002	Header	UAD Version Type	Appraisal Report Content Identifier	Subject	UAD Version 9/29/11 must be present.	Warning
5031	Contract	Contract Price	Sales Contract Amount	Subject	A purchase transaction was indicated; therefore, the Contract Price must be provided in whole dollars.	Warning
5033	Contract	Contract Date	Sales Contract Date	Subject	A purchase transaction was indicated; therefore, the Date of Contract must be provided in mm/dd/yyyy format.	Warning
5091	Unit Description	Describe the condition of the property.	GSE Estimate Year Of Improvement Type	Subject	Only one estimated timeframe of improvement must be provided for the bathrooms if "updated" or "renovated" is indicated.	Warning
5091	Sales Comparison	Address (line 1) Unit Number	Unit Identifier	Subject	The Unit # must be present and must match the Unit # in the Subject section.	Warning
5102	Sales Comparison	Location	GSE Overall Location Rating Type	Subject	Only one of "N", "B" or "A" must be provided.	Warning
5104	Sales Comparison	Location	GSE Location Type	Subject	At least one but no more than two Location Types must be provided.	Warning
5110	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N", "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning
5112	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N", "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning

28 items in 3 pages [Print](#) [Download to Excel](#)

---

**Appraisal 2**

**Appraisal 3**

**History**

Date	Document Type	Description	User ID
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Fannie Mae	SYSTEM
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Freddie Mac	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "302" encountered during processing of document: "Unknown subject address"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified supervisory appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified supervisory appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "212" encountered during processing of document: "Unverified supervisory appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "202" encountered during processing of document: "Unverified appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "UAD compliance check failure (warning)" approved with reason: "Override automatically approved"	SYSTEM

14 items in 2 pages [Print](#) [Download to Excel](#)

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UCDP General User Guide

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Version 3 03-30-2012

## 2.4.1 SECTION 1: SUBMISSION INFORMATION

The Submission Information section (shown in Figure 2.4.1.1) of the View/Edit page contains the Doc File ID and GSE submission status for each appraisal data file. In addition, the page contains information about the Lender Loan Number, Date Submitted and Last Updated, Lender Name, Business Unit, and the Fannie Mae and Freddie Mac seller numbers.

Figure 2.4.1.1 Section 1 - Submission Information

Document File ID	11000015B0	Lender Loan Number	1233456	Date Submitted	05/27/2011 11:56:09	Last Update	05/27/2011 11:57:41
Lender Name	South West Lender	Business Unit	South West Lender				
Fannie Mae Status	Not Successful	S/SN or Non-S/SN ID	123456784	Institution ID		Case File ID	
Freddie Mac Status	Not Successful	S/SN or TPO #	123454	Delivery S/SN		Loan Prospector® Key	

**Doc File ID**      **Investor Status**

## 2.4.2 SECTION 2: APPRAISAL INFORMATION

The Appraisal Information section (shown in 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.

Hard stops are critical errors resulting from appraisal data that does not meet GSE requirements, which generate 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 Section 4.3.3.

**NOTE:** Results from the UAD compliance check initially result in warning messages that do not affect the successful status of the submission. These warning messages occur if the data is incomplete or does not conform to the standards defined in the Fannie Mae and Freddie Mac UAD requirements. Details on each UAD warning are provided in the error message.

Figure 2.4.2.1 Section 2 - Appraisal Information

**Upload a corrected file**

**Submission Info**

Submitted		Validated	
Date Submitted	05/27/2011 11:56:09	Subject Address	123 N. Main St, NE 101
Last Update	05/27/2011 11:57:41	City, State, ZIP	Anytown, MD 20853
Form Type	FNM 1073/FRE 465	Appraised Value	\$195,000
File Format	PDF	Appraiser Name	John Jones
		State / License	/TL9992221
		Supv. Appraiser Name	Jane Jones
		State / License	MD / 00001

**Appraisal 1: File Operations**

Upload Corrected Appraisal File

File Name / Location\*

**Appraisal 1: Hard Stops**

- 1. UAD compliance check failure (warnings only)**

**Hard Stop Found**  
Appraisal failed one or more warning UAD compliance checks.  
[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
- 2. Unverified appraiser license information**

**Hard Stop Found**  
Appraiser license number could not be verified.  
[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
- 3. Unverified supervisory appraiser license information**

**Hard Stop Found**  
Supervisory appraiser license number could not be verified.  
[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. Unknown subject address**

**Hard Stop 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\*

Provide comments to aid in processing your request

Select One

**Appraisal 1: Findings**

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5000	Header	Appraisal Form Type	Appraisal Form Type	Subject	There is a problem with the data file. The value transmitted is not an allowable value.	Warning
5002	Header	UAD Version Type	Appraisal Report Content Identifier	Subject	UAD Version 9/2011 must be present.	Warning
5031	Contract	Contract Price	Sales Contract Amount	Subject	A purchase transaction was indicated; therefore, the Contract Price must be provided in whole dollars.	Warning
5033	Contract	Contract Date	Sales Contract Date	Subject	A purchase transaction was indicated; therefore, the Date of Contract must be provided in mm/dd/yyyy format.	Warning
5091	Unit Description	Describe the condition of the property	GSE Estimate Year Of Improvement Type	Subject	Only one estimated timeframe of improvement must be provided for the bathrooms if "updated" or "remodeled" is indicated.	Warning
5091	Sales Comparison	Address (line 1): Unit Number	Unit Identifier	Subject	The Unit # must be present and must match the Unit # in the Subject section.	Warning
5102	Sales Comparison	Location	GSE Overall Location Rating Type	Subject	Only one of "N," "B" or "A" must be provided.	Warning
5104	Sales Comparison	Location	GSE Location Type	Subject	At least one but no more than two Location Types must be provided.	Warning
5110	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N," "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning
5112	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N," "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning

Page size: 10 | 26 items in 3 pages |

**Appraisal 1 Hard Stops**

**UAD Findings**

### 2.4.3 SECTION 3: SUBMISSION HISTORY

The Submission History section (shown in 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
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Fannie Mae	SYSTEM
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Freddie Mac	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "302" encountered during processing of document: "Unknown subject address"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified supervisory appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified supervisory appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "212" encountered during processing of document: "Unverified supervisory appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "202" encountered during processing of document: "Unverified appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "UAD compliance check failure (warning)" approved with reason: "Override automatically approved"	SYSTEM

*Date of Activity*

*Description of Activity*

*User who did activity*

### 3. Searching for Previously Submitted Appraisals

After you submit an appraisal data file, you have the ability to search for previously submitted appraisals, view the appraisal data file(s), check the submission status, identify appraisals with 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 Figure 3.1.1 to reach the Search page shown in Figure 3.1.2.

Figure 3.1.1 Search Feature on the Home Page

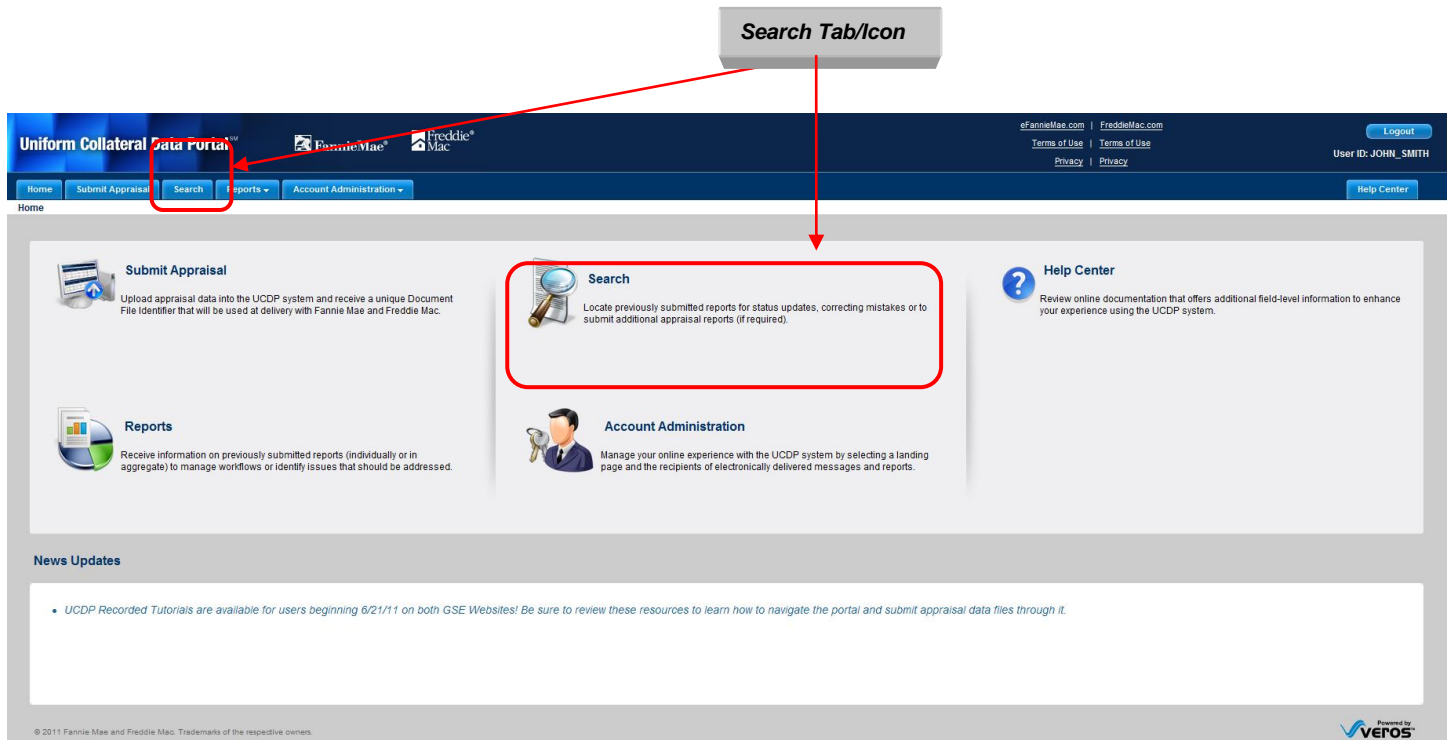
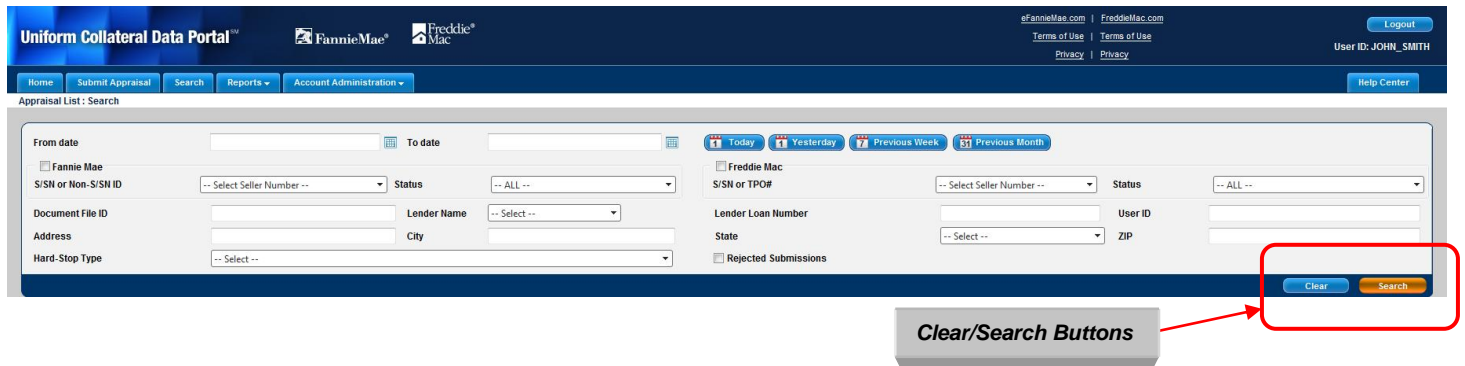


Figure 3.1.2 Appraisal Search Page



2. Enter the parameters for your search. These parameters, shown in Table 3.1.3, enable you to refine your search by date, GSE, seller numbers, etc.
3. To start your search, click the Search button. The Search Results page shown in 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>
GSE	Search by GSE	Check the Fannie Mae and/or Freddie Mac boxes to locate appraisal data files submitted to either or both GSEs. You can combine this option with the other search options.
S/SN	Search by seller number	The seller number(s) is found on the dropdown for both Fannie Mae and Freddie Mac.
Other	<ul style="list-style-type: none"> <li>• Doc File ID</li> <li>• Lender Name</li> <li>• Lender Loan Number</li> <li>• User ID</li> <li>• Property 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 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

The screenshot shows the 'Uniform Collateral Data Portal' search results page. The page includes a navigation bar with 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The search criteria are set for 'From date' 5/27/2011 and 'To date' 5/27/2011. The results table has the following columns: FIM Status, FRE Status, Submitted On, Document File ID, Lender Name, Lender Loan Number, Address, City, State, ZIP, User ID, and SSR. The table contains three rows of data. Callouts point to the expand/collapse icons in the first column, the column headers, a 'Refresh' button, and the 'SSR' links in the last column.

FIM Status	FRE Status	Submitted On	Document File ID	Lender Name	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	!	05/27/2011 12:02:34	11000015A	South West Lender	2334561	123 Main Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:58:18	11000015B	South West Lender	12334567	345 Elm Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:56:09	11000015B0	South West Lender	1233456	678 Oak Street	Anytown	VA	91111	JOHN_SMITH	Edit

Callouts in the image point to:

- Expand/Minimize Options:** The expand/collapse icons in the first column of the table.
- Column Headers:** The header row of the table.
- Refresh Button:** The 'Refresh' button located above the table.
- SSR Links:** The 'Edit' links in the 'SSR' column of the table.



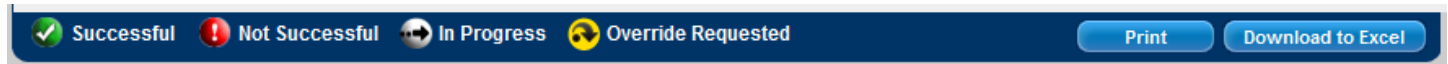
Table 3.2.2 explains how to use these functions.

**Table 3.2.2 Search Results Page Functions**

Function	Action
Sort	<p>Click a column header to sort information in ascending or descending order. You can sort by the following column headers:</p> <ul style="list-style-type: none"> <li>• FNM Status</li> <li>• FRE Status</li> <li>• Submitted On</li> <li>• Doc File ID</li> <li>• Lender Name</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 Doc File ID or Edit link on the right. (For more information on the View/Edit page, see Section 4.)
Update Results	Click the Refresh button on the top right of the page.
Submission Summary Report (SSR)	<p>Click the SSR link to display the Submission Summary Report in PDF format. (For more information on the Submission Summary Report, see Generating Reports in Section 5.)</p> <p><b>NOTE:</b> <i>If the appraisal was submitted to only one GSE, only one Submission Summary Report opens. If the appraisal was submitted to both GSEs, the Submission Summary Reports are placed in a folder, zipped, and then downloaded (see Section 3.3 below for directions on using zipped files).</i></p>

Along the bottom of the Search Results page is a legend (shown in 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 GSE requirements or received approval for an override request.
- **Not Successful:** The appraisal data file did not pass GSE requirements or PDF could not be extracted.
- **In Progress:** UCDP is still processing the appraisal data file submission.
- **Override Requested:** UCDP 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 Figure 3.2.4. The expanded view enables you to:

- View current information and additional details of the selected loan (appraised value, appraiser and supervisor appraiser information).
- See all 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 displays the 'Uniform Collateral Data Portal' interface. At the top, there are navigation links for Home, Submit Appraisal, Search, Reports, and Account Administration. The main section is titled 'Appraisal List: Search' and contains various filters for 'From date', 'To date', 'Fannie Mae', 'Freddie Mac', 'S/SN or Non-S/SN ID', 'Status', 'Document File ID', 'Lender Name', 'Lender Loan Number', 'Address', 'City', 'State', 'ZIP', and 'Hard-Stop Type'. Below the filters is a table of search results with columns: FIM Status, FRE Status, Submitted On, Document File ID, Lender Name, Lender Loan Number, Address, City, State, ZIP, User ID, and Edit. The third row is expanded, showing details for 'Appraisal 1' with a status of 'Not Successful' and an address of '678 Oak Street'. Red boxes and arrows highlight the expand/minimize options and the appraisal PDF and standard form options.

FIM Status	FRE Status	Submitted On	Document File ID	Lender Name	Lender Loan Number	Address	City	State	ZIP	User ID	Edit
>	!	05/27/2011 12:02:34	11000015B3	South West Lender	2334561	123 Main Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:58:18	11000015B1	South West Lender	12334567	345 Elm Street	Anytown	VA	91111	JOHN_SMITH	Edit
∨	!	05/27/2011 11:56:09	11000015B0	South West Lender	1233456	678 Oak Street	Anytown	VA	91111	JOHN_SMITH	Edit

**Expand/Minimize Options**

**Appraisal PDF and Standard form options**

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

To access the appraisal data file as a PDF, click the red PDF icon in an expanded view, shown in 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 Figure 3.2.4.

A standard format form is shown in Figure 3.2.5.

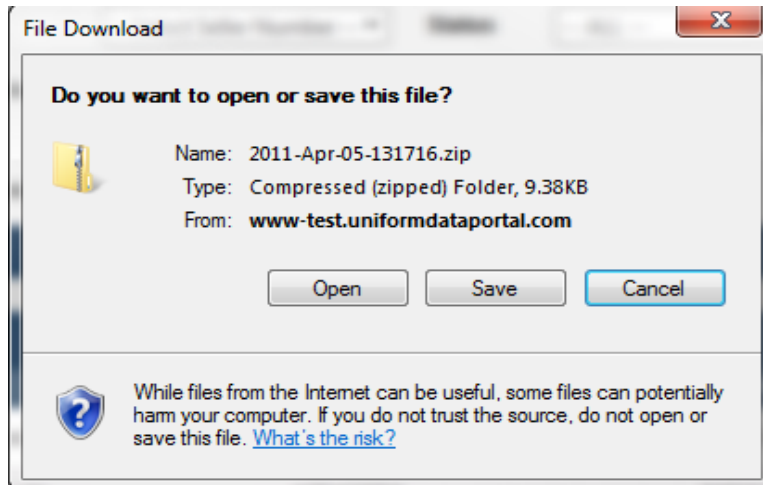
**Figure 3.2.5 View Standard Form Report**

Appraisal Form: FNM 1073/FRE 465 - Individual Condominium Unit Appraisal Report (Revised March 2005)				
	Appraisal Form Section	Appraisal Form Field	Data as Submitted	Data as Standardized
1	Header	Appraisal Form Type		
2	Header	Report Title Description		
3	Header	File No	134-6 AName 1-A	
4	Header	Appraiser Additional File Identifier Name		
5	Header	Case No		
6	Subject	Property Address	123 N. Main St, NE	
7	Subject	Unit Number	101	
8	Subject	City	Anytown	
9	Subject	State	VA	
10	Subject	Zip Code	91111	
11	Subject	Borrower	Jane & John Borrower	
12	Subject	Owner of Public Record	John Doe	
13	Subject	County	Montgomery	
14	Subject	Legal Description	Unit 101, Any Valley Condominium	
15	Subject	Assessor's Parcel #	A123/B321	
16	Subject	Tax Year	2010	2010
17	Subject	R.E. Taxes	1500	1500
18	Subject	Project Name	Any Valley Condominium	
19	Subject	Phase Number	1	
20	Subject	Map Reference	20K1	
21	Subject	Census Tract	7032.02	
22	Subject	Occupant: Owner	Y	
23	Subject	Occupant: Tenant		
24	Subject	Occupant: Vacant		
25	Subject	Special Assessments	0	0
26	Subject	HOA	100	100
27	Subject	HOA Per Year		
28	Subject	HOA Per Month	Y	

### 3.3 Using Zipped Folders

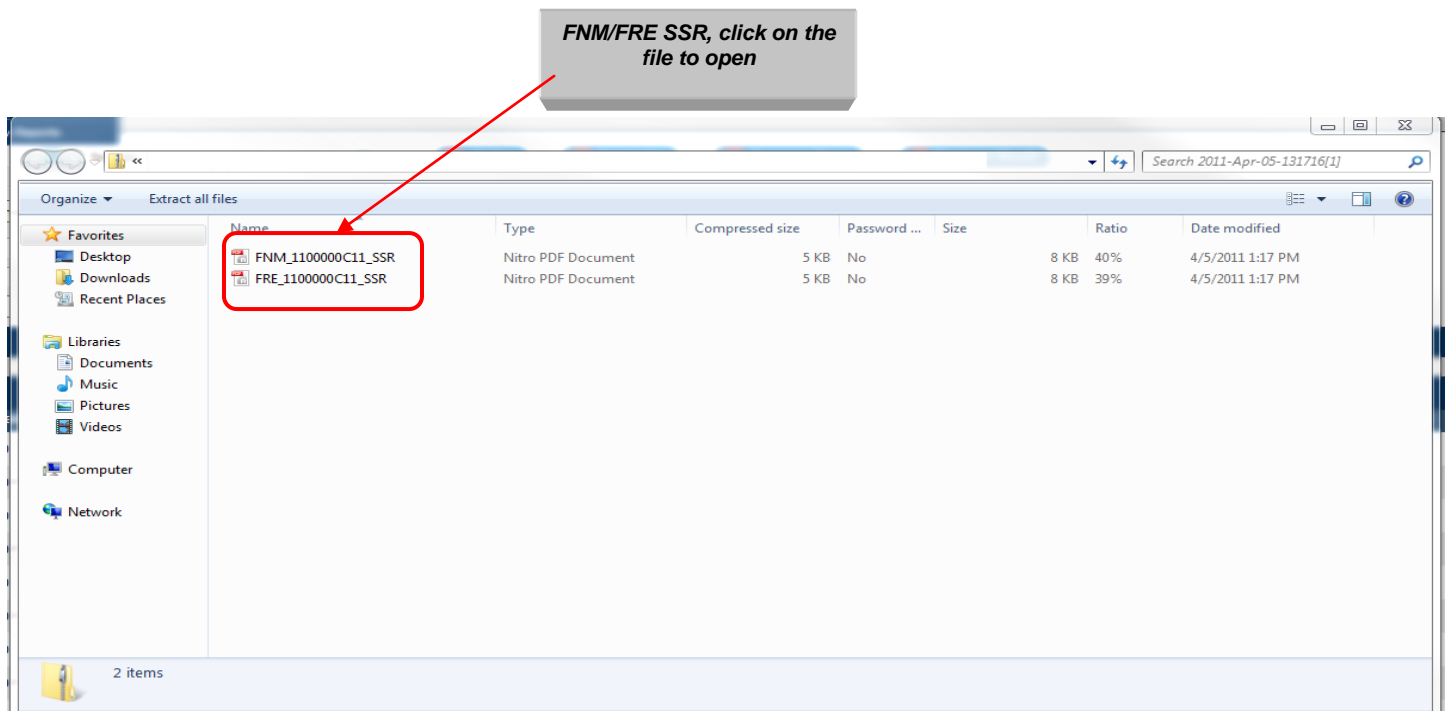
If the loan was submitted to both GSEs, the Submission Summary Reports are delivered to you in a Zip file. You can select open the reports or save them to your computer (shown in Figure 3.3.1).

Figure 3.3.1 Zipped Folder Download Options



To open a Submission Summary Report, click the file name shown as SSR in Figure 3.3.2.

Figure 3.3.2 Zipped Folder Download



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



## 4. Viewing and Editing Appraisal Information

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

To access the Appraisal View/Edit page:

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

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

The screenshot shows the 'Uniform Collateral Data Portal' interface. At the top, there are logos for FannieMae and Freddie Mac, and navigation buttons for Home, Submit Appraisal, Search, Reports, and Account Administration. Below this is a section for 'Reports : My Reports'. The main content area displays an 'Upload Confirmation Report' for 'Page 1 of 1'. The report details include: Date of Report: 05/27/2011 12:02:34, Uploaded Submissions: 1, Rejected Submissions: 0. A table below lists appraisal data with columns: Status, Doc File ID, Lender Name, FNM S/SN or Non S/SN, FRE S/SN or TPO #, Lender Loan Number, Document Type, Submitted Date, and Messages. The 'Doc File ID' '11000015B3' is highlighted with a red box. A callout box with an arrow points to this ID with the text 'Click the Doc File ID Link'.

Status	Doc File ID	Lender Name	FNM S/SN or Non S/SN	FRE S/SN or TPO #	Lender Loan Number	Document Type	Submitted Date	Messages
In Progress	11000015B3	South West Lender	123456784	123454	2334561	Appraisal 1	05/27/2011 12:02:34	None

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

The screenshot shows the 'Search Results' page. At the top right is a 'Refresh' button. Below is a table with columns: FNM Status, FRE Status, Submitted On, Document File ID, Lender Name, Lender Loan Number, Address, City, State, ZIP, User ID, and SSR. The table contains three rows of appraisal data. The 'Document File ID' '11000015B2' in the third row is highlighted with a red box, and a callout box points to it with the text 'Click the Doc File ID Link'. The 'Edit' link in the third row is also highlighted with a red box, and a callout box points to it with the text 'Click the Edit Link'. At the bottom of the table, there are status indicators: Successful, Not Successful, In Progress, and Override Requested. There are also 'Print' and 'Download to PDF' buttons.

FNM Status	FRE Status	Submitted On	Document File ID	Lender Name	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	!	05/27/2011 12:02:34	11000015B3	South West Lender	2334561	123 Main Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:58:18	11000015B1	South West Lender	12334567	345 Elm Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:58:09	11000015B2	South West Lender	1233456	678 Oak Street	Anytown	VA	91111	JOHN_SMITH	Edit

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

- Submission Information
- Appraisal Information
- Submission History

Figure 4.0.3 View/Edit

**Section 1 – Submission Information**

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

**Section 3 – History of the Submission**

**Section 1 – Submission Information**

Document File ID	1100001580	Lender Loan Number	1233456	Date Submitted	05/27/2011 11:55:09	Last Update	05/27/2011 11:57:41
Lender Name	South West Lender	Business Unit	South West Lender				
Freddie Mac Status	Not Successful	S:SN or Non-S:SN ID	123456784	Institution ID		Case File ID	
Freddie Mac Status	Not Successful	S:SN or TPO #	123454	Delivery S:SN		Loan Prospector® Key	

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

**Appraisal 1: Submission Info**

Submitted	Validated
Date Submitted: 05/27/2011 11:55:09	Subject Address: 123 N. Main St. NE 101
Last Update: 05/27/2011 11:57:41	City, State, ZIP: Anytown, MD 20853
Form Type: FHM 1073FRE 465	Appraised Value: \$195,000
File Format: PDF	Appraiser Name: Jane Jones
	State / License: /TL99992221
	Supv. Appraiser Name: Jane Jones
	State / License: MD /00001

**Appraisal 1: Hard Stops**

Item	Hard Stop Feat	Overide Request Reason	Overide Request Comments	User ID
1	UAD compliance check failure (warnings only)	Appraisal failed one or more warning UAD compliance checks. You may upload a new or corrected file using File Operations above.		SYSTEM
2	Unverified appraiser license information	Appraiser license number could not be verified. You may upload a new or corrected file using File Operations above.		SYSTEM
3	Unverified supervisory appraiser license information	Supervisory appraiser license number could not be verified. You may upload a new or corrected file using File Operations above.		SYSTEM
4	Unknown subject address	Verify subject address is correct. If submitted data is valid, request override below.		SYSTEM

**Appraisal 1: Findings**

Message ID	Form Section	Form Field Name	Dataset Name	Property Affected	Action Message	Severity
5000	Header	Appraisal Form Type	Appraisal Form Type	Subject	There is a problem with the data file. The value transmitted is not an allowable value.	Warning
5002	Header	UAD Version Type	Appraisal Report Content Identifier	Subject	UAD Version 9/2011 must be present.	Warning
5031	Contract	Contract Price	Sales Contract Amount	Subject	A purchase transaction was indicated; therefore, the Contract Price must be provided in whole dollars.	Warning
5033	Contract	Contract Date	Sales Contract Date	Subject	A purchase transaction was indicated; therefore, the Date of Contract must be provided in mm/dd/yyyy format.	Warning
5091	Unit Description	Describe the condition of the property	GSE Estimate Year Or Improvement Type	Subject	Only one estimated estimate of improvement must be provided for the bathrooms if "update" or "remodel" is indicated.	Warning
5091	Sales Comparison	Address (line 1): Unit Number	Unit Identifier	Subject	The Unit # must be present and must match the Unit # in the Subject section.	Warning
5102	Sales Comparison	Location	GSE Overall Location Rating Type	Subject	Only one of "N", "B" or "K" must be provided.	Warning
5104	Sales Comparison	Location	GSE Location Type	Subject	At least one but no more than two Location Types must be provided.	Warning
5110	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N", "B" or "K" must be provided and must match the overall view rating in the Site section.	Warning
5112	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N", "B" or "K" must be provided and must match the overall view rating in the Site section.	Warning

**Section 3 – History of the Submission**

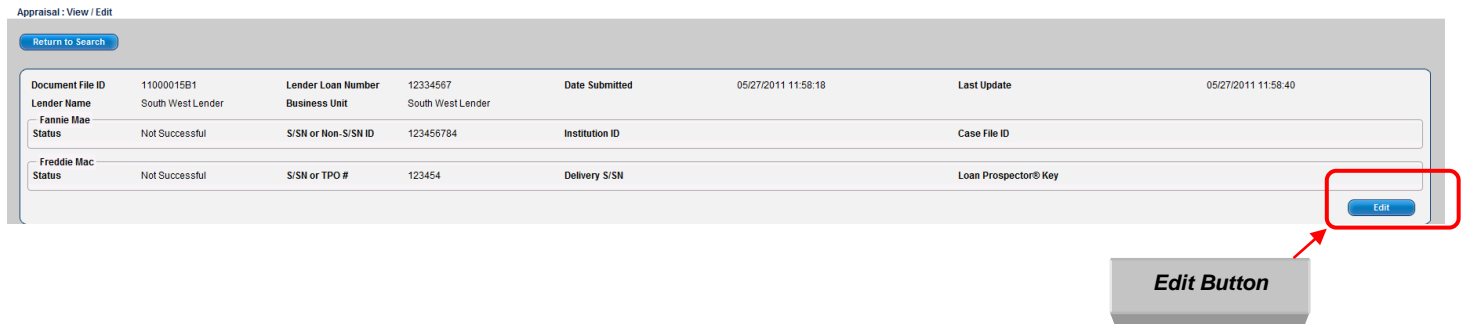
Date	Document Type	Description	User ID
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Fannie Mae	SYSTEM
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Freddie Mac	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "302" encountered during processing of document "Unknown subject address"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified supervisory appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified supervisory appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "212" encountered during processing of document "Unverified supervisory appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "300" encountered during processing of document "Unverified appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "UAD compliance check failure (warning)" approved with reason: "Override automatically approved"	SYSTEM



## 4.1 Section 1 – Submission Information

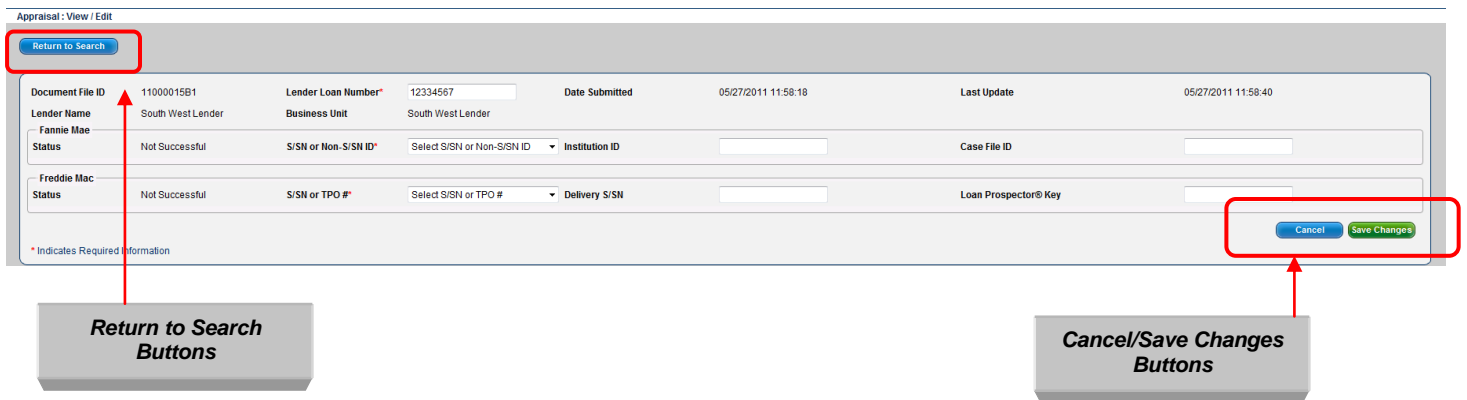
The Submission Information section of the View/Edit page shown in Figure 4.1.1 contains the Doc File ID and status of the appraisal data file with each GSE. To edit information, click the Edit button.

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



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

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



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

Table 4.1.3 shows the fields that you can edit and those you cannot in UCDP. To save your edits, click the Save Changes button on the View/Edit page. The Doc File ID is automatically updated.

**Table 4.1.3 Submission Information Fields**

<b>Editable fields are:</b>	<b>Non-editable fields are:</b>
Lender Loan Number	Doc File ID
FNM S/SN or Non S/SN ID	Date Submitted
FNM Institution ID	Last Update
FNM Case File ID	Lender Name
FRE S/SN or TPO #	Business Unit
FRE Delivery S/SN	FNM Status
FRE Loan Prospect Key	FRE Status

Table 4.1.4 describes the buttons you use when editing information.

**Table 4.1.4 Additional View/Edit Features**

<b>Button</b>	<b>Description</b>
Return to Search button	Returns to the UCDP Search page.
Cancel button	Disables edit mode and all fields return to their original values.
Save Changes button	Sends data to UCDP, updates the changes to the Doc File ID, and transmits the edited information to one or both GSEs.

## 4.2 Adding Another Investor (GSE)

If you selected only one GSE when you initially submitted the appraisal data file, the “Add Another Investor” option shown in Figure 4.2.1 for the other GSE automatically appears in Section 1 of the View/Edit page.

Adding another GSE triggers a new appraisal submission process for the added GSE, including the processing of all rule sets, both common and specific, that pertain to the added GSE. This new process does not affect the submission results for the original GSE.

Figure 4.2.1 View/Edit Page – Add Another Investor

The screenshot displays the 'Uniform Collateral Data Portal' interface. At the top, there are navigation tabs: Home, Submit Appraisal, Search, Reports, and Account Administration. The user is logged in as JOHN\_SMITH. The main content area is titled 'Appraisal: View / Edit' and includes a 'Return to Search' button. A table displays submission details:

Document File ID	11000015C4	Lender Loan Number	3345612	Date Submitted	05/27/2011 13:28:15	Last Update	05/27/2011 13:29:43
Lender Name	South West Lender	Business Unit	South West Lender				
Freddie Mac Status	Not Successful	S/SN or TPO #	123454	Delivery S/SN		Loan Prospector® Key	

Below the table is the 'Add Another Investor' section, which includes a dropdown for 'Fannie Mae' and a 'Select S/SN or Non-S/SN ID' option. There are input fields for 'Institution ID' and 'Case File ID', and a 'Submit' button. A red arrow points from the 'Add Another Investor Section' label below to the 'Institution ID' field. Another red arrow points from the 'Submission Information Section' label below to the 'Edit' button in the table above.

If your initial submission was sent to both GSEs, the data for both displays in the Submission Information section and the “Add Another Investor” option does not display.

**NOTE:** Once you have selected a GSE and processed your submission, you cannot remove it. Any subsequent edits and/or submissions are automatically processed with that GSE.

## 4.3 Section 2 - Appraisal Information

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

Figure 4.3.1 View/Edit Page – Appraisal Information

The screenshot shows a web application interface for viewing and editing appraisal information. The page is divided into several sections, each with a title bar and a maximize/minimize icon. A red box highlights the main content area, and a red circle highlights the maximize/minimize icon in the top right corner of the first section. A red arrow points from the 'Minimize Icon' callout to this icon. Below the main content area, there are three tabs for 'Appraisal 2' and 'Appraisal 3', with a red arrow pointing to them from the 'Appraisal 2 and 3' callout. Below the 'Appraisal Findings' section, there are two callouts: 'Appraisal 2 and 3' and 'Appraisal Findings', with red arrows pointing to the 'Appraisal 2' and 'Appraisal 3' tabs respectively.

**Minimize Icon**

**Appraisal 1**

**Submission Info**

Submitted		Fannie Mae Status : Not Successful		Freddie Mac Status : Not Successful	
Date Submitted	05/27/2011 11:56:09	Subject Address	123 N. Main St, NE 101	Subject Address	
Last Update	05/27/2011 11:57:41	City, State, ZIP	Anytown, MD 20853	City, State, ZIP	
Form Type	FNM 1073:FRE 465	Appraised Value	\$195000	Appraised Value	\$195,000
File Format	PDF	Appraiser Name	John Jones	Appraiser Name	
		State / License	/ TL9992221	State / License	
		Supv. Appraiser Name	Jane Jones	Supv. Appraiser Name	
		State / License	MD / 00001	State / License	

**Appraisal Submission Information**

**Appraisal 1: File Operations**

Upload Corrected Appraisal File

File Name / Location\*

**Appraisal 1: Hard Stops**

1. UAD compliance check failure (warnings only)

**Hard Stop Found**  
Appraisal failed one or more warning UAD compliance checks.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason: Automated override request

Override Request Comments:

Override Decision: Override automatically approved

Override Decision Comments:

User ID: SYSTEM

2. Unverified appraiser license information

**Hard Stop Found**  
Appraiser license number could not be verified.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason: Automated override request

Override Request Comments:

Override Decision: Override automatically approved

Override Decision Comments:

User ID: SYSTEM

3. Unverified supervisory appraiser license information

**Hard Stop Found**  
Supervisory appraiser license number could not be verified.  
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason: Automated override request

Override Request Comments:

Override Decision: Override automatically approved

Override Decision Comments:

User ID: SYSTEM

4. Unknown subject address

**Hard Stop 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\*

Provide comments to aid in processing your request

**Appraisal 1: Findings**

UAD Compliance	Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
	5000	Header	Appraisal Form Type	Appraisal Form Type	Subject	There is a problem with the data file. The value transmitted is not an allowable value.	Warning
	5002	Header	UAD Version Type	Appraisal Report Content Identifier	Subject	UAD Version 9/2011 must be present.	Warning
	5031	Contract	Contract Price	Sales Contract Amount	Subject	A purchase transaction was indicated; therefore, the Contract Price must be provided in whole dollars.	Warning
	5033	Contract	Contract Date	Sales Contract Date	Subject	A purchase transaction was indicated; therefore, the Date of Contract must be provided in mm/dd/yyyy format.	Warning
	5091	Unit Description	Describe the condition of the property	GSE Estimate Year Of Improvement Type	Subject	Only one estimated timeframe of improvement must be provided for the bathrooms if "updated" or "remodeled" is indicated.	Warning
	5091	Sales Comparison	Address (line 1): Unit Number	Unit Identifier	Subject	The Unit # must be present and must match the Unit # in the Subject section.	Warning
	5102	Sales Comparison	Location	GSE Overall Location Rating Type	Subject	Only one of "N," "B" or "A" must be provided.	Warning
	5104	Sales Comparison	Location	GSE Location Type	Subject	At least one but no more than two Location Types must be provided.	Warning
	5110	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N," "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning
	5112	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N," "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning

Page size: 10

26 items in 3 pages

**Appraisal 2**

**Appraisal 3**

**Appraisal 2 and 3**

**Appraisal Findings**

Table 4.3.2 lists the information available in this section of the View/Edit page for each appraisal data file.

**Table 4.3.2 Appraisal Information Subsections**

<b>Subsection</b>	<b>Description</b>
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. These messages are initially warnings, but in the future they could result in an unsuccessful status.

### **4.3.1 APPRAISAL SUBMISSION INFORMATION**

The Appraisal Submission Information subsection shown in Figure 4.3.1.1 contains the submission date, last update (if applicable), file format, property address, property value, and appraiser information for each appraisal data file. UCDP automatically standardizes 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 Figure 3.2.5). The PDF file is a fixed document that includes text, fonts, graphics and other information; the standard form displays only text and no additional formatting or information.

- **View Original PDF:** Displays the 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 UCDP standardized format (see Figure 3.2.5).

**Figure 4.3.1.1 View/Edit Submission Information subsection**

Appraisal 1

Submission Info		Fannie Mae Status: Not Successful		Freddie Mac Status: Not Successful	
		Submitted		Validated	
Date Submitted	05/27/2011 11:56:09	Subject Address	123 N. Main St, NE 101	Subject Address	
Last Update	05/27/2011 11:57:41	City, State, ZIP	Anytown, MD 20853	City, State, ZIP	
Form Type	FNM 1073/FRE 465	Appraised Value	\$195000	Appraised Value	\$195,000
File Format	PDF	Appraiser Name State / License	John Jones / TL99992221	Appraiser Name State / License	
		Supv. Appraiser Name State / License	Jane Jones MD / 00001	Supv. Appraiser Name State / License	

*View in either Original PDF or in Standard Form layout*

## 4.3.2 APPRAISAL FILE OPERATIONS

The File Operations subsection shown in Figure 4.3.2.1 allows you to submit a corrected appraisal data file to reflect 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 4.3.2.1 File Operations subsection**

Appraisal 1: File Operations

Upload Corrected Appraisal File

File Name / Location\*  Browse...

### 4.3.3 APPRAISAL HARD STOPS

The Appraisal Hard Stops subsection shown in Figure 4.3.3.1 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 or child business unit.

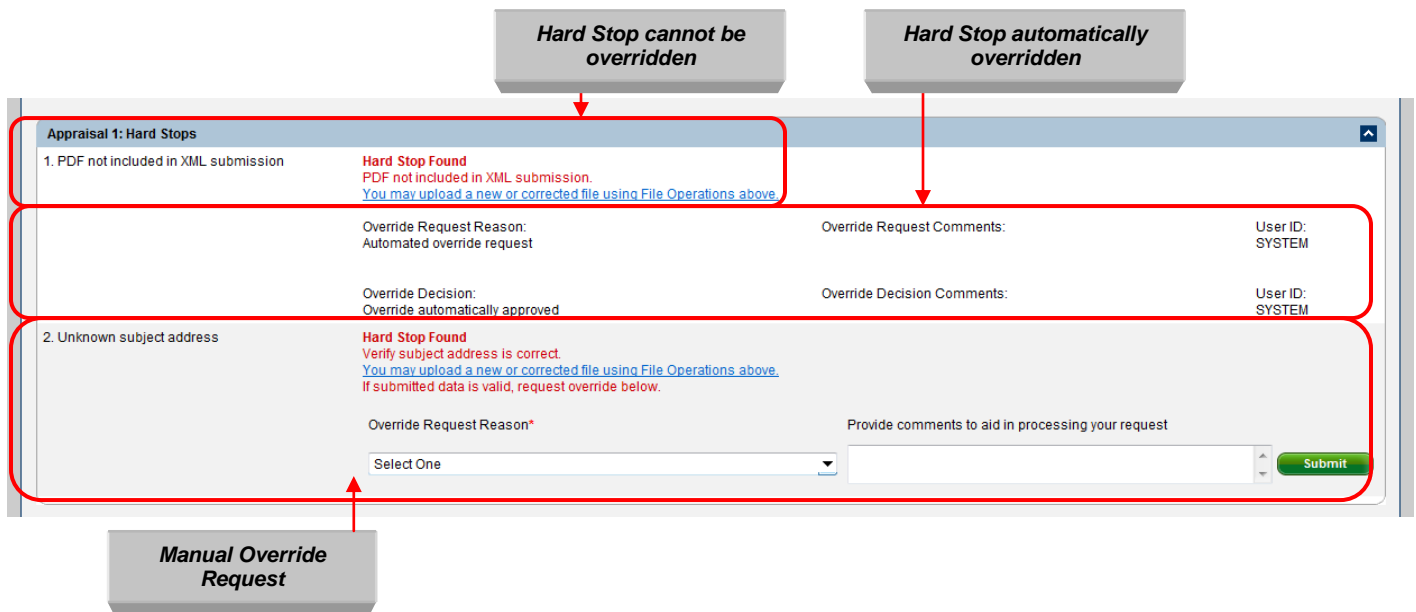
If a hard stop can be overridden, submit an override request by following these steps:

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.
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:** *Initially, some hard stops are warnings only and 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 4.3.3.1 Hard Stops subsection



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

The Appraisal Findings subsection shown in Figure 4.3.4.1 includes all UAD compliance 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 4.3.4.1 Appraisal Findings Page**

Appraisal 1: Findings

UAD Compliance

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5000	Header	Appraisal Form Type	Appraisal Form Type	Subject	There is a problem with the data file. The value transmitted is not an allowable value.	Warning
5002	Header	UAD Version Type	Appraisal Report Content Identifier	Subject	UAD Version 9/2011 must be present.	Warning
5031	Contract	Contract Price	Sales Contract Amount	Subject	A purchase transaction was indicated; therefore, the Contract Price must be provided in whole dollars.	Warning
5033	Contract	Contract Date	Sales Contract Date	Subject	A purchase transaction was indicated; therefore, the Date of Contract must be provided in mm/dd/yyyy format.	Warning
5091	Unit Description	Describe the condition of the property	GSE Estimate Year Of Improvement Type	Subject	Only one estimated timeframe of improvement must be provided for the bathrooms if "updated" or "remodeled" is indicated.	Warning
5091	Sales Comparison	Address (line 1): Unit Number	Unit Identifier	Subject	The Unit # must be present and must match the Unit # in the Subject section.	Warning
5102	Sales Comparison	Location	GSE Overall Location Rating Type	Subject	Only one of "N," "B" or "A" must be provided.	Warning
5104	Sales Comparison	Location	GSE Location Type	Subject	At least one but no more than two Location Types must be provided.	Warning
5110	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N," "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning
5112	Sales Comparison	View	GSE View Overall Rating Type	Subject	Only one of "N," "B" or "A" must be provided and must match the overall view rating in the Site section.	Warning

Page size: 10

26 items in 3 pages

Print Download to Excel

**Print or Download findings to Excel**

The information in the Findings subsection is shown in Table 4.3.4.2.

**Table 4.3.4.2 Findings Subsection**

Field	Message
Message ID	Indicates the UAD 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.

### 4.3.5 WORKING WITH APPRAISAL 2 AND/OR 3

You can add, delete, and/or upload a corrected appraisal data file for Appraisals 2 and/or 3 in the Appraisal 2 and/or 3 sections shown in Figure 4.3.5.1.

If you delete Appraisal 2 and/or 3, UCDP updates the Doc File ID and submits the changes. If you click Delete (Figure 4.3.5.2), 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 Appraisal 1, but you cannot delete it.

**Figure 4.3.5.1 File Operations Appraisal 2 and/or 3**



Figure 4.3.5.2 Submission Information Appraisal 2 and/or 3

**Delete**

Appraisal 2

Submission Info      Fannie Mae Status : In Progress      Freddie Mac Status : NA

	Submitted	Validated
Date Submitted	04/07/2011 15:19:23	Subject Address
Last Update	04/07/2011 15:19:25	City, State, ZIP
Form Type	Auto detect	Appraised Value
File Format	Auto detect	Appraiser Name / License
	Supv. Appraiser Name / License	Supv. Appraiser Name / License

Appraisal 2: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

File Name / Location\*

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

The History Information section shown in Figure 4.4.1 is a chronological audit trail for the appraisal data submission, with the most recent activity listed first. Appraisal data files are available on UCDP for three years from the initial submission.

Figure 4.4.1 History subsection page

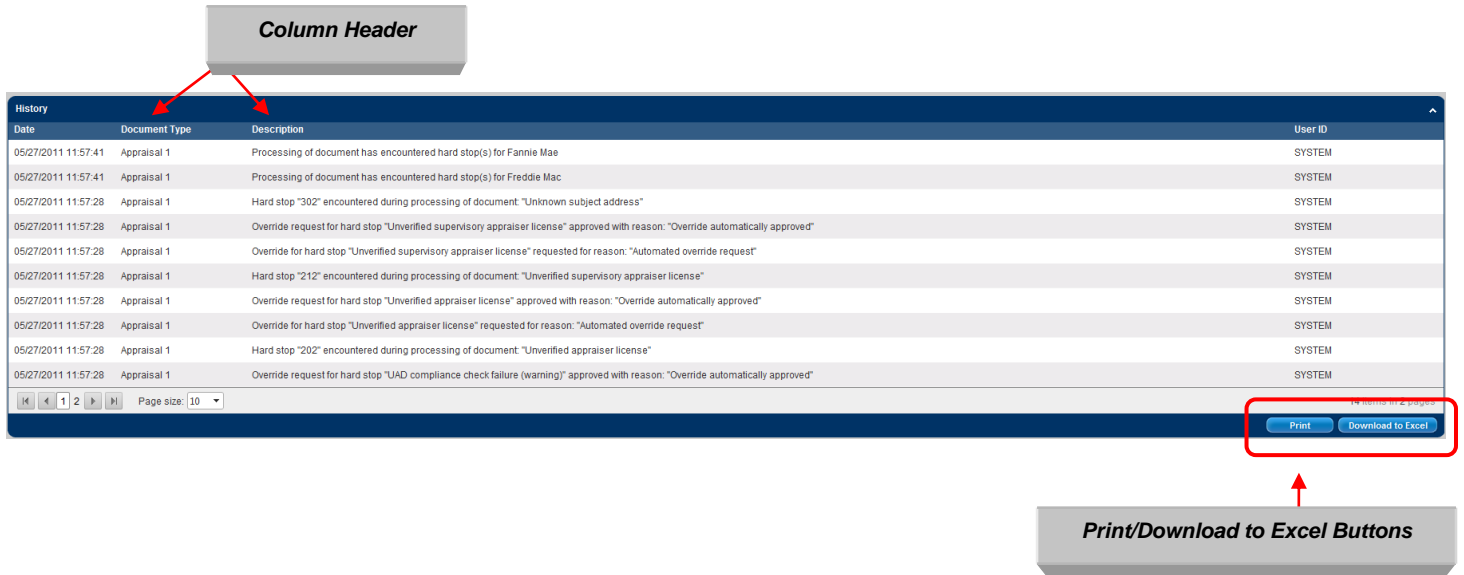


Table 4.4.2 lists the information on the History Information subsection.

Table 4.4.2 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 Figure 5.0.1) enables you to generate reports on your appraisal data submissions. To access Reports:

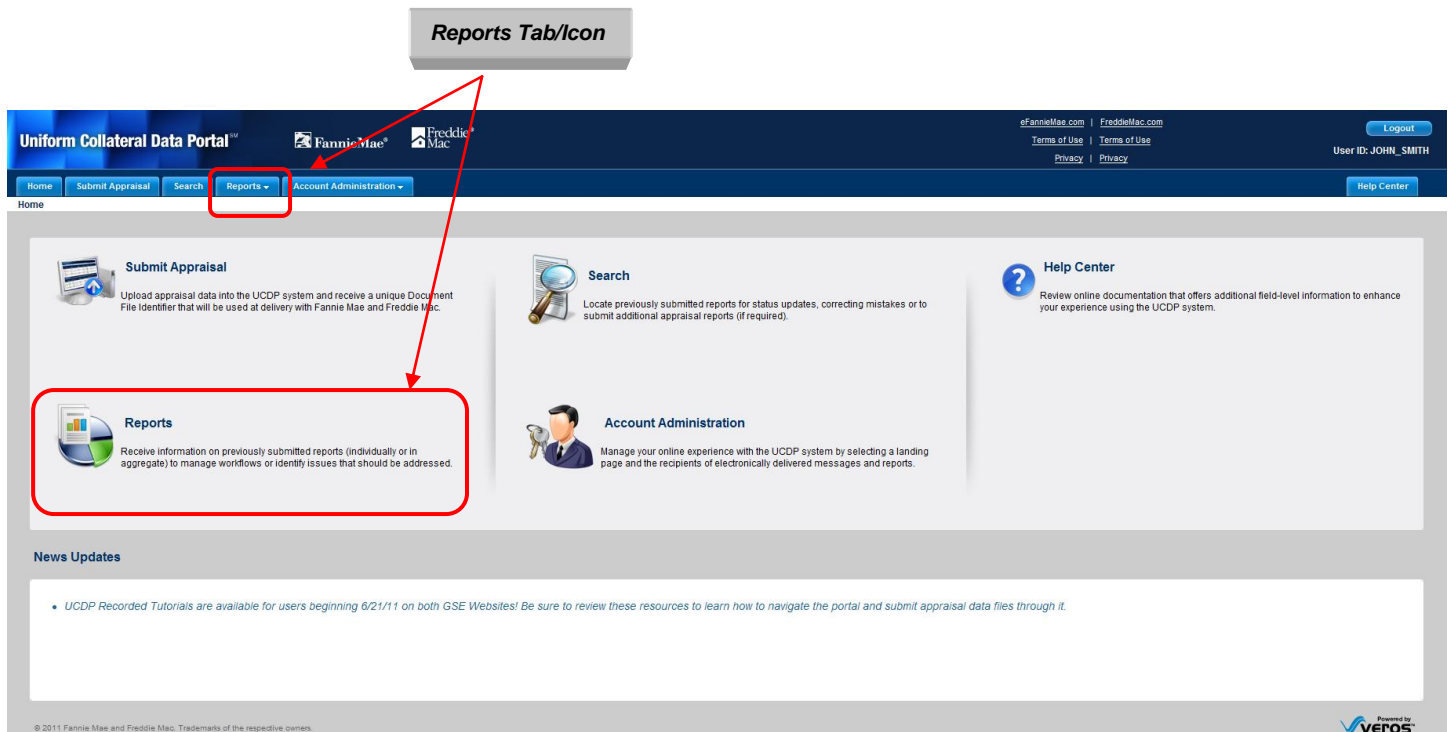
- Click the Reports tab on any page, or
- Click the Reports icon on the Home page.

The Reports tab has two options:

- Submission Reports provide access to the standard reports available in UCDP.
- 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 Figure 5.1.1) include the UCDP standard reports detailed in Table 5.1.2.

Figure 5.1.1 Submission Report Page

Reports	
Report Name	Report Description
1 <a href="#">Appraisal Failure Details Report</a>	Display Hard Stop failures for each appraisal submission
2 <a href="#">Appraisal Failure Summary Report</a>	Display Hard Stop failures aggregated by Seller Number
3 <a href="#">Appraisal Submission Status Report</a>	Display the status of appraisal submissions
4 <a href="#">Submission Summary Report</a>	This is a summary of the document file and any documents it contains (Appraisal 1, 2, 3)

Table 5.1.2 UCDP Standard Reports

Report	Description
Appraisal Failure Details Report	Identifies hard stop failures for each appraisal submission.
Appraisal Failure Summary Report	Identifies hard stop failures for each appraisal submission by seller number.
Appraisal Submission Status Report	Shows the status of appraisal submission.
Submission Summary Report	Summarizes the appraisal submission and status for a specific GSE.

## 5.1.1 APPRAISAL FAILURE DETAILS REPORT

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

1. Select your search criteria:
  - A date range only (required)
  - A date range and a FNM seller number
  - A date range and a FRE seller number
2. A date range and a FNM and FRE seller number
3. Click Run.

To discard the entries in the date and seller number fields, click Clear.

Figure 5.1.1.1 Appraisal Failure Details Report Creation Page

The screenshot shows the 'Appraisal Failure Details Report' creation page in the UCDP. The top navigation bar includes 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The main form area has four input fields: 'From date', 'To date', 'Fannie Mae S/SN or Non-S/SN ID', and 'Freddie Mac S/SN or TPO#'. There are 'Clear' and 'Run' buttons to the right of these fields. Below the search fields is a 'Schedule Report' section with a 'Report Frequency' dropdown menu set to 'Daily' and a 'Schedule Report' button.

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

1. Select the seller number(s) or leave the field blank to see all seller numbers.
2. 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.
3. Click Schedule Report.

When your scheduled reports have been run, an email (shown in Figure 5.1.1.2) is sent to you and to the users you added to your user profile to receive messages. See 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 Figure 5.1.1.3), all of the hard stops for each appraisal data file within the selected date range are identified numerically. A legend at the bottom contains descriptions of the hard stop codes. The report contains the following information:

- Date of report
- Date range of report
- Submission Date and Time of when the appraisal data file was submitted
- Doc File ID
- Lender Loan Number
- FNM and FRE seller numbers
- Lender Name
- Document Type
- Form Type
- Hard Stop Conditions



Figure 5.1.1.3 Appraisal Failure Details Report Results Page

The screenshot shows the UCDP interface for the Appraisal Failure Details Report. At the top, there are navigation tabs: Home, Submit Appraisal, Search, Reports, and Account Administration. The Reports tab is active. Below the navigation, there are search filters for 'From date' (5/27/2011) and 'To date' (5/27/2011). There are also input fields for 'Fannie Mae S/SN or Non-S/SN ID' and 'Freddie Mac S/SN or TPO#'. A 'Run' button is visible. Below the filters, there is a 'Schedule Report' section with a 'Report Frequency' dropdown set to 'Daily' and a 'Schedule Report' button. The main content area displays the 'Appraisal Failure Details Report' for 'Hard Stop Failures'. The report includes a table with columns for Submission Date, Document File ID, Lender Loan Number, FNM ID, FRE ID, Lender Name, Document Type, and Form Type. The table also includes columns for various Hard Stop Conditions (GSE: FNM & FRE) such as 100, 101, 102, 200, 202, 203, 204, 210, 212, 213, 214, 300, 302, 303, 401, 402, 9000, 9001, 9002, 9003, and 9004. Below the table, there is a legend for the hard stop conditions, listing codes and their corresponding descriptions.

Submission Date	Document File ID	Lender Loan Number	FNM ID	FRE ID	Lender Name	Document Type	Form Type	Hard Stop Conditions(GSE : FNM & FRE)																					
Date	File ID	Number	S/SN or Non-S/SN ID	S/SN or TPO#	Name	Type	Type	100	101	102	200	202	203	204	210	212	213	214	300	302	303	401	402	9000	9001	9002	9003	9004	
05/27/2011 11:58:09	11000015B0	1233456	123456784	123454	South West Lender	Appraisal 1	FNM 1073\FRE 465									X					X		X						
05/27/2011 11:58:18	11000015B1	12334567	123456784	123454	South West Lender	Appraisal 1	FNM 1004\FRE 70	X									X				X		X						
05/27/2011 12:02:34	11000015B3	2334561	123456784	123454	South West Lender	Appraisal 1	FNM 1004\FRE 70		X			X					X						X						
05/27/2011 13:28:15	11000015C4	3345612		123454	South West Lender	Appraisal 1	FNM 1073\FRE 465									X					X		X						

**NOTE:** Codes 203/204 and 213/214 are not duplicates – there is an internal difference tracked by UCDP. Each code has a corresponding override request response.

At the top of the Appraisal Failures Details Report are navigational tools (shown in 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, or print the report.

Figure 5.1.1.4 Report Navigation and Other Features

The image shows a close-up of the report navigation and export/print controls. A red box highlights the navigation buttons (back, forward, first, last) and the page number '1 of 1'. Another red box highlights the 'Export to the selected format' dropdown menu and the 'Export' button with a printer icon.

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

Export to a PDF or Excel document or Print

## 5.1.2 APPRAISAL FAILURE SUMMARY REPORT

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

1. Enter your search criteria:
  - A date range only (required)
  - A date range and a FNM seller number
  - A date range and a FRE seller number
  - A date range and a FNM and FRE seller number
2. Click Run.

To clear the entries in the date and seller number fields, click Clear.

Figure 5.1.2.1 Appraisal Failure Summary Report Creation Page

The screenshot shows the 'Uniform Collateral Data Portal' interface. At the top, there are logos for Fannie Mae and Freddie Mac, and a user ID 'JOHN\_SMITH'. The main navigation bar includes 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The current page is titled 'Reports : Appraisal Failure Summary Report'. The search criteria section includes fields for 'From date', 'To date', 'Fannie Mae S/SN or Non-S/SN ID', and 'Freddie Mac S/SN or TPO#', with 'Clear' and 'Run' buttons. Below this is a 'Schedule Report' section with a 'Schedule Definitions' dropdown and a 'Report Frequency' dropdown set to 'Daily', with a 'Schedule Report' button.

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

1. Select the seller number(s) or leave the field blank to see all seller numbers.
2. 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.
3. Click Schedule Report.

In the Appraisal Failure Summary Report (shown in Figure 5.1.2.2), the hard stops for each seller number within the selected date range are summarized with a legend at the bottom that contains descriptions of the hard stop codes. The report contains the following information:

- Date of report
- Date range of report
- FNM and FRE seller numbers
- Lender Name
- Hard Stop Conditions

Figure 5.1.2.2 Appraisal Failure Summary Report Results Page

FNM ID S/SN or Non-S/SN ID	FRE ID S/SN or TPO#	Lender Name	Hard Stop Conditions(GSE: FNM & FRE)																				
			100	101	102	200	202	203	204	210	212	213	214	300	302	303	401	402	9000	9001	9002	9003	9004
	123454	South West Lender					1					1				1		1					
123456784	123454	South West Lender	1	1			3					3				2		3					

100-Appraised value missing or invalid  
 101-Appraised value < \$5,000  
 102-Appraised value is <= \$0  
 200-Missing appraiser license  
 202-Unverified appraiser license  
 203-Appraiser license suspended  
 204-Appraiser license suspended  
 210-Missing supervisory appraiser license  
 212-Unverified supervisory appraiser license  
 213-Supervisory appraiser license suspended  
 214-Supervisory appraiser license suspended  
 300-Missing subject address  
 302-Unknown subject address  
 303-Invalid address - unit # not validated  
 401-UAD compliance check failure (fatal)  
 402-UAD compliance check failure (warning)  
 9000-File too large  
 9001-Appraisal data in invalid format  
 9002-Unable to convert PDF file  
 9003-PDF not included in XML  
 9004-PDF conversion not allowed

At the top of the Appraisal Failures Summary Details Report are navigational tools (shown in 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, or print the report.

Figure 5.1.2.3 Report Navigation and Other Features

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

*Export to a PDF or Excel document or Print*

### 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 Figure 5.1.3.1:

1. Enter your search criteria:
  - A date range only (required)
  - A date range and a FNM seller number
  - A date range and a FRE seller number
  - A date range and a FNM and FRE seller number
2. Click Run.

To clear the entries in the date and seller number fields, click Clear.

Figure 5.1.3.1 Appraisal Submission Status Report Creation Page

The screenshot shows the 'Appraisal Submission Status Report' creation interface. At the top, there's a navigation bar with 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The main area has search criteria: 'From date', 'To date', 'Fannie Mae S/SN or Non-S/SN ID', and 'Freddie Mac S/SN or TPO#'. There are 'Clear' and 'Run' buttons. Below is a 'Schedule Report' section with a 'Report Frequency' dropdown set to 'Daily' and a 'Schedule Report' button.

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

1. Select the seller number(s) – or leave this space blank to see all seller numbers.
2. 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.
3. Click Schedule Report.

The Appraisal Submission Status Report (shown in 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
- FNM and FRE Status of the submission
- Submission Date and Time of the appraisal data file
- Last Updated Date
- FNM and FRE seller numbers
- Lender Name
- Doc 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

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Home Submit Appraisal Search Reports Account Administration Help Center

Reports: Appraisal Submission Status Report

From date: 5/27/2011 To date: 5/27/2011 Fannie Mae S/ISN or Non-S/ISN ID Freddie Mac S/ISN or TPO# Clear Run

Schedule Report

Schedule Definitions

Report Frequency: Daily Schedule Report

Appraisal Submission Status Report

Date of Report:		Date Range of Report:		FNM S/ISN or Non-S/ISN ID		FRE S/ISN or TPO#		Lender Name		Document File ID		Lender Loan Number		Document Type		Form Type	
Not Successful	Not Successful	05/27/2011 11:56:09	05/27/2011 11:57:41	123456784	123454	South West Lender	1100001580	1233456	Appraisal 1	FNM 1073/FRE 465							
Not Successful	Not Successful	05/27/2011 11:58:18	05/27/2011 11:58:40	123456784	123454	South West Lender	1100001581	12334567	Appraisal 1	FNM 1004/FRE 70							
Not Successful	Not Successful	05/27/2011 12:02:34	05/27/2011 12:02:44	123456784	123454	South West Lender	1100001583	2334561	Appraisal 1	FNM 1004/FRE 70							
Not Successful	Not Successful	05/27/2011 13:28:15	05/27/2011 13:29:43	123456784	123454	South West Lender	11000015C4	3345612	Appraisal 1	FNM 1073/FRE 465							

1

At the top of the Appraisal Submission Status Report are navigational tools (shown in 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, or print the report.

Figure 5.1.3.3 Report Navigation and Other Features



### 5.1.4 SUBMISSION SUMMARY REPORT

The Submission Summary Report displays information about a specific Doc File ID and any related appraisal data files. To generate this report, follow these steps on the page shown in Figure 5.1.4.1:

1. Enter your search criteria:
  - Doc File ID
  - GSE: Fannie Mae or Freddie Mac (cannot select both)
2. Click Run.

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



Figure 5.1.4.1 Submission Summary Report Creation Page



**NOTE:** You cannot schedule this report to run on a daily, weekly or monthly basis.

Table 5.1.4.2 lists the information included in the Submission Summary Report.

**Table 5.1.4.2 Submission Summary Report**

Section of the Report	Information contained in section
Submission Summary	<ul style="list-style-type: none"> <li>• Report Date/Time</li> <li>• Doc File ID Status or Submission Status</li> <li>• Document File Owner - Lender name</li> <li>• Doc File ID Number</li> <li>• Borrower Name</li> <li>• Lender Loan Number</li> </ul>
Appraisal 1, 2 and/or 3	<ul style="list-style-type: none"> <li>• Submitted Date/Time</li> <li>• Subject Address</li> <li>• Appraised Value</li> <li>• Appraiser</li> <li>• Document Status (You receive a doc status for each appraisal submitted Appraisal 1, 2 and 3)</li> <li>• Form Type</li> <li>• Date of Appraisal</li> <li>• Supervisory Appraiser</li> <li>• Comps (address, sales price)</li> <li>• Hard Stop Descriptions</li> <li>• Override Request Reason</li> <li>• Override Decision Reason</li> <li>• Override Decision Date/Time</li> </ul>
	Exports the Submission Summary Report to a PDF file if the submission went to only one GSE. If both GSEs were selected in the submission process, then a ZIP file is created with two PDF documents containing one Submission Summary Report for each GSE.
	Prints the contents of the Submission Summary Report.

The Submission Summary Report for Fannie Mae is shown in Figure 5.1.4.3 and for Freddie Mac in Figure 5.1.4.4.

Figure 5.1.4.3 Submission Summary Report Results Page – Fannie Mae

**Print and Export to PDF Icons**

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Home Submit Appraisal Search Reports Account Administration

Reports: Submission Summary Report

Document File ID \* 11000015C4 GSE Fannie Mae Clear Run

**Fannie Mae**

**UCDP Submission Summary Report**

Report Date/Time	06/01/2011 10:45	Document File ID	11000015C4
<b>Appraisal 1</b>			
Submitted Date/Time	05/27/2011 13:28:15	Document Status	Not Successful
Subject Address	123 N. Main St. NE 101, Anytown, MD 20853	Form Type	FNM 1073/FRE 465
		Appraised Value	\$195000
		Date of Appraisal	11/15/2010
Appraiser	John Jones / TL99992221	Supervisory Appraiser	Jane Jones MD / MD
<b>Comps</b>		<b>Comp Address</b>	<b>Adjusted Sale Price</b>
Comp1	321 S. Main St. SE, 2E, Anytown, MD 20853		\$195000
<b>Hard Stop Description</b>	<b>Override Request Reason</b>	<b>Override Decision Reason</b>	<b>Override Decision Date/Time</b>
UAD compliance check failure (warnings only)	Automated override request	Override automatically approved	05/27/2011 13:29:42
Unverified supervisory appraiser license information	Automated override request	Override automatically approved	05/27/2011 13:29:42
Unverified appraiser license information	Automated override request	Override automatically approved	05/27/2011 13:29:42
Unknown subject address			

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Figure 5.1.4.4 Submission Summary Report Results Page – Freddie Mac

**Print and Export to PDF Icons**

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Home Submit Appraisal Search Reports Account Administration

Reports: Submission Summary Report

Document File ID \* 11000015C4 GSE Freddie Mac Clear Run

**Freddie Mac**  
We make home possible.®

**UCDP Submission Summary Report**

Report Date/Time	06/01/2011 10:51	Document File ID	11000015C4
<b>Appraisal 1</b>			
Submitted Date/Time	05/27/2011 13:28:15	Document Status	Not Successful
Subject Address	123 N. Main St. NE 101, Anytown, MD 20853	Form Type	FNM 1073/FRE 465
		Appraised Value	\$195000
		Date of Appraisal	11/15/2010
Appraiser	John Jones / TL99992221	Supervisory Appraiser	Jane Jones MD / MD
<b>Comps</b>		<b>Comp Address</b>	<b>Adjusted Sale Price</b>
Comp1	321 S. Main St. SE, 2E, Anytown, MD 20853		\$195000
<b>Hard Stop Description</b>	<b>Override Request Reason</b>	<b>Override Decision Reason</b>	<b>Override Decision Date/Time</b>
UAD compliance check failure (warnings only)	Automated override request	Override automatically approved	05/27/2011 13:29:42
Unverified supervisory appraiser license information	Automated override request	Override automatically approved	05/27/2011 13:29:42
Unverified appraiser license information	Automated override request	Override automatically approved	05/27/2011 13:29:42
Unknown subject address			

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## 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 submission and the Doc File ID. Reports are listed in chronological order with the most recent submission on top.
Scheduled Reports	Lists the scheduled daily, weekly or monthly reports. <ul style="list-style-type: none"><li>• Appraisal Failure Details Report displays hard stop failures for each appraisal data file submission.</li><li>• Appraisal Failure Summary Report summarizes submission failures due to hard stops by seller number.</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 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 reports are available in UCDP 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 Figure 5.2.2. All 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

Uniform Collateral Data Portal™ FannieMae® Freddie Mac

eFannieMae.com | FreddieMac.com  
 Terms of Use | Terms of Use  
 Privacy | 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	05/27/2011 13:28:17	08/25/2011	X
2 Upload Confirmation Report	05/27/2011 12:02:35	08/25/2011	X
3 Upload Confirmation Report	05/27/2011 11:58:21	08/25/2011	X
4 Upload Confirmation Report	05/27/2011 11:57:24	08/25/2011	X
5 Upload Confirmation Report	05/27/2011 11:56:11	08/25/2011	X

**Scheduled Reports**

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

**Scheduled Report Manager**

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

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**Edit and Delete Icons**

In Edit mode (shown in 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 Submission Status Report	Daily	Enable			X

## 6. Account Administration

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

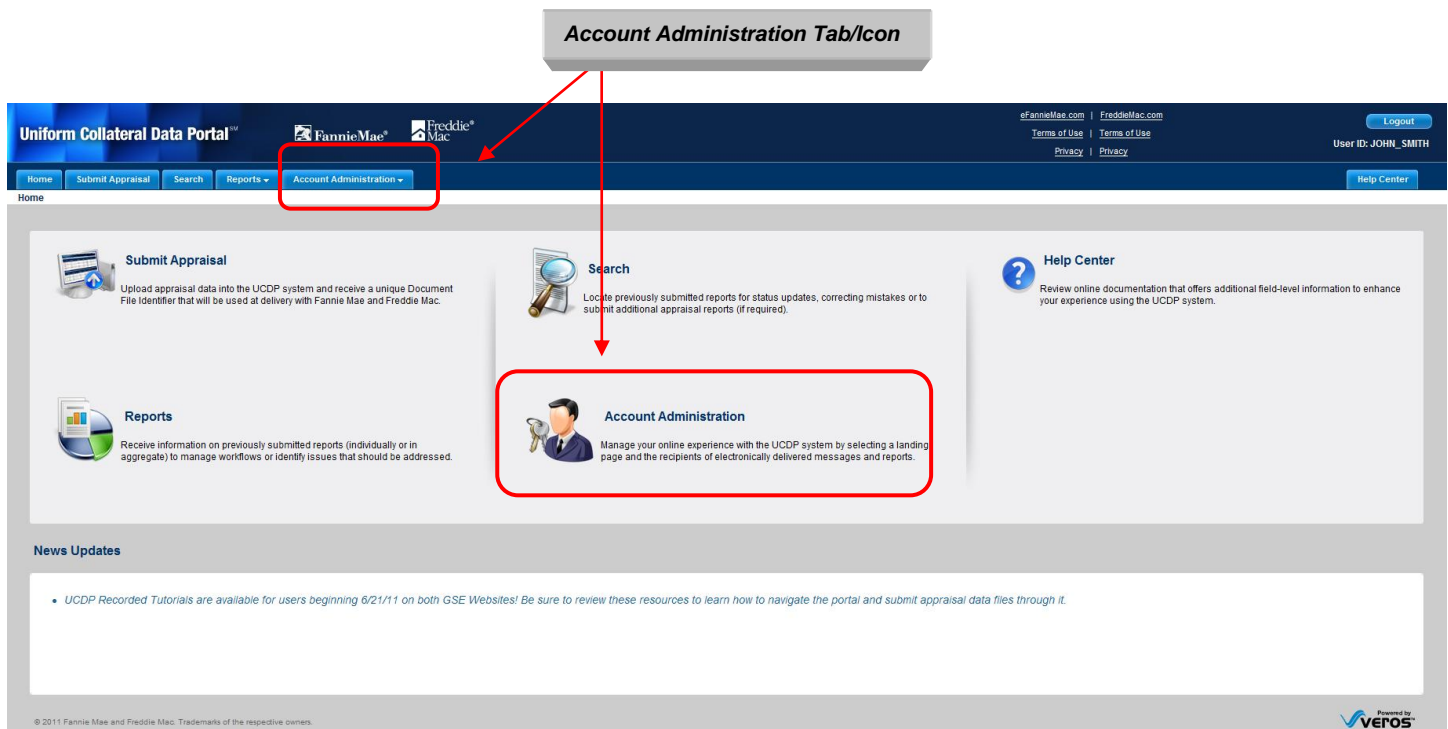
- Click the Account Administration tab at the top of any page, or
- Click the Account Administration icon in the center of the Home page.

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 Figure 6.1.1) enables you to:

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

Figure 6.1.1 User Profile Page

The screenshot shows the 'User Profile' page for user JOHN\_SMITH. The page has a navigation bar with links for Home, Submit Appraisal, Search, Reports, and Account Administration. The main content area contains three sections for profile management:

1. Please select your desired landing page: Home Page (dropdown menu)
2. Please enter up to four email addresses for scheduled reports:  
Enter Email Address-1, Enter Email Address-2, Enter Email Address-3, Enter Email Address-4
3. Please enter up to four email addresses for system messages:  
Enter Email Address-1, Enter Email Address-2, Enter Email Address-3, Enter Email Address-4

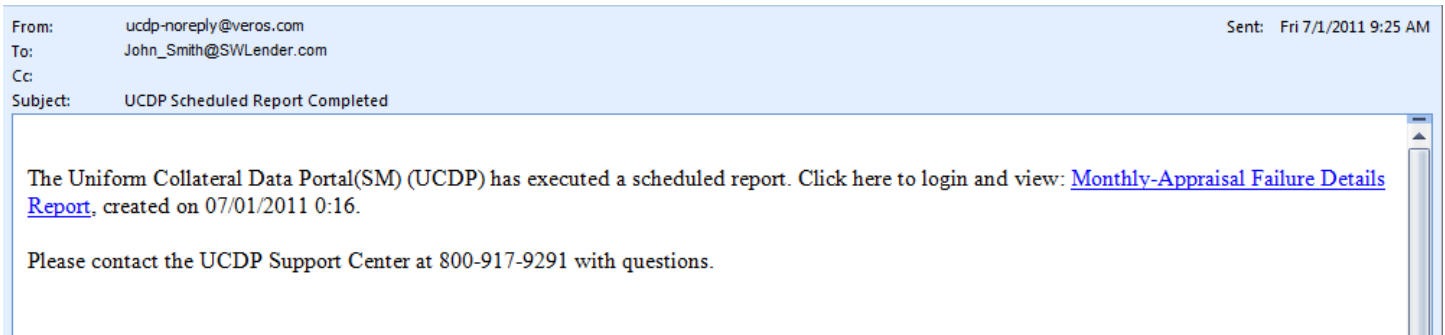
At the bottom right, there are 'Cancel' and 'Save' buttons, which are highlighted with a red box and labeled 'Cancel/Save Buttons'.

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

**NOTE:** Only the original submitter (not the Lender Admin) of the appraisal data file can view the reports online, but he or she can export and share the report with others within the organization. Other email recipients are notified only that the report has been generated.

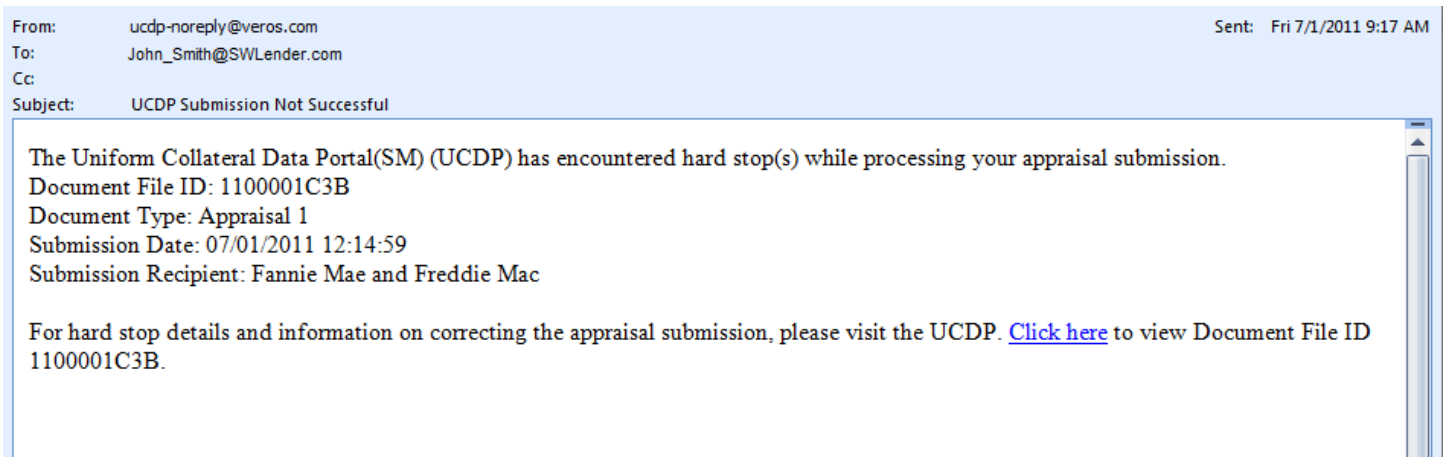
To update the UCDP portal with the information entered on the User Profile page, click Save.  
To end the session without saving any information and return to the Home page, click Cancel.

**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

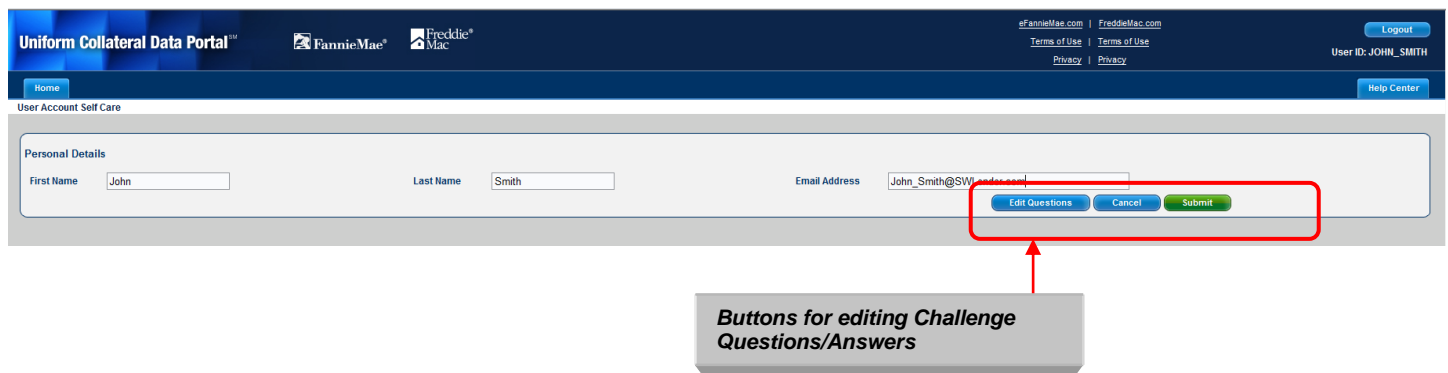
The User Account Self Care section shown in Figure 6.2.1 enables you to change:

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

Figure 6.2.1 User Account Self Care Page



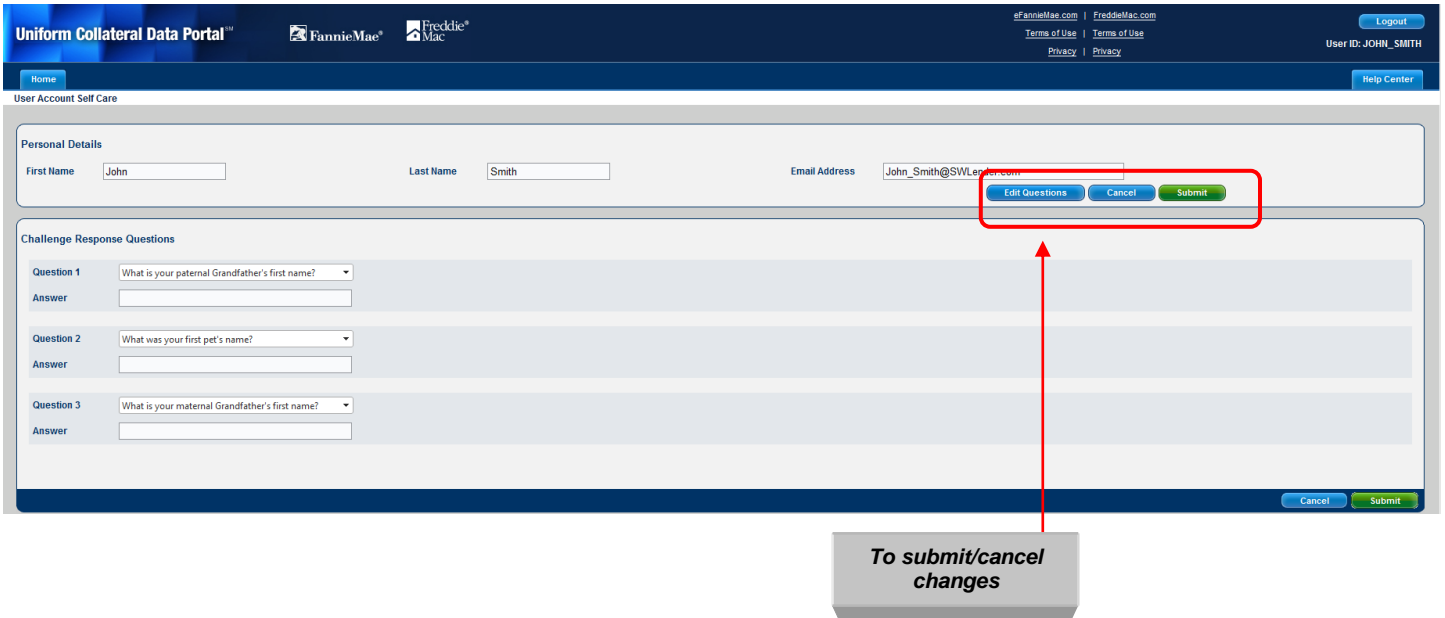
To change your Challenge Questions and Answers, follow these steps on the page shown in Figure 6.2.2:

1. Click the Edit Questions button. The Challenge Response Questions section appears.
2. Select 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 UCDP portal, click Submit.

Figure 6.2.2 User Account Challenge Response Questions Page





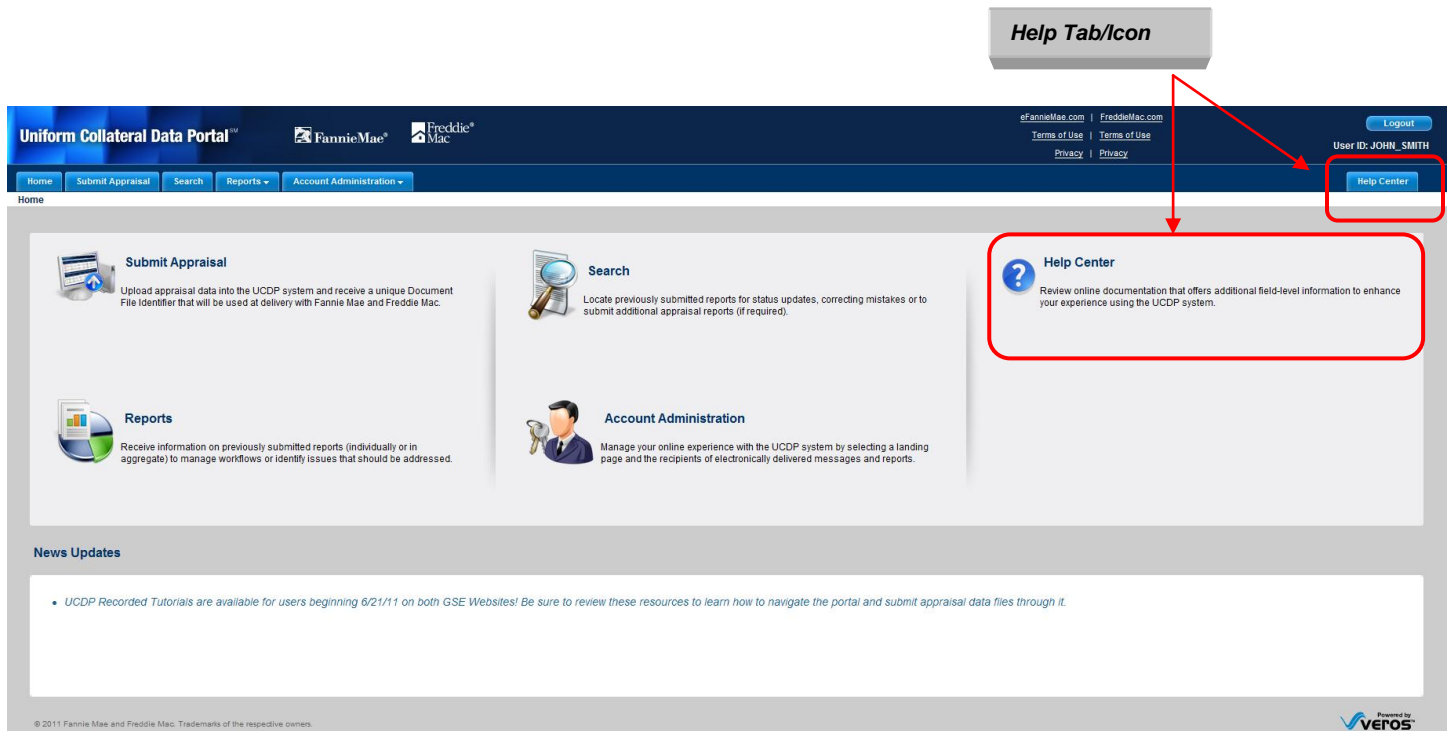


## 7. Help Center

The Help Center contains additional information about using UCDP 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 instructive documentation and media for new and existing users on the general use of UCDP. It includes the UCDP General User Guide, Reference Series for the Lender Admin, Lender Agent Admin User Guide and UCDP PDF Extraction User Guide; Frequently Asked Questions (FAQs); and Tutorials.

**Figure 7.0.2 Help Center User Guides Tab**

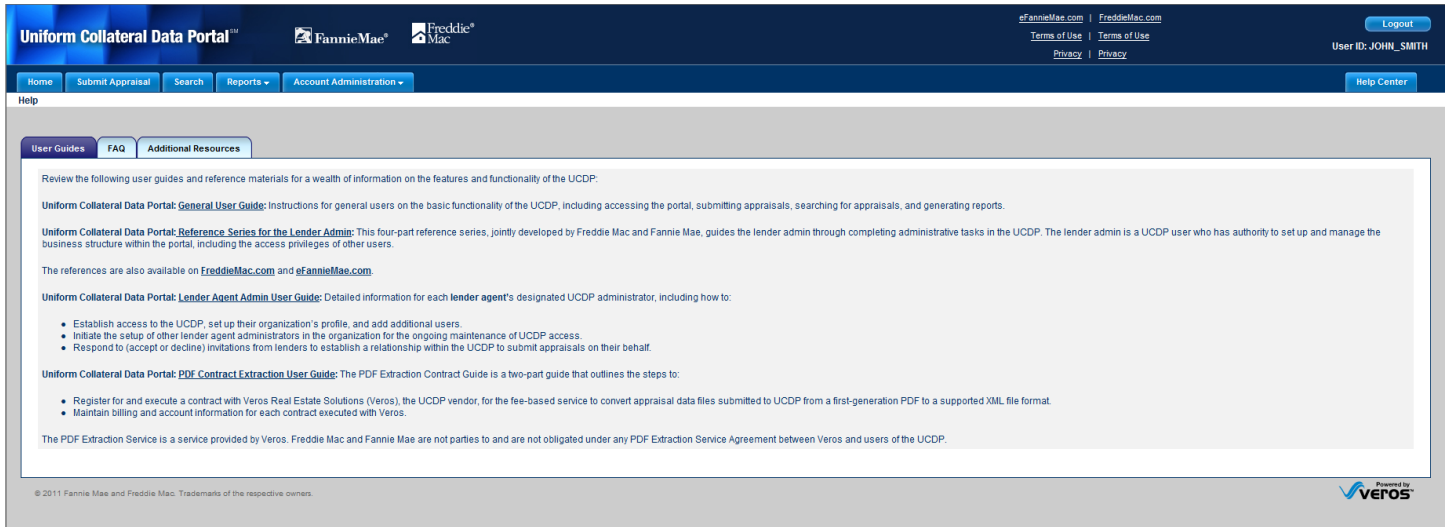


Table 7.0.3 lists the resources available in the Help Center.

**Table 7.0.3 Help Center Contents**

Content	Access Type	Description
User Guides	Tab	Lists downloadable resource documents.
FAQs	Tab	Lists common questions and answers about UCDP.
Additional Resources	Tab	Lists downloadable tutorials to walk you through: <ul style="list-style-type: none"> <li>• Accessing the portal</li> <li>• Submitting appraisals</li> <li>• Generating reports</li> <li>• Performing account administration functions</li> </ul>
eFannieMae.com	Link	Opens a new window with the Fannie Mae website about UCDP. <a href="https://www.efanniemae.com/sf/technology/commitloandel/ucdp/index.jsp">https://www.efanniemae.com/sf/technology/commitloandel/ucdp/index.jsp</a>
FreddieMac.com	Link	Opens a new window with the Freddie Mac website about UCDP. <a href="http://www.freddieMac.com/learn/">http://www.freddieMac.com/learn/</a>

## Appendix A: Frequently Used Terms

Term	Description
<i>Business Unit</i>	<p>A UCDP organizational structure that enables Lender Administrators to manage users, seller numbers, the relationships for submissions, and accessibility of different user roles.</p> <p>It also enables 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 UCDP based on division of work and responsibilities.</p> <p>How to create a business unit is defined in the UCDP Reference Series for the Lender Admin accessible via the Help Center or at the following link:  <a href="http://www.FreddieMac.com/learn/pdfs/uw/UCDP_references.pdf">http://www.FreddieMac.com/learn/pdfs/uw/UCDP_references.pdf</a>.</p>
<i>Doc File ID</i>	The number assigned to each unique submission. There is a single Doc File ID for each loan submission for use with both GSEs (whether one, two, or three appraisals are submitted within that loan).
<i>FNM</i>	Fannie Mae
<i>FRE</i>	Freddie Mac
<i>GSE (or Investor)</i>	Government Sponsored Enterprises, Fannie Mae and/or Freddie Mac
<i>GSE Selling Guide</i>	Each GSE has a Selling Guide on its website that outlines policies and guidelines for loans sold to each GSE. Lenders need to consult these guides for specific policies on appraisal eligibility.
<i>Hard Stop</i>	A fatal error encountered in UCDP that result in the failure of appraisal data file processing and a status of "Not Successful."
<i>First Generation PDF</i>	A PDF generated directly from an appraisal forms vendor. No changes can be made to the content from the PDF. (See Appendix C)
<i>Seller Number</i>	Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number; FRE Seller/Servicer Number or TPO Number
<i>SSR</i>	Submission Summary Report is a UCDP report that summarizes the details of an appraisal data file(s) submission.
<i>UAD</i>	The Uniform Appraisal Dataset is a data specification that the GSEs have developed 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>UAD Compliance Check</i>	UCDP validates submitted appraisal data against the UAD standards defined by Fannie Mae and Freddie Mac files and returns an error message (phase I, messages will be warnings only) if the data is incomplete or does not conform to the UAD standard. Details on each UAD failure (phase I, messages will be warnings only) are provided in the error message. UCDP does not check for compliance with the GSE Selling Guides.
<i>UCDP</i>	Uniform Collateral Data Portal is the joint portal for electronic submission of appraisal data to the GSEs.
<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 lenders or vendors to transmit encoded documents to the UCDP server.



## Appendix B: Supported Appraisal Forms

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

**Table B.1 Supported Appraisal Forms**

<b>Form Number</b>	<b>Form Title</b>
FNM 1004 / FRE 70 (UAD standard required)	Uniform Residential Appraisal Report
FNM 1004C / FRE 70B	Manufactured Home Appraisal Report
FNM 1025 / FRE 72	Small Residential Income Property Appraisal Report
FNM 1073 / FRE 465 (UAD standard required)	Individual Condominium Unit Appraisal Report
FNM 1075 / FRE 466 (UAD standard required)	Exterior-Only Inspection Individual Condominium Unit Appraisal Report
FNM 2055 / FRE 2055 (UAD standard required)	Exterior-Only Inspection Residential Appraisal Report
FNM 2090	Individual Cooperative Interest Appraisal Report
FNM 2095	Exterior-Only Inspection Individual Cooperative Interest Appraisal Report

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



## Appendix C: Supported File Formats

Either an XML data stream (output from appraisal forms software) with an embedded first-generation PDF file or a first-generation PDF file without the corresponding XML data must be submitted to the UCDP.

The following list includes the XML formats that are supported in the UCDP for the four UAD forms:

- MISMO® 2.6 Errata 1 GSE Extended format (preferred format)
- ACI format
- AI Ready format

The following list includes the XML formats that are supported in the UCDP for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format
- ACI format
- AI Ready format





## Appendix D: List of Hard Stops

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

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

Hard Stop Description	Override Allowed (Manual Request)
Appraised value is missing or provided in an invalid format	N
Appraised value is less than \$5,000	Y
Appraised value is less than or equal to \$0	N
Missing appraiser license information	N
Unmatched appraiser license information	Y *
Appraiser license is suspended in the ASC database	Y *
Missing supervisory appraiser license information	N
Unmatched supervisory appraiser license information	Y *
Supervisory appraiser license is suspended in the ASC database	Y *
Missing subject address	N
Unknown subject address	Y
Invalid address: Unit number required	Y *
UAD Compliance Check Failure (one or more fatal)	N
UAD Compliance Check Failure (Warnings only)	Y*
Invalid submission: File too large	N
Appraisal data in invalid format	N
Unable to convert PDF file	N
PDF not included in XML submission	N
PDF conversion not allowed	N

**NOTE:** In the initial UCDP release, hard stop errors marked with an asterisk generate a system Override Request and automatic approval. The hard stop is recorded, automatically overridden, and included in the response. In a later release, this automatic override will no longer be applied to new submissions.

More information about Appraisal Hard Stops is in Section 4.3.3.



## 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	18
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric 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
Disallow Select Special Characters	Yes



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

UCDP verifies an appraiser's license information as entered on the submitted appraisal data file against the National Registry maintained by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council ([www.asc.gov](http://www.asc.gov)). These guidelines help prevent problems with the delivery of loans to Fannie Mae or Freddie Mac due to invalid appraiser license information.

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

- Appraiser's name
- Appraiser's certification or license number
- State of certification or license

### Requirements:

- **The Appraiser Identifier 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 or license number, and the state of issuance for the certification or license number. In the event supervisory appraiser's information is entered, the same requirements apply.

**NOTE:** *If an appraiser is licensed in multiple states, only the license 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 license information should be submitted.*

- **Data entered must match data contained in the National Registry.**

UCDP validates the appraiser's information entered in the Identifier Section described above against data contained in the National Registry. It is important to remember that the:

- Appraiser's name submitted must be the same as the appraiser's name found in the National Registry.
- Appraiser's certification or license number submitted must be the same as the appraiser's certification or license number found in the National Registry.
- Appraiser's certification or license state of issuance submitted must be the same as the appraiser's certification or license state of issuance found in the National Registry (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 license result from UCDP by visiting [www.asc.gov](http://www.asc.gov) and verifying the data online beforehand (this can be done immediately). If an appraiser wants to supplement the license 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