Notice

The information in this document is intended to provide general guidance to Freddie Mac Seller/Servicers. The information is offered as an aid in, not a substitute for, complying with the requirements set forth in the Single-Family Seller/Servicer Guide (the Guide). Each Freddie Mac approved Seller/Servicer must comply with all applicable provisions in the Guide, and all other purchase documents, as that term is defined in the Guide and non-disclosure agreements. This publication does not constitute a part of the Guide. In the event any information provided in this publication conflicts or is inconsistent with the provisions or requirements of the Guide or any Purchase Document, the provisions or requirements of the Guide and such Purchase Documents control and supersede the information contained this publication.
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Getting Started with Loan Collateral Advisor

Introduction

This chapter provides information to assist you in getting started with Loan Collateral Advisor®, including general information to help you understand:

- The purpose of Loan Collateral Advisor.
- How the tool works (high-level overview).
- How to obtain and maintain Loan Collateral Advisor access.
- Navigation basics.
- Where to get help.

What is Loan Collateral Advisor?

Loan Collateral Advisor, a part of Freddie Mac Loan AdvisorSM, is a web-based tool that analyzes appraisal reports submitted to the Uniform Collateral Data Portal® (UCDP®) and provides you with critical information to help drive appropriate levels of appraisal review. In addition, Loan Collateral Advisor provides an immediate view of collateral representation and warranty relief associated with the property value. The analysis performed by Loan Collateral Advisor helps to quickly identify low- to high-risk appraisals using real-time data submitted to the UCDP. The analysis and feedback returned also helps promote accuracy and adherence to Freddie Mac underwriting guidelines and compliance standards.

How Does the Tool Work?

Loan Collateral Advisor integrates with the UCDP by accepting appraisal reports electronically from the UCDP for assessment. Loan Collateral Advisor only accesses reports that are submitted to the UCDP under the Seller Number designated for use with Loan Collateral Advisor.

For every appraisal report, Loan Collateral Advisor performs verifications and assessments on the submitted data, leveraging multiple sources to assess the overall risk of over-valuation. All results are returned within the tool, including a real-time risk score and an indication of eligibility for collateral rep and warranty relief for property value. The tool also provides you with robust search capabilities, dynamic functionality to view comparable sales data with mapping and imagery, actionable feedback messages and the ability to export data to further analyze the results and view trends.

Logging in to Loan Collateral Advisor

After you are approved to access Loan Collateral Advisor, you can log in through the Loan Advisor Suite portal at https://las.freddiemac.com. On the portal landing page, you'll see the login box in the top right corner of the screen where you'll enter the credentials you were provided.
Once you have logged in, you’ll receive a browser-specific pop-up message asking if you want to save, store or remember your user credentials. Depending on your browser (Internet Explorer, Chrome or Firefox), please click Yes, Save or Remember. The next time you log in, your user credentials will be stored.

The Loan Advisor Suite Welcome page then displays. Click Open next to Loan Collateral Advisor, listed in the Tools section, to access the Loan Collateral Advisor landing page.
Navigation Basics

The Loan Collateral Advisor interface helps you:

- Search for appraisal results on properties.
- Review results.

To review results, you must first complete a search from the landing page.

The Landing Page

The landing page can always be accessed by selecting Loan Collateral Advisor from the blue title bar. This page displays the following five charts to summarize how key results are currently trending for single-family and condo form types (Form 70/1004 and Form 465/1073), and provides access to the data associated with each chart:

- **LCA Risk Score** – displays a histogram chart of the LCA Risk Score trend over the last four full weeks. Hovering your mouse over the chart pops up a legend to identify what level of risk each color represents, along with a count and percentage of appraisals associated with the level of risk. **Note:** Appraisals with scores of 1-5 are included in the data. "Not Available" is also displayed and represented by a gray bar. The key icon in the
upper-right corner of the chart provides a breakdown of the scores.

- **Top 10 FRE Message ID Frequency** – displays a histogram chart of the top ten Message IDs that failed over the last full week. Hovering your mouse over a bar provides a count on the failed rule.
- **Collateral R&W* Eligibility** – displays a ring chart of the combined collateral rep and warranty relief eligibility rate over the last full week for Form 70/1004 and Form 465/1073 submissions.
- **Single Family Eligibility** – displays a ring chart of the collateral rep and warranty relief eligibility rate for property value over the last full week for Form 70/1004 appraisal submissions.
- **Condo Eligibility** – displays a ring chart of the collateral rep and warranty relief eligibility rate for property value over the last full week for Form 465/1073 appraisal submissions.

To access the data associated with each chart, click the data icon (.coordinates) in the upper-right corner of the chart.
Clicking the icon opens an Advanced Search Results page with a list of submissions that meet the search criteria from the graph. It also includes the name of the chart selected and the search criteria used to create the results. To view a list of search criteria with default values, click the Default Values in the blue section. By default, this section displays as closed. From this page, you can further analyze the data by using the export feature.
The landing page also provides access to two customizable search options you can use to retrieve Loan Collateral Advisor analysis results (Quick Search and Advanced Search via the Create Search button). Advanced search criteria can be saved for future use and are accessible under the Saved Searches section. If you are a new user, or haven’t created and saved a search, your screen will indicate there are no saved searches in this section.

Refer to Chapter 2, Search Options, for details on completing quick and advanced searches and using the features on the search results pages.

**Search Results Pages**

The search results pages (Quick Search Results and Advanced Search Results) list properties that meet the search criteria entered. The pages provide access to the analysis for an individual property. The results for an individual property are located in a report that you can retrieve by clicking the address link. The following example displays the Quick Search Results page for a Quick Search with an address link highlighted. Refer to Chapter 2, Search Options, for details on the search results pages.
Reports

The reports contain the results of the Loan Collateral Advisor analysis. Refer to Chapter 3, Reviewing Loan Collateral Advisor Reports, for details on accessing and reviewing the reports.
Getting Help

To obtain support, contact Customer Support Contact Center (800-FREDDIE).
Search Options

Introduction
This chapter provides you with information to complete a search within Loan Collateral Advisor® and explains the features and functions of the search results pages, including how to export your search results.

Completing a Search
Loan Collateral Advisor search capabilities can help you quickly locate search results for a specific property or multiple properties containing certain characteristics. You can perform two types of searches within Loan Collateral Advisor:

- Quick Search
- Advanced Search (with the option to save the search criteria)

Quick Search
Quick Search retrieves targeted information from across the database using a single type of criterion entered in the search field. This search is available for the following 11 criteria:

- Document File ID
- Loan Prospector Key
- Seller Number
- Lender Loan Number
- Appraiser Name
- Appraiser License Number
- Form Type
- Street Address
- City
- State
- ZIP Code

You may enter any of these search criteria to retrieve results. For example, if you enter a Document File ID, Loan Collateral Advisor will search its database to locate the property associated with that Document File ID. If more general information is entered, such as a city, state or ZIP code, Loan Collateral Advisor may return multiple results. The results are also inclusive of all instances of the search criteria located within the database. For example, if “California” is entered, the search will return all instances where “California” is present, including the property address, the neighborhood or project name, appraiser’s state of license, etc. A string of text will also provide results with any match. For example, a Lender Loan Number may be the same as a ZIP code and all instances are returned in the results.

To use Quick Search, complete the following steps:

1. On the top blue bar, type one of the above search criteria into the Quick Search field.
2. Select the magnifying glass icon to begin the search.
Search Options

Loan Collateral Advisor searches its database for a match and returns a list of results.

Quick Search Results

The Quick Search Results page has the following features:

1. The total number of results returned from the search.
2. A link to an advanced search option where you can enter one or more search criteria to create a search.
3. Sortable columns of information from the appraisal analysis. Clicking the column name sorts the results in ascending or descending order. By default, results are sorted by the Submission Date/Time column in descending order.
4. A summary of analysis results including the risk scores (LCA Risk Score, Valuation Risk Score and Appraisal Quality Risk Score) and indicators for Collateral R&W Eligible for property value and UCDP Success Status. See Chapter 3, Reviewing Loan Collateral Advisor Reports, for more information.
5. An address link to access a report with additional information for the individual transaction.
6. Online Help icon to access information specific to each page.
Search Options

If no matches are found, the search results will indicate zero.

Advanced Search

Advanced Search provides the ability to enter and adjust one or more types of search criteria using various combinations. Fields that you can include in your search criteria are grouped into three sections:

- **Reference Identifiers.** These search fields are specific to your organization. You can search for a specific report or a variety of reports using Reference Identifiers.
- **Target Valuation Reports.** These search fields focus on specific components of appraisals, including the report value, effective date, appraiser’s name or form type.
- **Subject Property.** These search fields allow you to identify reports by address, gross living area (GLA), year built or even construction quality.
- **Loan Collateral Advisor (LCA) Results.** These search fields allow you to zero in on specific risk scores (LCA, Valuation and Appraisal Quality), collateral rep and warrant eligibility for property value and LCA Findings messages.

The following table identifies all the fields available to use as a single search-criteria, or in combination with one another. For certain fields, you can select multiple values, as noted below.

<table>
<thead>
<tr>
<th>Advanced Search Fields</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field Name</td>
</tr>
<tr>
<td><strong>Reference Identifiers</strong></td>
</tr>
<tr>
<td>Document File ID</td>
</tr>
<tr>
<td>Document ID</td>
</tr>
<tr>
<td>Document Type</td>
</tr>
<tr>
<td>Seller Number</td>
</tr>
</tbody>
</table>
## Search Options

### Advanced Search Fields

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>User ID</td>
<td>UCDP user ID.</td>
</tr>
<tr>
<td>Delivery Seller Number</td>
<td>The originator’s Freddie Mac-specific Seller Number that was entered in the UCDP. May be different from the Seller Number submitted with the appraisal.</td>
</tr>
<tr>
<td>Loan Prospector Key</td>
<td>Loan Prospector Key number entered in the UCDP.</td>
</tr>
<tr>
<td>Lender Loan Number</td>
<td>The number assigned by the Seller to identify the loan associated with the subject property.</td>
</tr>
</tbody>
</table>

### Target Valuation Reports

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report Value</td>
<td>Value provided on the appraisal report.</td>
</tr>
<tr>
<td>Valuation Effective Date</td>
<td>The effective date of the appraisal indicated on the appraisal report. Valid values include a specific date or date range options.</td>
</tr>
<tr>
<td>Submission Date</td>
<td>The date the appraisal was submitted to Loan Collateral Advisor via the UCDP. Valid values include a specific date or date range options.</td>
</tr>
<tr>
<td>UCDP Status</td>
<td>Indicates the status of a UCDP appraisal report submission. Values include:</td>
</tr>
<tr>
<td></td>
<td>• All</td>
</tr>
<tr>
<td></td>
<td>• Successful</td>
</tr>
<tr>
<td></td>
<td>• Not Successful</td>
</tr>
<tr>
<td>Appraiser License (Lic.) State</td>
<td>The state of issuance for the appraiser’s license indicated on the appraisal report. Includes the U.S. 50 states plus:</td>
</tr>
<tr>
<td></td>
<td>• AS – American Samoa</td>
</tr>
<tr>
<td></td>
<td>• DC – District of Columbia</td>
</tr>
<tr>
<td></td>
<td>• GU – Guam</td>
</tr>
<tr>
<td></td>
<td>• MP – Northern Mariana Islands</td>
</tr>
<tr>
<td></td>
<td>• PR – Puerto Rico</td>
</tr>
<tr>
<td></td>
<td>• VI – U.S. Virgin Islands</td>
</tr>
<tr>
<td>Note:</td>
<td>Multiple values may be selected. Also, typing the first letter of a state will jump to the next state in that series.</td>
</tr>
<tr>
<td>Appraiser</td>
<td>The appraiser’s name or license number indicated on the appraisal report.</td>
</tr>
<tr>
<td>Borrower</td>
<td>The borrower name(s) listed on the appraisal report.</td>
</tr>
<tr>
<td>Form Type</td>
<td>The accepted UCDP appraisal form types.</td>
</tr>
<tr>
<td>Note:</td>
<td>Multiple values may be selected.</td>
</tr>
</tbody>
</table>
## Advanced Search Fields

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose</td>
<td>The purpose for which the borrower will use the loan indicated on the appraisal report. Values include:</td>
</tr>
<tr>
<td></td>
<td>▪ Refinance</td>
</tr>
<tr>
<td></td>
<td>▪ Purchase</td>
</tr>
<tr>
<td>Subject Property</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td>Any portion of the subject property address listed on the appraisal report, including:</td>
</tr>
<tr>
<td></td>
<td>▪ Street Address</td>
</tr>
<tr>
<td></td>
<td>▪ City</td>
</tr>
<tr>
<td></td>
<td>▪ State ZIP / U.S. Postal Code</td>
</tr>
<tr>
<td>Neighborhood/Project</td>
<td>Any portion of the subject property’s neighborhood or project name listed on the appraisal report.</td>
</tr>
<tr>
<td>Property Sub-Type</td>
<td>The structure type of the subject property indicated on the appraisal report. Values include:</td>
</tr>
<tr>
<td></td>
<td>▪ Attached</td>
</tr>
<tr>
<td></td>
<td>▪ Detached</td>
</tr>
<tr>
<td></td>
<td>▪ Semi-Detached</td>
</tr>
<tr>
<td></td>
<td>▪ Townhouse / Rowhouse</td>
</tr>
<tr>
<td></td>
<td>▪ Garden</td>
</tr>
<tr>
<td></td>
<td>▪ Mid-Rise</td>
</tr>
<tr>
<td></td>
<td>▪ High-Rise</td>
</tr>
<tr>
<td></td>
<td>▪ Duplex</td>
</tr>
<tr>
<td></td>
<td>▪ Triplex</td>
</tr>
<tr>
<td></td>
<td>▪ Fourplex</td>
</tr>
<tr>
<td></td>
<td>▪ Other</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> Multiple values may be selected.</td>
</tr>
<tr>
<td>Floor Number</td>
<td>The floor number in the structure indicated on the appraisal report. Values include All, or 1 to 100.</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> Multiple values may be selected.</td>
</tr>
<tr>
<td>Construction Quality</td>
<td>The appraiser’s quality rating of subject property indicated on the appraisal report. Range includes Q1 to Q6. Refer to Uniform Appraisal Dataset (UAD) definitions for more information.</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> Multiple values may be selected.</td>
</tr>
<tr>
<td>Property Condition</td>
<td>The appraiser’s condition rating selection indicated on the appraisal report. Values include C1 to C6. Refer to UAD definitions for more information.</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> Multiple values may be selected.</td>
</tr>
</tbody>
</table>
## Advanced Search Fields

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>GLA (sq. ft.)</td>
<td>The number of gross living area square feet indicated on the appraisal report.</td>
</tr>
<tr>
<td>Year Built</td>
<td>The year in which the subject property was built indicated on the appraisal report.</td>
</tr>
<tr>
<td>Bedroom Count</td>
<td>The number of bedrooms in the structure indicated on the appraisal report.</td>
</tr>
<tr>
<td>Story/Level Count</td>
<td>The number of stories or levels in the structure indicated on the appraisal report.</td>
</tr>
</tbody>
</table>

## LCA Results

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>LCA Risk Score</td>
<td>The tool’s view of overvaluation risk associated with an appraisal. Represented using a range of 1 to 5 in .5 increments, with 1 being the lowest risk of overvaluation and 5 being the highest risk of overvaluation.</td>
</tr>
<tr>
<td>Valuation Risk Score</td>
<td>The tool’s view of risk pertaining to valuation accuracy, relative to Home Value Explorer (HVE), our automated valuation model. Represented using a range of 1 to 5, with 1 being very low risk and 5 being very high risk. <strong>Note:</strong> The Valuation Risk Score is returned for appraisals with an effective date on or before October 30, 2018. On and after October 31, 2018, the LCA Risk Score is the only score returned.</td>
</tr>
<tr>
<td>Appraisal Quality Risk Score</td>
<td>The tool’s view of risk pertaining to appraisal quality. Represented using a range of 1 to 5, with 1 being very low risk and 5 being very high risk. <strong>Note:</strong> The Appraisal Quality Risk Score is returned for appraisals with an effective date on or before October 30, 2018. On and after October 31, 2018, the LCA Risk Score is the only score returned.</td>
</tr>
<tr>
<td>Collateral R&amp;W Eligibility</td>
<td>An indication of the appraisal’s eligibility toward collateral rep and warranty relief for property value. Values include:</td>
</tr>
<tr>
<td>FRE Message ID</td>
<td>The tool’s identifier for a specific message returned with the Loan Collateral Advisor analysis. When a value is selected for this field,</td>
</tr>
</tbody>
</table>
## Search Options

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
</table>
| FRE Message Category           | The tool’s identifier for a specific group of messages, including: **4000 = Risk Level**  
**4100 = Valuation**  
**4200 = Comp Selection/Adjustment Appropriateness**  
**4300 = Report Completeness**  
**4400 = Report Inconsistencies**  
**4500 = Data Discrepancy**  
**4600 = Eligibility**  
When a value is selected for this field, the FRE Message ID field is greyed out and cannot be used as search criteria.  
*Note:* Multiple values may be selected. |
| the FRE Message Category field is greyed out and cannot be used as search criteria.  
*Note:* Multiple values may be selected. |                                                                                                                                                                                                                   |

To perform an advanced search, return to the landing page by clicking the Loan Collateral Advisor icon, and complete the following steps:

1. Select **Create Search**.

![Advanced Search Page](image)

The Advanced Search page displays.

2. Enter one or more search criteria into any of the four sections of the Advanced Search page and click **Run Search** at the top or bottom of the page.
Search Options

Loan Collateral Advisor searches its database and returns a list of results matching the search criteria entered.
Advanced Search Results – List View

The Advanced Search Results page appears after completing an advanced search. The page is first titled Unsaved Search until you save the search criteria. This page has the following features:

1. Link(s) that return you to a prior page.
2. A toggle button to the List view (default) that displays a list of property addresses meeting the search criteria entered.
3. A toggle button to the Charts view that displays a Search Summary section, Score Distribution section and Rules Distribution section.
4. A section that displays the selected filters used in the search. Two categories of criteria are listed:
   - Unique search fields - an alphabetical list of the search fields and values selected.
   - Default values - an alphabetical list of search fields that were unmodified for the search and return all values.
5. The total number of results returned from the search.
6. Default Values section that list search criteria left with default options. The section is collapsed by default and opens when ‘Default Values’ is clicked.
7. An Export button to export the search results to a CSV file format. See Export Search Results for more information.
8. A Save As button to create a search name and save your search criteria for quick reference later. See Save Search Criteria for more information.
9. An Edit button to change the search criteria used.
10. A summary of the search results that includes:
   - A count of the total number of submissions in the search results.
   - Bar graphs displaying the average LCA Risk Score, Valuation Risk Score and Appraisal Quality Risk Score in the search results. Hovering your mouse over the graph pops up a legend to identify what level of risk each color represents. Note: Only appraisals with scores of 1-5 are included in the averages data.
   - A pie chart displaying the UCDP Success Status in the search results. Hovering your mouse over the chart pops up a legend to identify what each color represents and its associated percentage of appraisals with each result.
11. Sortable columns of information from the appraisal analysis. Clicking the column name sorts the results in ascending or descending order. By default, results are sorted by the Submission Date/Time column in descending order.).
12. A summary of analysis results including the risk scores (LCA Risk Score, Valuation Risk Score and Appraisal Quality Risk Score) and indicators for Collateral R&W Eligible for property value and UCDP Success Status. See Chapter 3, Reviewing Loan Collateral Advisor Reports, for more information.
13. An address link to access the report containing additional information for the individual transaction.
14. Scroll-bar to scroll the search results without having to scroll the entire page.
15. Navigational links to additional search results pages.
Advanced Search Results – Charts View

The Advanced Search Results also includes a Charts view that is accessible by clicking the **Charts** button. This view contains a Search Criteria section, Search Summary section and Score Distribution.
Search Options

The Search Criteria section displays a total count of the properties in the search results and the selected filters used in the search. Two categories of criteria are listed:

- Unique search fields - an alphabetical list of the search fields and values selected.
- Default values – an alphabetical list of search fields that were unmodified for the search and return all values.

The Search Summary section includes:

- Bar graphs displaying the average LCA Risk Score, Valuation Risk Score and Appraisal Quality Risk Score in the search results. Hovering your mouse over the graph pops up a legend to identify what level of risk each color represents. **Note:** Only appraisals with scores of 1-5 are included in the averages data.
- A pie chart displaying the Collateral R&W Eligibility for property value and UCDP Success Status in the search results. Hovering your mouse over the chart pops up a legend to identify what each color represents and the associated percentage of appraisals with each result.

The Score Distribution section provides a bar chart view of the number of properties that received specific LCA Risk, Valuation Risk and Appraisal Quality Risk scores. Hovering your mouse over each bar within the chart displays a box with information regarding the number of properties and associated percentage of appraisals with that specific result.
Save Search Criteria

By default, the search criteria used to retrieve the results is unsaved unless you choose to save it for future use. Saved searches are only viewable to the user who saved the search; other users will not be able to view it. To save your search criteria, complete the following steps:

1. Click **Save As** on the Unsaved Search page.
Search Options

The Save Search Criteria pop-up window displays.

2. Enter a report name in the Search Name field and click **Save**.

The Advance Search Results page redisplayes with the name of the search listed in place of “Unsaved Search”, and the Save As button is greyed out. You can use the Edit button to change the search criteria.
## Accessing Saved Searches

Once a search has been saved, you can access it from the Loan Collateral Advisor landing page by clicking the name of the search under the Saved Search section. Only searches saved by the individual user are visible on this page. You cannot share a saved search with another user.

The Date Create field reflects the date the search was created, or edited if the search was changed. Saved searches can be edited or deleted by using the icons under Action on the right-hand side.

**Note:** The search may return different results as more appraisals are submitted to the system.

## Edit Search Criteria

You can adjust any search criteria from a previous search by using the **Edit** icon on the Loan Collateral Advisor landing page or Advanced Search Results page. To edit search criteria, complete the following steps:

1. From the Loan Collateral Advisor landing page, click the **Edit** icon next to the report you wish to edit.
Search Options

Or, from the Advanced Search Results page, click the **Edit** button.

The search fields display.

2. Adjust the search criteria and click **Run Search** at the top or bottom of the page.
3. To save the new search criteria in a report, click **Save As** on the Advanced Search Results page.
The Save Search Criteria pop-up window displays.

4. Enter a new report name in the **Search Name** field and click **Save**.

Or, replace the existing search by entering the same search name in the **Search Name** field and click **Replace**.
Delete Saved Searches

You can delete a saved search from the Loan Collateral Advisor landing page. To delete a saved search, complete the following steps:

1. From the Loan Collateral Advisor landing page, click the **Delete** icon next to the search you wish to delete.

   The Delete pop-up window displays.

2. Click **Yes**.
Search Options

The saved search will be deleted from the list.

**Note:** You can also delete a saved search from the Save Search Criteria pop-up window. To delete a report from the Save Search Criteria pop-up window, complete the following steps:

1. From an Unsaved Search page, click **Save As**.

   The Save Search Criteria pop-up window displays.

2. Click the **Delete** icon next to the search you wish to delete.
The Save Search Criteria pop-up window re-displays with a Confirm button.

3. Click Confirm.

The saved search will be deleted from the list.

Export Search Results

The Export function in Loan Collateral Advisor allows you to download and save reports that are returned on the Advanced Search Results page to a comma-separated value (CSV) file format. This function provides another format to view your appraisal submissions, trends and other information.

**Note:** All the reports returned from the search can be exported at the same time. If your computer has constraints regarding the size of the file you can download, adjust your search criteria to return a smaller number of reports.
To export reports that are returned on the Advanced Search page, complete the following steps:

1. Click Export from the Advanced Search Results page.

2. A pop-up box displays on the screen prompting you to open or save the export file. Click one of the options: Open, Save, Save as or Cancel.
Search Options

The following table describes each option:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open</td>
<td>Automatically launches Microsoft Excel (Excel) to view report results for each property listed on the Advanced Search Results page in a plain text tabular format.</td>
</tr>
<tr>
<td>Save / Save as</td>
<td>Allows you to download the file to your computer or a LAN drive. After selecting Save, or Save as and entering a file name and location to save the file, the pop-up box notifies you that the download is completed and the file is saved to your computer.</td>
</tr>
<tr>
<td>You then have the option to select:</td>
<td></td>
</tr>
<tr>
<td>1. Open</td>
<td>to view the downloaded file in Excel directly from the saved location on your computer</td>
</tr>
<tr>
<td>2. Open folder</td>
<td>to go to the location of the file on your computer, and open the file directly from there</td>
</tr>
<tr>
<td>3. View downloads</td>
<td>to view all the recent downloads on your computer</td>
</tr>
<tr>
<td>Cancel</td>
<td>Exits the Export function and returns you to the Advanced Search Results page.</td>
</tr>
</tbody>
</table>

**Viewing Exported Results in Excel**

Excel’s sort, filter and formatting features can be used to refine and present information that meets your organization’s needs. Keep the following information in mind as you view the exported results:

- **Columns:**
  - Over 300 columns of data display depending on the number of messages returned across the individual reports. You will need to scroll to the right to see all of the columns of data.
  - Column headings may need to be collapsed or expanded to see all of the information in the columns.
Search Options

- **Rows:** Each row represents a report for an individual property listed on the Advanced Search Results page.

- **Messages:**
  - Messages appear when applicable to the report for an individual property. A blank cell means the message was not returned for the applicable report. Only “Failed” messages are presented.
  - Message codes include a version number. For example, FRE1014 V3, where “V3” is the version number. If the message rule or message text is enhanced, the version number is updated. Previous versions of the message code with the version number appear in the export file, as applicable.
Reviewing Loan Collateral Advisor Reports

Introduction
This chapter provides information to help you understand and use the features and functions of the Loan Collateral Advisor report.

Accessing a Report
A report is provided for each of the properties that meet the search criteria entered and is listed on either the Quick Search Results or Advanced Search Results page. The report contains the Loan Collateral Advisor analysis of the valuation (appraisal) submitted for a specific subject property. To access a report, click the address link for subject property on the search results page, from either a Quick Search or an Advanced Search.

Overview of the Report
Each report contains the following seven sections:

1. Document Details
2. Risk Score and Indicators
3. LCA Findings
4. Comparables
5. UCDP Hard Stops
6. UAD Findings
7. Document Center (via the Documents button)
**Document Details**

The top of each report includes metadata associated with the Loan Collateral Advisor analysis. It also includes metadata associated with the appraisal report, such as the borrower name(s), Assessor Parcel Number (APN), submission date/time and Document ID. By default, this section is expanded to display all of the information. To collapse the Document Details section, click the icon.

A red appraisal report symbol under Target Report, 🔄, indicates PDF and XML versions of the appraisal report are available to open or download.

---

**When red appraisal symbol displays, click to access PDF or XML version of appraisal report**
Information provided in the Document Details section is described in the following table, in order of appearance:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conclusion</td>
<td>The appraised value supported in the appraisal report.</td>
</tr>
<tr>
<td>Appraisal</td>
<td>The type of appraisal report that was submitted for the subject property.</td>
</tr>
<tr>
<td>Lender Loan Number</td>
<td>The number assigned by the Seller to identify the loan associated with the subject property.</td>
</tr>
<tr>
<td>Doc File ID</td>
<td>The unique number the UCDP assigns as the identifier for the loan's appraisal file(s).</td>
</tr>
<tr>
<td>Appraiser</td>
<td>The appraiser's name, company name or license number indicated on the appraisal report.</td>
</tr>
<tr>
<td>Submission Date/Time</td>
<td>Date and time the appraisal was submitted to Loan Collateral Advisor via the UCDP.</td>
</tr>
<tr>
<td>Seller Number</td>
<td>The Seller Number submitted with the appraisal in the UCDP.</td>
</tr>
<tr>
<td>Document ID</td>
<td>The identification number assigned by the UCDP to identify the transaction associated with Document File ID.</td>
</tr>
<tr>
<td>APN (Assessor Parcel Number)</td>
<td>A number assigned to parcels of real property by the tax assessor of a particular jurisdiction for purposes of identification and record-keeping.</td>
</tr>
<tr>
<td>Valuation Effective Date</td>
<td>The effective date of the appraisal indicated on the appraisal report.</td>
</tr>
<tr>
<td>Delivery Seller Number</td>
<td>The originator’s Freddie Mac-specific Seller Number that was entered in the UCDP. May be different from the Seller Number submitted with the appraisal.</td>
</tr>
</tbody>
</table>
Document Details Section

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Number</td>
<td>The identification number Loan Collateral Advisor assigns to the Report.</td>
</tr>
<tr>
<td>Borrower Name</td>
<td>The borrower name(s) listed on the appraisal report.</td>
</tr>
<tr>
<td>Document Type</td>
<td>Identifies the appraisal report submitted to the UCDP as Appraisal 1, 2 or 3.</td>
</tr>
<tr>
<td>Loan Prospector Key</td>
<td>Loan Prospector Key number entered in the UCDP.</td>
</tr>
<tr>
<td>Case Created</td>
<td>Date and time the appraisal report was analyzed in Loan Collateral Advisor.</td>
</tr>
</tbody>
</table>

Risk Score and Indicators Section

For appraisals with a valuation effective date on and after October 31, 2018, the Risk Score and Indicators section contains the LCA Risk Score, collateral rep and warranty relief eligibility for property value indicator (Collateral R & W indicator) and UCDP Status indicator.

For appraisals with a valuation effective date prior to October 31, 2018, the Risk Score and Indicators section contains the Valuation Risk Score, Appraisal Quality Risk Score, collateral rep and warranty relief eligibility for property value indicator (Collateral R & W indicator) and UCDP Status indicator.
What is the LCA Risk Score?

The LCA Risk Score, returned on appraisals with a valuation effective date on and after October 31, 2018, is a real-time risk score that provides a view of overvaluation risk associated with an appraisal.

Risk Score. The scoring scale is between 1 and 5 in .5 increments with 1 representing the lowest risk of overvaluation and 5 representing the highest risk of overvaluation. Appraisals that are well aligned, or below the HVE point value, are considered lower risk of overvaluation and, therefore, exhibit lower risk scores.

The following table shows the LCA Risk Score values and a description of what their associated risk levels mean.

<table>
<thead>
<tr>
<th>Risk Score</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low (1 - 1.5) and Low (2 - 2.5)</td>
<td>The appraisal is not missing critical data and there is a minimal risk of overvaluation.</td>
</tr>
<tr>
<td>Moderate (3 – 3.5)</td>
<td>There is some risk of over-valuation considering the appraised value and the HVE value. There may also be certain defects within the appraisal construction. It may be beneficial to consider the information available within the UCDP’s Freddie Mac Submission Summary Report (SSR) and/or Loan Collateral Advisor to determine whether the appraisal report provides sufficient information to support the analysis and conclusions. The messages within the SSR and/or LCA Findings tab can help guide the actions you may need to take.</td>
</tr>
<tr>
<td>High (4 – 4.5) and Very High (5)</td>
<td>There is more significant over-valuation risk considering the appraised value and the HVE value. There may also be more critical defects within the appraisal construction. You should consider the information available within the UCDP’s Freddie Mac Submission Summary Report (SSR) and/or Loan Collateral Advisor to determine whether the appraisal report provides sufficient information to support the analysis and conclusions. The messages within the SSR and/or LCA Findings tab can help guide the actions you may need to take.</td>
</tr>
</tbody>
</table>
### Risk Score and Description

<table>
<thead>
<tr>
<th>Risk Score</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.5</td>
<td>Summary Report (SSR) and/or Loan Collateral Advisor to determine whether the appraisal report provides sufficient information to support the analysis and conclusions. The messages within the SSR and/or LCA Findings tab can help guide the actions you may need to take.</td>
</tr>
</tbody>
</table>
| 99         | An LCA Risk Score of 99 is returned. This may be due to HVE being unavailable, not having a value for the property or because the report may be incomplete/missing critical information. Feedback messages will indicate the reason for the score:  
  ▪ If you receive an “HVE is unavailable” message, you may resubmit the appraisal report to the UCDP at a later time so it can be reassessed by Loan Collateral Advisor.  
  ▪ If the report is missing critical information, Loan Collateral Advisor messages will provide specific feedback for you to address. You may resubmit the appraisal report to the UCDP once the report has been corrected to include missing information so it can be reassessed by Loan Collateral Advisor. |

### Line Graph

The line graph displays the LCA Risk Score in relation to Loan Collateral Advisor’s assessment of the accuracy of the appraised value of the subject property relative to HVE. A score along the green bar is appropriately valued with low risk of overvaluation, a score along the greenish yellow bar is considered moderate risk of overvaluation, and a score along the dark orange bar is considered a greater risk of the property being overvalued.

### Collateral Rep and Warranty Relief Eligibility for Property Value

Eligibility for Property Value. Appraisals (Form Type 70/1004 and 465/1073) with an LCA Risk Score of 2.5 or less are eligible for collateral rep and warranty relief for property value.

### What is the Valuation Risk Score?

**Note:** The Valuation Risk Score is returned on appraisals with a valuation effective date prior to October 31, 2018. On and after October 31, 2018, the LCA Risk Score is the only score returned. The information in this section is provided for reviewing results received prior to October 31, 2018. The Valuation Risk Score is a risk measure of Freddie Mac’s assessment of the accuracy of the appraised value of the subject property relative to Home Value Explorer® (HVE®), our automated valuation model.
Risk Score. The scoring scale is between 1 and 5, with 1 representing the lowest valuation risk and 5 representing the highest valuation risk. The Valuation Risk Score is influenced by and considers both overvaluation and undervaluation risk. The closer the alignment of the subject property’s appraised value with HVE, the lower the risk of either overvaluation or undervaluation and therefore, the lower the score. Loan Collateral Advisor feedback messages will be returned in the event of overvaluation risk or undervaluation risk. The message will indicate if the risk is based on overvaluation or undervaluation for all scores greater than 1.

If the HVE value is not available for the Loan Collateral Advisor analysis, the Valuation Risk Score will indicate 99.

The Valuation Risk Score is based on the alignment of the submitted appraised value with HVE, so there may be instances when a score is not returned due to either HVE being unavailable or HVE not having a value for a specific property. Feedback messages will advise you of the reason for the missing Valuation Risk Score:

- If you receive an “HVE is unavailable” message, resubmit the appraisal to UCDP at a later time, so it can be reassessed by Loan Collateral Advisor.
- If HVE does not have a value on the subject property, you can proceed with your appraisal review using the Appraisal Quality Risk Score as a tool in your normal underwriting review.

Line Graph. The line graph displays the Valuation Risk Score in relation to Loan Collateral Advisor’s assessment of the accuracy of the appraised value of the subject property relative to HVE. A score along the green bar is appropriately valued, a score along the greenish yellow bar is
considered moderate risk, and a score along the dark orange bar is considered a greater risk of the property being over- or undervalued.

**What is the Appraisal Quality Risk Score?**

*Note:* The Appraisal Quality Risk Score is returned on appraisals with a valuation effective date prior to October 31, 2018. On and after October 31, 2018, the LCA Risk Score is the only score returned. The information in this section is provided for reviewing results received prior to October 31, 2018.

The Appraisal Quality Risk Score is a risk measure of Freddie Mac’s assessment of the appraisal quality, data accuracy and completeness of the appraisal report. Multiple components of the appraisal are assessed to help you ensure that appraisals adhere to our standards and guidelines.

**Risk Score.** The scoring scale is between 1 and 5, with 1 representing the lowest appraisal quality risk and 5 representing the highest appraisal quality risk. The Appraisal Quality Risk Score is influenced by multiple factors, including: the integrity of the appraisal data; the relevance of the comparable sales selected relative to the pool of available sales; the reasonableness and supportability of the adjustments; and the value conclusion.

If the property is not eligible for assessment (e.g., condominium unit, manufactured home, co-op or 2- to 4-unit property), the Appraisal Risk Quality Score will indicate 99.
**Reviewing Loan Collateral Advisor Reports**

**Line Graph.** The line graph displays the Appraisal Risk Quality Score in relation to the 5-point scale. A score along the green bar is considered a low risk of appraisal quality, a score along the greenish yellow bar is considered a moderate risk of appraisal quality, and a score along the dark orange bar is considered a high risk of appraisal quality.

**What is the Collateral R & W Indicator?**

The Collateral R & W indicator will provide an indication of eligibility for rep and warranty relief on the property value. A green shield with a checkmark indicates the subject property is eligible for collateral rep and warranty relief for property value. The collateral rep and warranty relief eligibility for property value decision, however, is subject to final confirmation in Loan Selling Advisor®

An orange shield with an exclamation point indicates the subject property is not eligible for collateral rep and warranty relief for property value. The FRE4005 message under the LCA Findings tab will provide further details regarding the reason(s) for any ineligibility findings. If correctable issues are identified and addressed, you are encouraged to resubmit the appraisal in the UCDP to reassess eligibility for collateral rep and warranty relief for property value.

**What is the UCDP Status Indicator?**

The UCDP Status indicator reflects the result of the UCDP submission after being processed. The status is first displayed in the UCDP and then made available in Loan Collateral Advisor. The “Successful” green shield with a checkmark indicates there were no critical issues that were identified in the appraisal data file submission.

**Note:** If the loan associated with the appraisal is not eligible for collateral rep and warranty relief for property value, but otherwise meets our Guide requirements, the loan is still eligible for sale to Freddie Mac.
The “Not Successful” red shield with an “X” indicates there were one or more critical issues identified in the appraisal submission that resulted in an unsuccessful submission. An override for the error (if applicable and appropriate) or submission of a corrected appraisal data file is required. A loan with a “Not Successful” UCDP submission is not eligible for sale to Freddie Mac.

**Note:** Color designations associated with Loan Collateral Advisor results are intended only as a visual guide for indicating eligibility for collateral rep and warranty relief for property value on the mortgage secured by the property and the UCDP status. Such designations are not provided for any other reason, nor should they be used or relied upon except for indicating the property’s eligibility for collateral rep and warranty relief for property value and the UCDP status as set forth in Loan Collateral Advisor, any Loan Collateral Advisor output, this User Guide or related documentation.

**LCA Findings Tab**

The LCA Findings tab displays messages from the Loan Collateral Advisor analysis. They are also displayed in the UCDP as Freddie Mac proprietary messages. The messages are intended to be informational and actionable to help you identify potential appraisal issues earlier in the process so you can determine the level of review required.

You can use the messages to help determine why a property may not be eligible for collateral rep and warranty relief for property value. Based on the information provided, you may be able to address or correct issues with the appraisal report and resubmit to the UCDP. Upon resubmission, Loan
Collateral Advisor will complete a new analysis for collateral rep and warranty relief eligibility for property value.

Each message is displayed in a grid-like list with a message ID (MSG ID), category, details and Loan Collateral Advisor severity. The MSG ID, Category and LCA Severity fields can be sorted alphabetically by clicking the sort toggles.

Information provided in the LCA Findings tab is described in the following table:

<table>
<thead>
<tr>
<th>LCA Findings Fields</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field Name</td>
<td>Definition</td>
</tr>
<tr>
<td>MSG ID</td>
<td>Freddie Mac unique identifier for a specific message.</td>
</tr>
<tr>
<td>Category</td>
<td>Classification for the message. Currently there are 7 categories.</td>
</tr>
<tr>
<td>Details</td>
<td>Descriptive feedback messages from the analysis.</td>
</tr>
<tr>
<td>LCA Severity</td>
<td>The level of severity assigned to the message. The messages are grouped into four categories:</td>
</tr>
<tr>
<td></td>
<td>▪ <strong>Fatal</strong> – indicates the loan associated with the appraisal is not eligible for sale to Freddie Mac.</td>
</tr>
<tr>
<td></td>
<td>▪ <strong>Severe</strong> – indicates the collateral rep and warranty relief for property value eligibility decision is impacted. The message needs to be addressed for the appraisal to be eligible for collateral rep and warranty relief for property value. However, not all messages are curable. If the loan associated with the appraisal is ineligible for collateral rep and warranty relief for property value, but otherwise meets our Guide requirements, the loan is still eligible for sale to Freddie Mac.</td>
</tr>
<tr>
<td></td>
<td>▪ <strong>Warning</strong> – indicates the collateral rep and warranty eligibility for property value decision is not impacted, but collectively with other findings could impact the eligibility decision. Addressing these messages may improve appraisal quality.</td>
</tr>
</tbody>
</table>
**LCA Findings Fields**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notification</td>
<td>Indicates the message is informational. This category is assigned to messages that provide information on the Appraisal Quality and Valuation risk scores.</td>
</tr>
<tr>
<td>The Warning and Severe messages are initially being introduced as warning edits and do not need to be cleared as a requirement for delivery. Fatal messages, however, must be cleared as a requirement for delivery. Some messages may indicate an atypical or unusual situation that you should be aware of, but do not cause an appraisal to fail requirements. The messages are intended to assist you in your workflow processes and analysis of the appraisal. Addressing the messages may improve appraisal quality; however, you are not obligated to clear or override the messages as a requirement for delivery, with the exception of the Fatal messages. In the future, some Warning and Severe messages may be reclassified as Fatal messages. You will be given sufficient notice to make the appropriate process adjustments if necessary.</td>
<td></td>
</tr>
</tbody>
</table>

---

**Category Classifications**

Loan Collateral Advisor uses the following message categories:

<table>
<thead>
<tr>
<th>Message Prefix ID</th>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4000</td>
<td>Risk Level</td>
<td>Highlights the Loan Collateral Advisor risk level and if the appraisal is eligible for collateral rep and warranty relief associated with property value.</td>
</tr>
<tr>
<td>4100</td>
<td>Valuation</td>
<td>Highlights specific valuation concerns based on information available to Freddie Mac and/or information provided on the appraisal.</td>
</tr>
<tr>
<td>4200</td>
<td>Comp Selection / Adjustment Appropriateness</td>
<td>Highlights comparable selection and/or adjustment issues.</td>
</tr>
<tr>
<td>4300</td>
<td>Report Completeness</td>
<td>Highlights incorrectly completed or incomplete sections of the report.</td>
</tr>
<tr>
<td>4400</td>
<td>Report Inconsistencies</td>
<td>Highlights areas within the report that contain inconsistent information.</td>
</tr>
<tr>
<td>4500</td>
<td>Data Discrepancy</td>
<td>Highlights areas where data on the appraisal conflicts with data from historical appraisals or other data sources available to Freddie Mac.</td>
</tr>
<tr>
<td>4600</td>
<td>Eligibility</td>
<td>Highlights potential issues with loan or property eligibility in meeting Freddie Mac’s guidelines.</td>
</tr>
</tbody>
</table>
Reviewing Loan Collateral Advisor Reports

**Comparables Tab**

The Comparables tab leverages the Clear Capital ClearComp Model to display information that is accessed from over 100 million unique property records and provides you with sold and listing properties comparable to the subject property. The information is contained within the following four sections:

- Sales
- Listings
- Sale & Listing Locations
- Value Comparison

To access the Comparables information, click the Comparables tab on the Search Results page.

Sales and Listings Sections

The Sales and Listings sections display a wide array of comparable information that you can use during the review process. Sales comparables are provided for every loan, but listings are only provided if available. Sales are distinguished with a red teardrop marker, and listings with a blue teardrop marker. These two sections have the following features:

1. **Comparable Overview** - Provides a summary of the sale or listing price including the average, median, low and high price for comparable properties Loan Collateral Advisor located during the analysis.
2. **Clear Rank** - Displays the Loan Collateral Advisor ranking results of comparables identified by Loan Collateral Advisor, as well as comparables supplied in the appraisal report. Up to 100 sales and 100 listings may be ranked. The closer the ranking is to the number one, the more similar the comparable characteristics are to the subject property. The top 10 comparables are listed, if available, with their ranking. If the appraisal-supplied comparables fall outside the top 10, they will also be listed with their ranking.
3. **Appraiser Order** - Displays the order the appraiser listed the comparable properties on the appraisal report.
4. **Property Characteristics** - Includes characteristics, such as the sale price, sale date, bed/bath count, gross living area (GLA), lot size, property type, and distance to the subject property, for the subject and comparable properties.
5. **Action links** - Provides access to additional information on the subject property or comparables. Refer to Action Links for details on this feature.
6. **Subject Property** - Identifies the subject property with a yellow star.
7. **Comparables:**
- **Appraisal-Supplied Comparable** - Identifies comparables used in the appraisal report. They are represented with a red marker (sales) or blue marker (listing) and white ranking number.
- **Loan Collateral Advisor-Supplied Comparable** - Identifies comparables located by the Loan Collateral Advisor analytical engine. They are represented by a white marker with red outline (sales) or blue outline (listings) and ranking number. These comparables are drawn from Multiple Listing Service, public records, and the Clear Capital proprietary database.
**Action Links**

By clicking the ▼ link, the property record expands to provide additional details on the subject property or comparable property. This view includes items such as days on market, room count, and a thumbnail image of the property. Additional property records can be expanded by clicking the ▼ links. This view also provides access to external data research tools, such as Google, Trulia and Zillow, from the **Resources** section.

The  icon displays an aerial view of the property on the interactive map, along with the comparables listed in the Sales and Listings sections. When you click the  icon, the general property characteristics display along with a thumbnail photo of the property (when available) in a popup box on the map.
Selecting the Street View link displays a pictorial view of the property with navigational tools that you can use to obtain a street view of the area. Note: Not every property has a street view available.

You can close the popup box by clicking the X in the upper right corner. For more information on the interactive map, refer to the Sale and Listing Locations section. Selecting the View More Info link displays details on the subject or comparable property.
Sale & Listing Locations

The Sale & Listing Locations map is an interactive map that allows you to view the subject property, sold comparables and listing comparables to better understand neighborhood dynamics and data used in the report. The map icons plot the location of the subject and comparables, so you can see the proximity of the comparables to the subject property. This section has the following features:

1. **Map and Satellite View** - Toggle between the Map and Satellite views. The default view is the Map view.
2. **Interactive Map Icons** - Click on any of the map icons to view the property characteristics, including the distance to the subject property in a pop-up box that displays on the map (see the map with a pop-up box under Action Links).
3. **Map Legend** - Provides a description of the map icons.
4. **Zoom** - Adjust the amount of detail you can view on the map by sliding the bar or clicking the + or - icons to zoom in or out.
5. **Annotation** - Clicking the \( ^\) sign next to Annotation expands the section to access additional notes on the comparables.
Value Comparison

The Value Comparison section provides five different scatter plots to further compare the subject property with the comparable properties. Each scatter plot displays a graphical representation to compare the appraised value to another characteristic. This section has the following features:

1. **Comparison Selection** - Use the clickable drop-down list to select another scatter plot with the following choices:
   - **ClearRank** - compares appraised value against the ClearRank determination (default view).
   - **GLA** - compares appraised value against the gross living area.
   - **Year Built** - compares appraised value against the year built.
   - **Bedroom** - compares appraised value against the number of bedrooms.
   - **Lot Size** - compares appraised value against the lot size.

2. **Properties** - Each property is displayed on this graph by a dot, including the subject property, appraisal comparables and supplemental comparables (known as ClearComps):
   - **Grey dots** - supplemental comparables that Loan Collateral Advisor determined were similar to the subject property. Up to 100 sales may be represented on the scatter plot.
   - **Pink dots** - the comparables supplied by the appraiser.
   - **Green dot** - the subject property.
   - **Yellow diamonds** - the top 10 comparables Loan Collateral Advisor determined were most similar to the subject property are represented with a yellow diamond. The yellow diamonds display behind applicable grey or pink dots.

3. **Subject Property Price** - Dotted lines indicate the appraised value of the subject property.

4. **Tooltip** - Displays as you hover over individual scatterplot dots to provide information on the value and various rankings offered.

5. **View Toggles** - Click any of the selections to display or remove various dots from the scatter plot.

The following example displays the top 10 comparables selected by Loan Collateral Advisor and the subject property. The ClearComps and appraiser-supplied comparables are toggled off.
Examples of other scatter plots include:

**GLA Scatter Plot**

[Image of a GLA Scatter Plot]
**UCDP Hard Stops Tab**

The UCDP Hard Stops tab lists any Hard Stops that occurred after the appraisal report was submitted to the UCDP. Hard Stops are critical errors that generate a status of "Not Successful", and must be resolved to receive a "Successful Status" and sell the loan to Freddie Mac. The UCDP automatically overrides certain Hard Stops. Other Hard Stops require either an approved manual override request or an updated appraisal report to be submitted to the UCDP to resolve the Hard Stop.
Information provided in the UCDP Hard Stops tab is described in the following table:

<table>
<thead>
<tr>
<th>UCDP Hard Stops Fields</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hard Stop Code</td>
<td>Indicates the unique identifier for a specific Hard Stop.</td>
</tr>
<tr>
<td>Details</td>
<td>Provides a description of the Hard Stop.</td>
</tr>
<tr>
<td>Override Request Description</td>
<td>Indicates whether an override was manual or automatic when it was submitted. Dashed lines indicate the information is not available.</td>
</tr>
<tr>
<td>Override Request Comments</td>
<td>Indicates the reason for the override request, if applicable. Dashed lines indicate the information is not available.</td>
</tr>
<tr>
<td>Override Decision</td>
<td>Indicates whether an override was approved. Dashed lines indicate the information is not available.</td>
</tr>
</tbody>
</table>

**UAD Findings Tab**

The UAD Findings tab lists any appraisal findings that received a severity of “Warning” or “Fatal” after the appraisal report was submitted to the UCDP. Messages with a severity of “Fatal” must be resolved before the loan can be sold to Freddie Mac.
Information provided in the UAD Findings tab is described in the following table:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>MSG ID</td>
<td>Indicates the unique identifier for a specific UAD message.</td>
</tr>
<tr>
<td>Details</td>
<td>Provides details about an error. For example, the Details message in the Appraisal Form Type field might say &quot;Not an allowable value&quot;; or if you're working on the subject of Baths and field name is Total Bathroom Count, the Details message might say &quot;Bathroom count must be provided&quot;.</td>
</tr>
<tr>
<td>Form Section</td>
<td>Indicates the section of the appraisal report where an error was found.</td>
</tr>
<tr>
<td>Form Field Name</td>
<td>Indicates the field name in the section of the appraisal report where an error was found.</td>
</tr>
<tr>
<td>Data Point Name</td>
<td>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”).</td>
</tr>
<tr>
<td>Property Affected</td>
<td>Indicates if the error applies to the subject property or a comparable property.</td>
</tr>
<tr>
<td>Severity</td>
<td>Indicates the severity of the error with “Warning” or “Fatal”.</td>
</tr>
</tbody>
</table>

**Document Center View**

The Document Center provides a summary view of all appraisal reports and their associated Loan Collateral Advisor reports submitted under a specific Document File ID. Access the Document Center view by clicking the Documents button.
To view the associated Loan Collateral Advisor report, click the Loan Collateral Advisor link. A red appraisal report symbol next to the type of appraisal, $\text{\footnotesize\text{\#}}$, indicates PDF and XML versions of the appraisal report are available to open or download.

**Note:** The Valuation Risk Score and Appraisal Quality Risk Score are returned on appraisals with effective dates prior to October 31, 2018. On and after October 31, 2018, the LCA Risk Score is returned.

The UCDP allows up to three appraisals for each loan. An updated appraisal may be subsequently uploaded in the UCDP to replace an existing appraisal. If there’s a $\text{\footnotesize\text{\#}}$ sign next to Appraisal, it’s an indication that more than one appraisal was submitted for the property under the existing Document File ID. Click the $\text{\footnotesize\text{\#}}$ sign to expand the section and view details on the other submitted appraisals.
Downloading and Printing Reports

The download function allows you to save and print a hard copy of the report. To download and print a report:

1. Click the download icon on the right border of the report.
A new pop-up window displays at the bottom of the report window asking if you want to open or save the file.

2. Select **Open**, or **Save and open** from the **Save** dropdown. The report opens in a PDF file format.

**Note:** Selecting **Save**, saves the file to your Downloads folder using the following naming convention: `LCAReport_[DocumentFileID]_[DocumentID].pdf`. You can change the name and file location by selecting the **Save as** option from the Save dropdown.
3. Select the print icon at the top of the PDF, or select **File** and then **Print** from the menu bar.

4. A Print pop-up window displays. Adjust the print settings, if needed, and select **Print**.