

Reminders for Uploading Appraisal Data Files to the Uniform Collateral Data Portal® (UCDP®)



With the UCDP's flexibility to upload more than one appraisal for a property, as well as the ability to upload appraisals for multiple properties at the same time, it's important that the appraisal data files are uploaded correctly to avoid selling system delivery errors later in your process. Use the following reminders, scenarios and the UCDP screen information to assist you in determining how appraisal data files should be uploaded to the UCDP based on your specific loan scenarios.

Reminders and Scenarios for using the UCDP and delivering the *Document File ID/Appraisal Identifier*

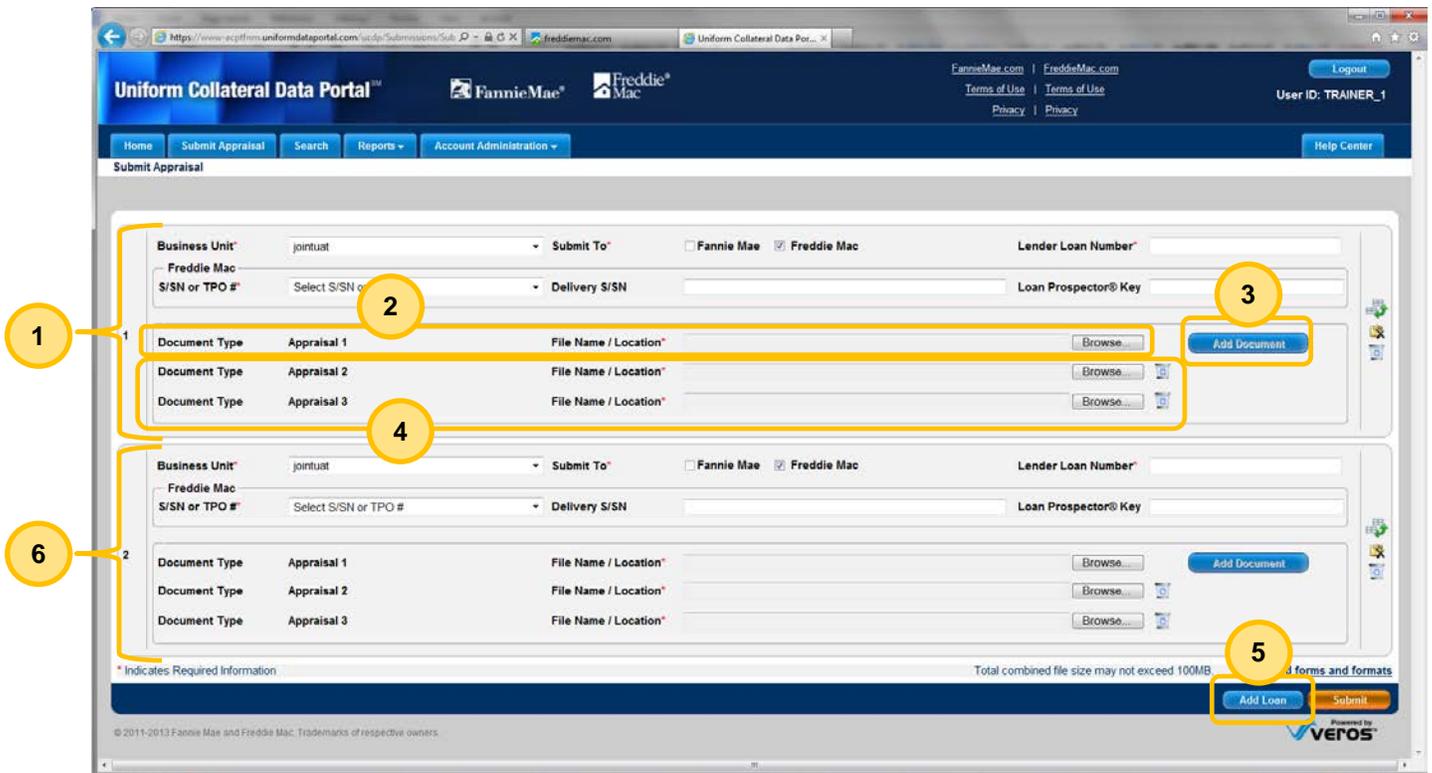
- Prior to loan delivery, the required appraisal must be uploaded to the UCDP in the Appraisal 1 position. A corrected appraisal may be subsequently uploaded to replace an existing appraisal.
- A separate appraisal data file must be uploaded for each loan, unless the loan does not require an appraisal. For example, a Freddie Mac Relief Refinance Mortgage may not require an appraisal.
- The UCDP supports up to three appraisals per loan; and a maximum of ten appraisal data files per upload request, file size permitting.
- The *Document File ID* assigned by the UCDP identifies all of the appraisals for a single loan's subject property address. **A new *Document File ID* must be created by the UCDP for each new loan and delivered with that loan** as the *Appraisal Identifier* data point within the selling system, unless the loan does not require an appraisal.¹ If you provide an incorrect Appraisal Identifier in the selling system at loan delivery, you may be required to submit Post-Fund Data Corrections.

Scenarios with Corrected or New/Additional Appraisal Data Files	
If...	Then...
Corrections are made to the required appraisal that was submitted for the subject property in the Appraisal 1 section,	Upload the revised appraisal in the Appraisal 1 section of the UCDP (i.e., overwrite the existing required appraisal).
A new appraisal is obtained for the subject property and will be used as the required appraisal,	Upload the new appraisal in the Appraisal 1 section of the UCDP (i.e., overwrite the existing required appraisal).
The loan requires a second and/or third appraisal to be obtained on the subject property,	Upload the second and/or third appraisals in the Appraisal 2 and/or 3 section(s) of the UCDP.
An additional appraisal on a UAD form is obtained for the subject property to support your own processes, and you use the additional opinion of value to reconcile the required appraisal,	Upload the additional appraisal(s) in the Appraisal 2 and/or 3 section(s) of the UCDP. Note: If the additional appraisal was not used to reconcile the required appraisal, you can still upload the additional appraisal(s), however it is not required.
The appraisal was mistakenly uploaded for another subject property (i.e., two or more properties),	Upload the correct appraisal in the Appraisal 1 section. If the appraisal was uploaded in the Appraisal 2 or 3 sections, you may overwrite the appraisal with the correct appraisal or delete it.
Note: The unique Doc File ID assigned by the UCDP must only be associated with the appraisals of one subject property address. If a subsequent appraisal does not match the subject property address associated with an existing Doc File ID, upload the correct appraisal. Then, upload the appraisal containing the different subject property address as a new UCDP submission so the UCDP can assign a new Doc File ID to this different subject property address.	

¹ If an *Appraisal Identifier* is delivered for the loan, then the loan data and appraisal data will be subject to all rules applied to loans that require an appraisal.

Initially Uploading Appraisal Files to the UCDP for the Subject Property

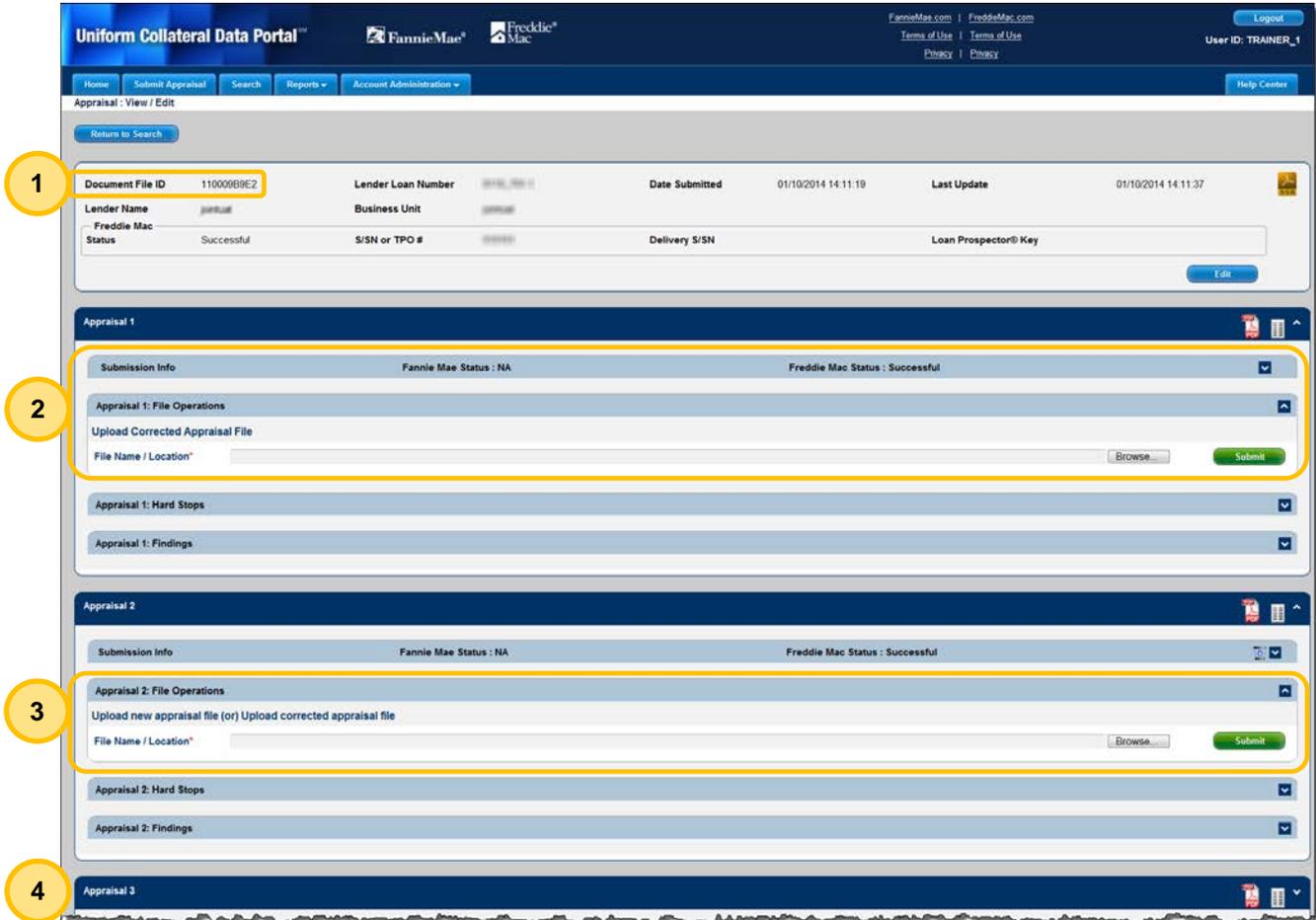
The following *Submit Appraisal* screen and table indicate where appraisals should be initially uploaded to the UCDP. To access the *Submit Appraisal* screen, select **Submit Appraisal** from the *UCDP Home* page.



Item #	Submit Appraisal Screen Descriptions
1	Subject property 1 section: Use to initially upload one to three appraisals for one loan.
2	Subject property 1, appraisal 1 position: Use to upload the required (or primary) appraisal for the loan.
3	Add Document button: Use to add additional positions for a second or third appraisal on the subject property if applicable for the loan.
4	Subject property 1, appraisal 2 and 3 positions: Appears after the <i>Add Document</i> button is selected. Use if the subject property has more than one appraisal associated with the subject property.
5	Add Loan button: Use to add a new appraisal section for another loan – up to nine additional property sections may be added.
6	Subject property 2 - 10 sections: Appears after the <i>Add Loan</i> button is selected. Use to upload appraisal files for additional loans – up to 10 loan sections are available.

Subsequently Uploading New or Corrected Appraisal Files for the Subject Property

The following *View/Edit* screen and table indicate where appraisal files should subsequently be uploaded to the UCDP after a Document File ID has been assigned to the loan’s subject property appraisal data file(s). To access the *View/Edit* screen, select **Search** from the *UCDP Home page* and use your search options to locate the loan.



Item #	Appraisal: View/Edit Screen Descriptions
1	Document File ID: The unique number the UCDP assigns as the identifier for the loan’s appraisal file(s). This ID must be delivered with the loan as the <i>Appraisal Identifier</i> data point within the selling system.
2	Appraisal 1: File Operations section: Use to upload a corrected appraisal file for the subject property. This section contains the required (or primary) appraisal file for the loan. (You can upload a corrected appraisal data file for Appraisal 1, but you cannot delete it.)
3	Appraisal 2: File Operations section: Use to add, delete, or upload a corrected appraisal file when there is a second appraisal file for the subject property.
4	Appraisal 3: File Operations section: Use to add, delete, or upload a corrected appraisal file when there is a third appraisal file for the subject property.

For more information on the UCDP, refer to the [UCDP web page](#) and the [Learning Center’s UCDP training resources](#).

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