

# Appraisal Data Integration from UCDP to Loan Selling Advisor

Loan Selling Advisor<sup>SM</sup> compares its data against the data in the Uniform Collateral Data Portal (UCDP) based on the Appraisal Identifier entered in Loan Selling Advisor, and returns error messages if the two sets do not match. (The Appraisal Identifier is the Document File Identifier received from UCDP.) To compare the appraisal data in UCDP with the data in Loan Selling Advisor, do the following:

1. In Loan Selling Advisor, in the **Create New Loan** or **Modify Loan** screen, enter the **Appraisal Identifier** (along with other required loan data points).

The screenshot shows the 'Create New Loan' interface with the 'PROPERTY' tab selected. Under the 'Appraisal/Property Valuation Details' section, the following fields are visible:

- Property Valuation Method Type: Full Appraisal
- Property Valuation Effective Date: 11/24/2017
- Property Valuation Form Type: Uniform Residential Appraisal Report
- Appraisal Identifier: XXXXXXXXXXXX

A red arrow points from the text 'Must match Doc File ID from UCDP' to the Appraisal Identifier field.

2. Enter all required data, and then, click **FINISH**.

The screenshot shows the 'Create New Loan' interface with the 'CLOSING' tab selected. Under the 'Delivered LTV Values' section, the following fields are visible:

- Combined LTV Ratio Percent: [ ] %
- Home Equity Combined LTV Ratio Percent: [ ] %

At the bottom, there are two buttons: 'SAVE AS DRAFT' and 'FINISH'.

3. The **New Loan Summary** or **Summary of Modified Loans** screen displays. Click **EVALUATE THIS LOAN** or **EVALUATE LOANS**), which starts the comparison and evaluation of appraisal data. (If using the **Summary of Modified Loans** screen, first select the loan.)

## New Loan Summary

The loan has been saved successfully.

SELLER LOAN IDENTIFIER: 135769

BORROWER: FRUMPLE, JACK

LOAN REFERENCE PRODUCT LABEL:

EVALUATE THIS LOAN

CREATE ANOTHER LOAN

- When the process completes, the **Modify Loan** screen displays. If appraisal edit messages are returned, click the **UCDP** circle at the top of the screen or scroll to the **UCDP Appraisal Data Details** section. From here, you can view the UCDP appraisal data, including the Appraisal Identifier, based on the most recent evaluation of data in Loan Selling Advisor.

**Modify Loan** PROPERTY BORROWER PARTY CLOSING CURRENT MODIFICATION CONVERSION TOTAL LOANS **UCDP**

### UCDP Appraisal Data Details

This appraisal data has been imported from the UCDP based on the Appraisal Identifier provided. It represents appraisal data in the UCDP at the time of the most recent evaluation of the Loan Selling Advisor loan data. \* Denotes the appraisal used to evaluate the loan.

APPRAISAL IDENTIFIER: [REDACTED]

Appraisal 1 \*

DOCUMENT FILE ID:	[REDACTED]	DOCUMENT FILE STATUS:	Successful
APPRAISER STATE LICENSE #:	[REDACTED]	SUPERVISORY APPRAISER STATE LICENSE #:	
APPRAISER STATE CERTIFICATION #:	[REDACTED]	SUPERVISORY APPRAISER STATE CERTIFICATION #:	
APPRAISER STATE #:		APPRAISAL FORM TYPE:	Exterior Only Inspection Residential Appraisal Report
PROJECT NAME:	NA		
EFFECTIVE DATE OF APPRAISAL:	06/12/2015	APPRAISED VALUE OF SUBJECT PROPERTY:	\$ 373000.00

[Standardized Property Address - UCDP](#)



There may be more than one appraisal for a loan, but only the one with the asterisk is used to evaluate the loan.

- Error messages (if there are any) appear at the top of the screen. If there are errors, scroll down to correct them, and then re-evaluate the loan by clicking **Save & Evaluate**. Repeat this step until there are no more error messages. See the example that follows for an example of how Loan Selling Advisor presents errors.



If UCDP data needs to be modified, resubmit the correct appraisal data the day prior to delivering the loan in Loan Selling Advisor, and wait until the UCDP data is updated before reevaluating the loan.

# Appraisal Data Integration from UCDP to Loan Selling Advisor



Evaluate Loan

PROPERTY   BORROWER   PARTY   CLOSING   CURRENT   MODIFICATION   CONVERSION   TOTAL LOANS   UCDP

SELLER LOAN IDENTIFIER:  
FREDDIE MAC LOAN NUMBER:  
INVESTOR CONTRACT IDENTIFIER:  
BORROWER:

MORTGAGE CONFORMITY TYPE: **Conforming Mortgage**  
LOAN REFERENCE PRODUCT LABEL: **30-Year Fixed Rate Conventional**

COLLATERAL R&W RELIEF STATUS: **No**  
EVALUATION DECISION: **No**

Loan  
1 of 1 ✔ **Enlisted**

**Critical Errors:**

**Data Reasonableness:**

- E

**Collateral R&W Relief Status:**

- Based on Freddie Mac's overall assessment of loan and collateral risk, including appraisal quality, collateral quality and loan characteristics, this loan is not eligible for collateral representation and warranty relief, however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.
- A Document File ID from UCDP that matches the Appraisal Identifier could not be found. Please verify the Appraisal Identifier and address match the appraisal submission.

**Warnings:**

**Data Reasonableness:**

- Please confirm the HMDA Rate Spread Percent (Closing) is correct. A HMDA Rate Spread Percent (Closing) greater than or equal to 1.5% potentially identifies this loan as a Higher Priced Mortgage Loan (HPML) as defined by the Truth in Lending Act (Regulation Z).
- Refinance Cash Out Amount (Closing) must be greater than \$0 when Refinance Cash Out Determination Type (Closing) is Cash Out.
- Please confirm the Loan Maturity Date (Closing) should be a date other than the first of the month.

**SAVE AS DRAFT   SAVE & EVALUATE**

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