Uniform Collateral Data Portal® (UCDP®) General User Guide

July 2018
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
Introduction

What is the Uniform Collateral Data Portal?

The Uniform Collateral Data Portal® (UCDP®) 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 the UCDP, you can submit up to 10 appraisal data files at a time, search for previously submitted appraisals, clear hard stops, view reports, and share appraisals with your business partners.

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** explains how 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** explains how 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 and Reset Instructions
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).

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.

General users have access to all the functions described herein (except the ability to invite and/or create users, which is reserved for the Lender Admin). Read-only users can only read information from the screens available to them.

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 five-part Reference Series for Lender Admins available on either GSE’s website to assist the Lender Admin in the organizational setup. For information related to appraisal sharing functions, refer to the UCDP Appraisal Sharing User Guide. 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 it to you either verbally or in a written document.

Figure 1.1.1 Email Sent to “Created” Users

When you receive the email, click the hyperlink to access the 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. For more information, see Appendix E – Password Strength Rules and Reset Instructions.

**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

The password for your Uniform Collateral Data Portal (UCDP) user account john_smith has been changed as requested. If you did not make this request, your UCDP administrator initiated this change on your behalf and will contact you with a temporary password that you can use to log into the UCDP. Once you have received this password, please log into the UCDP and create a new password.

Please contact your UCDP administrator for password assistance.

**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
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

[Email content and hyperlink shown]
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

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.
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**

Here is the email:

- **From:** ucdp-noreply@everos.com
- **To:** Jane_Smith@SWLender.com
- **Subject:** UCDP New User Email Verification Required

Text:

Your Uniform Collateral Data Portal™ (UCDP) user account has been created. Please click on the link below to log into the UCDP, validate your e-mail address, and complete your UCDP registration.

UCDP User ID: jane_smith

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

Please contact the UCDP Support Center at 800-927-9291 with questions regarding the setup of your account.

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.
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.
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
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

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit Appraisal</td>
<td>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.)</td>
</tr>
<tr>
<td>Search</td>
<td>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.)</td>
</tr>
<tr>
<td>Reports</td>
<td>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.)</td>
</tr>
<tr>
<td>Account Administration</td>
<td>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.)</td>
</tr>
<tr>
<td>Help Center</td>
<td>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.)</td>
</tr>
<tr>
<td></td>
<td>The following resources provide additional information:</td>
</tr>
<tr>
<td></td>
<td>* Freddie Mac Privacy: <a href="http://www.freddiemac.com/terms/ucdppravity.html">www.freddiemac.com/terms/ucdppravity.html</a></td>
</tr>
<tr>
<td></td>
<td>* Freddie Mac Terms of Use: <a href="http://www.freddiemac.com/terms/ucdpterms.html">www.freddiemac.com/terms/ucdpterms.html</a></td>
</tr>
<tr>
<td>Logout button</td>
<td>End the UCDP session and return to the UCDP Login page. The system automatically ends the UCDP session after 20 minutes of inactivity.</td>
</tr>
<tr>
<td>News Updates</td>
<td>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.</td>
</tr>
</tbody>
</table>
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
2. Submitting an Appraisal

The Submit Appraisal function on the Home page enables you to submit the electronic appraisal data file (XML with an embedded PDF) for a loan. Every submission (Successful or Unsuccessful) is assigned a unique 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 (15 MB for XML file format submissions for one file, or a total of 100 MB 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

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

<table>
<thead>
<tr>
<th>Required Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Unit</td>
<td>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.</td>
</tr>
<tr>
<td>Submit To</td>
<td>Select at least one GSE (Fannie Mae and/or Freddie Mac).</td>
</tr>
<tr>
<td>Lender Loan Number</td>
<td>Enter the unique Loan Number (maximum 15 characters).</td>
</tr>
<tr>
<td>Fannie Mae S/SN or Non S/SN ID</td>
<td>Select the Seller/Servicer Number (S/SN) or Non-Seller Servicer Number (Non S/SN) from the dropdown (referred to as seller number in User Guide)</td>
</tr>
<tr>
<td>Freddie Mac S/SN or TPO#</td>
<td>Select the Seller/Servicer Number (S/SN) or Third Party Originator Number (TPO#) from the dropdown (referred to as seller number in User Guide).</td>
</tr>
<tr>
<td>File Name/Location</td>
<td>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.</td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th>Optional Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institution ID</td>
<td>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.)</td>
</tr>
<tr>
<td>Case File ID</td>
<td>Enter the Fannie Mae-specific ID that refers to the Desktop Underwriter (DU) Case File ID.</td>
</tr>
<tr>
<td>Delivery S/SN</td>
<td>Enter the originator’s Freddie Mac-specific seller or branch number if it’s different from the seller number</td>
</tr>
<tr>
<td>Loan Prospector Key</td>
<td>Enter the Freddie Mac-specific number that refers to the Loan Prospector® AUS Key.</td>
</tr>
</tbody>
</table>

**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.

**NOTE:** The Appraisal Update and/or Completion Report (Freddie Mac Form 442/Fannie Mae Form 1004D) may only be submitted as Appraisal 2 or 3, not as Appraisal 1.

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

Figure 2.1.7 Additional Icons, Links, and Buttons

![Image of UI interface with buttons and icons highlighted]
Table 2.1.8 Icons, Links and Buttons on Submit Appraisal Page

<table>
<thead>
<tr>
<th>Icon, Link, Button</th>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copy Icon</td>
<td>Option</td>
<td>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.</td>
</tr>
<tr>
<td>Clear Icon</td>
<td></td>
<td>Clears all field entries in a section.</td>
</tr>
</tbody>
</table>
| Delete Icon         |                | • The icon on the right side of the page deletes the current section from the page.  
• The icon next to File Name/Location field in the Document Type section removes the entire row and any associated entries. |
| 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.
The possible upload statuses are shown in Table 2.2.3.

**Table 2.2.3 Upload Status Possibilities**

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

**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

<table>
<thead>
<tr>
<th>Icon</th>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>![PDF Icon]</td>
<td>Export to PDF</td>
<td>Exports the Upload Confirmation Report to a PDF file.</td>
</tr>
<tr>
<td>![Excel Icon]</td>
<td>Export to Excel</td>
<td>Exports the Upload Confirmation Report to a Microsoft® Excel® document.</td>
</tr>
<tr>
<td>![Print Icon]</td>
<td>Print</td>
<td>Prints the contents of the Upload Confirmation Report.</td>
</tr>
</tbody>
</table>

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, divided 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.)
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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, and a link to the Submission Summary Report (SSR). For more information on the Submission Summary report, see Generating Reports in Section 5.

Figure 2.4.1.1 Section 1 - Submission Information

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.
Figure 2.4.2.1 Section 2 - Appraisal Information

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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. The History section will also show appraisal sharing activities, including the date of when the appraisal was shared and a brief description of the appraisal sharing activity.

**Figure 2.4.3.1 Section 3 - History**

Which appraisal activity applies to Appraisal 1, 2 or 3

<table>
<thead>
<tr>
<th>Date of Activity</th>
<th>Description of Activity</th>
<th>User who did activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2023</td>
<td>Processing of document for Fannie Mae</td>
<td>SYSTEM</td>
</tr>
<tr>
<td>01/02/2023</td>
<td>Hard stop for appraiser</td>
<td>SYSTEM</td>
</tr>
<tr>
<td>01/03/2023</td>
<td>Date of activity</td>
<td>SYSTEM</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Description</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Search by the submission date</td>
<td>“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. “Today” automatically locates appraisal data files submitted on the current day only. “Yesterday” automatically locates appraisal data files submitted the previous day (including Saturday and Sunday). “Previous Week” automatically locates appraisal data files submitted the previous week (Sunday through Saturday), even if the week overlaps two different months. “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.</td>
</tr>
<tr>
<td>GSE</td>
<td>Search by GSE</td>
<td>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.</td>
</tr>
<tr>
<td>S/SN</td>
<td>Search by seller number</td>
<td>The seller number(s) is found on the dropdown for both Fannie Mae and Freddie Mac.</td>
</tr>
<tr>
<td>Other</td>
<td>Doc File ID, Lender Name, Lender Loan Number, User ID, Property Address, City, State, Zip, Hard-Stop Type, Rejected Submissions</td>
<td>These options can be used alone or in combination.</td>
</tr>
</tbody>
</table>
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
Table 3.2.2 explains how to use these functions.

**Table 3.2.2 Search Results Page Functions**

<table>
<thead>
<tr>
<th>Function</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sort</td>
<td>Click a column header to sort information in ascending or descending order. You can sort by the following column headers:</td>
</tr>
<tr>
<td></td>
<td>• FNM Status</td>
</tr>
<tr>
<td></td>
<td>• FRE Status</td>
</tr>
<tr>
<td></td>
<td>• Submitted On</td>
</tr>
<tr>
<td></td>
<td>• Doc File ID</td>
</tr>
<tr>
<td></td>
<td>• Lender Name</td>
</tr>
<tr>
<td></td>
<td>• Lender Loan Number</td>
</tr>
<tr>
<td></td>
<td>• Address</td>
</tr>
<tr>
<td></td>
<td>• City</td>
</tr>
<tr>
<td></td>
<td>• State</td>
</tr>
<tr>
<td></td>
<td>• Zip</td>
</tr>
<tr>
<td></td>
<td>• User ID</td>
</tr>
<tr>
<td>Access the View/Edit page</td>
<td>Click the specific Doc File ID or Edit link on the right. (For more information on the View/Edit page, see Section 4.)</td>
</tr>
<tr>
<td>Update Results</td>
<td>Click the Refresh button on the top right of the page.</td>
</tr>
<tr>
<td>Submission Summary Report</td>
<td>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.)</td>
</tr>
<tr>
<td>(SSR)</td>
<td>NOTE: 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).</td>
</tr>
</tbody>
</table>
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

![Search Page Legend Image]

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.
- **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.
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Figure 3.2.4 Expanded Search Results Selection

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.
Table 3.2.5 View Standard Form Report

<table>
<thead>
<tr>
<th>Appraisal Form Section</th>
<th>Appraisal Form Field</th>
<th>Data as Submitted</th>
<th>Data as Standardized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Header</td>
<td>Appraisal Form Type</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Header</td>
<td>Report Title Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>File No</td>
<td>134-5 AName 1-A</td>
<td></td>
</tr>
<tr>
<td>Header</td>
<td>Appraiser Additional File Identifier Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Header</td>
<td>Case No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Property Address</td>
<td>123 N. Main St. NE</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Unit Number</td>
<td>101</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>City</td>
<td>Anytown</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>State</td>
<td>VA</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Zip Code</td>
<td>21111</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Borrower</td>
<td>Jane &amp; John Borrower</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Owner of Public Record</td>
<td>John Doe</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>County</td>
<td>Montgomery</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Legal Description</td>
<td>Unit 101, Any Valley Condominium</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Assessor's Parcel #</td>
<td>A123B321</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Tax Year</td>
<td>2010</td>
<td>2010</td>
</tr>
<tr>
<td>Subject</td>
<td>R.E. Taxes</td>
<td>1500</td>
<td>1500</td>
</tr>
<tr>
<td>Subject</td>
<td>Project Name</td>
<td>Any Valley Condominium</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Phase Number</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Map Reference</td>
<td>20K1</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Census Tract</td>
<td>7032.02</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Occupant Owner</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Occupant Tenant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Occupant Vacant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>Special Assessments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subject</td>
<td>HOA</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Subject</td>
<td>HOA Per Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subject</td>
<td>HOA Per Month</td>
<td>Y</td>
<td></td>
</tr>
</tbody>
</table>

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

![Click the Doc File ID Link](Image)

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

![Click the Doc File ID Link](Image)  ![Click the Edit Link](Image)
The View/Edit page shown in Figure 4.0.3 has three sections:

- Submission Information
- Appraisal Information
- Submission History
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
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. To retrieve the Submission Summary Report, click the SSR link icon.

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 loan information associated with the Doc File ID is automatically updated.

Table 4.1.3 Submission Information Fields

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

Table 4.1.4 describes the buttons you use when editing information.

Table 4.1.4 Additional View/Edit Features

<table>
<thead>
<tr>
<th>Button</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return to Search button</td>
<td>Returns to the UCDP Search page.</td>
</tr>
<tr>
<td>Cancel button</td>
<td>Disables edit mode and all fields return to their original values.</td>
</tr>
<tr>
<td>Save Changes button</td>
<td>Sends data to UCDP, updates the changes to the Doc File ID, and transmits the edited information to one or both GSEs.</td>
</tr>
<tr>
<td>Submission Summary Report (SSR) Link</td>
<td>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.)</td>
</tr>
</tbody>
</table>

**NOTE:** 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 above for directions on using zipped files).
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

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

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

<table>
<thead>
<tr>
<th>Subsection</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal Submission Information</td>
<td>Lists the appraisal submission information, including submission date, last update (if applicable), file format, property address, property value, and appraiser information.</td>
</tr>
<tr>
<td>Appraisal File Operations</td>
<td>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.</td>
</tr>
<tr>
<td>Appraisal Hard Stops</td>
<td>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.</td>
</tr>
<tr>
<td>Appraisal Findings</td>
<td>Lists all UAD compliance check messages.</td>
</tr>
</tbody>
</table>

**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).
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.

NOTE: You can upload a corrected appraisal data file for Appraisal 1, but you cannot delete it. The corrected appraisal data file will overwrite the existing appraisal data file.
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-overrideable 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: 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.)
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

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Findings</th>
<th>Print or Download findings to Excel</th>
</tr>
</thead>
<tbody>
<tr>
<td>5144</td>
<td>Sales Comparison</td>
<td>Rooms Below Grade: 2nd Floor Room Count</td>
<td></td>
</tr>
<tr>
<td>5120</td>
<td>Sales Comparison</td>
<td>Age</td>
<td>Dated: 12/31/07 04:47 PM</td>
</tr>
<tr>
<td>5129</td>
<td>Sales Comparison</td>
<td>Baths</td>
<td>2</td>
</tr>
<tr>
<td>5182</td>
<td>Improvements</td>
<td>Foundation Dimension: Lower Level</td>
<td></td>
</tr>
<tr>
<td>5146</td>
<td>Improvements</td>
<td>Gross Living Area: Square Feet</td>
<td></td>
</tr>
<tr>
<td>5061</td>
<td>Site</td>
<td>Utilities: Water Description: Type</td>
<td></td>
</tr>
<tr>
<td>5063</td>
<td>Site</td>
<td>Utilities: Gas and Sewer Description: Type</td>
<td></td>
</tr>
<tr>
<td>5022</td>
<td>Utilities: Gas and Sewer Description: Type</td>
<td>Utility: Gas: Gas Type</td>
<td></td>
</tr>
<tr>
<td>5044</td>
<td>Improvements</td>
<td>Utilities: Gas and Sewer Description: Type</td>
<td></td>
</tr>
</tbody>
</table>

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

Table 4.3.4.2 Findings Subsection

<table>
<thead>
<tr>
<th>Field</th>
<th>Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>Message ID</td>
<td>Indicates the UAD Message ID.</td>
</tr>
<tr>
<td>Form Section</td>
<td>Indicates the section of the appraisal data file where an error was found.</td>
</tr>
<tr>
<td>Form Field Name</td>
<td>Indicates the field name in the section of the appraisal data file 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 &quot;Actual Age,&quot; the Data Point Name is &quot;Sale Price Adjustment Description&quot;).</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>Action Message</td>
<td>Provides details about an error. For example, the action message in the &quot;Appraisal Form Type&quot; field might say &quot;Not an allowable value;&quot; or if you're working on the subject of Baths and field name is &quot;Total Bathroom Count,&quot; the action message might say &quot;Bathroom count must be provided.&quot;</td>
</tr>
<tr>
<td>Severity</td>
<td>Indicates the severity of the error with a Warning or Fatal.</td>
</tr>
</tbody>
</table>

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
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

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Shows the date each activity took place.</td>
</tr>
<tr>
<td>Document Type</td>
<td>Indicates the appraisal affected by each activity.</td>
</tr>
<tr>
<td>Description</td>
<td>Explains what the activity was.</td>
</tr>
<tr>
<td>User ID</td>
<td>Identifies who performed the activity.</td>
</tr>
</tbody>
</table>

- 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.
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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

<table>
<thead>
<tr>
<th>Report Name</th>
<th>Report Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal Failure Details Report</td>
<td>Identifies hard stop failures for each appraisal submission.</td>
</tr>
<tr>
<td>Appraisal Failure Summary Report</td>
<td>Identifies hard stop failures for each appraisal submission by seller number.</td>
</tr>
<tr>
<td>Appraisal Submission Status Report</td>
<td>Shows the status of appraisal submission.</td>
</tr>
<tr>
<td>Submission Summary Report</td>
<td>Summarizes the appraisal submission and status for a specific GSE.</td>
</tr>
</tbody>
</table>

Table 5.1.2 UCDP Standard Reports
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
   - A date range and a FNM and FRE seller number
2. Select your Output Format from the dropdown list:
   - Report Viewer (default): Displays the report in the Report Viewer on screen
   - Excel File: Generates a downloadable file in Excel containing the report data for the specified parameters
3. Click Run Report.

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

Figure 5.1.1.1 Appraisal Failure Details Report Creation Page

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 desired Output Format value from the dropdown (e.g., Report Viewer, Excel File).
3. 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.
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**

The Uniform Collateral Data Portal (UCDP) has executed a scheduled report. Click here to login and view: [Daily Appraisal Failure Details Report](#), created on 05/29/2018 16:37.

Please contact the UCDP Support Center at 800-917-9291 with questions.

When you click on the link, you will be directed to the UCDP Login page. Once you have successfully logged in, the Report Details page will be displayed.

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

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

The report contains information about the following:

- Date of report
- Date range of report
- 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

Depending on the Output Format you chose, the report will either be displayed in the Report Viewer (See Figure 5.1.1.3) or directed to a screen to Open or Save as an Excel file (See Figure 5.1.1.5).
Report Viewer Output Format

Figure 5.1.1.3 Appraisal Failure Details Report Results Page

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

Excel File Output Format

Figure 5.1.1.5 Appraisal Failure Details Report Excel File Output

If you selected Excel File on your Output Format dropdown, you'll be able to download and open the Appraisal Failure Details Report in Excel (shown in Figure 5.1.1.5).

The Excel File will include a second tab called “Legend” where each of the hard stop codes and descriptions will be noted for all the hard stops present in the report.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
NOTE: The Legend tab is only included for the Appraisal Failure Details Report and Appraisal Failure Summary Report.

Figure 5.1.1.6 Excel File Output – Sample Legend tab

Refer to Section 5.2 My Reports for details on how to navigate scheduled reports.
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. Select your Output Format from the dropdown list:
   - Report Viewer (default): Displays the report in the Report Viewer on screen
   - Excel File: Generates a downloadable file in Excel containing the report data for the specified parameters
3. Click Run Report.

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

Figure 5.1.2.1 Appraisal Failure Summary Report Creation Page

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 desired Output Format value from the dropdown (e.g., Report Viewer, Excel File).
3. 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.
Refer to **Figure 5.1.1.2 Scheduled Reports Email Notification** section for details on how to retrieve a scheduled report.

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

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

The report contains information about the following:

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

Depending on the selection made in the Output Format, your report will be available through the Report Viewer (Figure 5.1.2.2) or the Excel File (Figure 5.1.2.4).

**Report Viewer Output Format**

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

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

Excel File Output Format

Figure 5.1.2.4 Appraisal Failure Summary Report Results Page

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>FNM ID S/SN or Non-S/SN ID</td>
<td>FRE ID S/SN or TPO#</td>
<td>Lender Name</td>
<td>101</td>
<td>202</td>
<td>212</td>
<td>302</td>
<td>402</td>
</tr>
<tr>
<td>2</td>
<td>123454 South West Lender</td>
<td></td>
<td></td>
<td>1</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>1234567894</td>
<td>123454 South West Lender</td>
<td></td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

If you selected Excel File on your Output Format dropdown, you'll be able to download and open the Appraisal Failure Summary Report in Excel (shown in Figure 5.1.2.4).

The Excel File will include a second tab called “Legend” where each of the hard stop codes and descriptions will be noted for all the hard stops present in the report. Note: The Legend tab is only included for the Appraisal Failure Details Report and Appraisal Failure Summary Report.

Figure 5.1.2.5 Excel File Output – Sample Legend tab

Refer to Section 5.2 My Reports for details on how to navigate scheduled reports.
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. Select your Output Format from the dropdown list:
   - Report Viewer (default): Displays the report in the Report Viewer on screen
   - Excel File: Generates a downloadable file in Excel containing the report data for the specified parameters
3. Click Run Report.

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

Figure 5.1.3.1 Appraisal Submission Status Report Creation Page

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 desired Output Format value from the dropdown (e.g., Report Viewer, Excel File).
3. 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.
Refer to **Figure 5.1.1.2 Scheduled Reports Email Notification** section for details on how to retrieve a scheduled 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
- Institution ID (FNM)
- Delivery SSN (FRE)
- Doc File ID
- Lender Loan Number
- Document Type (Appraisal 1, 2 or 3)
- Form Type (See Appendix B)

Depending on the selection made in the Output Format, your report will be available through the Report Viewer (Figure 5.1.3.2) or the Excel File (Figure 5.1.3.4).

**Report Viewer Output Format**

**Figure 5.1.3.2 Appraisal Submission Status Report Results Page**

At the top of the Appraisal Submission Status Report are navigational tools (shown in 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

Excel File Output Format

Figure 5.1.3.4 Appraisal Submission Status Report Excel File Output

If you selected Excel File on your Output Format dropdown, you’ll be able to download and open the Appraisal Submission Status Report in Excel (shown in Figure 5.1.3.4).

Refer to Section 5.2 My Reports for details on how to navigate scheduled reports.
5.1.4 Submission Summary Report

The Submission Summary Report (SSR) displays information about a specific Doc File ID including its related appraisal data files. To generate this report, follow these steps on the page shown in Figure 5.1.4:

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

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

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

The Submission Summary Report is shown in Figure 5.1.4.3 and 5.1.4.4. It is displayed in the Submission Summary Report PDF in the UCDP portal when you click on the SSR icon on the Search Page or when you click Submission Summary Report under the Submission Reports menu item.

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3). The report includes the information shown in Table 5.1.4.1. The UCDP Basic Edit Checks (Fannie Mae)/UCDP Hard Stops (Freddie Mac) and UAD Compliance Findings sections are sorted by severity in the following order: Fatal, Overridable, Warning. A secondary sort is applied to the Message ID column within a severity grouping.
### Table 5.1.4.1 Information contained in Submission Summary Report

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submission Summary</td>
<td>• Report Date/Time&lt;br&gt;• Doc File ID&lt;br&gt;• Seller/Servicer Number&lt;br&gt;• Document File Status or Submission Status&lt;br&gt;• Document File Owner - Lender name and Lender Loan number</td>
</tr>
<tr>
<td>Appraisal 1,2 and/or 3</td>
<td>• Original submitted Date/Time&lt;br&gt;• Document Status (for each appraisal)&lt;br&gt;• Number of Resubmissions&lt;br&gt;• Last submission Date/Time&lt;br&gt;• Subject Address&lt;br&gt;• Appraiser&lt;br&gt;• Form Type&lt;br&gt;• Appraised Value&lt;br&gt;• Appraisal Effective Date*&lt;br&gt;• Supervisory Appraiser&lt;br&gt;• Borrower Name</td>
</tr>
<tr>
<td>Comp Number</td>
<td>• Comp Number&lt;br&gt;• Comp Address&lt;br&gt;• Adjusted Sales Price</td>
</tr>
<tr>
<td>UCDP Basic Edit Checks (Fannie Mae) / UCDP Hard Stops (Freddie Mac)</td>
<td>These are the same for Fannie Mae and Freddie Mac.</td>
</tr>
<tr>
<td>UAD Compliance Findings</td>
<td>These are messages generated during a UAD compliance check that contain information about data format and completeness issues. These are the same for Fannie Mae and Freddie Mac.</td>
</tr>
</tbody>
</table>

*Note: For Appraisal Update and/or Completion Report (FNM 1004D/FRE 442), the Appraisal Effective Date in the SSR is the Effective Date of Appraisal Update.*

### Table 5.1.4.2 Icons in Submission Summary Report

<table>
<thead>
<tr>
<th>Icon</th>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>📘</td>
<td>Export to PDF</td>
<td>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.</td>
</tr>
<tr>
<td>🗄</td>
<td>Print</td>
<td>Prints the contents of the Submission Summary Report</td>
</tr>
</tbody>
</table>
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
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

<table>
<thead>
<tr>
<th>Report</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upload Confirmation Report</td>
<td>Provides the status of the submission and the Doc File ID. Reports are listed in chronological order with the most recent submission on top.</td>
</tr>
</tbody>
</table>
| Scheduled Reports              | Lists the scheduled daily, weekly or monthly reports and the selected output format.  
                                   | • Appraisal Failure Details Report displays hard stop failures for each appraisal data file submission.  
                                   | • Appraisal Failure Summary Report summarizes submission failures due to hard stops by seller number.  
                                   | • Appraisal Submission Status Report displays the status of appraisal data file submissions for a chosen date range. |
| Scheduled Report Manager       | Lists reports that have been scheduled, the frequency of delivery, the output format, status of the schedule, and any report criteria included in the scheduled report. It also has the option to edit the status and/or output format, 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. Depending on the selection made in the Output Format, the report will be:

- Displayed on the Report Viewer, after which you may opt to print it or export it to a PDF or Excel report, or
- Directly downloaded to an Excel File.

Clicking the Edit icon (✍) will allow you to:

- Edit the “Output Format” column by selecting a value from the active dropdown list. This will take effect on the next scheduled run.
- Enable or disable a scheduled 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.
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Figure 5.2.2 My Reports Page

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

- Click the Save icon (✔) to save the changes made.
- Click the Cancel icon (✘) to cancel the changes made.

Figure 5.2.3 Edit Mode of the My Reports Page
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

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**

```
From: ucdp-noreply@veros.com  
To: John_Smith@SWLender.com  
Cc:  
Subject: UCDP Scheduled Report Completed

The Uniform Collateral Data Portal (UCDP) has executed a scheduled report. Click here to login and view: *Monthly Appraisal Failure Details Report*, created on 07/01/2011 0:16.

Please contact the UCDP Support Center at 800-917-9291 with questions.
```

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**

```
From: ucdp-noreply@veros.com  
To: John_Smith@SWLender.com  
Cc:  
Subject: UCDP Submission Not Successful

The Uniform Collateral Data Portal (UCDP) has encountered hard stop(s) while processing your appraisal submission.  
Document File ID: 1100001C3B  
Document Type: Appraisal 1  
Submission Date: 07/01/2011 12:14:39  
Submission Recipient: Fannie Mae and Freddie Mac

For hard stop details and information on correcting the appraisal submission, please visit the UCDP. Click here to view Document File ID 1100001C3B.
```
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

To submit/cancel changes
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
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, Appraisal Sharing 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

<table>
<thead>
<tr>
<th>Content</th>
<th>Access Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User Guides</td>
<td>Tab</td>
<td>Lists downloadable resource documents.</td>
</tr>
<tr>
<td>FAQs</td>
<td>Tab</td>
<td>Lists common questions and answers about UCDP.</td>
</tr>
<tr>
<td>Additional Resources</td>
<td>Tab</td>
<td>Lists downloadable tutorials to walk you through:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Accessing the UCDP</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Submitting appraisal data files to the UCDP</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Sharing appraisals and retrieving shared appraisals</td>
</tr>
<tr>
<td>FannieMae.com</td>
<td>Link</td>
<td>Opens a new window with the Fannie Mae website about UCDP.</td>
</tr>
<tr>
<td>FreddieMac.com</td>
<td>Link</td>
<td>Opens a new window with the Freddie Mac website about UCDP.</td>
</tr>
</tbody>
</table>
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
## Appendix A: Frequently Used Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business Unit</strong></td>
<td>A UCDP organizational structure that enables Lender Administrators to manage users, seller numbers, the relationships for submissions, and accessibility of different user roles. 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. 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>.</td>
</tr>
<tr>
<td><strong>Doc File ID</strong></td>
<td>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).</td>
</tr>
<tr>
<td><strong>Embedded PDF</strong></td>
<td>The first generation PDF generated by the appraiser, embedded in the MISMO XML appraisal file. No changes can be made to the content from the PDF.</td>
</tr>
<tr>
<td><strong>First Generation PDF</strong></td>
<td>A PDF generated directly by the appraiser. No changes can be made to the content from the PDF.</td>
</tr>
<tr>
<td><strong>FNM</strong></td>
<td>Fannie Mae</td>
</tr>
<tr>
<td><strong>FRE</strong></td>
<td>Freddie Mac</td>
</tr>
<tr>
<td><strong>GSE (or Investor)</strong></td>
<td>Government Sponsored Enterprises, Fannie Mae and/or Freddie Mac</td>
</tr>
<tr>
<td><strong>GSE Selling Guide</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Hard Stop</strong></td>
<td>A fatal error encountered in UCDP that result in the failure of appraisal data file processing and a status of “Not Successful.”</td>
</tr>
<tr>
<td><strong>Seller Number</strong></td>
<td>Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number; FRE Seller/Servicer Number or TPO Number</td>
</tr>
<tr>
<td><strong>SSR</strong></td>
<td>Submission Summary Report is a UCDP report that summarizes the details of an appraisal data file(s) submission.</td>
</tr>
<tr>
<td><strong>UAD</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>UAD Compliance Check</strong></td>
<td>UCDP validates submitted appraisal data against the UAD standards defined by Fannie Mae and Freddie Mac files and returns an error message if the data is incomplete or does not conform to the UAD standard. Details on each UAD failure are provided in the error message. UCDP does not check for compliance with the GSE Selling Guides.</td>
</tr>
<tr>
<td><strong>UCDP</strong></td>
<td>Uniform Collateral Data Portal is the joint portal for electronic submission of appraisal data to the GSEs.</td>
</tr>
<tr>
<td><strong>XML</strong></td>
<td>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.</td>
</tr>
</tbody>
</table>
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
**Appendix B: Supported Appraisal Forms**

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

**Table B.1 Supported Appraisal Forms**

<table>
<thead>
<tr>
<th>Form Number</th>
<th>Form Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNM 1004 / FRE 70</td>
<td>Uniform Residential Appraisal Report</td>
</tr>
<tr>
<td>(UAD standard required)</td>
<td></td>
</tr>
<tr>
<td>FNM 1004C / FRE 70B</td>
<td>Manufactured Home Appraisal Report</td>
</tr>
<tr>
<td>FNM 1004D / FRE 442</td>
<td>Appraisal Update and/or Completion Report</td>
</tr>
<tr>
<td>FNM 1025 / FRE 72</td>
<td>Small Residential Income Property Appraisal Report</td>
</tr>
<tr>
<td>FNM 1073 / FRE 465</td>
<td>Individual Condominium Unit Appraisal Report</td>
</tr>
<tr>
<td>(UAD standard required)</td>
<td></td>
</tr>
<tr>
<td>FNM 1075 / FRE 466</td>
<td>Exterior-Only Inspection Individual Condominium Unit Appraisal Report</td>
</tr>
<tr>
<td>(UAD standard required)</td>
<td></td>
</tr>
<tr>
<td>FNM 2055 / FRE 2055</td>
<td>Exterior-Only Inspection Residential Appraisal Report</td>
</tr>
<tr>
<td>(UAD standard required)</td>
<td></td>
</tr>
<tr>
<td>FNM 2090</td>
<td>Individual Cooperative Interest Appraisal Report</td>
</tr>
<tr>
<td>FNM 2095</td>
<td>Exterior-Only Inspection Individual Cooperative Interest Appraisal Report</td>
</tr>
</tbody>
</table>

Each of the forms includes the FNM 1004MC / FRE 71 - Market Conditions Addendum to the Appraisal Report.
This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of their regulator, the Federal Housing Finance Agency.
Appendix C: Supported File Formats

A MISMO XML data stream with an embedded first-generation PDF file must be submitted to the UCDP.

The MISMO® 2.6 Errata 1 GSE Extended XML format is the preferred format supported in the UCDP for the four UAD forms. The following XML formats are supported in the UCDP for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format

NOTE: The Appraisal Update and/or Completion Report (Freddie Mac Form 442/Fannie Mae Form 1004D) must be submitted in MISMO 2.6 Errata 1 format.
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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

<table>
<thead>
<tr>
<th>Hard Stop Codes</th>
<th>Hard Stop Description</th>
<th>Override Allowed (Manual Request)</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>Appraised value is missing or provided in an invalid format</td>
<td>N</td>
</tr>
<tr>
<td>101</td>
<td>Appraised value is less than $5,000</td>
<td>Y</td>
</tr>
<tr>
<td>102</td>
<td>Appraised value is less than or equal to $0</td>
<td>N</td>
</tr>
<tr>
<td>200</td>
<td>Missing appraiser license information</td>
<td>N</td>
</tr>
<tr>
<td>202</td>
<td>Unverified appraiser license information</td>
<td>Y *</td>
</tr>
<tr>
<td>203</td>
<td>Appraiser license is suspended in the ASC database</td>
<td>Y *</td>
</tr>
<tr>
<td>204</td>
<td>Appraiser license is suspended in the ASC database</td>
<td>Y *</td>
</tr>
<tr>
<td>210</td>
<td>Missing supervisory appraiser license information</td>
<td>N</td>
</tr>
<tr>
<td>212</td>
<td>Unverified supervisory appraiser license information</td>
<td>Y *</td>
</tr>
<tr>
<td>213</td>
<td>Supervisory appraiser license is suspended in the ASC database</td>
<td>Y *</td>
</tr>
<tr>
<td>214</td>
<td>Supervisory appraiser license is suspended in the ASC database</td>
<td>Y *</td>
</tr>
<tr>
<td>300</td>
<td>Missing subject address</td>
<td>N</td>
</tr>
<tr>
<td>302</td>
<td>Unknown subject address</td>
<td>Y</td>
</tr>
<tr>
<td>303</td>
<td>Invalid address: unit number required or not validated</td>
<td>Y *</td>
</tr>
<tr>
<td>401</td>
<td>UAD Compliance Check Failure (one or more fatal)</td>
<td>N</td>
</tr>
<tr>
<td>402</td>
<td>UAD Compliance Check Failure (Warnings only)</td>
<td>Y *</td>
</tr>
<tr>
<td>9000</td>
<td>Invalid submission: File too large</td>
<td>N</td>
</tr>
<tr>
<td>9001</td>
<td>Appraisal data in invalid format</td>
<td>N</td>
</tr>
<tr>
<td>9003</td>
<td>PDF not included in XML submission</td>
<td>N</td>
</tr>
<tr>
<td>9005</td>
<td>Invalid form type for Appraisal 1: 1004D/442 may only be submitted as Appraisal 2 and/or 3</td>
<td>N</td>
</tr>
</tbody>
</table>

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.

Note:
- For hard stops 401 and 402:
  - If an appraisal generates only Fatal UAD Compliance Errors, UCDP will return hard stop 401.
  - If an appraisal generates only Warning UAD Compliance Errors, UCDP will return hard stop 402.
  - If an appraisal generates both Fatal and Warning UAD Compliance Errors, UCDP will only return hard stop 401. Both the warning and fatal errors will be displayed in the UAD Compliance Findings section.
- Hard stop 9005 was introduced along with Form FRE 442/ FNM 1004D and will only apply to submissions of that form. If the form is submitted as Appraisal 1, UCDP will return hard stop 9005.
More information about Appraisal Hard Stops is in Section 4.3.3. Table D.2 lists the causes and descriptions associated with a 9001 hard stop along with recommended actions to address the error and be able to resubmit the appraisal data file to the UCDP.

Table D.2 9001 Hard Stop Troubleshooting Guide

<table>
<thead>
<tr>
<th>9001 Hard Stop – Causes</th>
<th>Cause Description/Examples</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal file deleted or renamed prior to submission</td>
<td>This occurs when an appraisal file is selected either through the Submit screen or Appraisal View/Edit screen (to correct or upload Appraisal #2 or #3) and the appraisal is deleted or renamed before it is submitted.</td>
<td>Upload the file again through the Appraisal View/Edit screen and confirm that the file selected to re-upload has not been deleted or renamed prior to clicking on the “Submit” button.</td>
</tr>
<tr>
<td>XML is not well-formed</td>
<td>This occurs when the submitted XML document is not a complete and valid XML document. This usually occurs because of a syntax error such as missing or additional tags and/or XML related characters.</td>
<td>Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the UCDP meets the UCDP XML standards.</td>
</tr>
<tr>
<td>XML contains non-UTF8 characters</td>
<td>UCDP accepts XML documents that are formatted using the UTF8 encoding. If the XML document contains characters that are not encoded using UTF8, this error will be raised.</td>
<td>Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the UCDP meets the UCDP XML standards.</td>
</tr>
</tbody>
</table>
| XML file type cannot be auto-detected | This occurs when the submitted document is not a valid appraisal XML file as accepted by the UCDP, (e.g., the user uploads the wrong XML file, or the file is not an accepted appraisal form type). | 1. Ensure the document uploaded to the UCDP is an XML file by opening the file on your computer using one of the following methods:  
   • Double-click on the file to open it in a browser window. The tag at the top of the file should begin with “<<?xml version=“ for a valid XML file  
   • Right-click on the file, select “Open With...” and select Microsoft Office Excel. When Excel opens, a dialog box titled “Open XML” will appear for a valid XML file  
2. If the file is a valid XML file, confirm that the file is for one of the form types that the UCDP supports.  
3. If the form type is supported, provide this hard stop description to your appraiser and request an updated appraisal file |
| XML file does not match the specified format and form | (DI submissions only) This occurs when a submitted XML file indicates it’s a Freddie Mac 70 or a Fannie Mae 1004, but the actual file is a Freddie Mac 465/Fannie Mae 1073, as an example. | Contact your UCDP Direct Integration Solution Provider to ensure the DI submission form type selected matches the actual form type of the XML file. |
| XSD check failure | This occurs when the submitted XML document fails to validate against a predefined XSD. | Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the UCDP meets the UCDP XML standards. |
Appendix E: Password Strength Rules and Reset Instructions

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

Table E.1 Password Strength Rules

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum length</td>
<td>8</td>
</tr>
<tr>
<td>Maximum number of repeated characters</td>
<td>2</td>
</tr>
<tr>
<td>Minimum number of alphabetic characters</td>
<td>1</td>
</tr>
<tr>
<td>Minimum number of numeric characters</td>
<td>1</td>
</tr>
<tr>
<td>Repeated history length of time</td>
<td>10</td>
</tr>
<tr>
<td>Repeated history length of time</td>
<td></td>
</tr>
<tr>
<td>Reversed history length of time</td>
<td>10</td>
</tr>
<tr>
<td>Reversed history length of time</td>
<td></td>
</tr>
<tr>
<td>Disallow User Name as password</td>
<td>Yes</td>
</tr>
<tr>
<td>Disallow User ID as password</td>
<td>Yes</td>
</tr>
</tbody>
</table>

As a general user, you can change your password by clicking on the “Forgot your Password?” link from the login page (shown in Figure E.2).

**NOTE:** You must set up your “Challenge Response Questions” before using the automated password reset functionality (refer to Section 6.2 Editing Your User Account to edit or change your questions and/or responses).
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Figure E.2 Login Page – Forgot Password Link

After clicking the link, you will be directed to the Forgot Password page (shown in Figure E.3). Provide your UCDP User ID and click Submit.

Figure E.3 Forgot Password Page

After you submit, the system displays a message informing you that an email has been sent to your registered email address, as shown in Figure E.4.
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**Figure E.4 Forgot Password – Request Message**

When you receive the UCDP system-generated email (shown in Figure E.5), click the hyperlink to continue with your password reset.

**Figure E.5 Email Sent to Reset Password Request**

You recently requested a password reset. Click the link below to continue.


If you did not make this request or if you believe an unauthorized person has accessed your account, call the UCDP Support Center immediately at 800-917-9291.

Please do not reply to this e-mail.

Hyperlink to reset your UCDP password

After clicking the password reset hyperlink in the email, you will be directed to the password reset page (shown in Figure E.6) to answer and submit the challenge questions.
When both challenge questions are answered correctly, the system will continue to the Password Reset page (shown in Figure E.7), where you can create a new password. Make sure that the value in the Confirm Password field matches the value in the New Password field and then click Submit.

If the password is changed successfully, the system displays the message (shown in Figure E.8) informing you that your password has been reset, and you can log in with your new password.
A UCDP system-generated email (shown in Figure E.9) will be sent notifying you of a change to your UCDP password.

Figure E.9 Email Sent for UCDP Password Change

The password for your Uniform Collateral Data Portal® (UCDP) user account john_smit has been changed as requested. If you did not make this request, your UCDP administrator initiated this change on your behalf and will contact you with a temporary password that you can use to log into the UCDP. Once you have received this password, please log into the UCDP and create a new password.

Please contact your UCDP administrator for password assistance.
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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). 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 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 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