Uniform Collateral Data Portal (UCDP) Lender Agent Admin User Guide

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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 Freddie Mac(the Government-Sponsored Enterprises or GSEs).

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?

The UCDP Lender Agent Admin User Guide is for lender agents with administrative access (referred to as the Lender Agent Admin or LAA).

Lender agents are third-parties that can work with appraisals in the UCDP on behalf of a lender. The lender agent must complete the UCDP registration process to request a UCDP account and appear on the lender agent list in UCDP. This list enables lenders to identify and authorize one or more lender agents to upload and/or share appraisals to UCDP on their behalf.

Once a lender authorizes a lender agent in UCDP, the LAA can:

- Perform the same functions as:
    - a general user (see UCDP General User Guide),
    - a user with appraisal sharing capabilities, with the exception of retrieving shared appraisals (see UCDP Appraisal Sharing User Guide),
    - a Lender Admin with the following exceptions: inviting other lender agents into relationships, and setting up profiles associated with the appraisal sharing functionality (see UCDP Lender Admin Reference Series).
- Manage users
- Manage business units
- Delegate seller/servicer numbers (referred to as seller number in this UCDP Lender Agent Admin Guide)
- Manage relationships between users and business units

What's in this manual?

This manual contains the following sections:

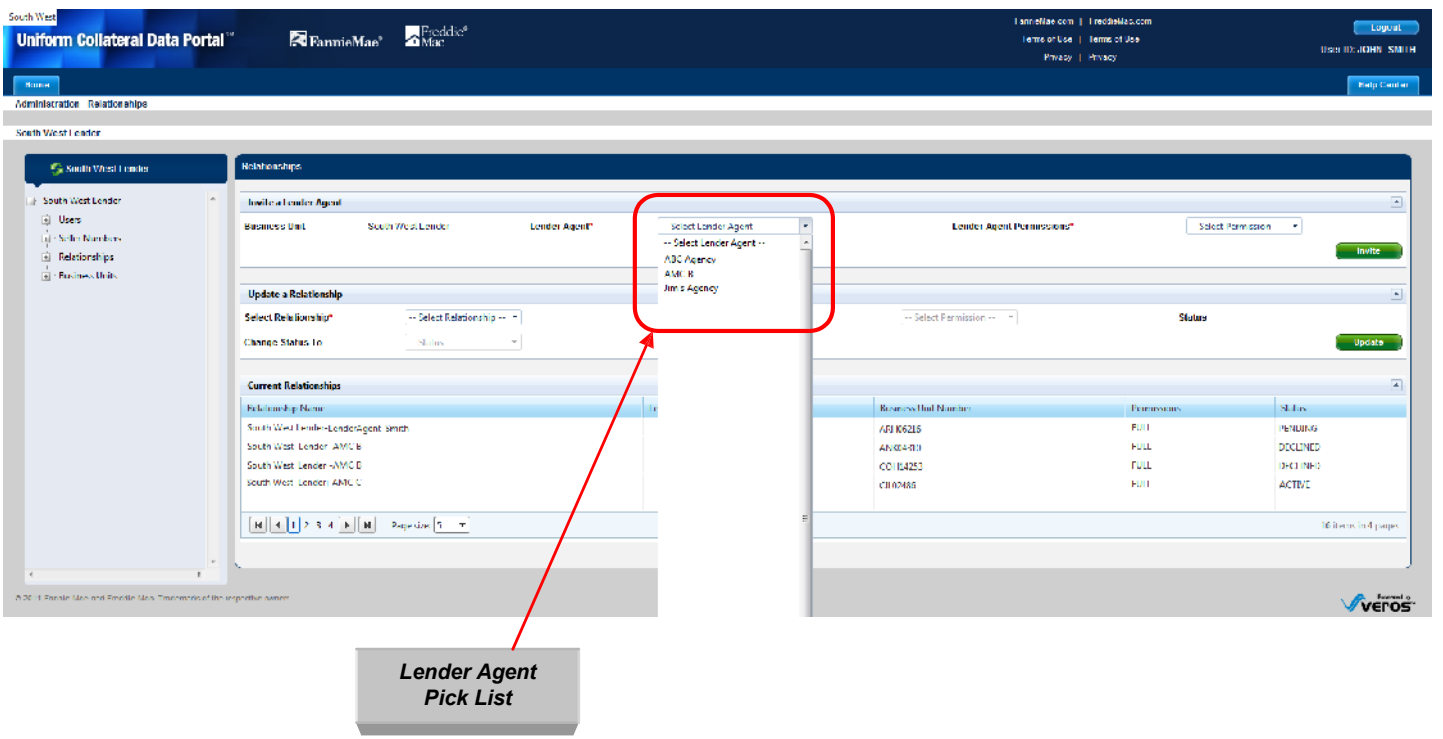
- **Section 1: Registering with the GSEs to become a Lender Agent** explains how the primary system administrator completes a single registration process with both GSE(s) in order to become a lender agent.
- **Section 2: Establishing Relationships with Lenders** explains how you link to lenders after they send you an invitation to become one of their lender agents.
- **Section 3: Managing Your Lender Relationships** explains how and when to change the status of your lender relationship from Pending, Active, or Declined.
- **Section 4: Managing Lender Agent Users** describes how to add users in the lender agent organization.
- **Section 5: Modifying a Lender Agent User** describes how to modify, transfer, restore, and delete users in the lender agent organization.
- **Section 6: Managing Your BusinessUnit(s)** explains how to create, delete, and modify business and child business units within the lender agent organization.
- **Section 7: Managing Child Business Unit Relationships** explains the steps to delegate (assign) and un-delegate (un-assign) relationships to child business units in the lender agent organization.
- **Appendices:** **A. Frequently Used Terms**
  B. Appraisal Forms Supported
  C. Password Strength Rule

1. Registering with the GSEs to become a Lender Agent

Lender agents are third parties that can upload appraisals on the lender's behalf to UCDP.

If lender chooses to work with a lender agent, the lender agent must complete the joint UCDP registration process to request a UCDP account. After registering, the lender agent appears on the lender agent pick list in UCDP, as shown in Figure 1.0.1.Thislistenableslenderstoidentifyand authorize lender agents to upload appraisals to the UCDP.

Figure 1.0.1 Listing of Approved Lender Agents



The registration process begins with one joint registration form, common to both GSEs (FannieMae and Freddie Mac), that the Lender Agent Admin(LAA)or the primary system administrator completes .Each lender agent company completes and submits **one** form through either the Fannie Mae or the Freddie Mac website.

Before completing the lender agent registration form:

- Confirm whether your lender(s) plan to authorize you to upload appraisals and/or share appraisals in UCDP.
- Locate the joint registration form available on Freddie Mac.com or Fannie Mae.com. Each company should complete only **one** UCDP lender agent registration form on one of the GSEs websites. Separate forms are NOT needed for each GSE or for each lender.

The registration form and other information can be found at:

Freddie Mac (FRE): http://www.freddiemac.com/singlefamily/sell/ucdp_lenderagent_form.html
Fannie Mae (FNM): https://www.fanniemae.com/content/tool/ucdp-registration-overview.pdf

Submitting the joint registration form to one of the GSEs automatically initiates a registration request to the other GSE. Once you submit the joint registration form, you receive additional instructions from Fannie Mae on how to complete the Fannie Mae UCDP registration process; the Freddie Mac registration process is complete.

Only companies that intend to submit and/or share appraisals in UCDP on behalf of mortgage lenders or correspondents can use the joint registration form. Independent fee appraisers and mortgage lenders cannot submit a registration request using this form.

By completing and submitting the form, you are making the following representations:

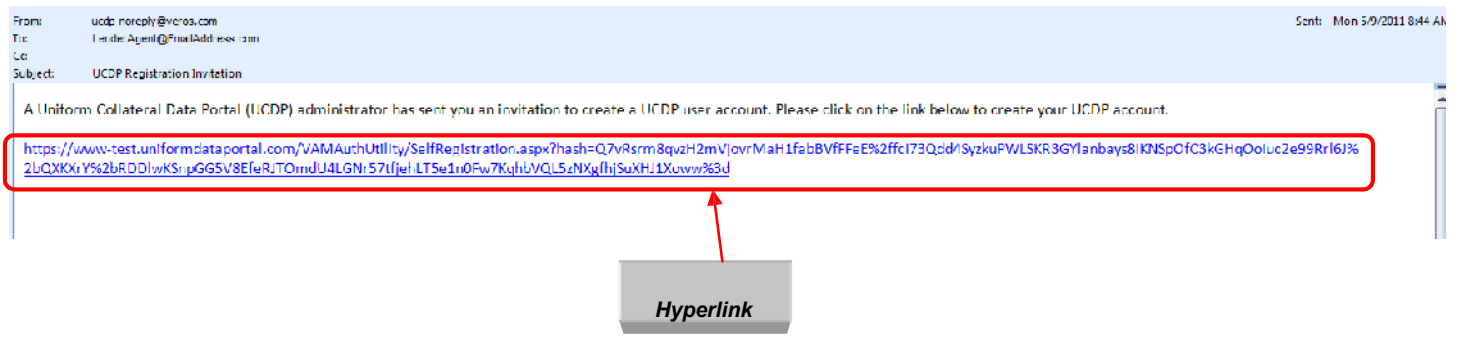
- You represent and warrant that the company intends to upload and/or share appraisals in UCDP on behalf of a mortgage lender or correspondent that sells mortgages to Fannie Mae and/or Freddie Mac and that you are duly authorized to request registration on behalf of your company.
- You acknowledge that registration makes certain details about you and your company viewable by other users of UCDP.
- You acknowledge that the registration form is solely for the purpose of administering access to UCDP. You further acknowledge that access to UCDP does not constitute an endorsement or approval to do business with FannieMae or Freddie Mac, nor does it supersede any agreement or understanding regarding eligibility to do business with FannieMae or Freddie Mac.
- You acknowledge that FannieMae and Freddie Mac retain the right to remove any account due to inactivity, misrepresentation or omission of any information on this form, or any other reason in their sole discretion.

When both GSEs process the registration, the LAA receives a UCDP email invitation to complete the registration process.

1.1 Registering with UCDP

After you complete the GSE registration process, you receive an email invitation to create a UCDP user account for your lender agent company, as shown in Figure 1.1.1. Click the embedded hyperlink to continue the registration process.

Figure 1.1.1 UCDP Registration Invitation



Hyperlink

You are then directed to the Self Registration page showninFigure1.1.2.

To self-register and create your UCDP user ID and password, follow these steps:

1. Complete all required entry fields marked with a red (*) asterisk. These are:

    - FirstName*
    - LastName*
    - Preferred UserID*(which must be retyped in the next entry field)
    - Password*(which must be retyped in the next entry field)

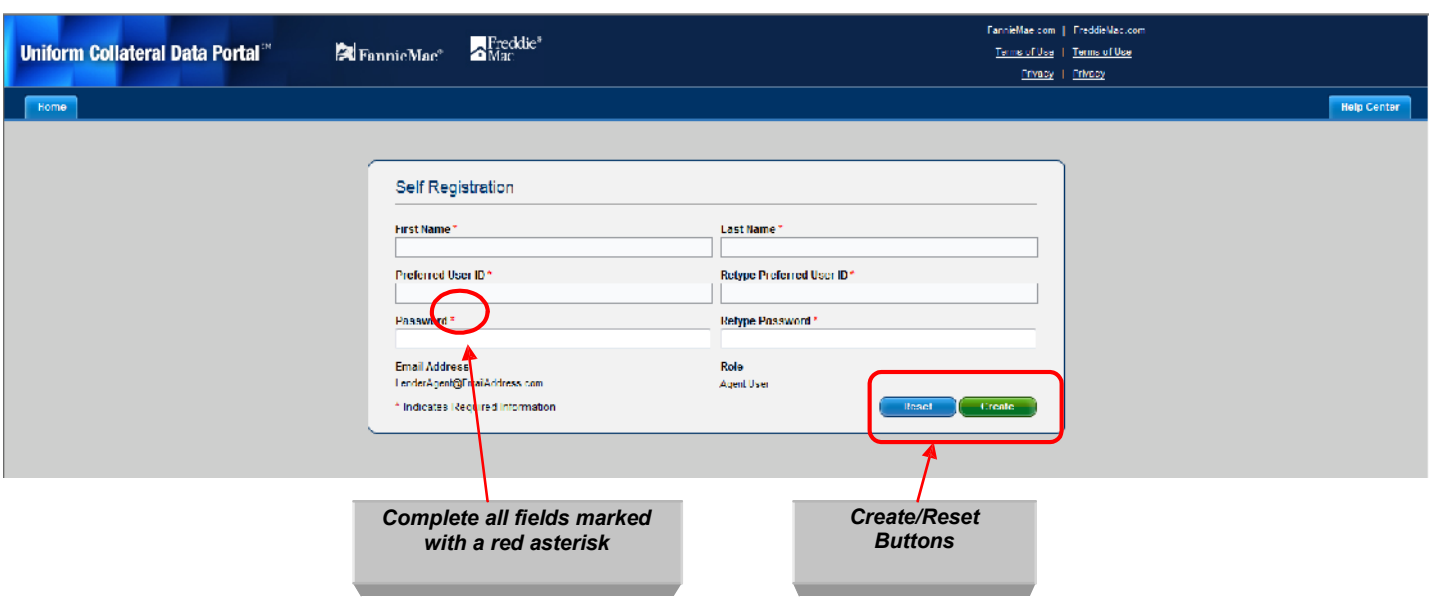
    (The Email Address and Role fields automatically default to the information provided in the initial GSE registration.)

2. Click Create.

    Reset clears all entry fields except those defaulted by UCDP.

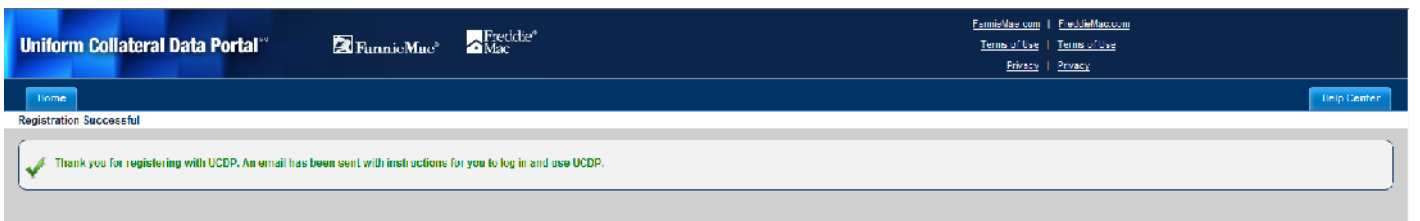
***NOTE**: Passwords cannot be the same as the user ID and must be at least eight and no more than 18characters long, using letters or numbers only. For more information, see Appendix C: Password Strength Rule.*

Figure 1.1.2 Self Registration Page



The message “Thank you for registering with UCDP” appears on the page in green, as shown in Figure 1.1.3.

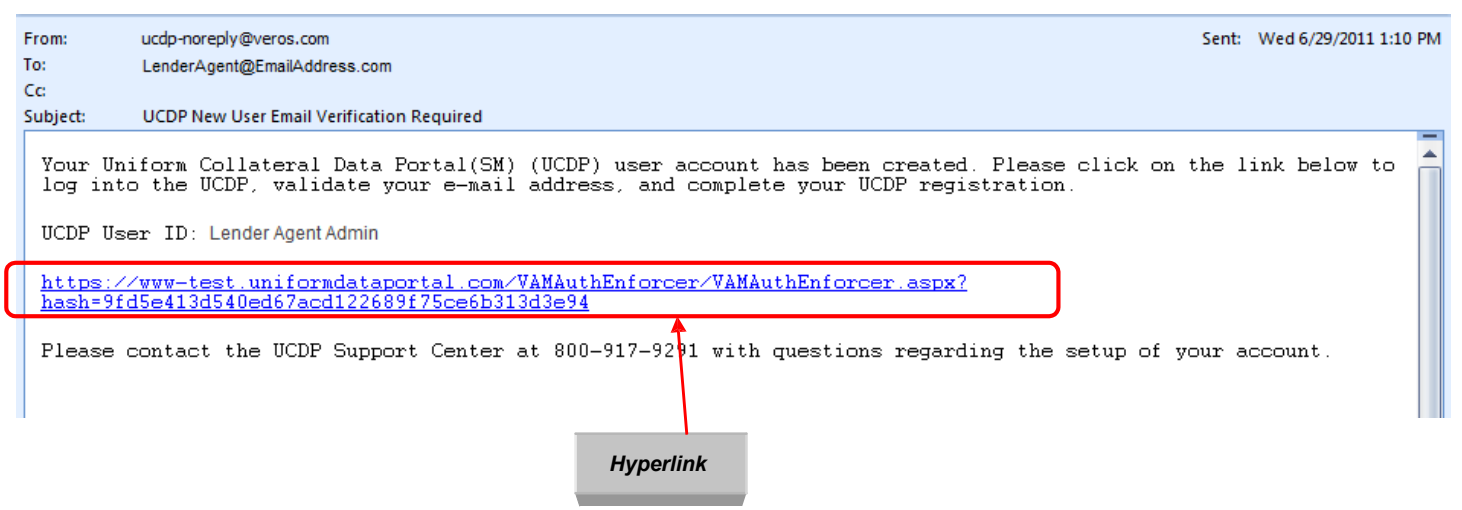
Figure 1.1.3 Self Registration Success Message



You then receive a new email with another hyperlink (shown in Figure 1.1.4) to validate your email address. To continue the registration, follow these steps:

1. Click the hyperlink in the email.

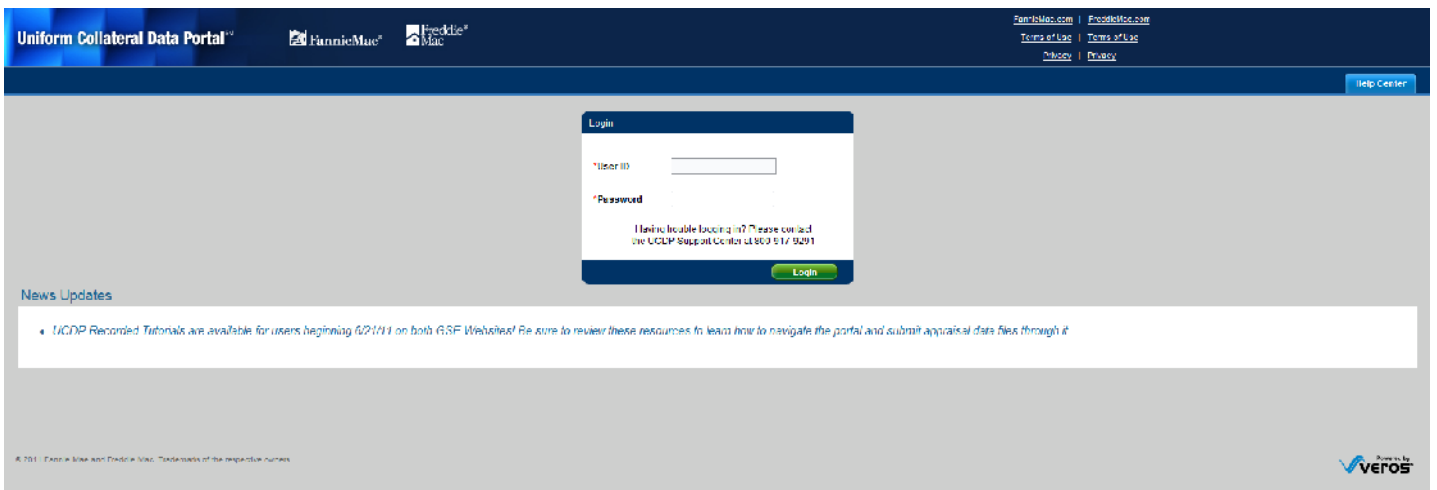
Figure 1.1.4 Email Validation



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

2. Login (as shown in Figure 1.1.5) using the user ID and password you created in the Self Registration page in Figure 1.1.2.

Figure 1.1.5 Login Page



After you login, the Terms and Conditions page shown in Figure 1.1.6 appears. To validate your email within UCDP, follow these steps:

1. Read the Terms and Conditions.
2. Click “I Accept.”If you do not accept the Terms and Conditions, you receive an error message stating “You must accept the Terms and Conditions before you use the UCDP Application” (Figure 1.1.7).

Figure 1.1.6 Terms and Conditions Page

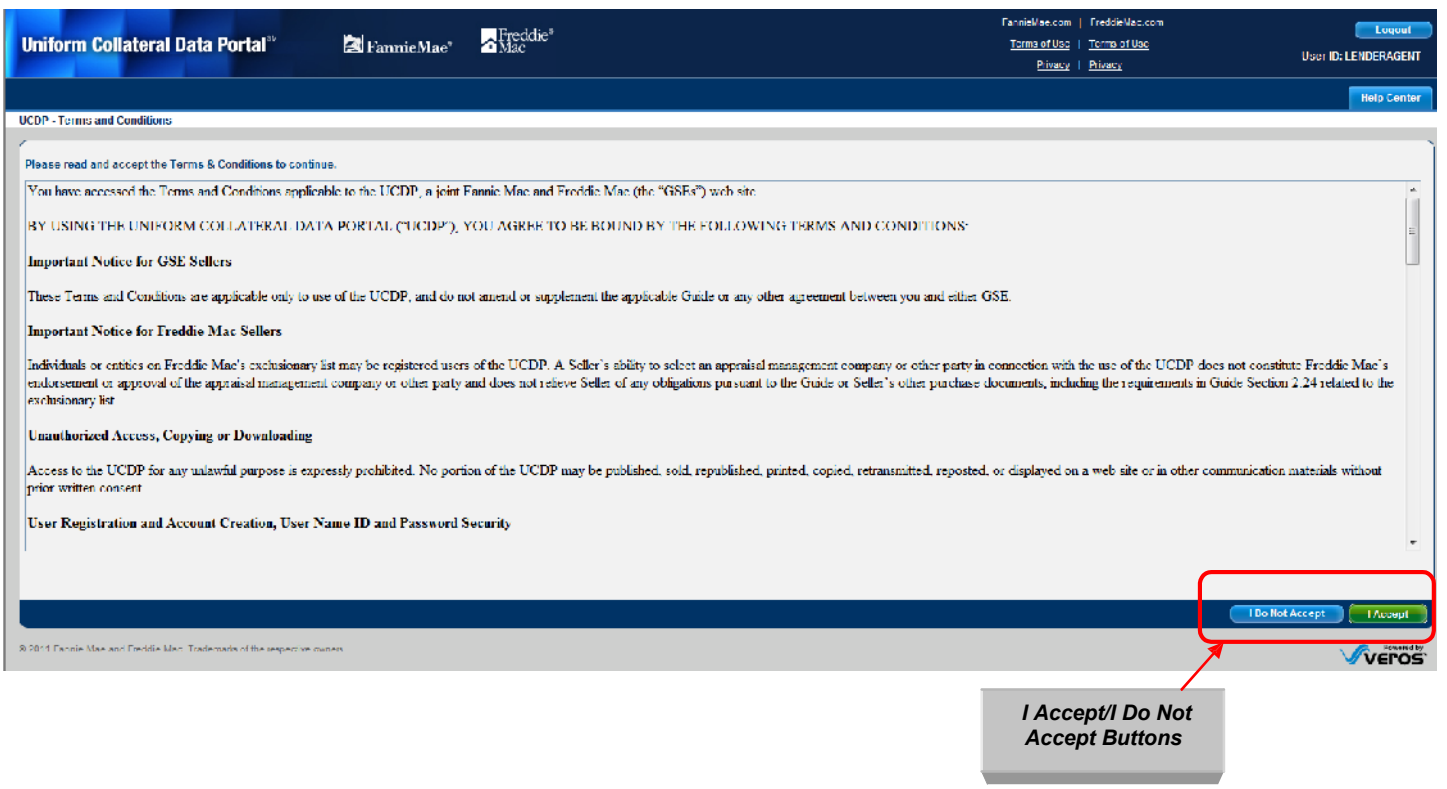
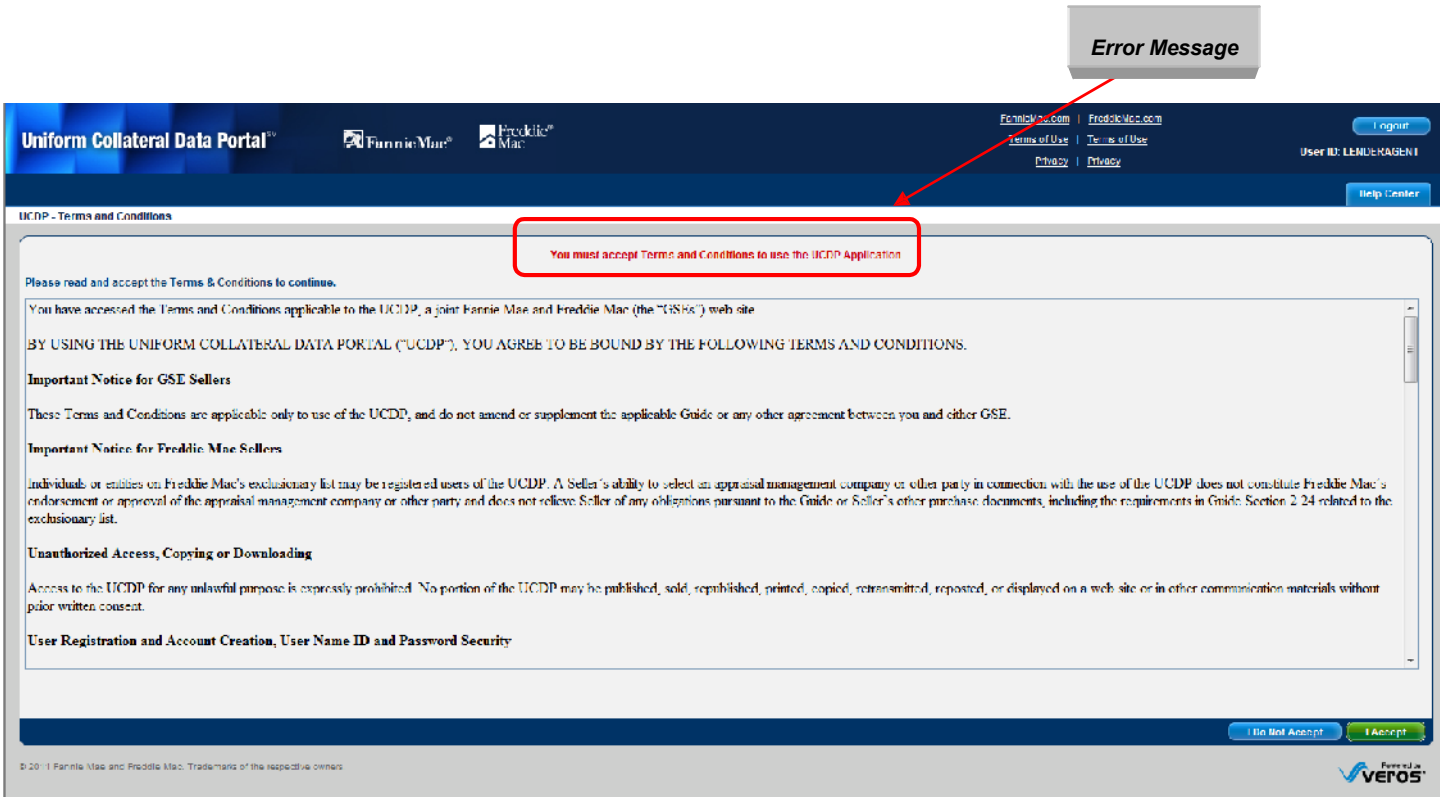


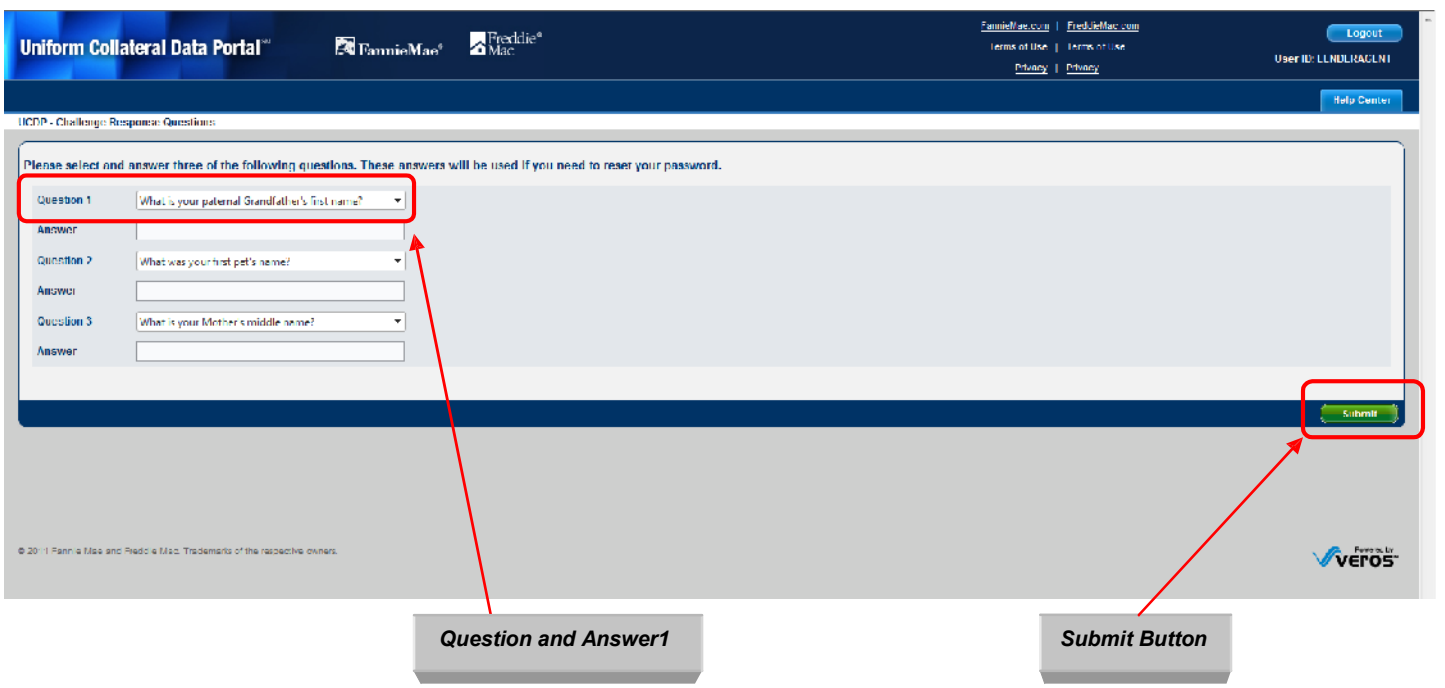
Figure 1.1.7 Terms and Conditions Error



To finish the registration process, you must setup Challenge Response Questions (shown in Figure 1.1.8). Follow these steps:

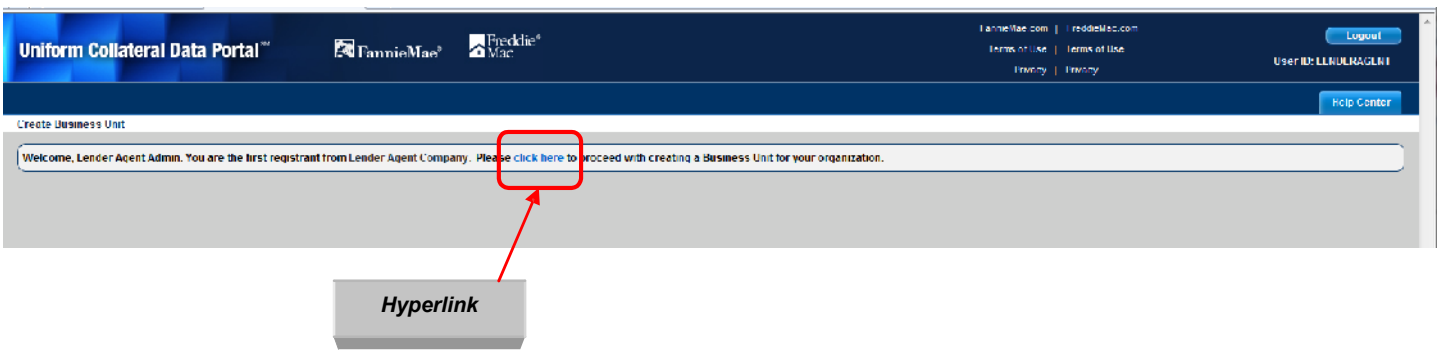
1. Select three separate questions from the six provided on the dropdown.
2. Enter answers for each question.
3. Click Submit to register the questions and answers in the system.

Figure 1.1.8 UCDP- Challenge Response Questions



You are then directed to the LAA Welcome page, as shown in Figure 1.1.9. Click the click here hyperlink for the UCDP system to create your business unit. The business unit is a UCDP organizational structure that allows you to manage users, seller numbers, relationships and accessibility of different user roles(lender agent admin, lender agent user, lender agent read-only user).It also enables you to define subgroups(subordinate business units) within your organization for ease of use and management of activity.

Figure1.1.9 LAA Welcome Page



The Business Unit Creation Successful page shown in Figure 1.1.10informs you that the business unit was successfully created. Click the log out hyperlink to continue.

Figure1.1.10 Business Unit Created Successfully Page

Login to UCDP with the user ID and password you created. Your company name now appears on the lender agent pick list. Lenders use this list to locate lender agents and to send an invitation to establish a relationship with your company.

NOTE: *A relationship between a lender and a lender agent is the mechanism that allows the lender agent to submit appraisal data files and /or share appraisals through the UCDP system on behalf of the lender. The lender-lender agent relationship can be revoked by either the lender or the agent.*

2. Establishing Relationships with Lenders

A lender invites you to become an agent to submit and/or share appraisals on their behalf by sending you an electronic invitation to the email address that you provided at registration. Lender agents cannot send an invitation to a lender to establish a relationship.

The lender invites you with full permissions, as described in Table 2.0.1.

Table 2.0.1 Lender Agent Permission Levels

Permission Level	Capabilities
Full	Agent can submit appraisal data files and/or share appraisals and view findings related to appraisals they submit on behalf of the lender. The Findings section of Appraisal View/Edit screen includes UAD compliance results (see Section4.2.4Findings in UCDP User Guide).

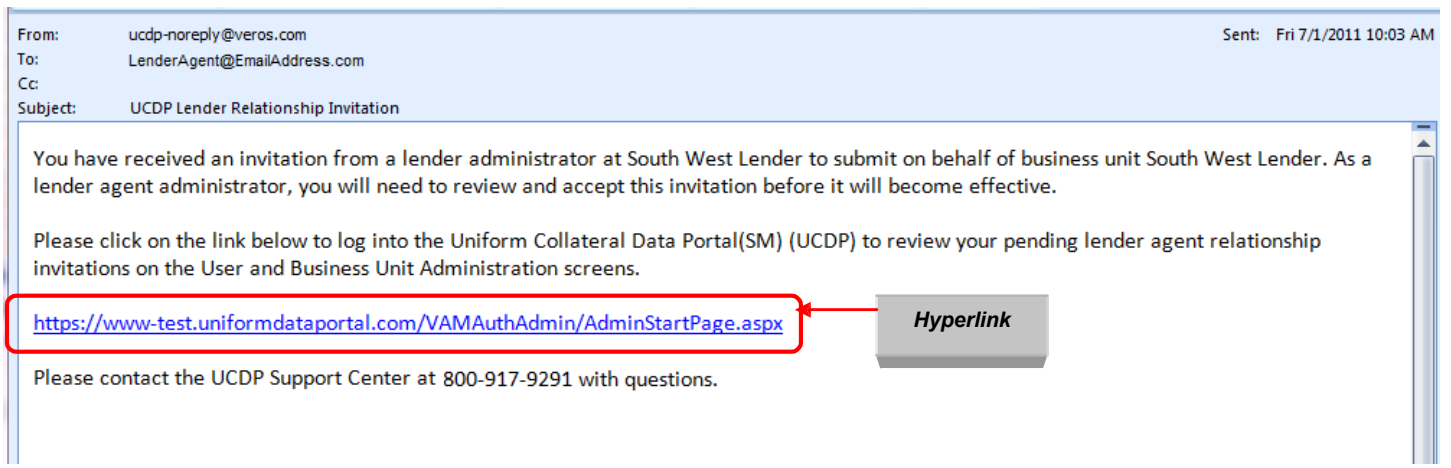
A lender agent can update information about any appraisal data file on UCDP (identified by a DocFile ID) that was created by that lender agent (seeSection4 of UCDP General User Guide for more information about viewing and editing appraisal information).

2.1 Accepting an invitation from a Lender to be their Lender Agent

To review and accept an invitation from a lender to become a lender agent, follow these steps:

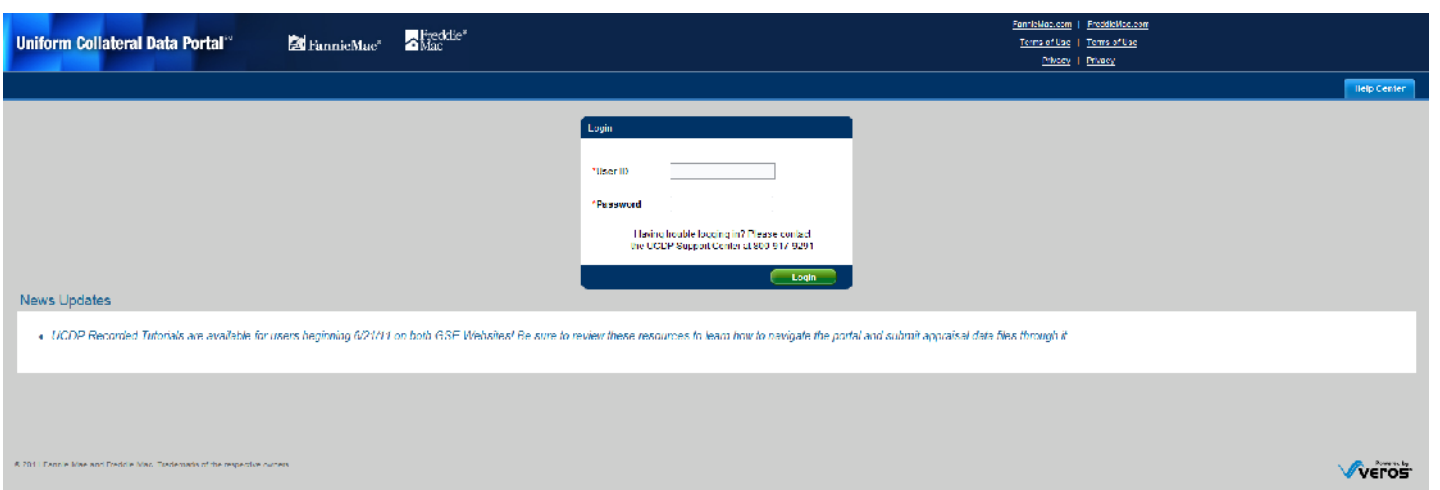
1. To review the pending invitation, click the hyperlink in the email (as shown in Figure 2.1.1).

Figure 2.1.1 Invitation Email



2. LogintoUCDPonthepageshowninFigure2.1.2 using your user ID and password.

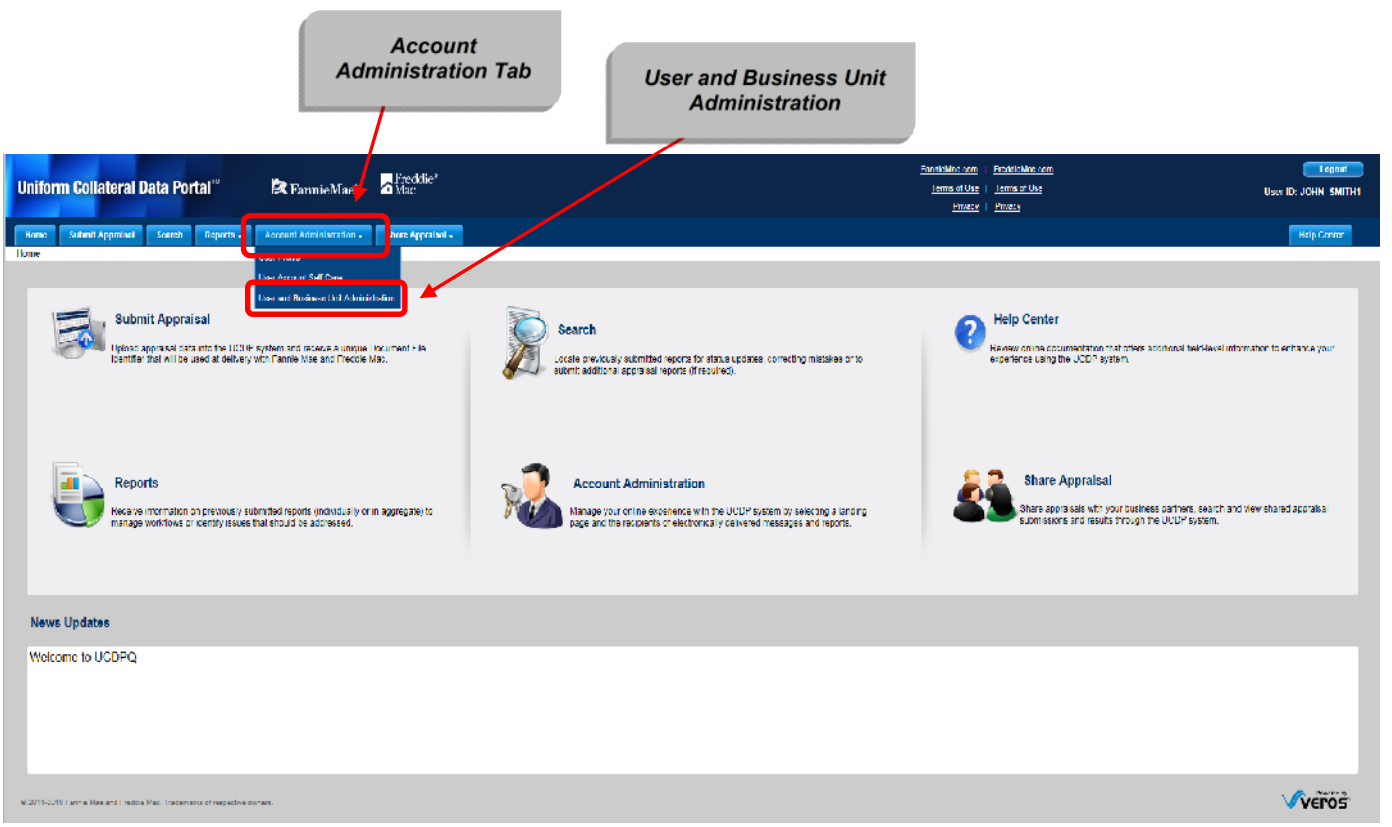
Figure 2.1.2 Login Page



3. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown menu (as shown in Figure 2.1.3).The Account Administration tab on the Homepage is where the LAA manages its relationships with lenders, business units, and users.

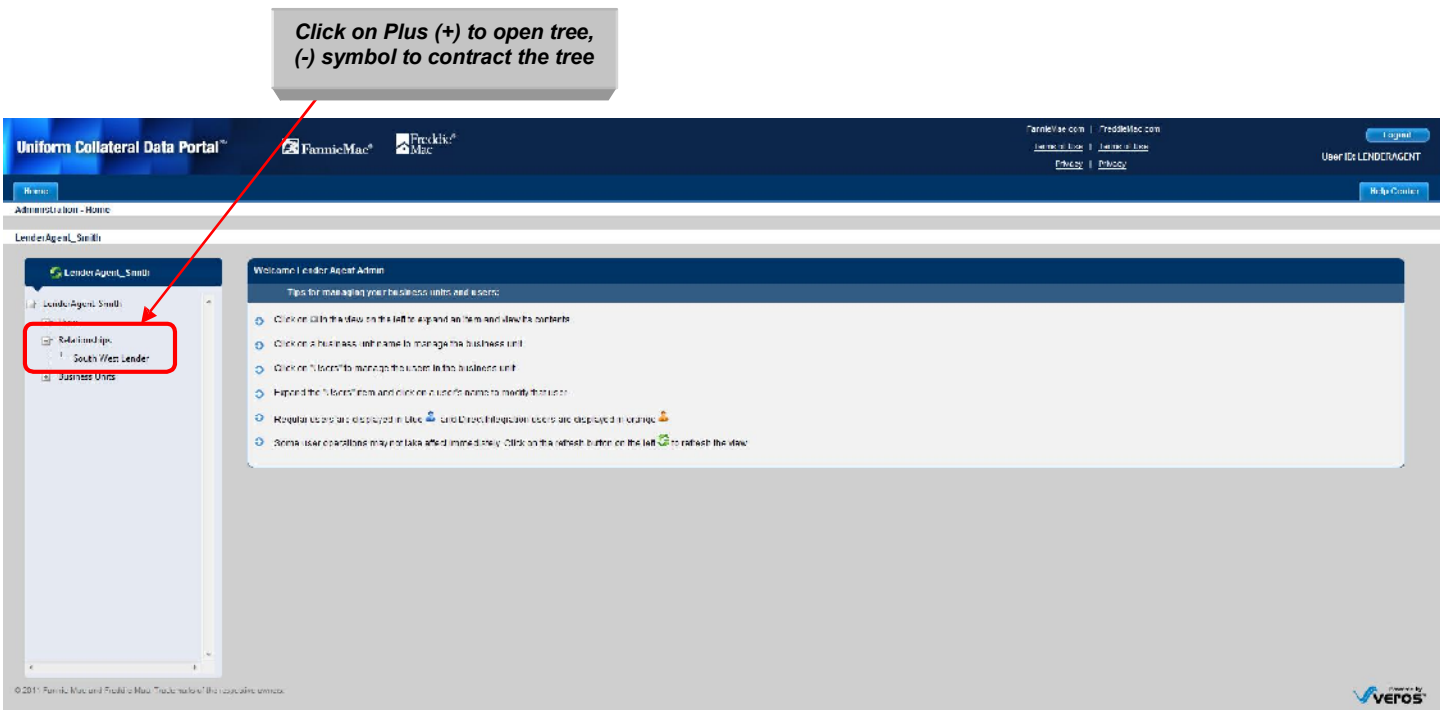
NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.*

Figure 2.1.3 Account Administration–User and Business Unit Administration



4. On the Administration Home page, click the Relationship (+) symbol in the lender agent tree to show all relationships you have with lenders, as shown in Figure 2.1.4. (Alternatively, click the (-) symbol to hide the list of relationships.)

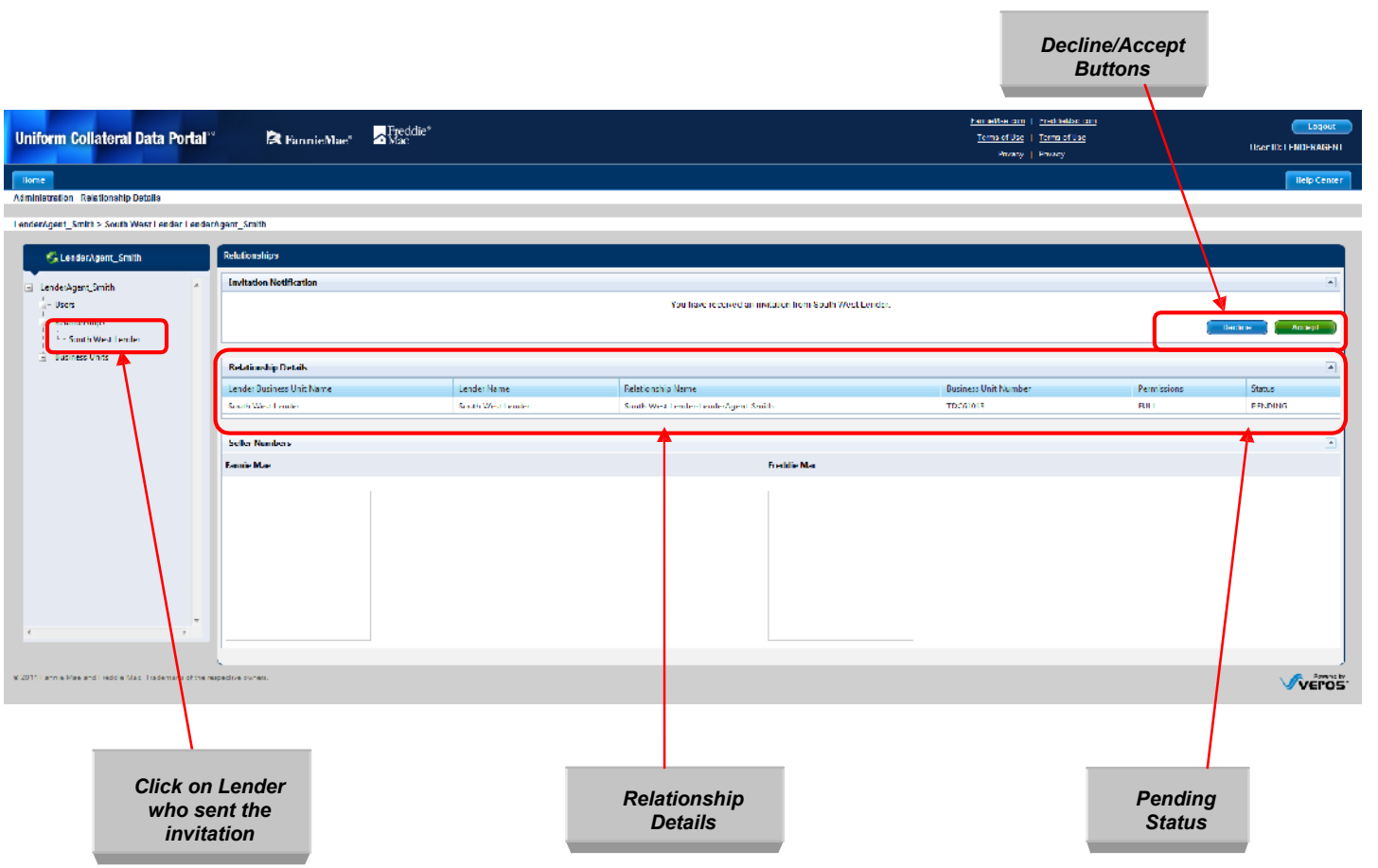
Figure 2.1.4 Administration- Home Page



5. Select the lender who sent the email invitation. The Administration-Relationship Details page, shown in Figure 2.1.5, appears.

6. Review the information, and click either Accept or Decline. The details displayed are:
    - The inviting Lender's Business Unit Name
    - The inviting Lender's Name
    - Relationship Name(a combination of the Lender's Name/your Agent's name)
    - The relationship Business Unit Number
    - Permissions the lender has granted you as an agent(see Table 2.0.1)
    - Status of the invitation

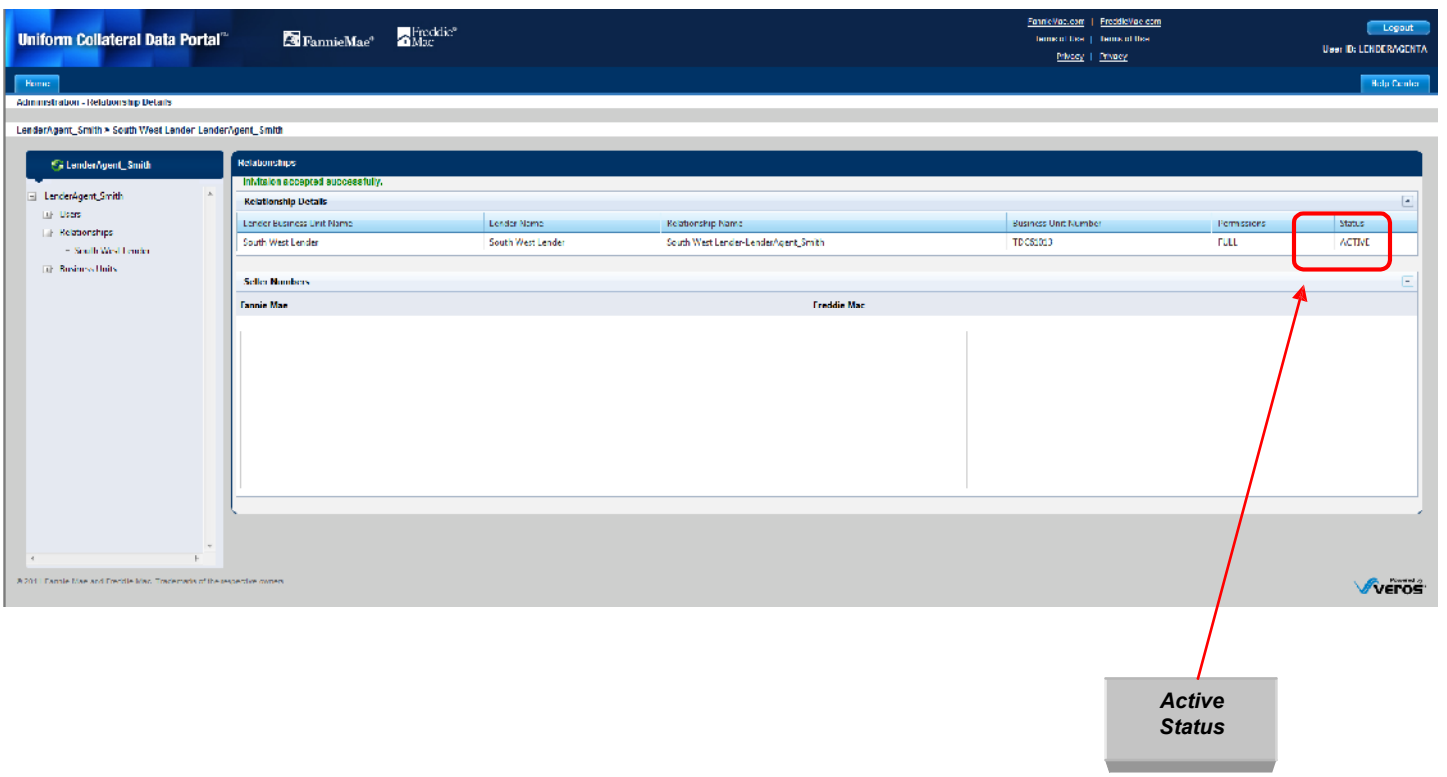
Figure 2.1.5 Relationship Details –Pending Status



After you click Accept, the status on the page changes from Pending to Active as shown in Figure 2.1.6.

NOTE: *The invitation does not expire. It remains in Pending status until you accept or decline it, or until the lender who sent the invitation changes it to "inactive."*

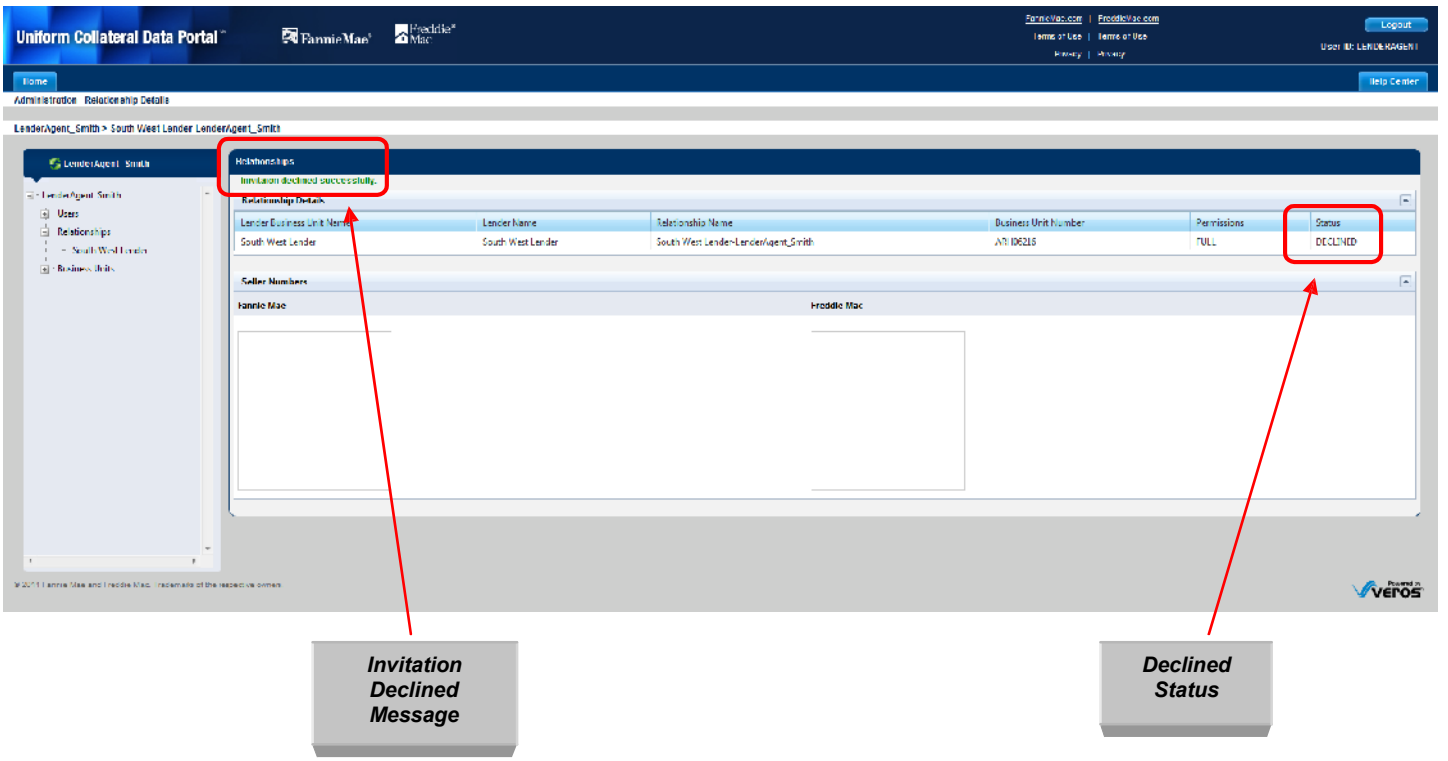
Figure 2.1.6 Relationship Details –Active Status Active Status



If you click Decline, the status of the invitation changes to Declined on your Relationships page as shown in Figure 2.1.7**and** on the Relationships page of the lender who invited you to be an agent. The relationship no longer shows in your tree as an active relationship, but continues to display on the Relationships page with the status of Declined.

NOTE*: If you decide at a later time that you would like to accept a relationship with this lender, the lender must send you a new invitation. The old invitation cannot be reactivated once it has been declined. If a new invitation is sent, it is assigned a new relationship business number.*

Figure 2.1.7 Relationship Details –Declined Status



2.2 Viewing Assigned Seller Numbers

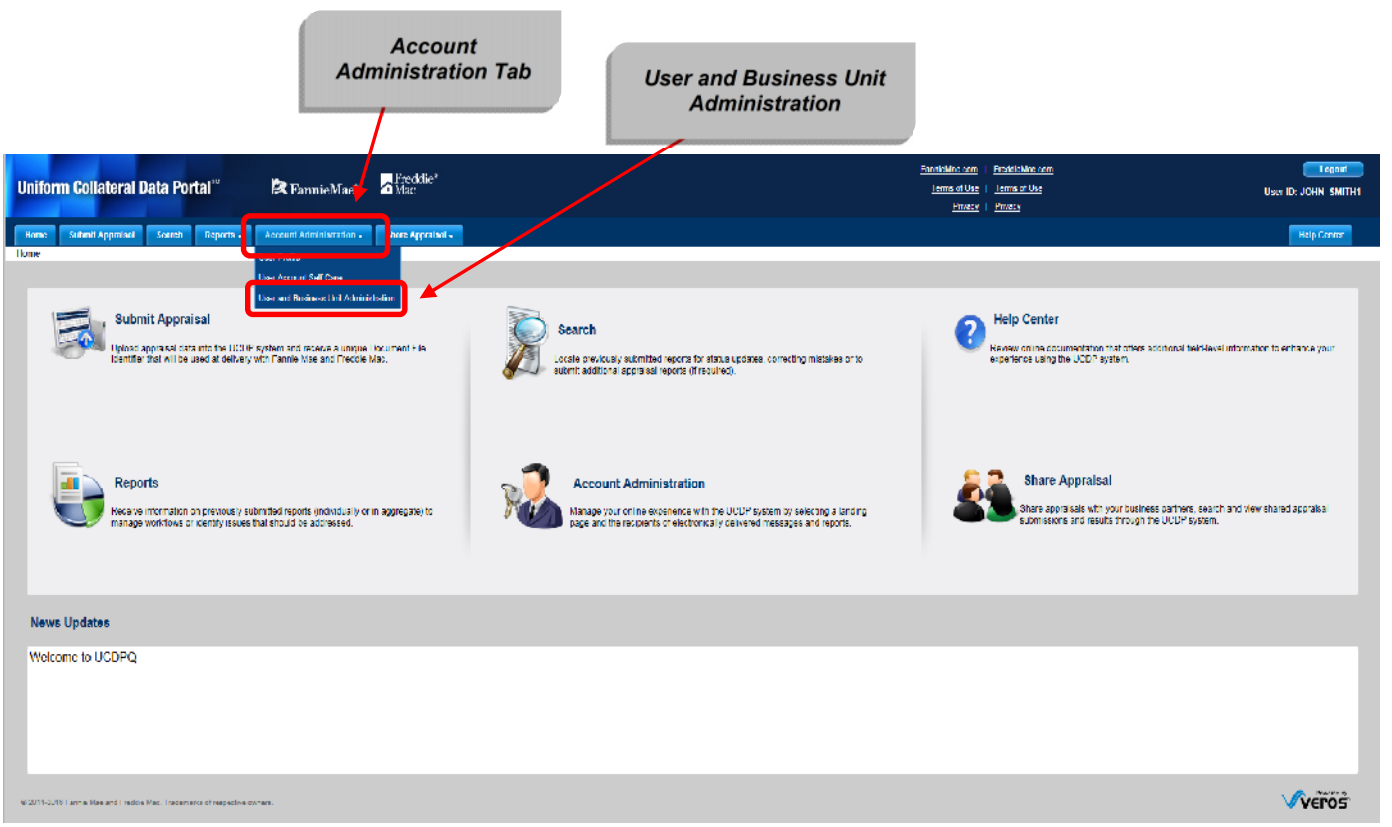
When the lender invites you to become their agent, they assign you a seller number(s) to use when you submit appraisal data files to the GSE(s) on their behalf.

To view your assigned seller numbers, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the drop down menu, as shown in Figure 2.2.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.*

Figure 2.2.1 Account Administration Tab

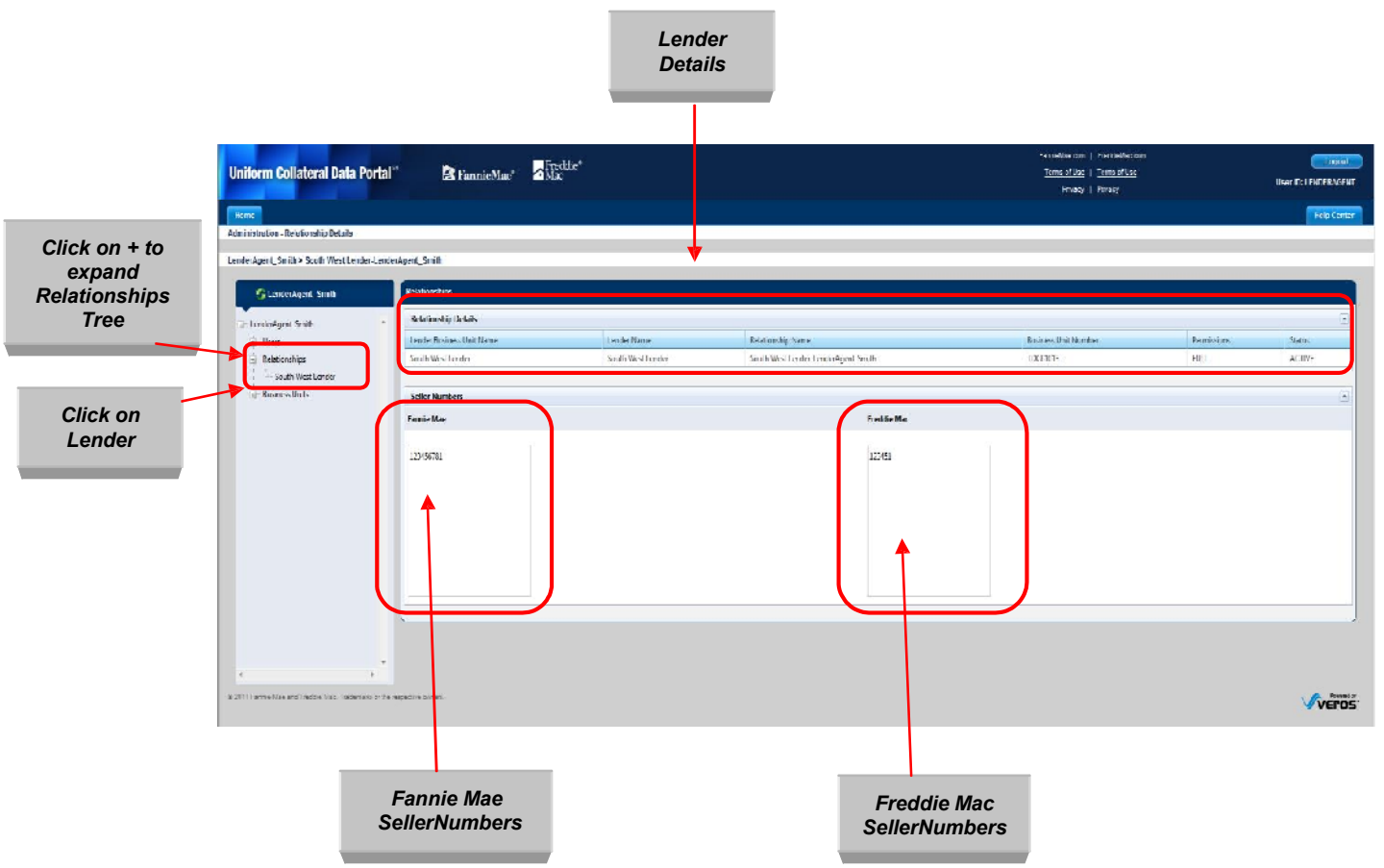


2. On the Administration Home page, click the Relationship (+) symbol in the lender agent tree to show all relationships with lenders, as shown in Figure 2.2.2.

3. Click the lender name in the lender agent tree to open the Administration Relationship details page for that relationship.

   Seller numbers assigned to the lender agent by their lender display in the Seller Numbers section, as shown in Figure 2.2.2.

Figure 2.2.2 Lenders Assigned SellerNumbers



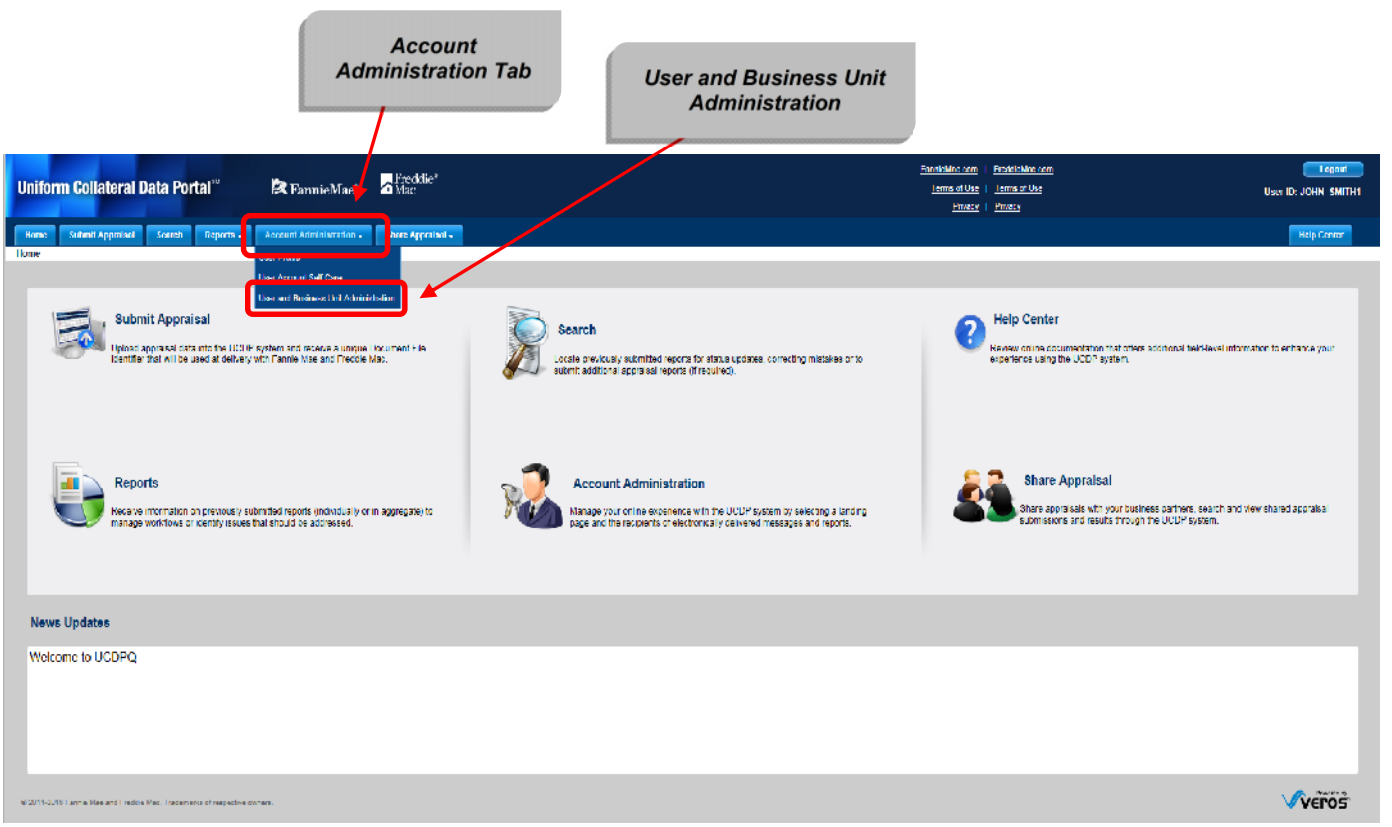
3. Managing Your Lender Relationships

As the LAA, you can change the status of your relationship (Pending, Active or Declined) with a lender. Follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 3.0.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 3.0.1 Account Administration Tab

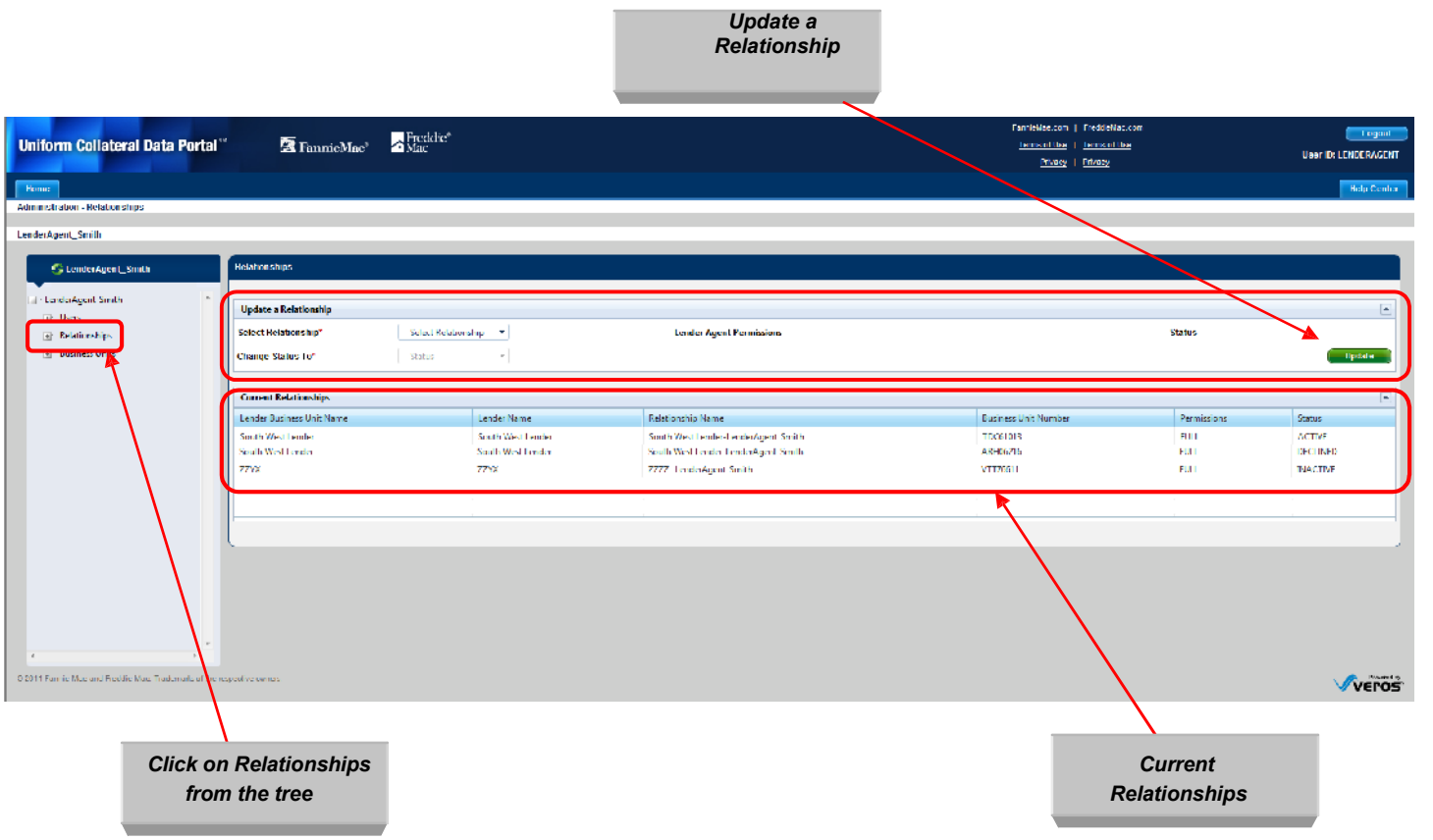


2. On the Administration Home page, shown in Figure 3.0.2, click Relationships in the lender agent tree. The Administration Relationship details page shows all the relationships you have with lenders.

   The list of Current Relationships, shown in Figure 3.0.2, contains the following details:

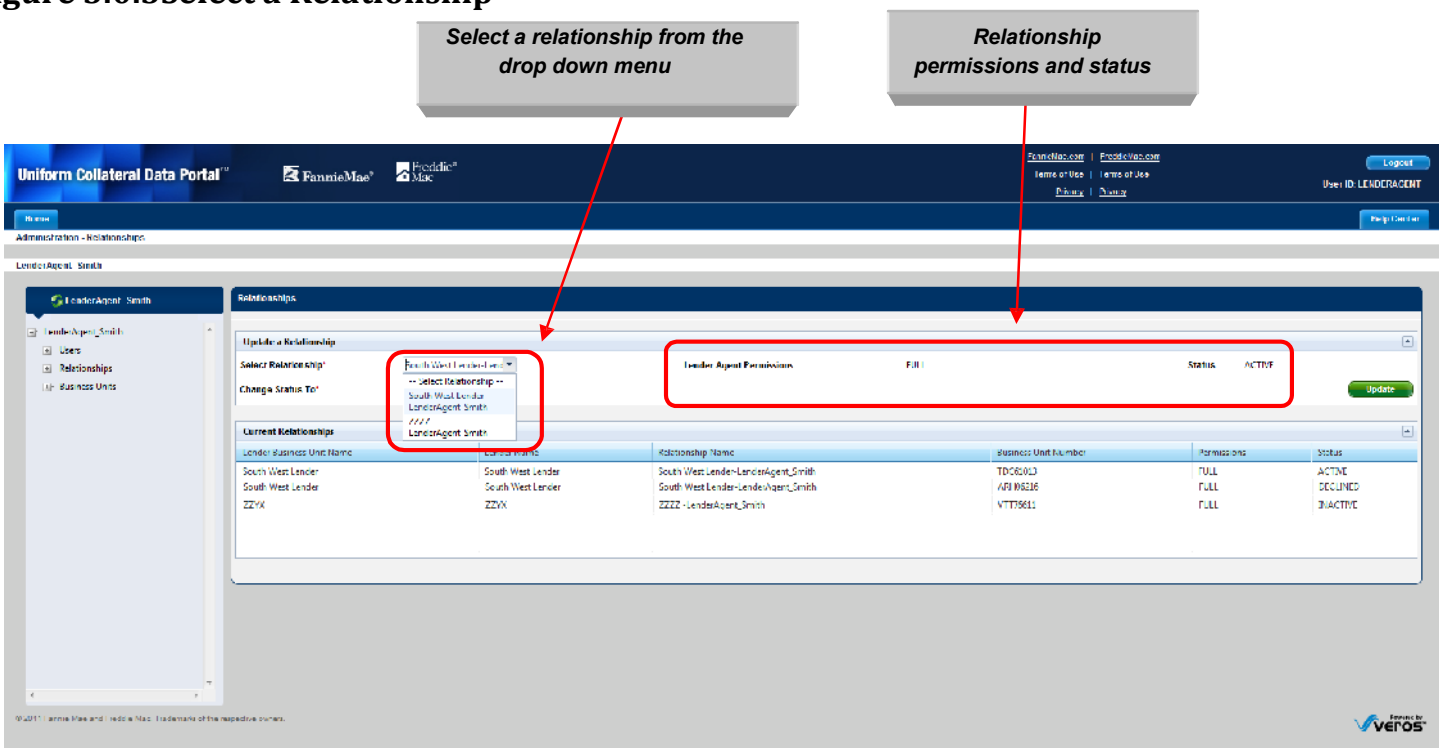
   - The inviting Lender's Business Unit Name
   - The inviting Lender's Name
   - Relationship Name (a combination of the Lender's Name/your Agent's name)
   - The relationship Business Unit Number
   - Permissions the lender has granted you as an agent (see Table 2.0.1)
   - Status of the invitation

Figure 3.0.2 All Relationships Details



3. In the Update a Relationship section of the page, shown in Figure 3.0.3, select the lender from the Select Relationship dropdown to display your Lender Agent Permissions and current status.

Figure 3.0.3Select a Relationship



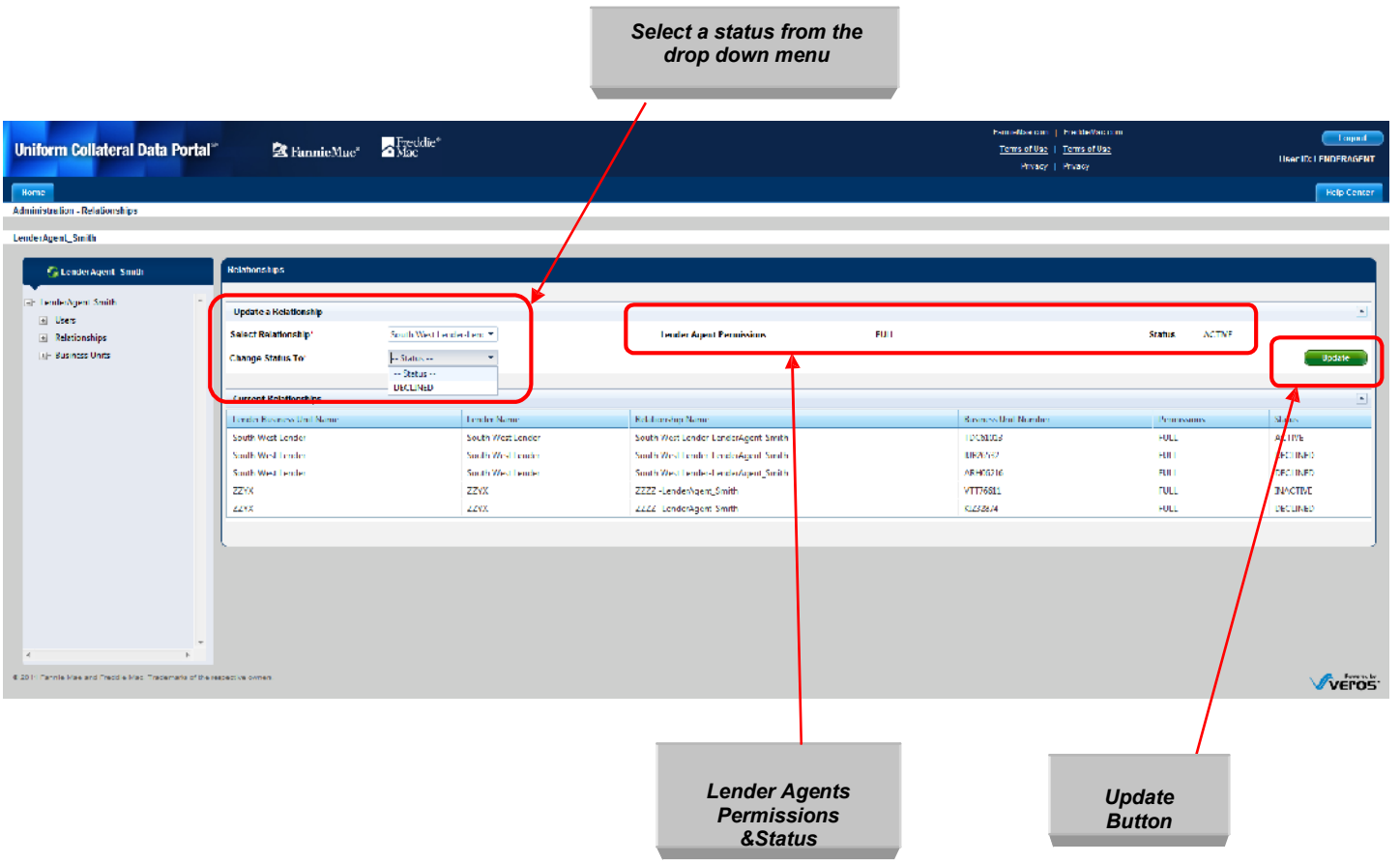
4. From the Change Status To drop down (see Figure 3.0.5), select your desired status. Table 3.0.4 lists the statuses.

Table 3.0.4 Change Status Options

Current Status	Change Options
Pending	**Active** to accept the invitation to become the lender's agent. **Decline** to decline the invitation. ***NOTE**: If you decline the invitation, the lender must send a new invitation if you want o establisharelationshipatafuturedate.SeeSection2 for more information about establishing relationships with lenders.*
Active	**Decline** to decline the invitation.

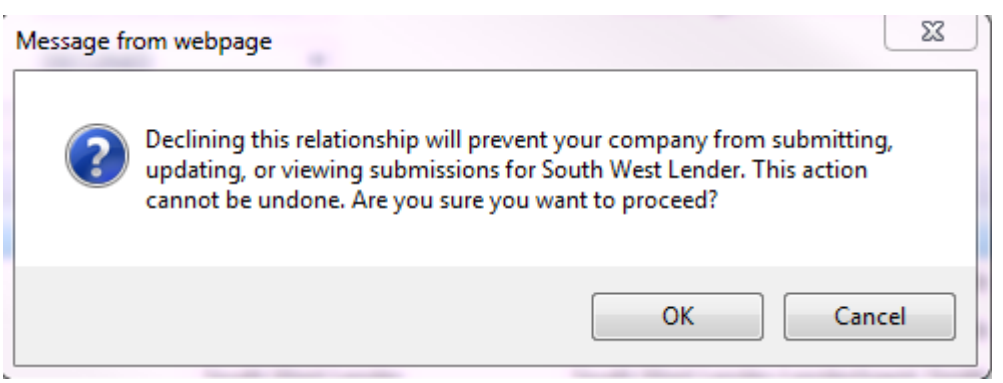
5. Click Update.

Figure 3.0.5 Select a Relationship Details



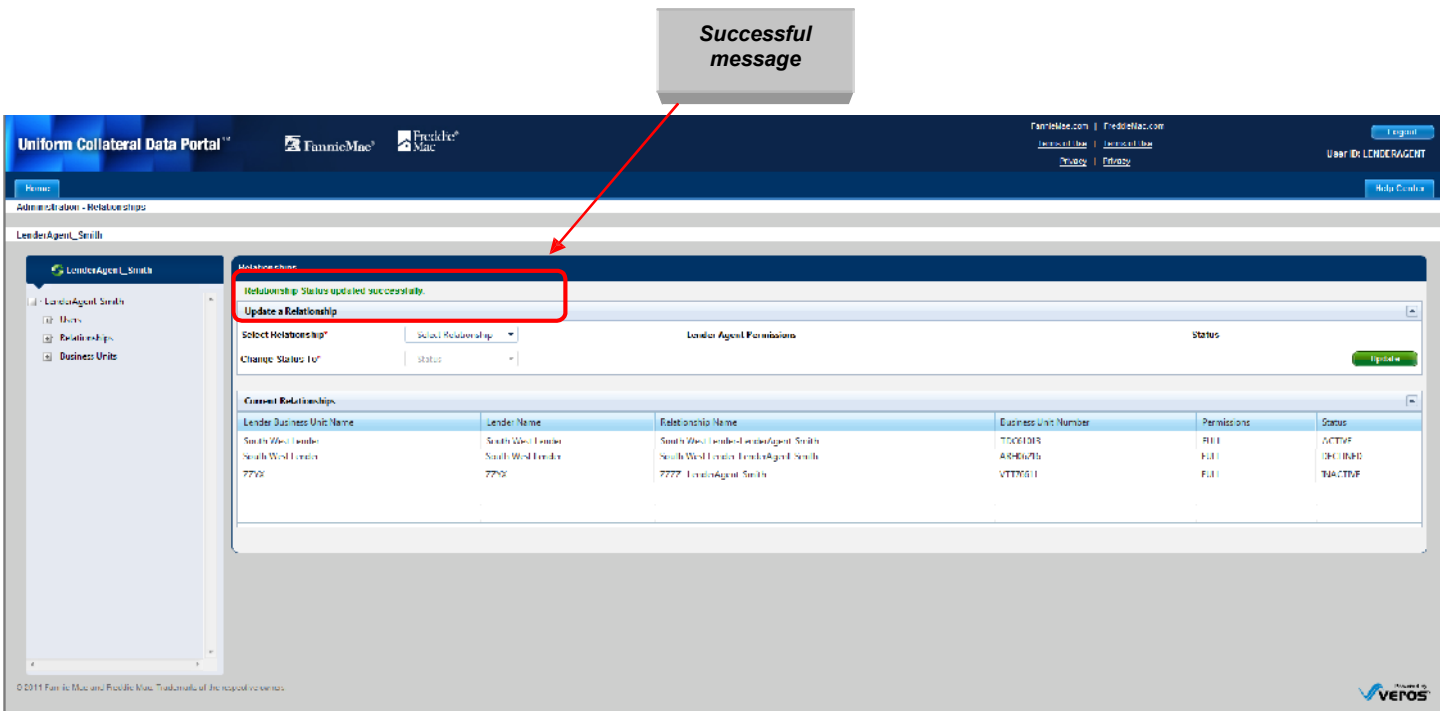
If you decline a relationship and click Update, you receive a warning message shown in Figure 3.0.6 before the status is updated in UCDP.

Figure 3.0.6 Status Change Warning (if declined)



When the status is changed, the message “Relationship status updated successfully” appears in green at the top of the page, as shown in Figure 3.0.7.

Figure 3.0.7 Relationship Status Updated Successfully Message



4. Managing Lender Agent Users

In UCDP, authorized LAAs are responsible for adding and maintaining information about the users in their organization. Table 4.0.1lists the functions that LAAs can perform.

Table 4.0.1 LAA Functions

Function	Description
Create Users	To create users in UCDP as a LAA, lender agent user, lender agent read-only user or agent correspondent user (seeSection4.1).
Invite Users	To invite users to UCDP as a LAA, lender agent user, lender agent read-only user or agent correspondent user (see Section 4.2).
Modify Users	To change a user's role between LAA, lender agent user, lender agent read-only user or agent correspondent user; change passwords for security reasons or if a password is forgotten; and suspend user access into UCDP(see Section 5.0).
Transfer Users	To move users between business units (for organizations with multiple business units). Users can only be assigned to one business unit at a time (seeSection5.4).
Restore Users/ Permanently Delete Users	To restore a user's access to UCDP or permanently delete a user from UCDP(see Section 5.5).

LAAs are the only users authorized to manage the access rights for individuals in an organization. Table4.0.2 explains the functionality available to different user roles that you must consider carefully when adding or updating user information in your company.

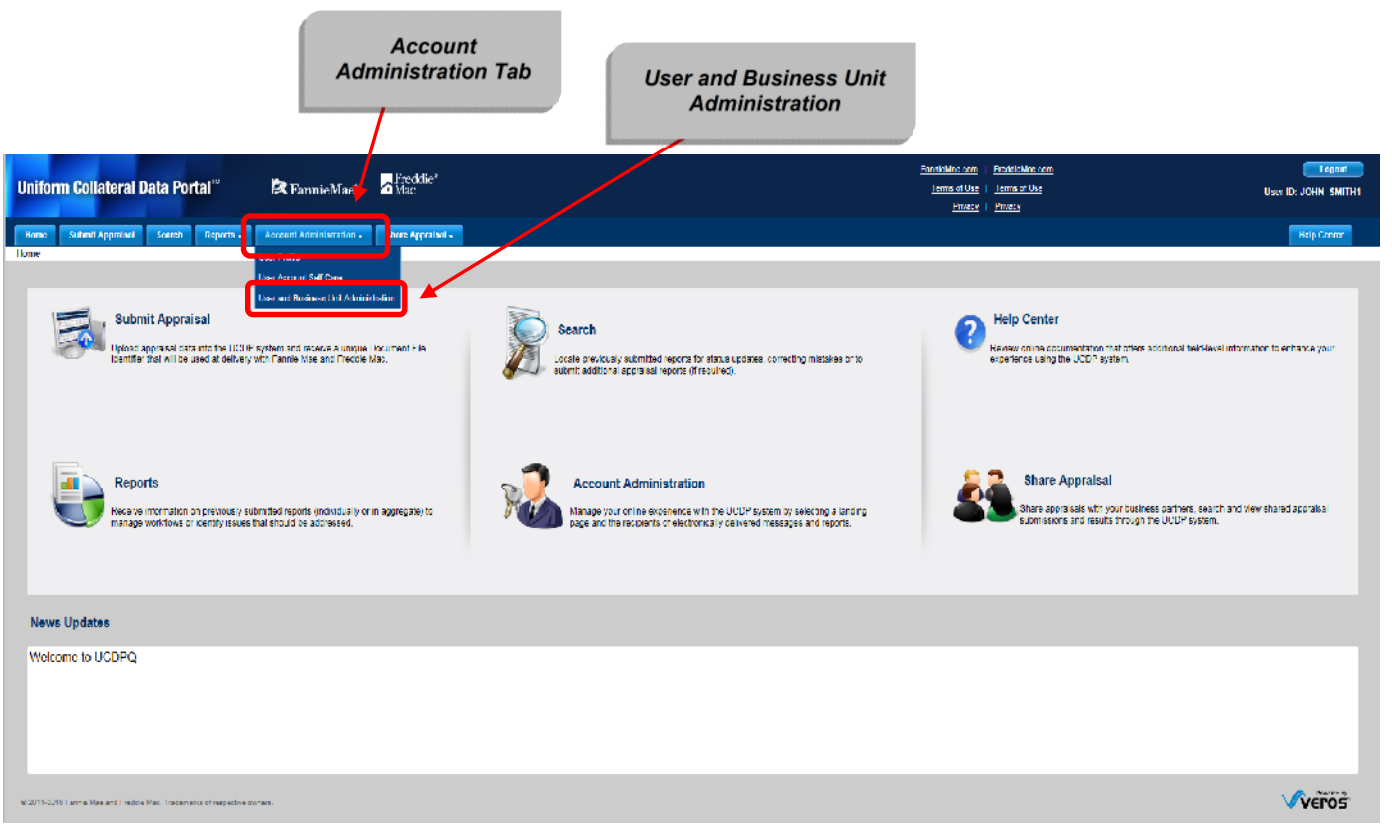
Table 4.0.2 User Functionality

Functionality Available by User Role				
Functionality	**Lender Agent Admin**	**Lender Agent User**	**Lender Agent Read-Only User**	**Agent Correspondent User**
Setup business unit structure	√			
Add users	√			
Manage users	√			
Submit appraisal data files	√	√		√
Search appraisals	√	√	√	√
Upload corrected appraisal data files	√	√		√
Setup reports	√	√	√	√
Review reports	√	√	√	√
Request overrides	√	√		√
Change your own user profile	√	√	√	√
Complete user account self-care tasks	√	√	√	√
Share appraisals	√			√

To access the User and Business Unit Administration page, click the Account Administration tab on the Home page and select User and BusinessUnit Administration from the dropdown, as shown in Figure 4.0.3.

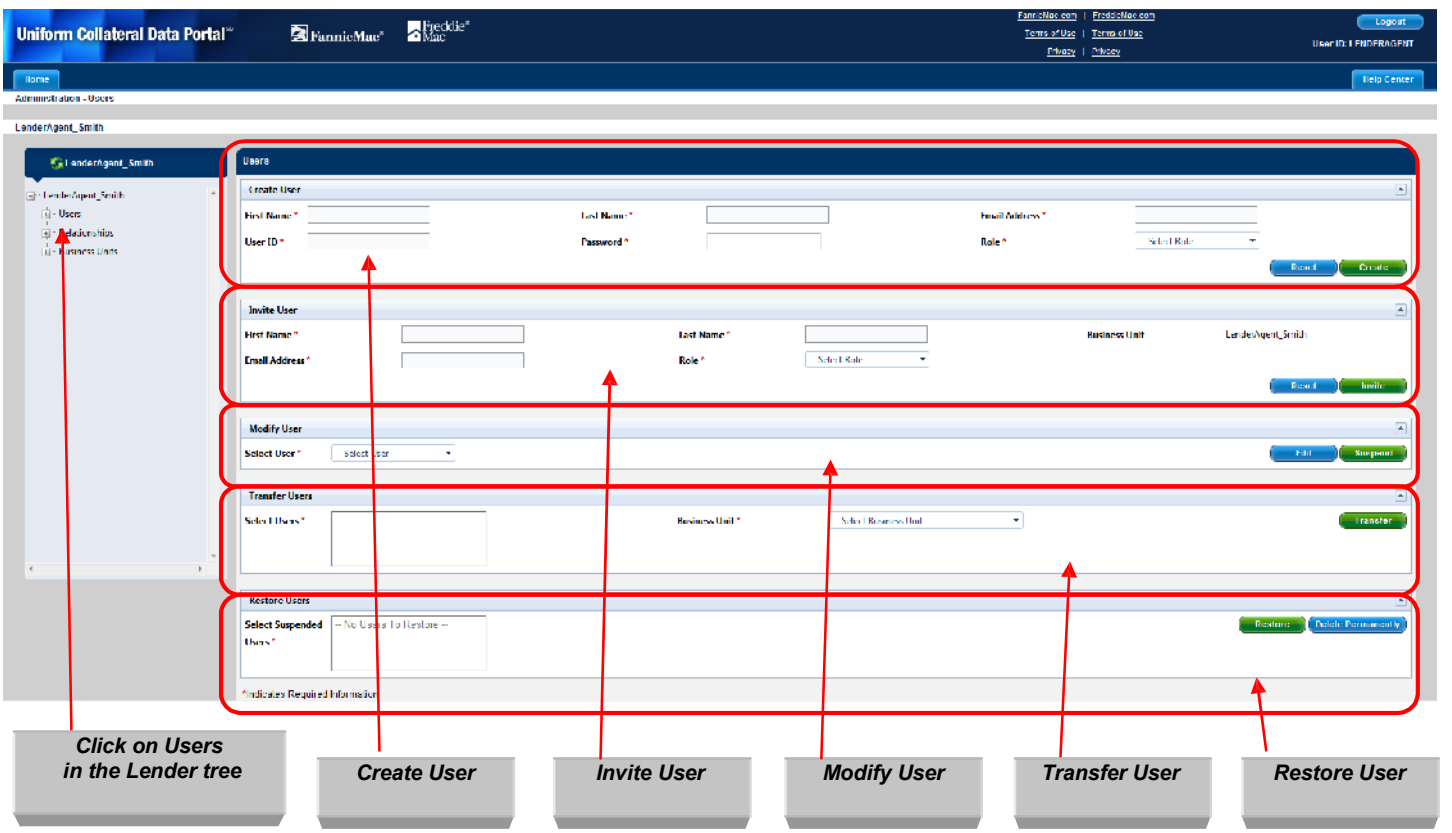
NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 4.0.3 Account Administration Tab



To access the Administration-Users page, shown in Figure 4.0.4, click Users in the lender admin tree. You can manage users in the lender agent organization on this page.

Figure 4.0.4 User Page



4.1 Creating a user in UCDP

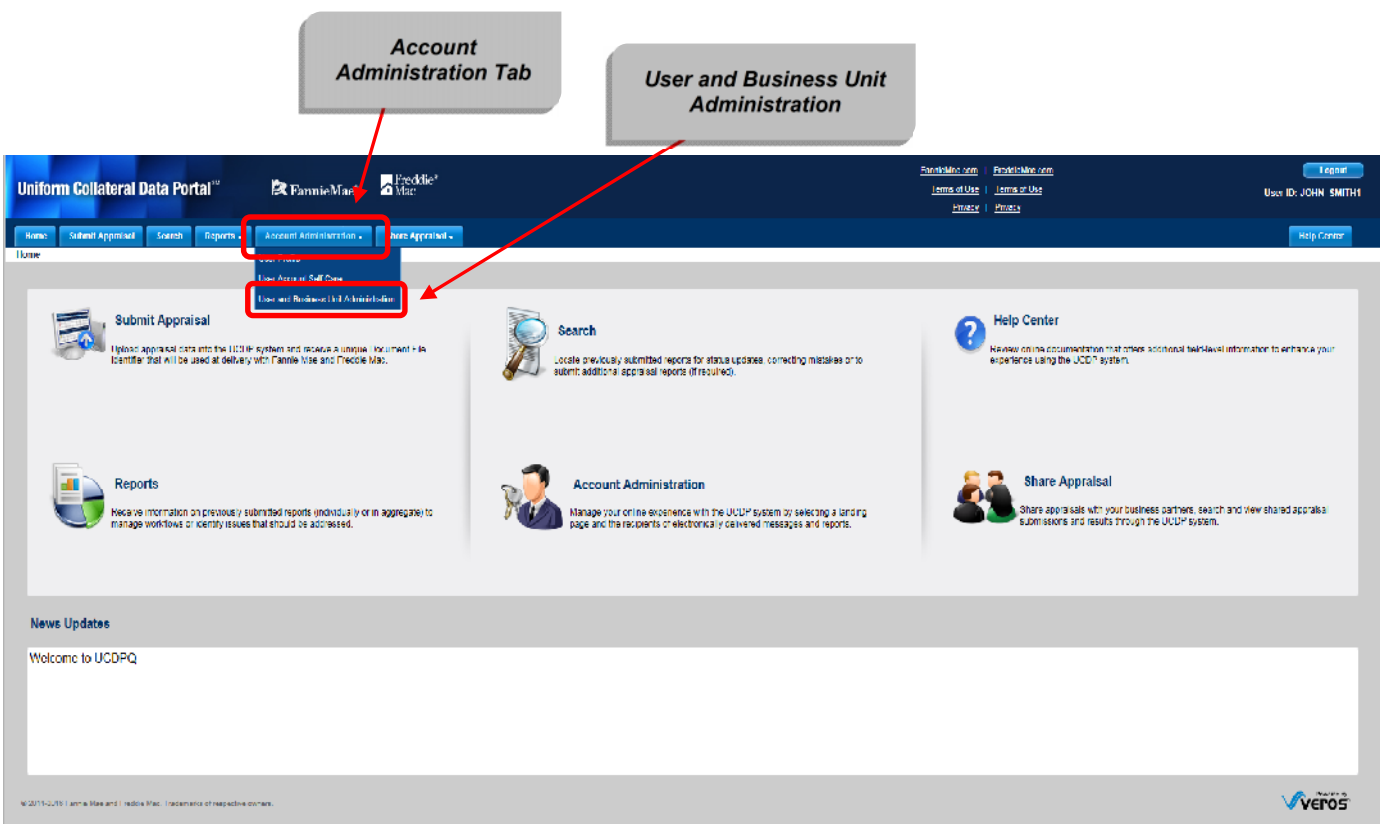
When creating a user, the LAA assigns a user a permanent user ID and a temporary password that the user must change after logging in for the first time.

To create a user in UCDP, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and BusinessUnit Administration from the dropdown, as shown in Figure 4.1.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 4.1.1 Account Administration Tab



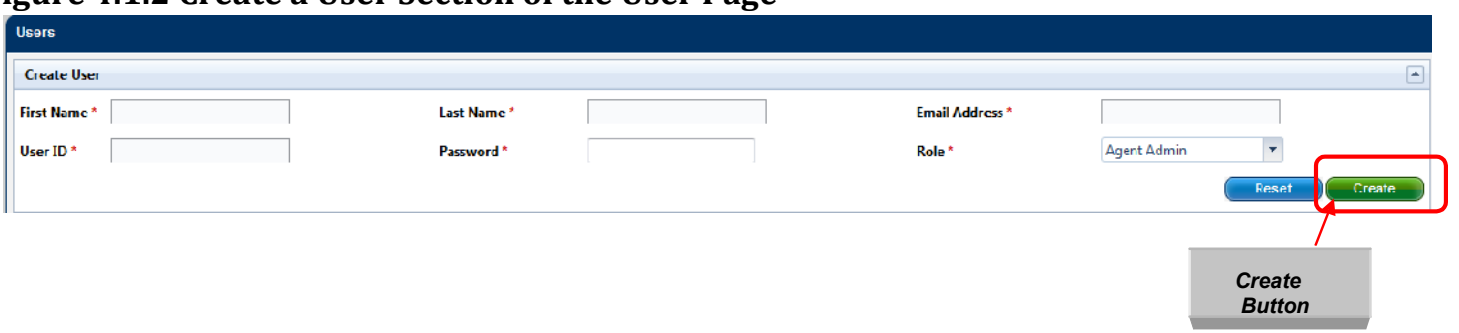
2. To access the Administration Users page, click Users in the lender tree.

3. In the Create User section, shown in Figure 4.1.2, complete all of the information marked with a red (*) asterisk:

- FirstName*
- LastName*
- Email Address*
- User ID*
- Temporary Password*
- Role*

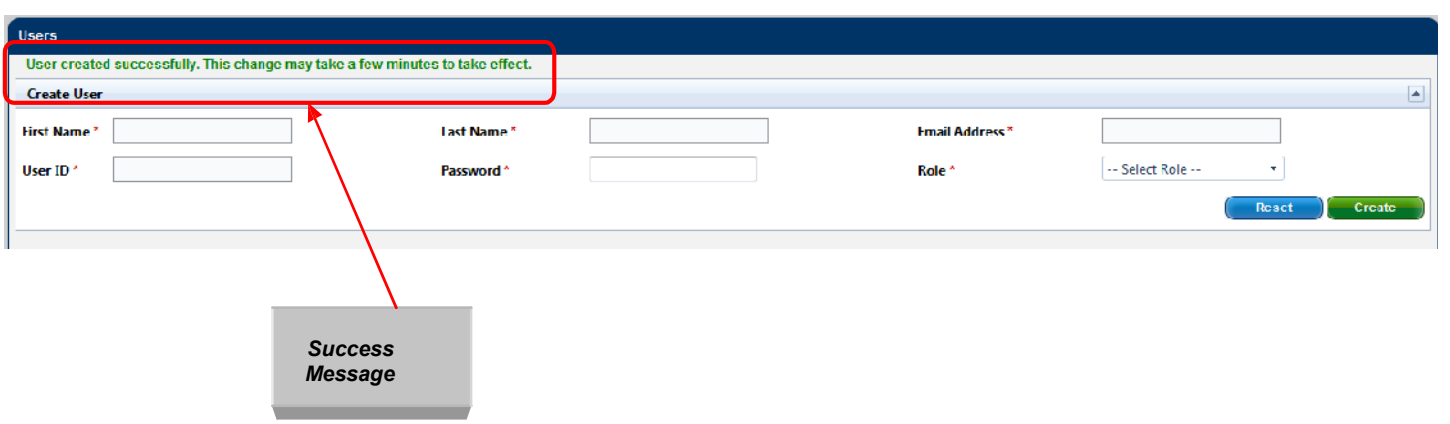
4. Click Create.

Figure 4.1.2 Create a User Section of the User Page



After you click Create, “User created successfully” appears in green at the top of the page (shown in Figure 4.1.3).

Figure 4.1.3 User Created Successfully Message

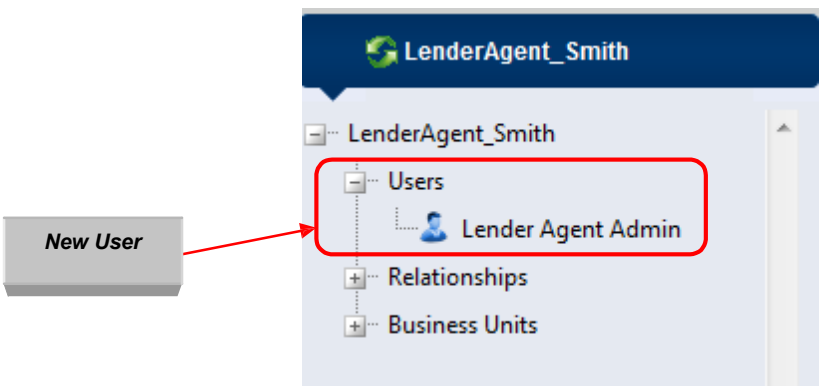


5. Refresh the page by clicking the icon on the top toolbar of your web browser.

6. To display the newly created user, click the expand icon next to Users

in the lender agent tree, as shown in Figure 4.1.4.

Figure 4.1.4 Created User in User Tree



NOTE: *Users need to complete a series of steps (describedinSection1oftheUCDPGeneralUser Guide) to create a new password, accept the terms and conditions of UCDP, and create challenge response questions and answers* ***before*** *they can start using the UCDP system.*

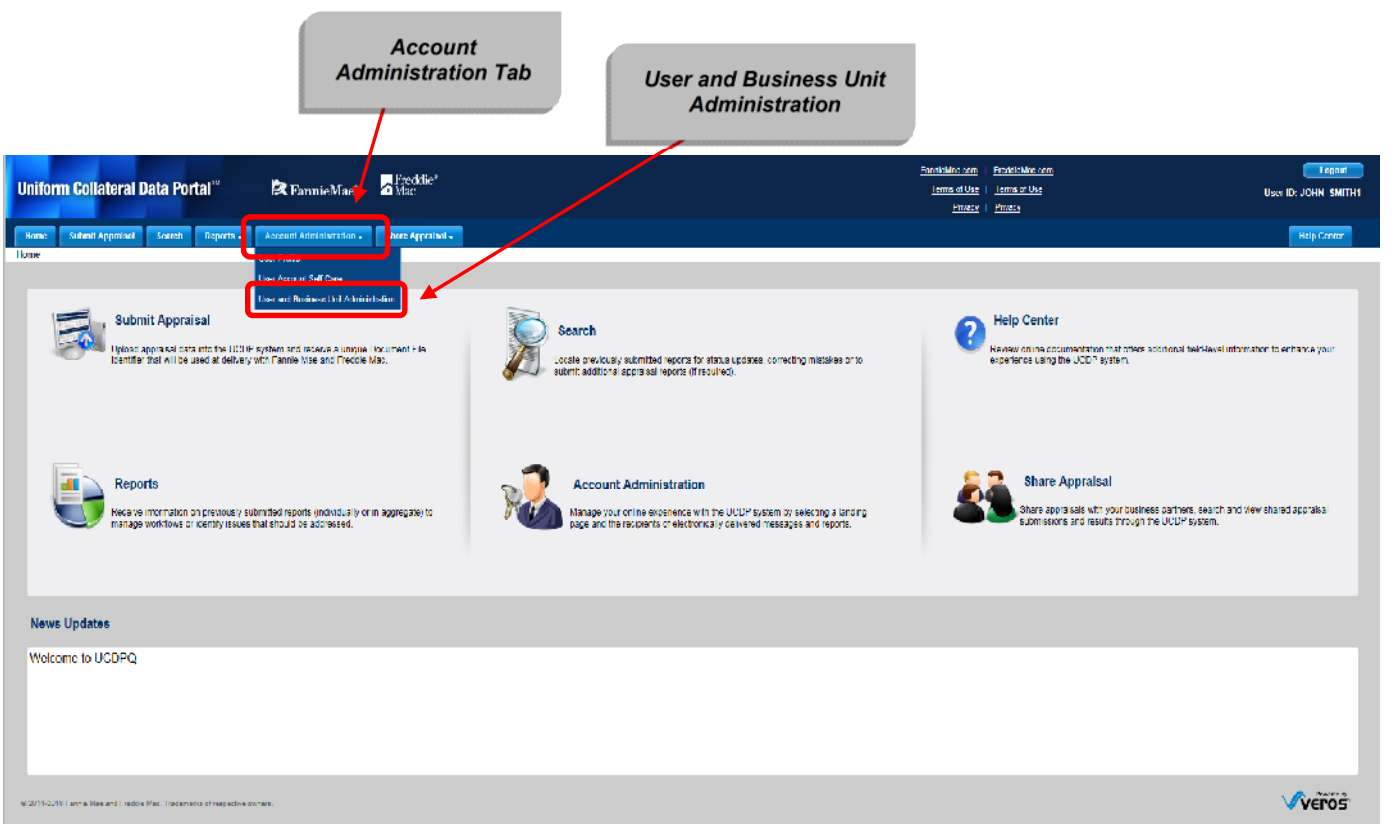
4.2 *Inviting a User to UCDP*

When inviting a user, you create an invitation and UCDP requests that the user self-register. An invited user can create a unique userID and password (seeSection1.2in the UCDP General User Guide).

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown as shown in Figure 4.2.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 4.2.1 Account Administration Tab



2. To access the Administration Users page, click Users in the lender tree.

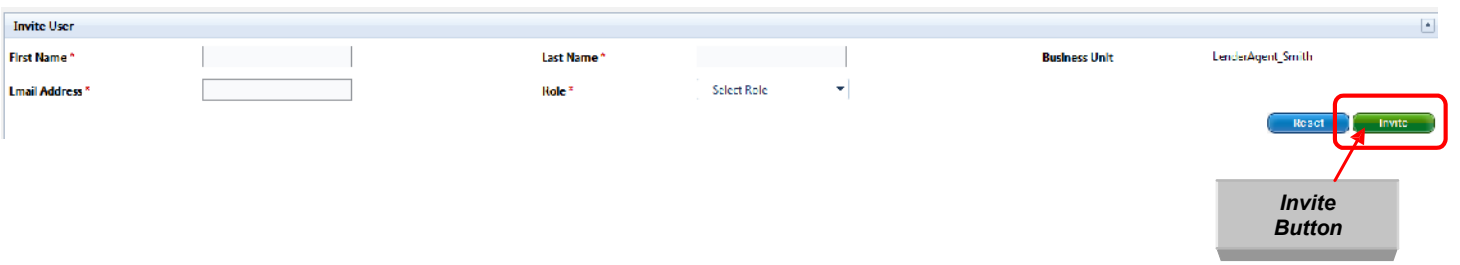
3. In the Invite User section, shown in Figure 4.2.2, complete all of the information marked with a red (*) asterisk:

- FirstName*
- LastName*
- Email Address*
- Role*

NOTE: *The BusinessUnit information appears by default.*

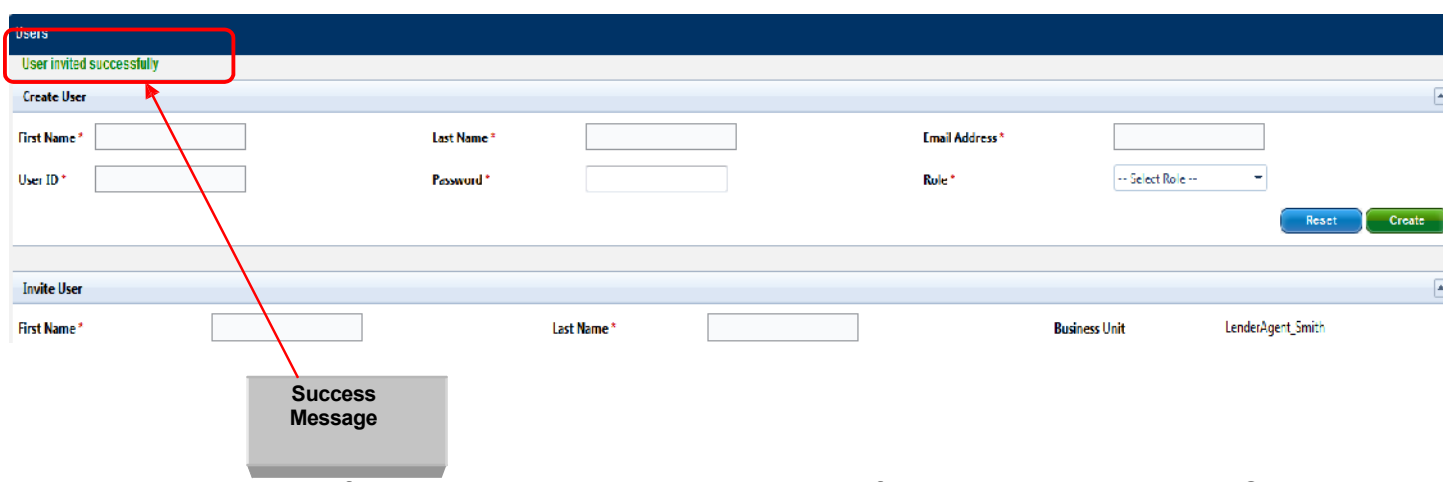
4. Click the Invite button.

Figure 4.2.2 Invite a User



After you click Invite, "User invited successfully" appears in green at the top of the page (shown in Figure 4.2.3).

Figure 4.2.3 User Invited Successful Message



Your user tree updates after the invited user completes the self-registration process in UCDP.

5. Modifying a Lender Agent User

The Modify User section enables you to:

- Edit information about a user(s)
- Suspend a user(s)
- Change a user(s) password

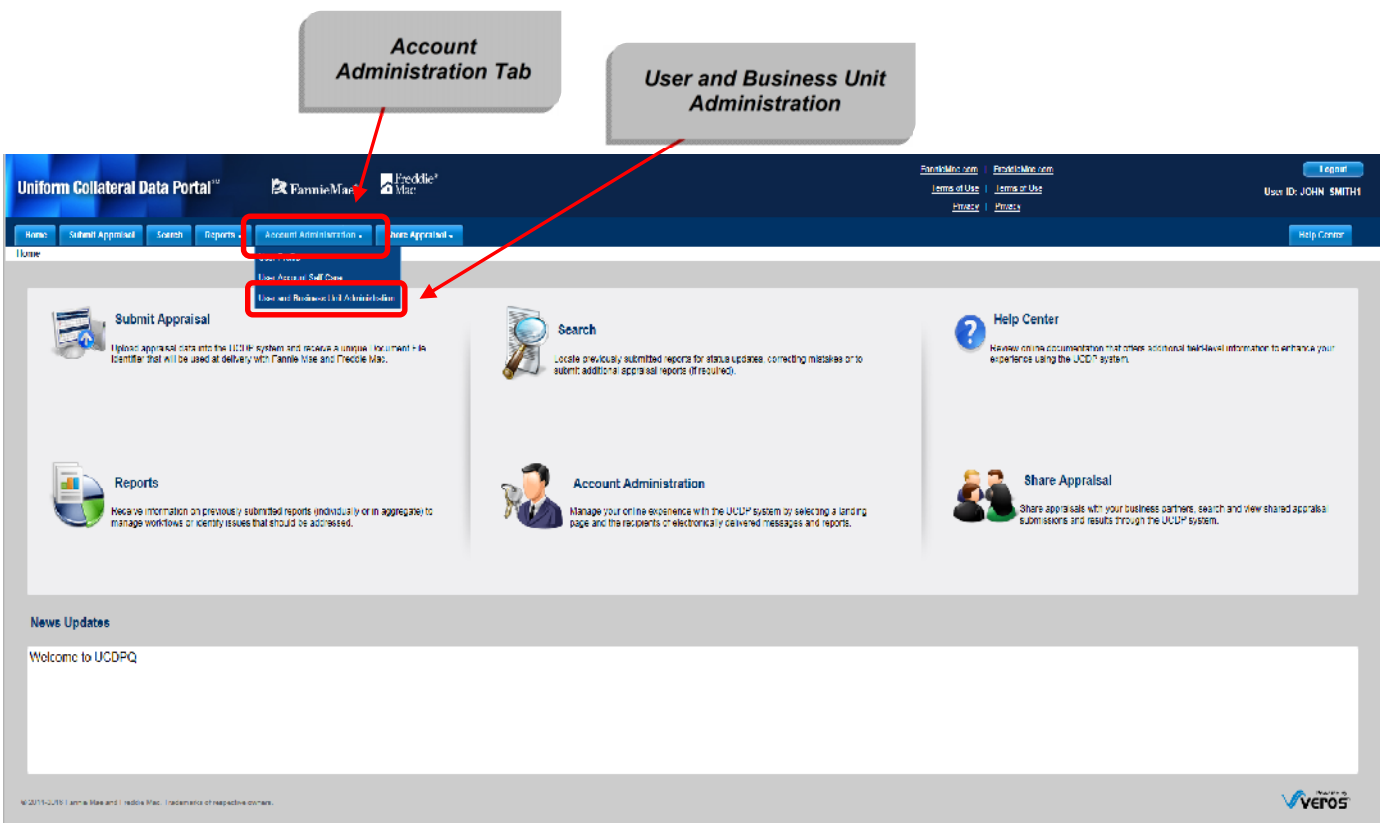
5.1 Editing User information

To change, or edit, information about a user, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as showninFigure5.1.1.

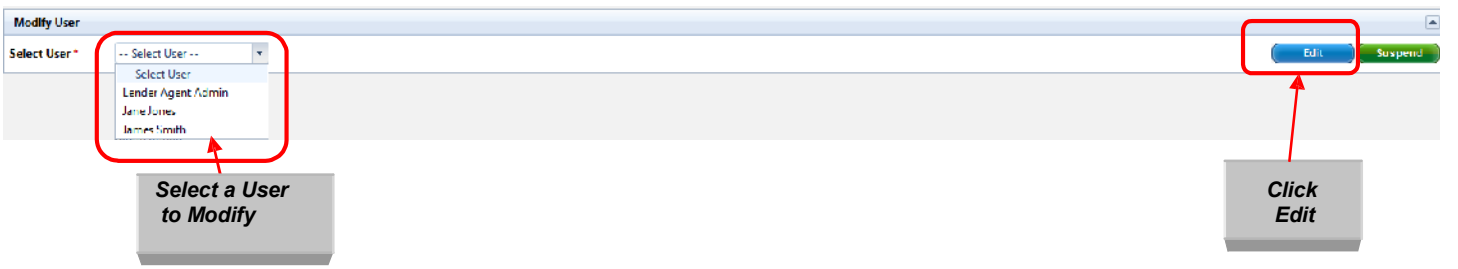
NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 5.1.1 Account Administration Tab



2. To access the Administration Users page, click Users in the lender tree.
3. From the Modify/Edit section on the Users page, shown in Figure5.1.2, select a user from the dropdown.
4. Click Edit.

Figure 5.1.2 Select a User to Modify



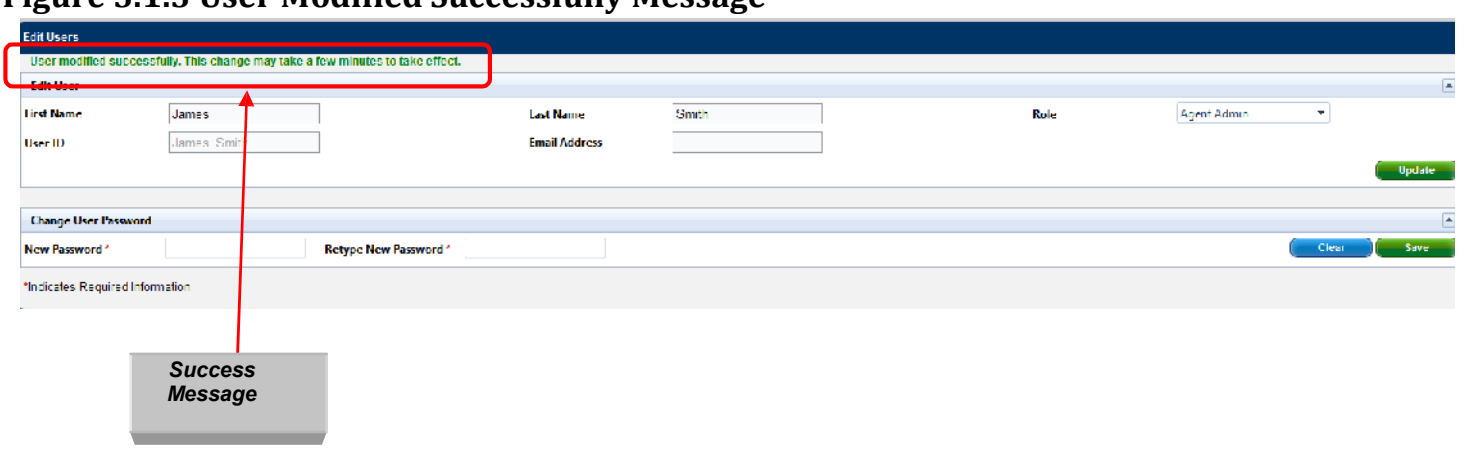
5. You can edit the following user information on the Edit Users page shown in Figure 5.1.3:

- FirstName
- LastName
- Role
- Email Address

You can also change a user's role to provide them with more or less functionality (see Table 4.0.1).

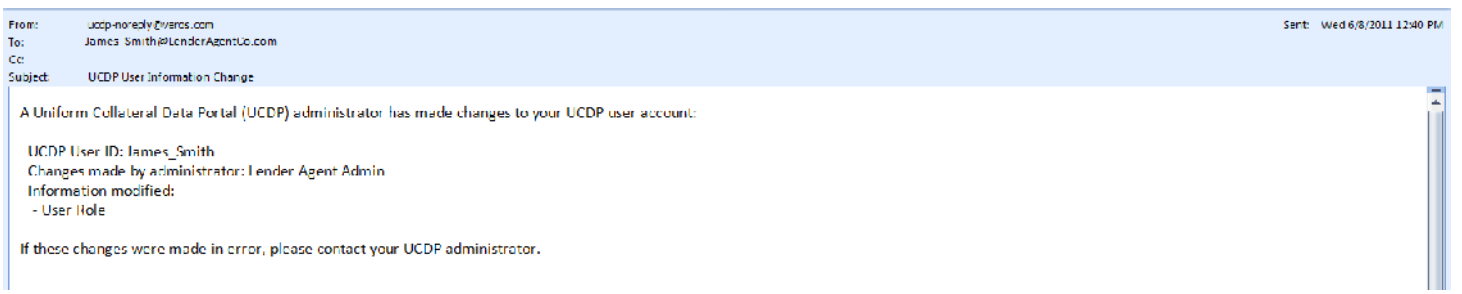
6. Click Update. The message "User modified successfully" appears in green at the top of the Edit User section as showninFigure5.1.3.

Figure 5.1.3 User Modified Successfully Message



The user receives an email notification, shown in Figure 5.1.4, that information on their account was modified.

Figure 5.1.4 User Modified Email Notification



From: uccp-noreply@vercs.com
To: James_Smith@LenderAgentCo.com
Cc:
Subject: UCDP User Information Change
Sent: Wed 6/8/2011 12:40 PM

A Uniform Collateral Data Portal (UCDP) administrator has made changes to your UCDP user account:

UCDP User ID: James_Smith
Changes made by administrator: Lender Agent Admin
Information modified:
- User Role

If these changes were made in error, please contact your UCDP administrator.

5.2 Suspending a User

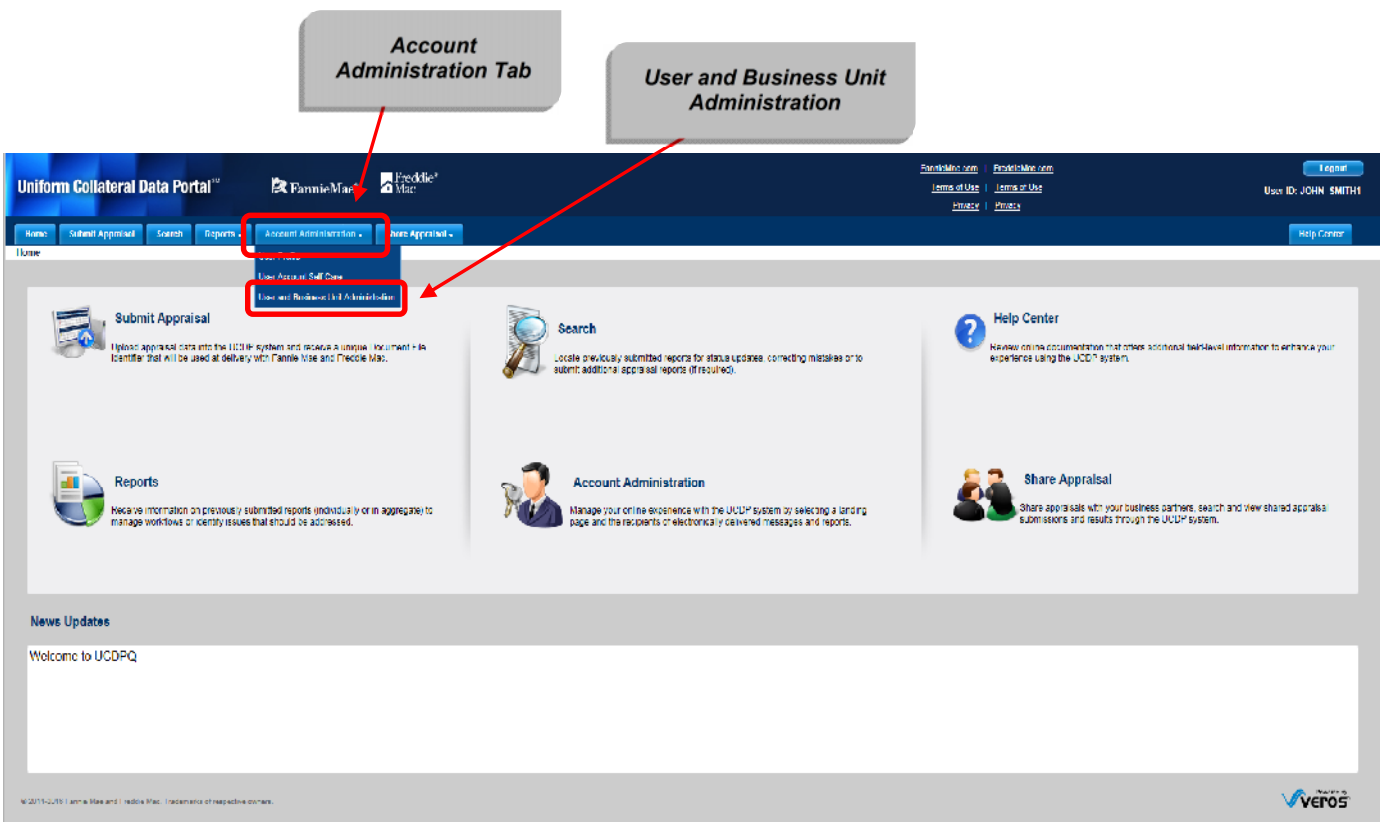
You can suspend a user from UCDP. A suspended user no longer has access to the UCDP system. You can also restore or permanently delete a suspended user in UCDP (seeSection5.5and5.6).

To suspend a user, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as showninFigure5.2.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 5.2.1 Account Administration Tab

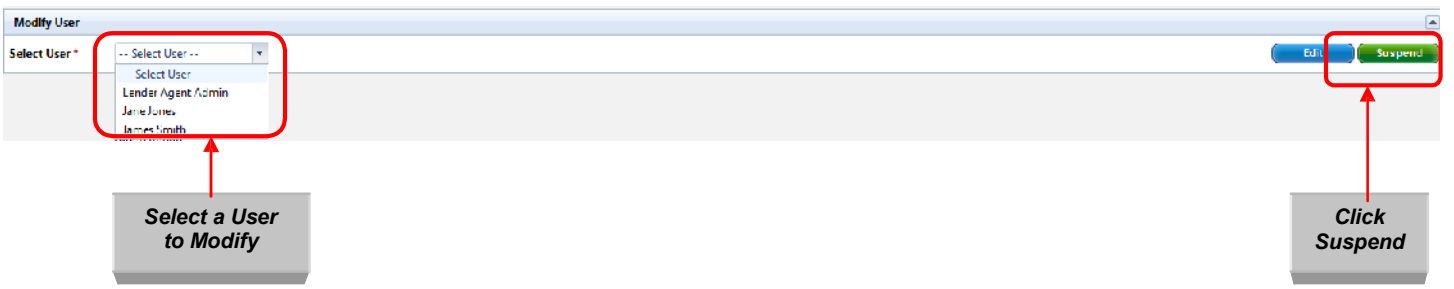


2. To access the Administration Users page, click Users in the lender tree.

3. In the Modify User section on the Users page, select a user from the dropdown, as shown in Figure 5.2.2.

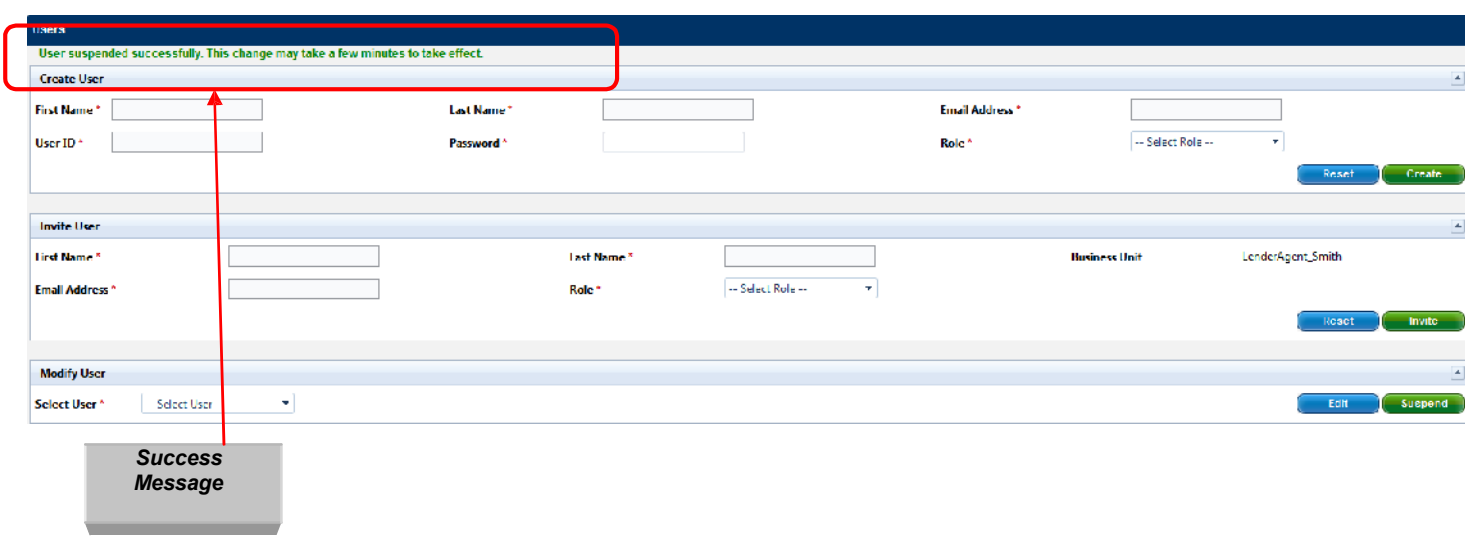
4. Click Suspend.

Figure 5.2.2 Select a User to Suspend



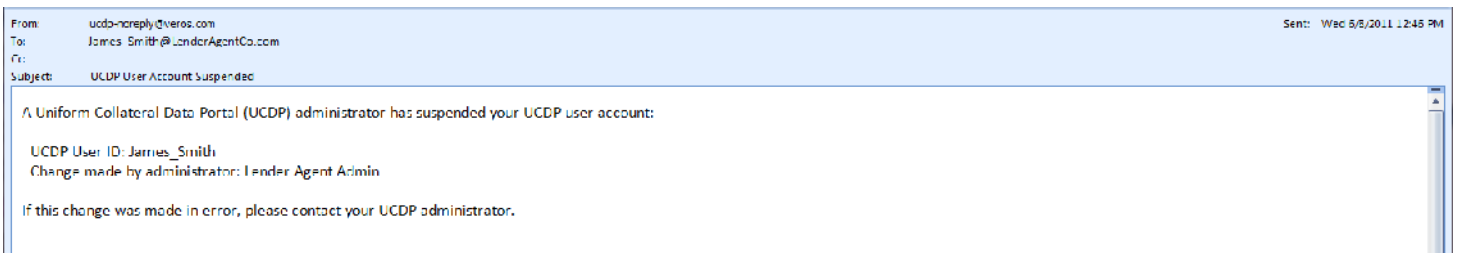
The message “User suspended successfully” appears in green at the top of the Users section as showninFigure5.2.3.

Figure 5.2.3 User Suspended Successfully Message



An email, shown in Figure 5.2.4, notifies the user of the suspension.

Figure 5.2.4 User Suspended Successfully Email Notification


From: ucdp-noreply@veros.com
To: James_Smith@LenderAgentCo.com
Cc:
Subject: UCDP User Account Suspended
Sent: Wed 6/8/2011 12:46 PM

A Uniform Collateral Data Portal (UCDP) administrator has suspended your UCDP user account:

UCDP User ID: James_Smith
Change made by administrator: Lender Agent Admin

If this change was made in error, please contact your UCDP administrator.

5.3 Changing a UserPassword

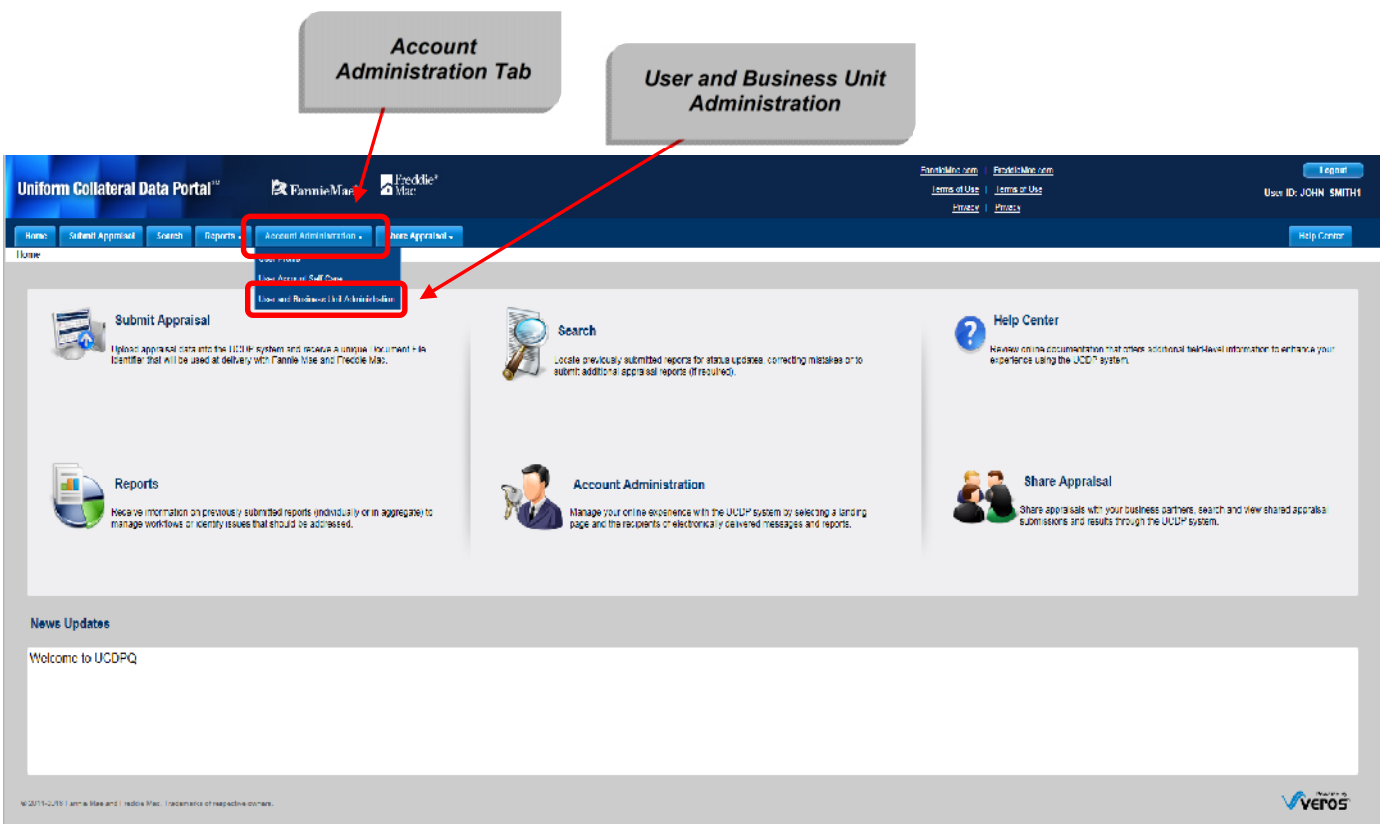
You can change a user's password if the user forgot it or for any security reason. However, once the password has been changed, you must give the user the new temporary password so he or she can login. The user is automatically prompted to create a permanent password. An email notification from UCDP notifies the user of the change, but the email does not provide the new password.

To change a user password, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as showninFigure5.3.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 5.3.1 Account Administration Tab

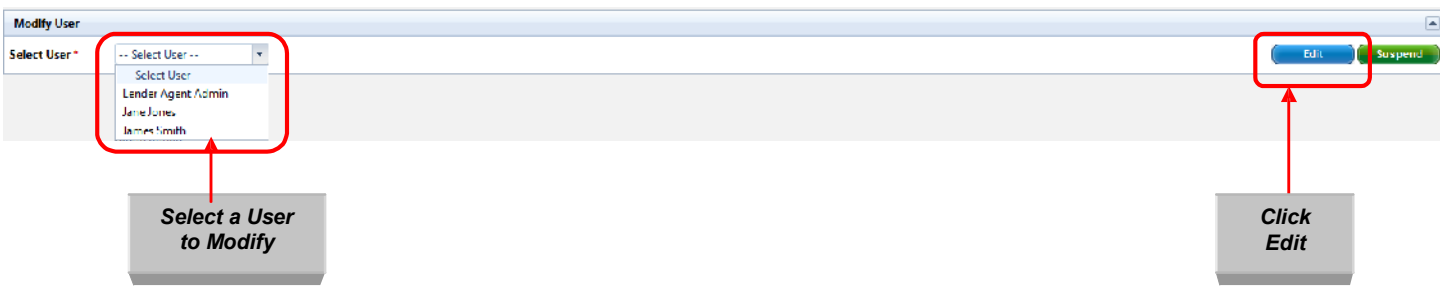


2. To access the Administration Users page, click Users in the lender tree.

3. In the Modify User section on the Users Page, shown inFigure5.3.2, select a user from the dropdown.

4. Click Edit.

Figure 5.3.2 Select a User to Modify



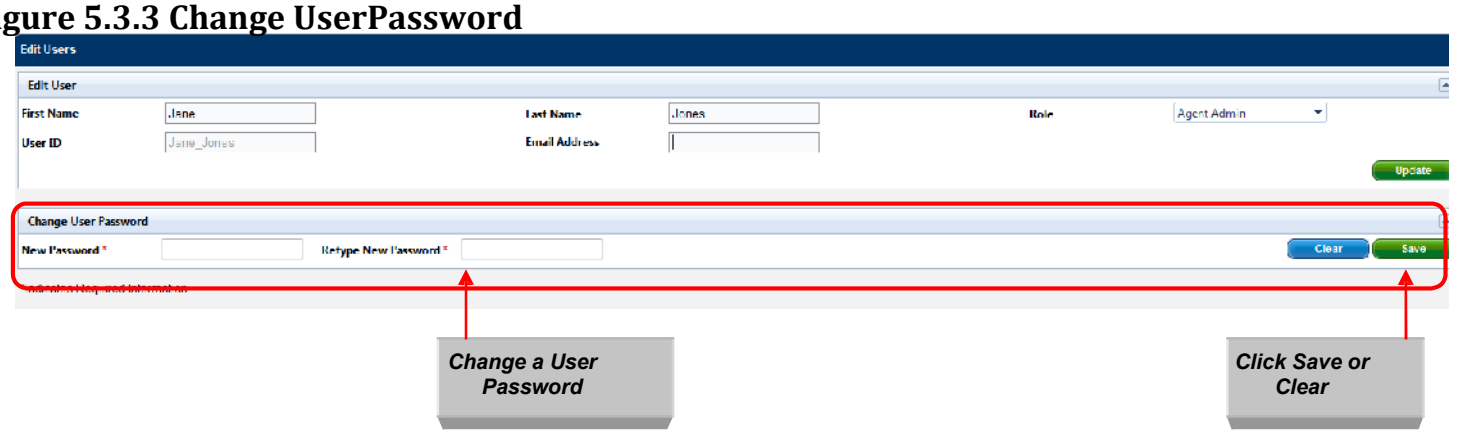
5. Enter the new password in the Change UserPassword section, shown inFigure5.3.3.

6. Retype the new password.

7. Click Save to update the user's password in UCDP.

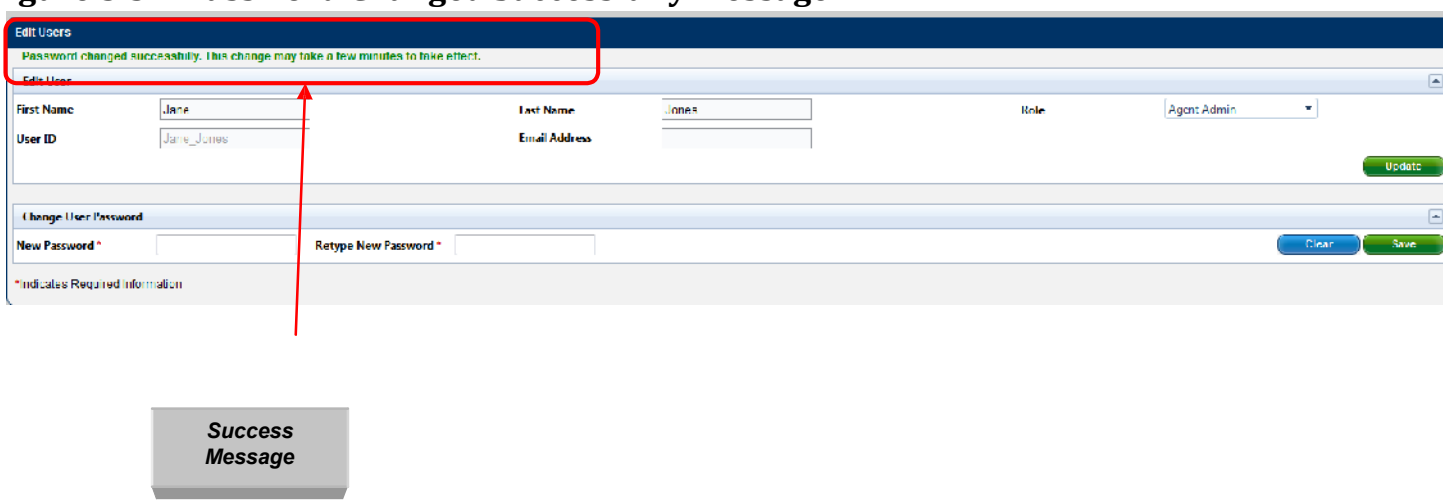
***NOTE**: Passwords cannot be the same as the user ID and must be at least eight and no more than 18characters long, using letters or numbers only. For more information, see Appendix C: Password Strength Rule.*

Figure 5.3.3 Change UserPassword



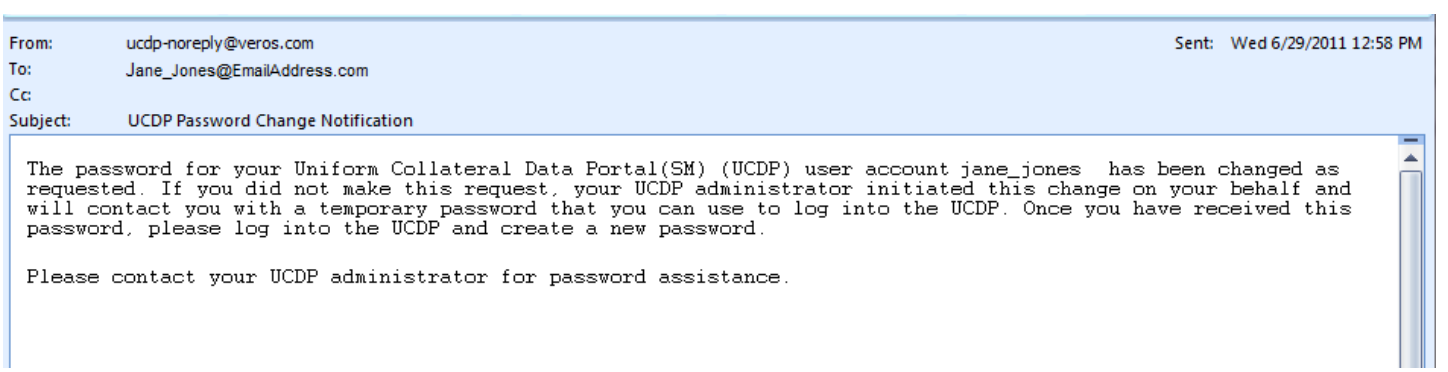
The message “Password changed successfully” appears in green at the top of the page as showninFigure5.3.4.This change may take a few seconds to take effect.

Figure 5.3.4 Password Changed Successfully Message



An email is also sent to the user telling them that their password was changed.

Figure 5.3.5 Password Changed Successfully Email Notification



5.4 Transferring users between business units

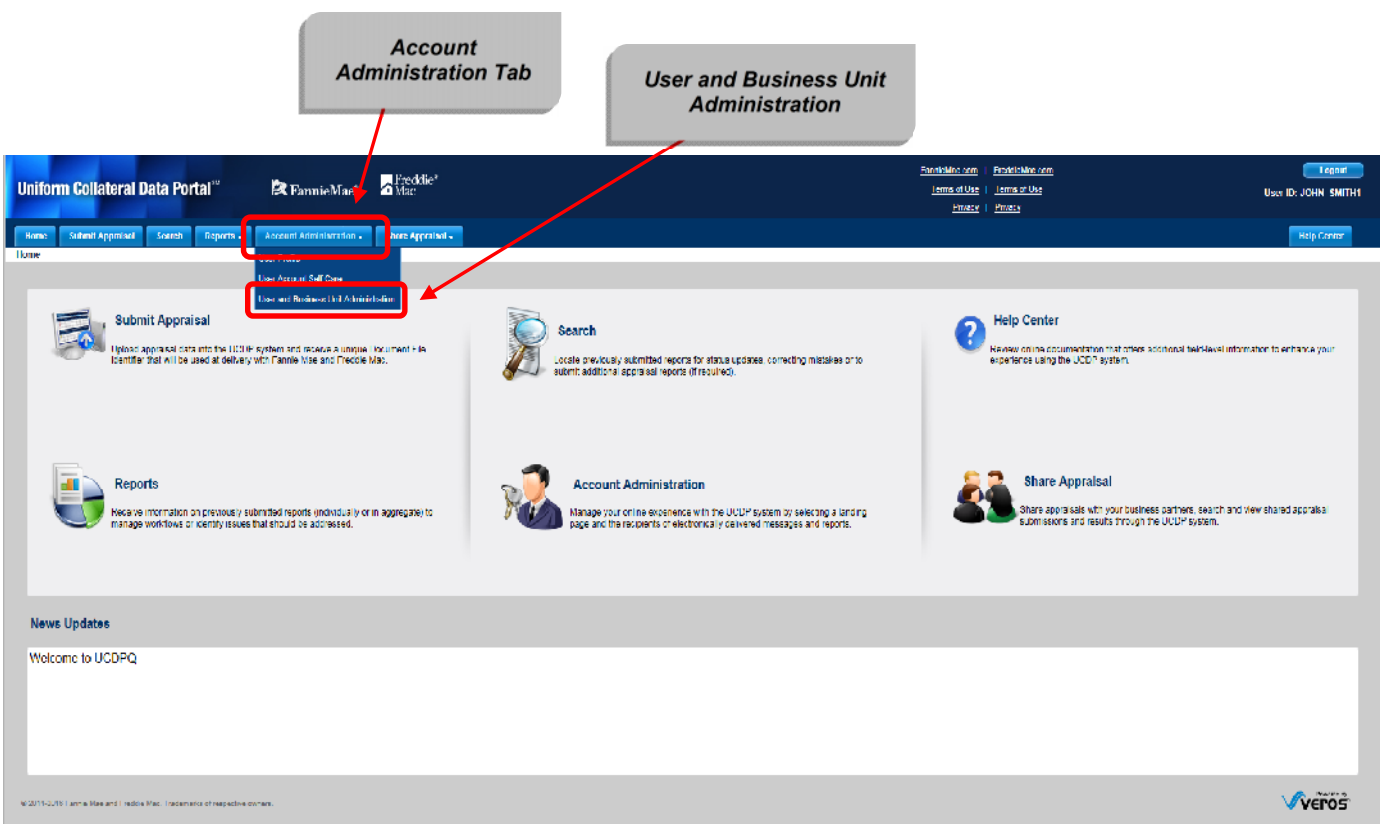
If your organization has multiple business units, you can transfer users from one business unit to another as needed. Transferring users in and out of business units enables you to efficiently manage resources based on the setup of your organization. Users only have access to the business unit assigned to them.

To transfer a user from one business unit to another, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as showninFigure5.4.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 5.4.1 Account Administration Tab



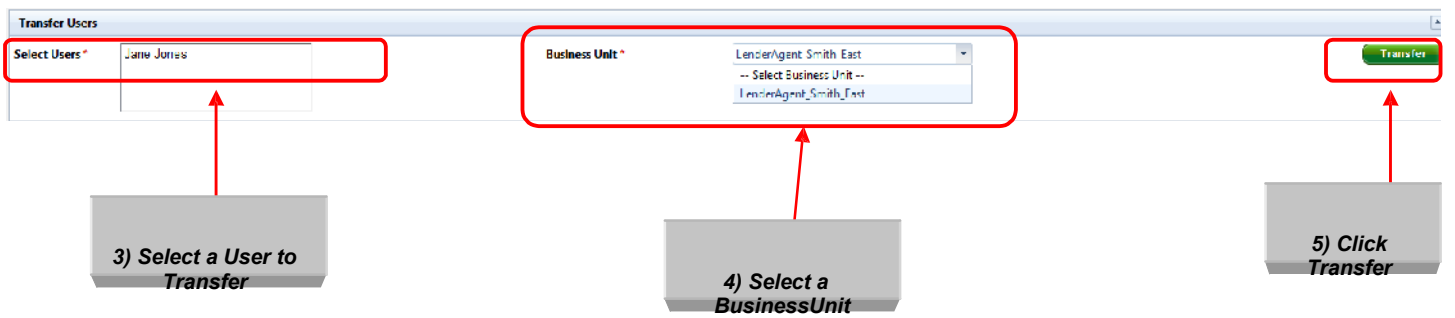
2. To access the Administration Users page, click Users in the lender tree.

3. In the Transfer Users section of the Users page, select a user from the dropdown, as shown in Figure 5.4.2.

4. Select the new business unit from the dropdown.

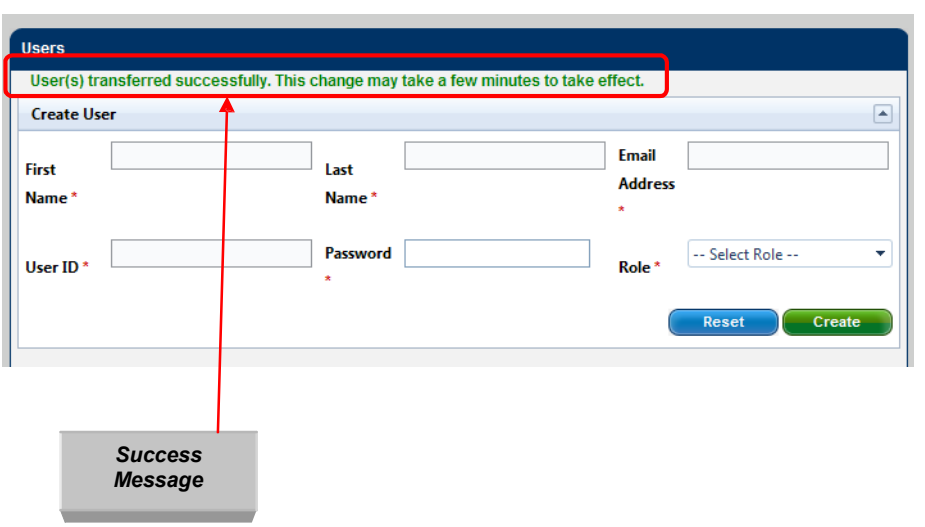
5. Click Transfer.

Figure 5.4.2 Transfer a User



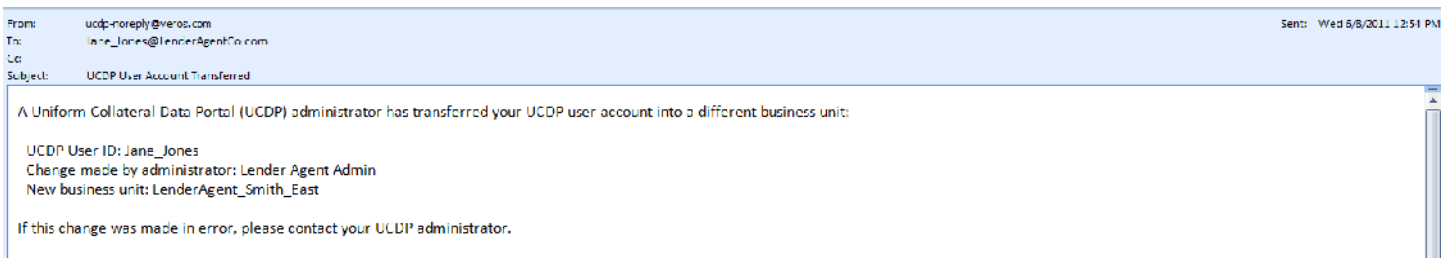
The message “User transferred successfully” appears in green at the top of the page, as showninFigure5.4.3.

Figure 5.4.3 User Transferred Successfully Message



The user also receives an email (showninFigure5.4.4) with a notification about the transfer.

Figure 5.4.4 User Transferred Successfully Email Notification


From: ucdp-noreply@veros.com
To: Jane_Jones@LenderAgentCo.com
Cc:
Subject: UCDP User Account Transferred
Sent: Wed 6/8/2011 12:51 PM

A Uniform Collateral Data Portal (UCDP) administrator has transferred your UCDP user account into a different business unit:

UCDP User ID: Jane_Jones
Change made by administrator: Lender Agent Admin
New business unit: LenderAgent_Smith_East

If this change was made in error, please contact your UCDP administrator.

5.5 Restoring a User

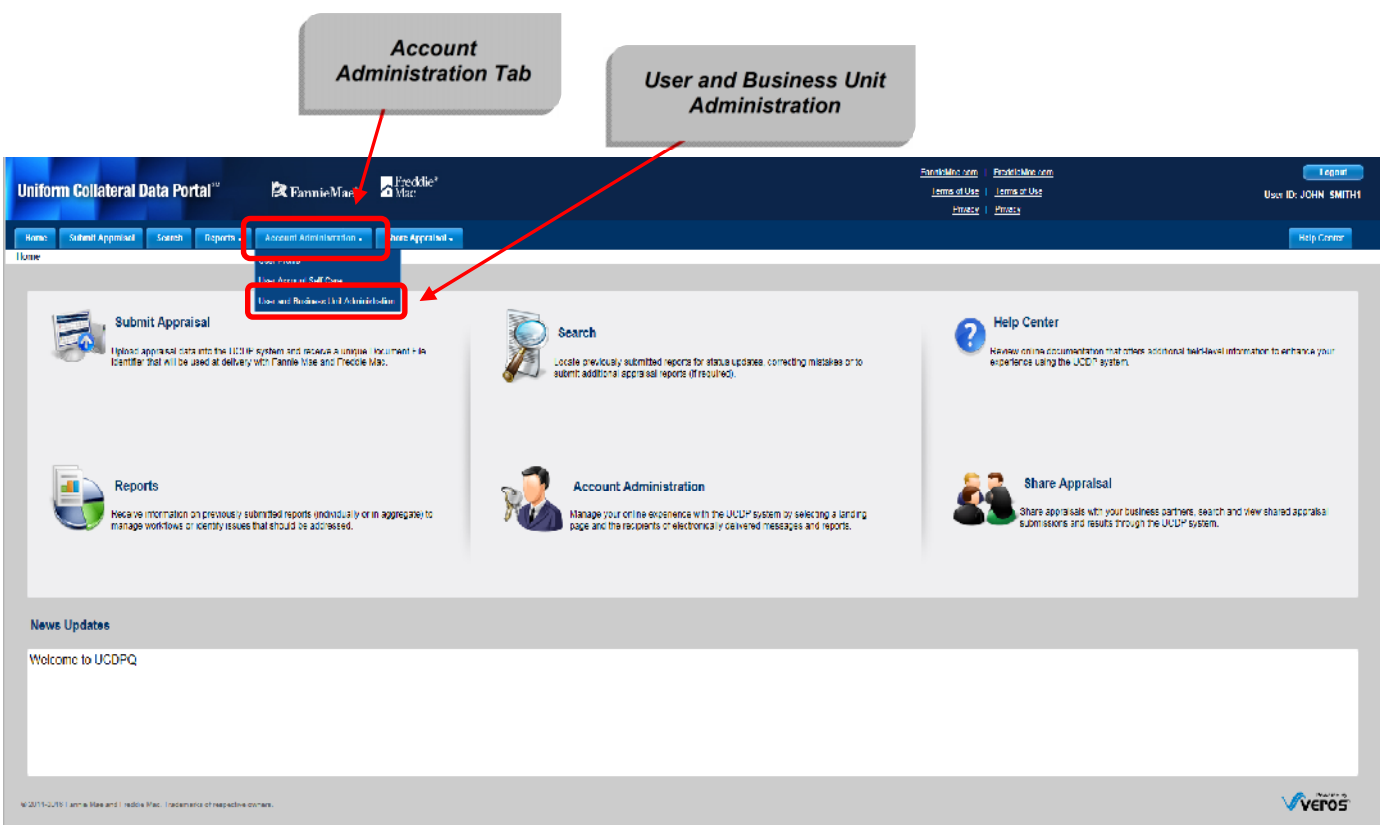
You can restore a suspended user from UCDP. Restoring a user reinstates the same access privileges the user had prior to suspension. Once restored, an email notifies the user that he or she can login to UCDP again.

To restore a previously suspended user, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as showninFigure5.5.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 5.5.1 Account Administration Tab

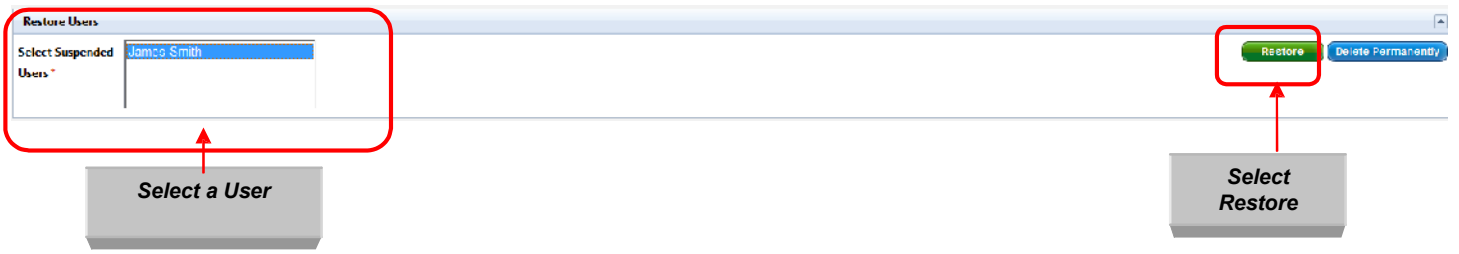


2. To access the Administration Users page, click Users in the lender tree.

3. In the Restore Users section of the Users page, select a user from the dropdown, shown in Figure 5.5.2.

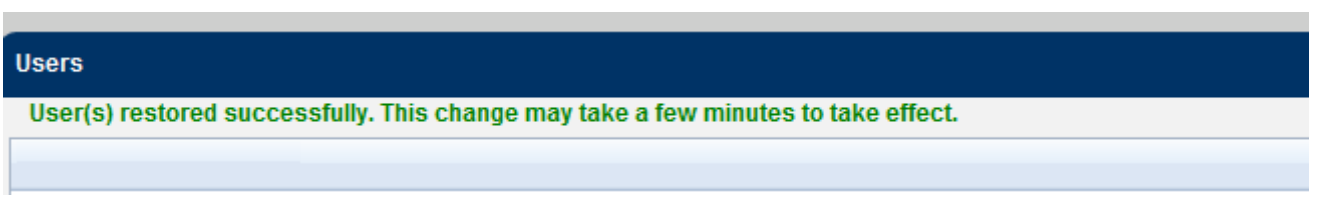
4. Click Restore.

Figure 5.5.2 Restore a User



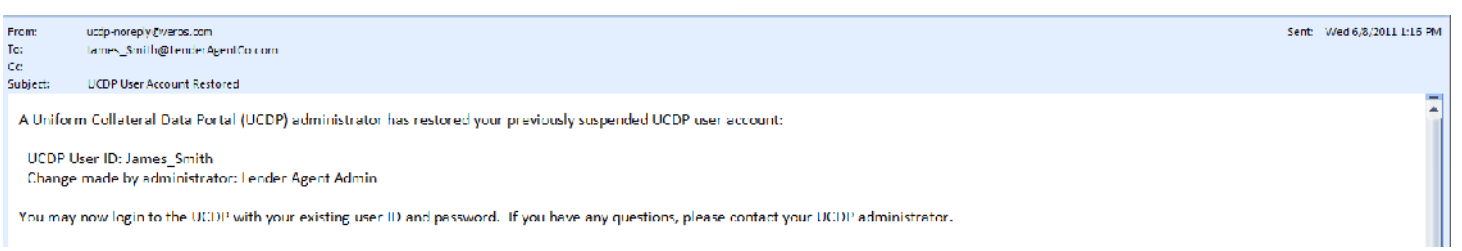
The message “User restored successfully” appears in green at the top of the page as shown in Figure 5.5.3.This change may take a few seconds to take effect.

Figure 5.5.3 User Restored Successfully Message



Transferred users receive an UCDP email shown in Figure 5.5.4notifyingthem of the change.

Figure 5.5.4 User restored Successfully Email Notification



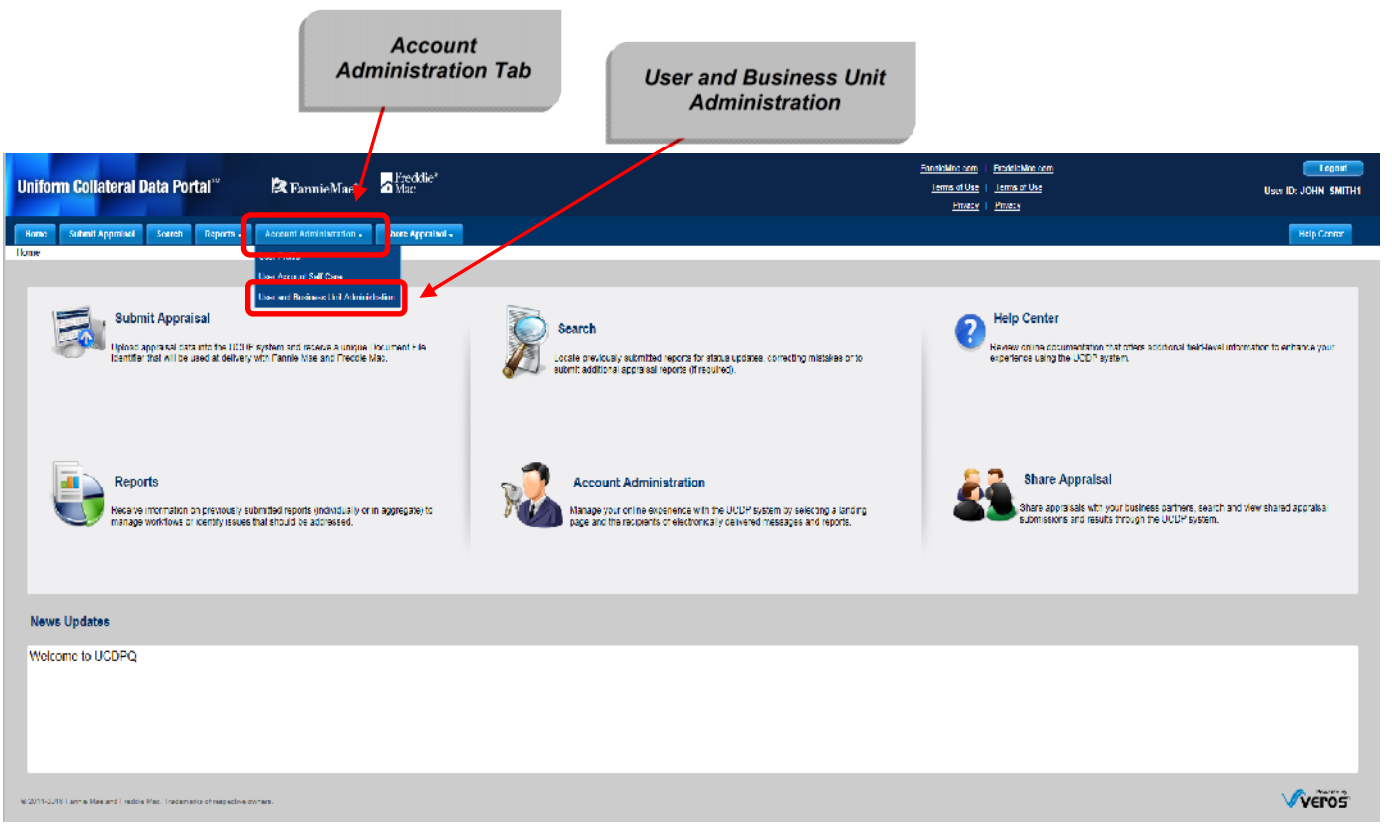
5.6 Permanently Deleting a User from UCDP

To permanently delete a suspended user from UCDP, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as showninFigure5.6.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 5.6.1 Account Administration Tab

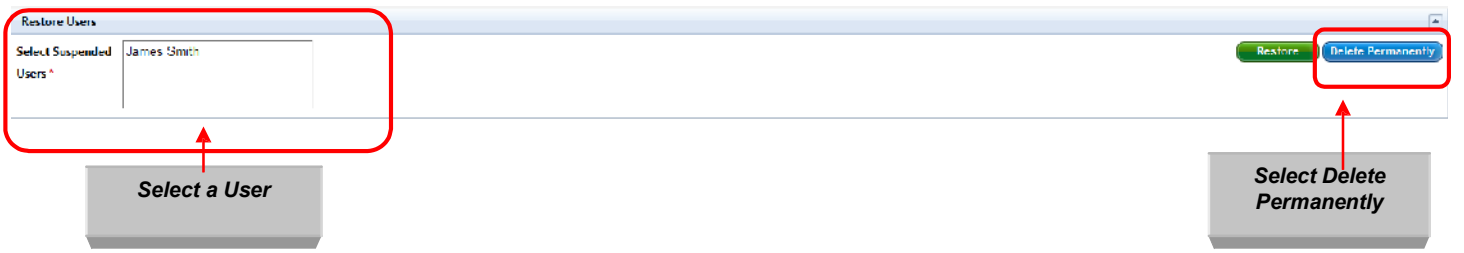


2. To access the Administration Users page, click Users in the lender tree.

3. In the Restore Users section of the Users page, select a suspended user from the dropdown, showninFigure5.6.2.

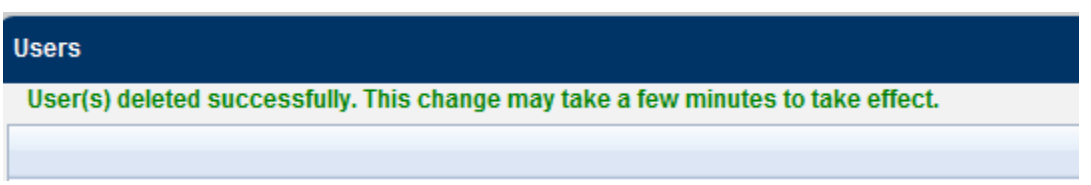
4. Click Delete Permanently.

Figure 5.6.2 Permanently Delete a User



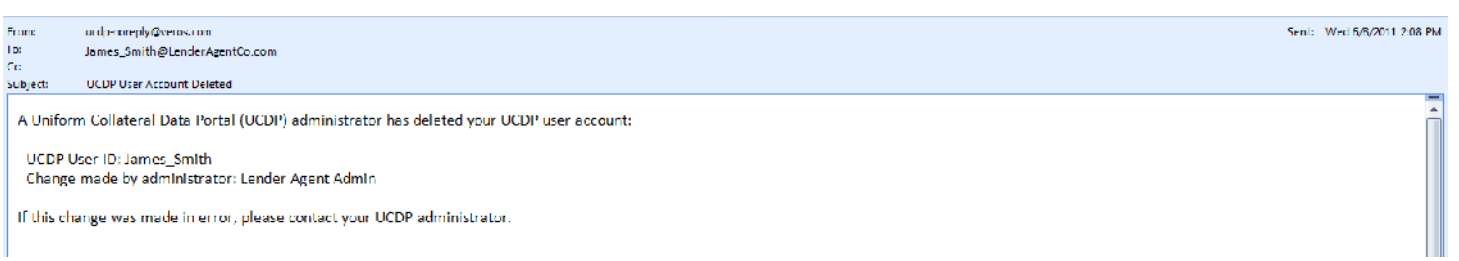
The message “User deleted successfully” appears in green at the top of the page as shown in Figure 5.6.3.This change may take a few seconds to take effect.

Figure 5.6.3 User Deleted Successfully Message



Once you delete a user, an email notification, shown in Figure 5.6.4, notifies the user of the deletion.

Figure 5.6.4 User Deleted Successfully Email Notification



6. Managing Your BusinessUnit(s)

When you first register your company in UCDP, it is assigned a business unit. This is your primary, or parent, business unit. **For most organizations, the primary business unit adequately meets all of their UCDP business needs.**

In the event your organization requires additional business units, you can setup subordinate, or child, business units that enable you to further manage the access users have to your lender relationships in UCDP.

For example, if your organization is an agent for multiple lenders, you can determine which user in your organization will work with which lender by creating a similar structure in UCDP and assigning users to the business units with restricted access to a particular lender. Users can only be assigned to one business unit at a time and cannot see the other business units on UCDP.

As a LAA at the parent level, you have access to all business units and can perform the business unit functions describedinTable6.0.1.

Table 6.0.1 Lender Agent Admin Business Unit functions

Function	Description
Create a business unit	You can add a business unit to UCDP and assign lender seller numbers for Users submitting appraisal data files.
Rename a business unit	You can rename a business unit to meet current needs.
Delete a business unit	You can delete a business unit that is no longer needed.

***NOTE**: A child business unit cannot be deleted if it has: assigned users, assigned relationships, its own children business units, or has ever made a previous submission. To transfer users among business units, see Section5.4; to disconnect or delete a relationship, see Section 7.2.*

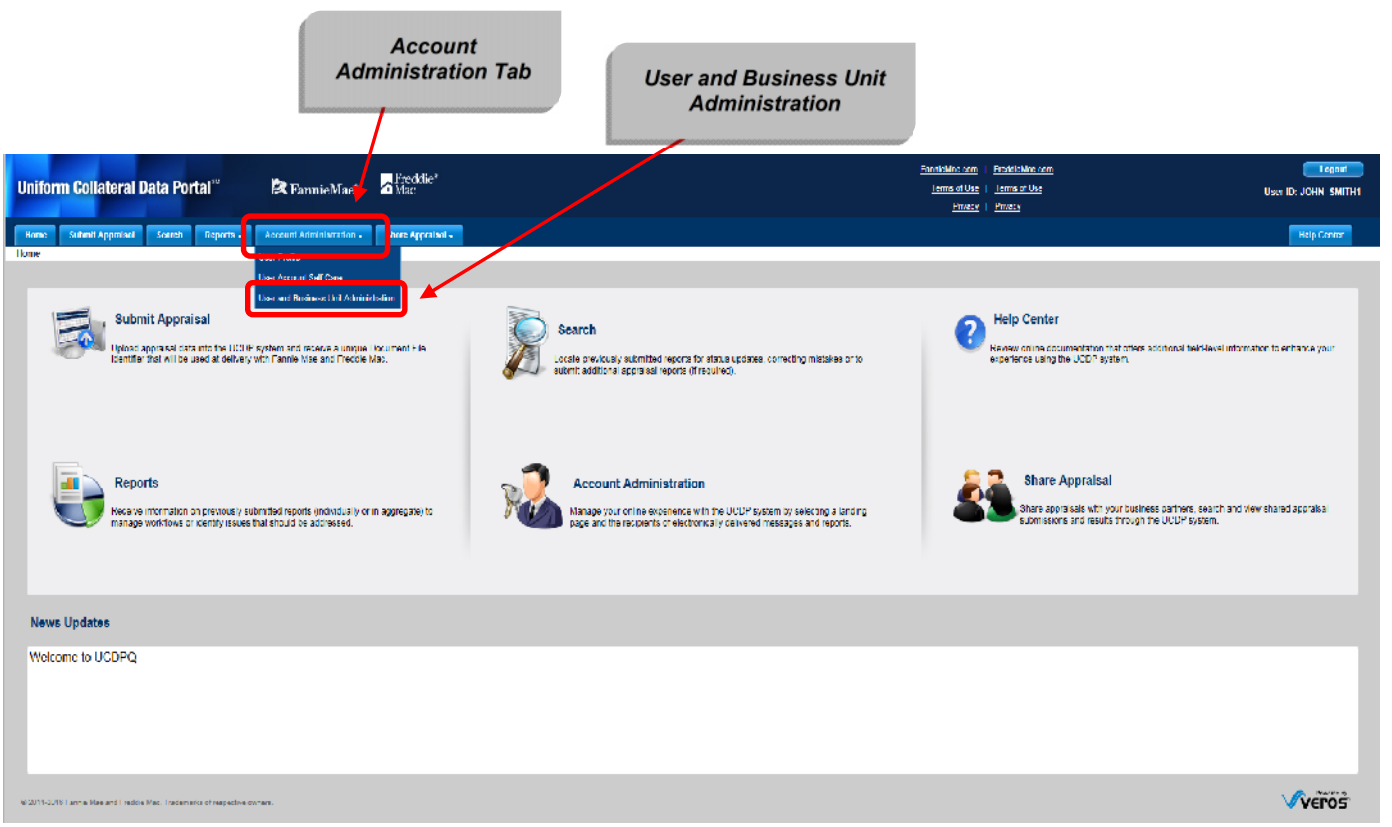
6.1Renaming a Business Unit

To rename a business unit, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure6.1.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 6.1.1 Account Administration Tab

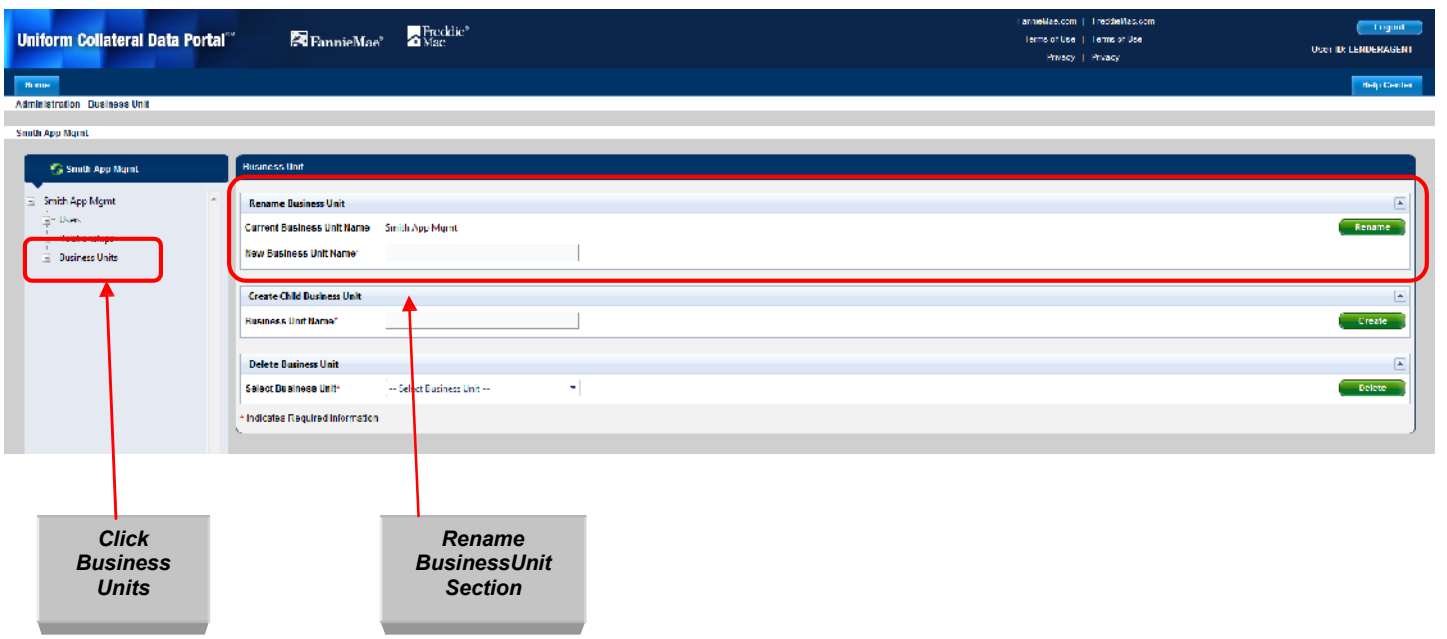


2. To access the Administration BusinessUnits page, click Business Unit in the lender tree, as showninFigure6.1.2.

   To rename a child business unit:

   - Click the Expand (+) icon next to Business Units
   - Click the child business name

Figure 6.1.2 Rename BusinessUnit Section

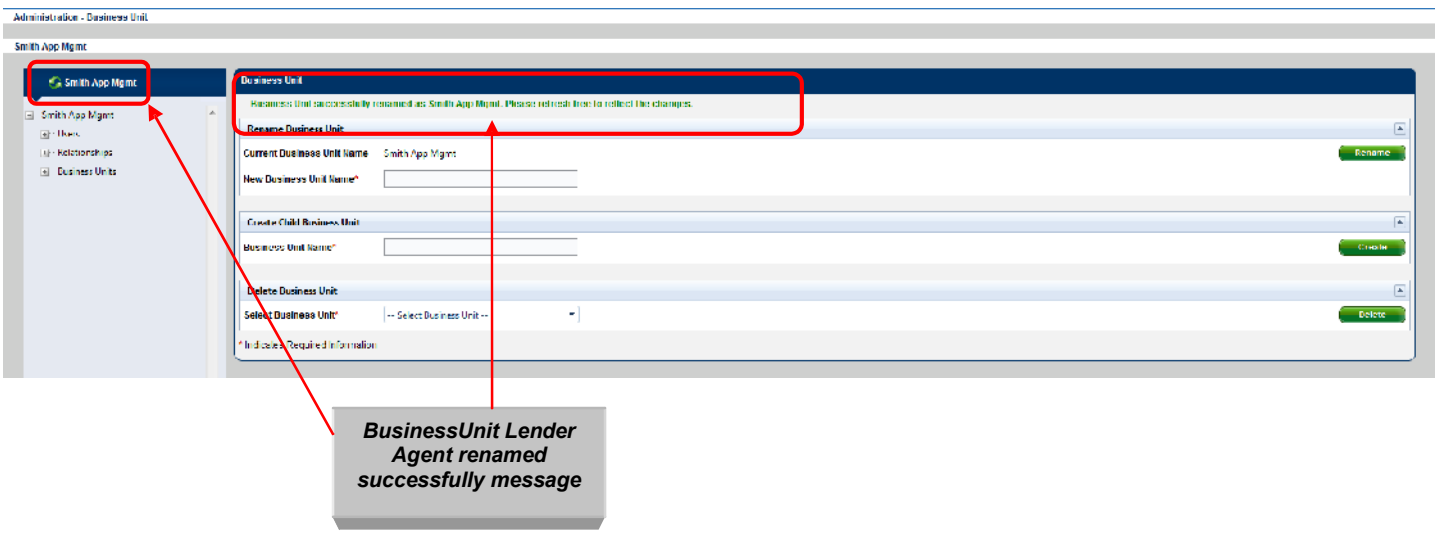


3. In the Rename Business Unit section, enter the New Business Unit Name in the entry field marked with a red (*) asterisk.

4. Click Rename.

The message “Business Unit successfully renamed as…” appears in green at the top of the page, as shown in Figure6.1.2.

Figure 6.1.3 Business Unit Renamed Successfully Message



6.2 Creating Child Business Units

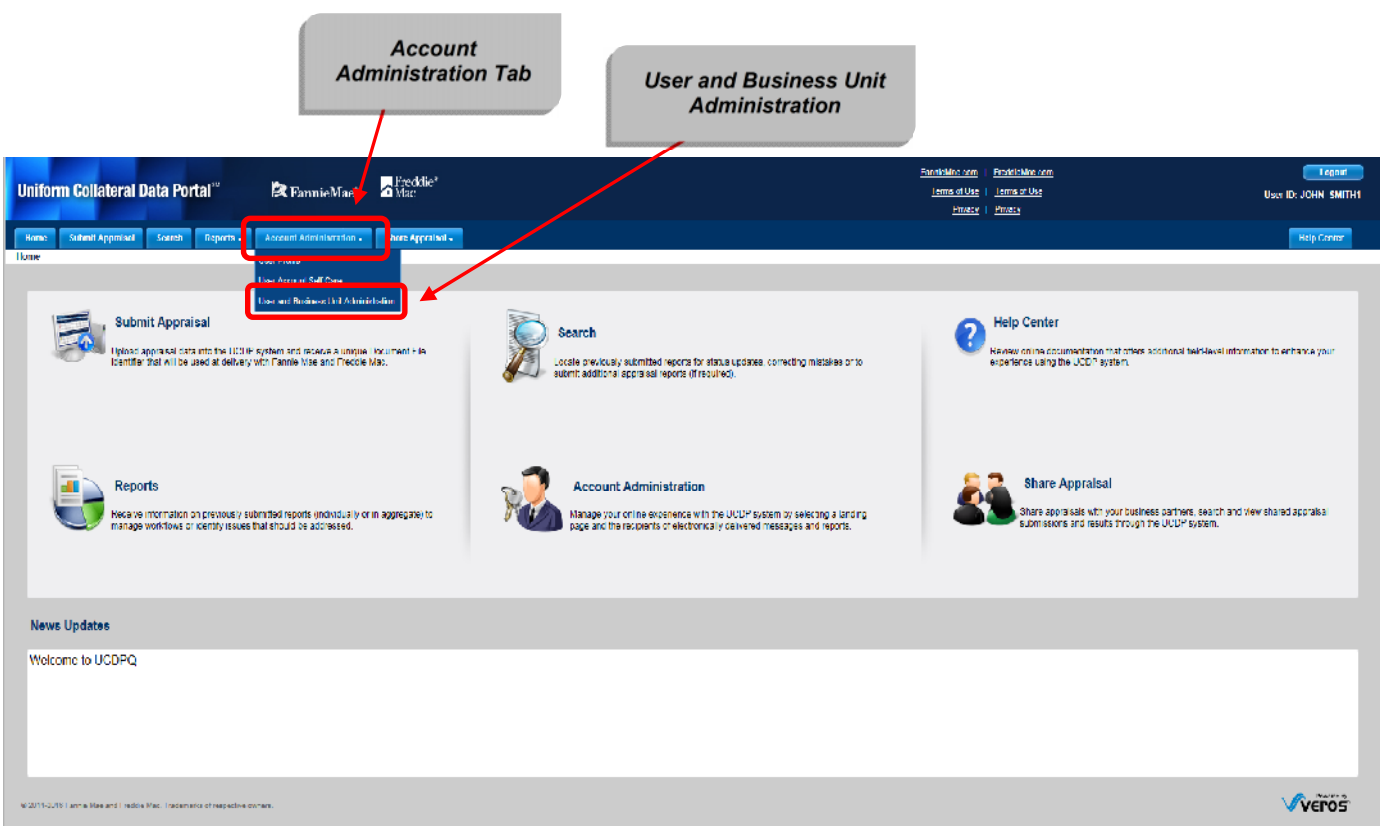
You can create subordinate business units to accommodate your organizational structure and changing business needs. Each created child business unit contains the same elements as the parent business unit.

To create a child business unit, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as showninFigure6.2.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 6.2.1 Account Administration Tab

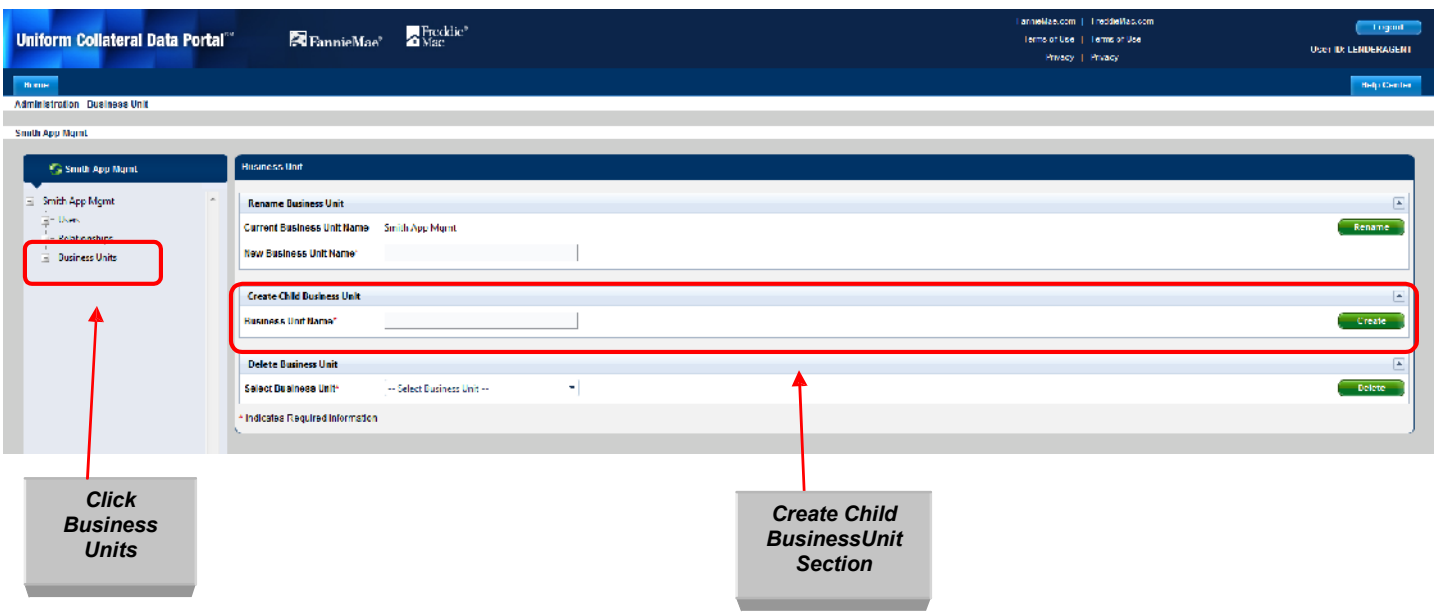


2. To access the Administration BusinessUnit page, click Business Units in the lender tree.

3. In the Create Business Unit section, shown inFigure6.2.2, enter the BusinessUnit Name in the entry field marked with a red (*) asterisk.

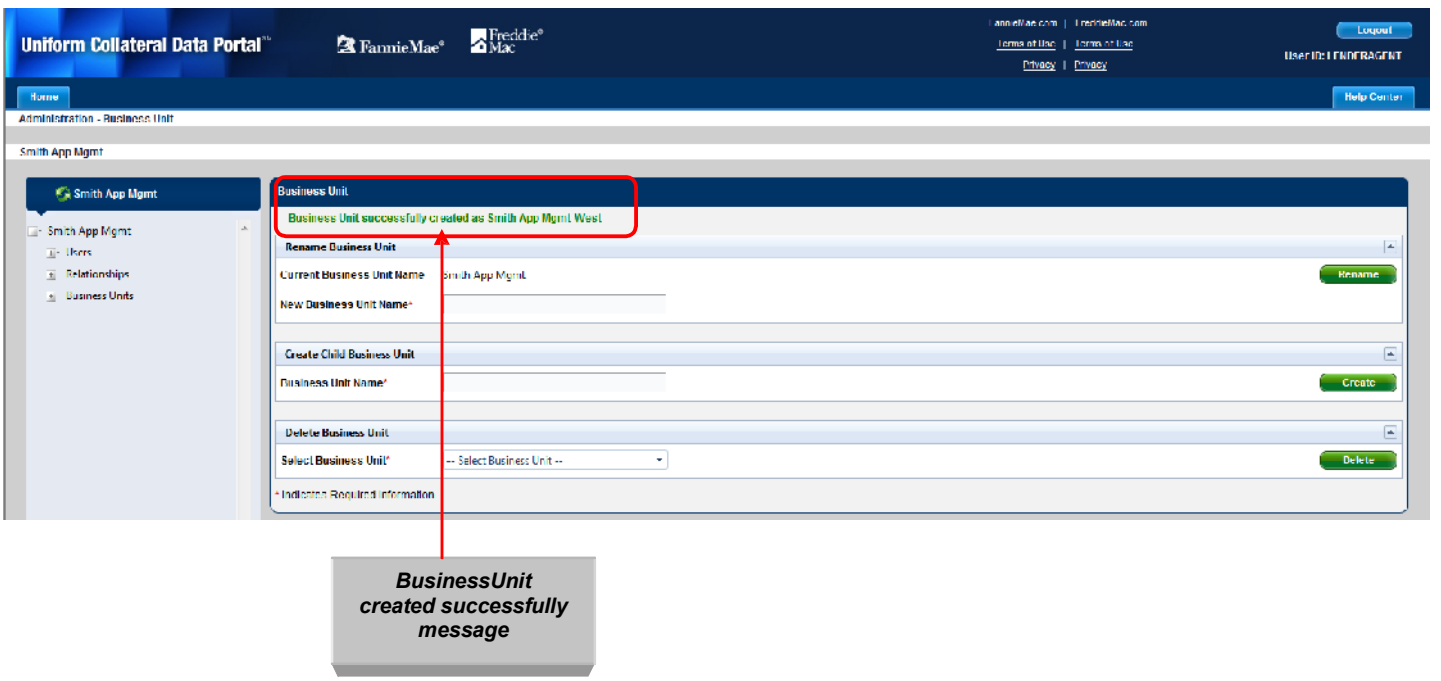
4. Click Create.

Figure 6.2.2 Create Child Business Unit(s) Page



The message “Business Unit successfully created on Smith App Mgmt-West” appears in green at the top of the page as showninFigure6.2.3. To assign users and delegate relationships to the newly created business unit, see Section7.

Figure 6.2.3 Business Unit Created Successfully Message



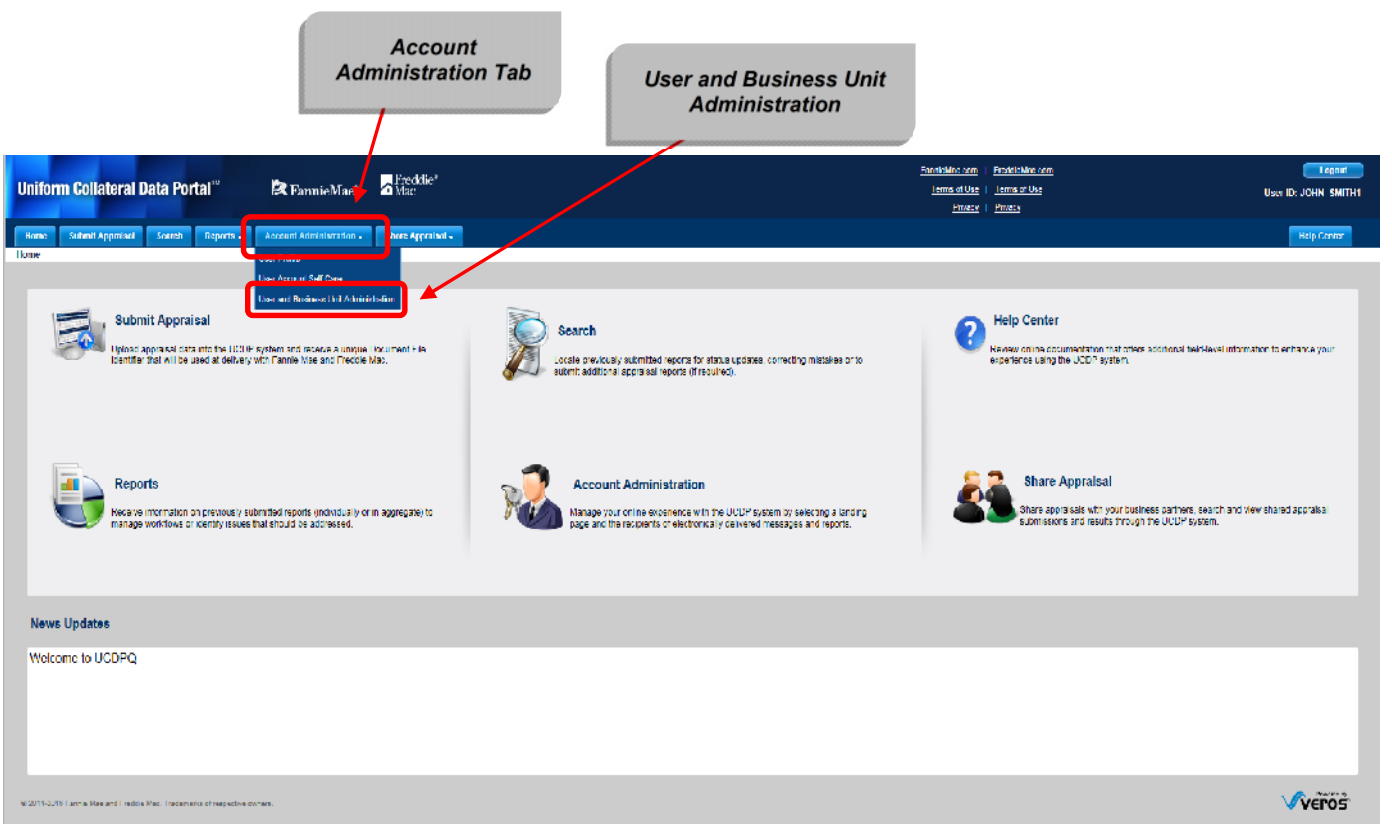
6.3 Deleting a Business Unit

To delete a business unit, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure6.3.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.*

Figure 6.3.1 Account Administration Tab



2. To access the Administration Business Units page, click Business Units in the lender tree.

   To access the page to delete a child business unit:

   - Click the Expand (+) icon next to Business Units
   - Click the child business name

3. In the Delete BusinessUnit section, showninFigure6.3.2, select a business unit from the dropdown, as showninFigure6.3.3.

4. Click Delete.

NOTE: A child business unit cannot be deleted if it has: assigned users, assigned relationships, its own children business units, or has ever made a previous submission. To transfer users among business units, seeSection5.4; to disassociate or delete the relationship, seeSection7.2.

Figure 6.3.2 Delete Business Unit(s)

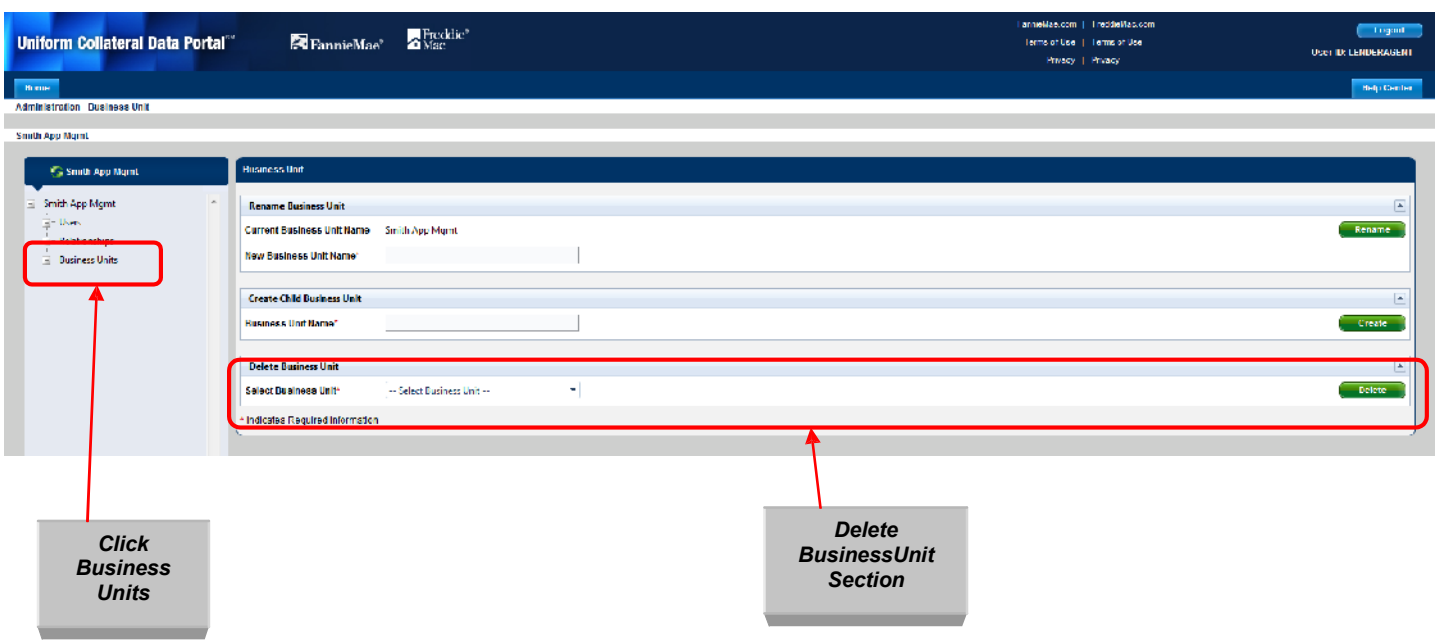
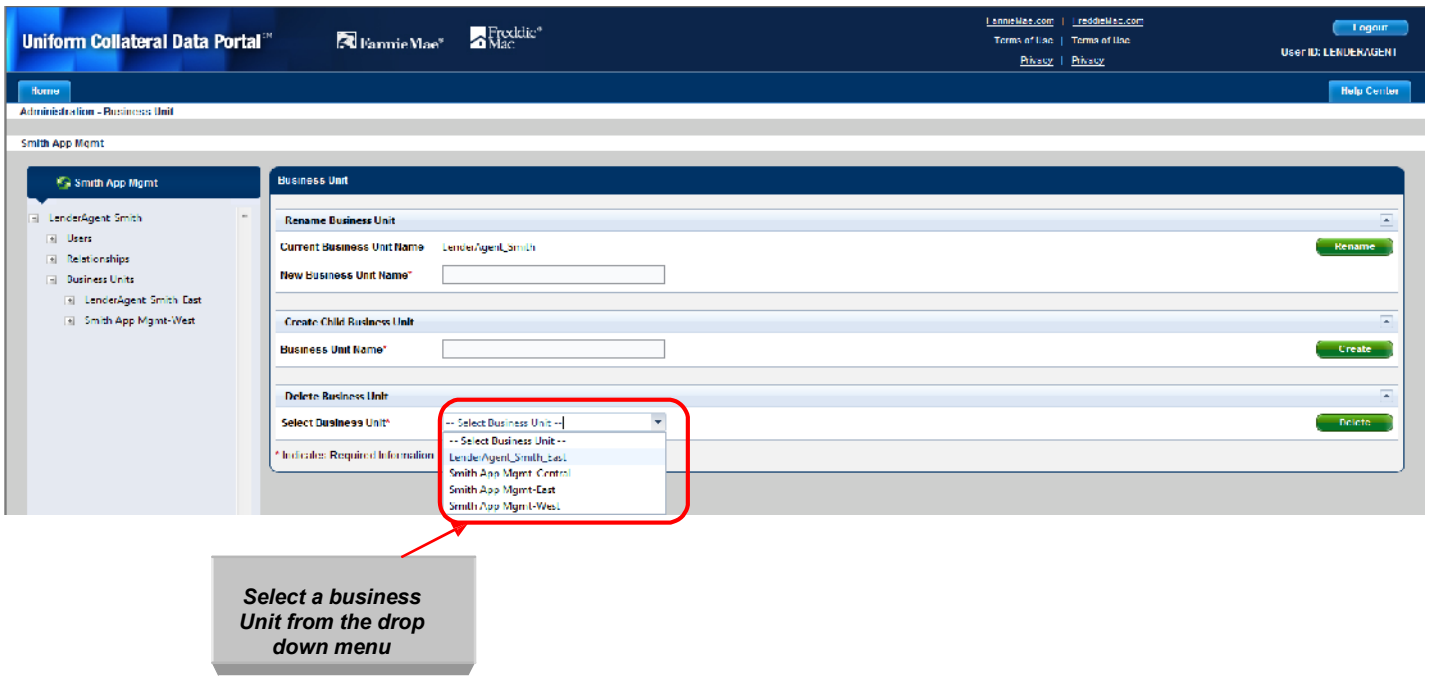
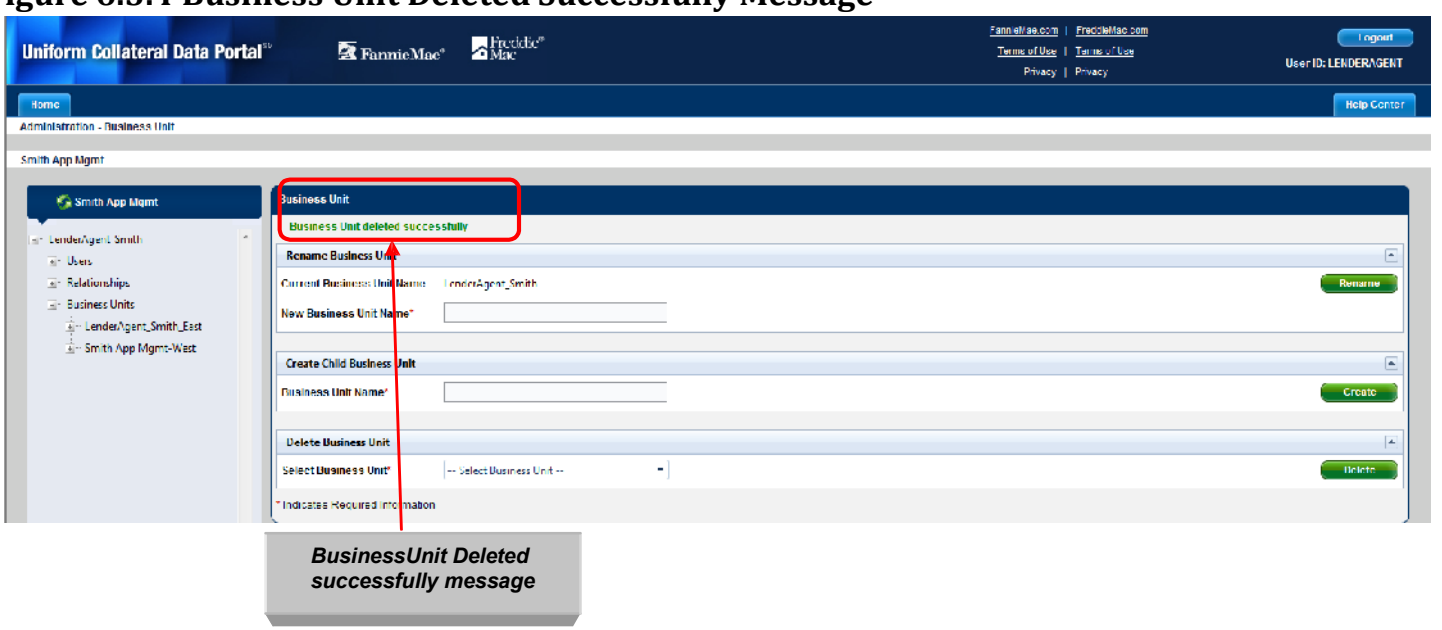


Figure 6.3.3 Select a Business Unit



The message “Business Unit deleted successfully” appears in green at the top of the page, as showninFigure6.3.4.

Figure 6.3.4 Business Unit Deleted Successfully Message



7. Managing Child Business Unit Relationships

A child business unit(s) functions in the same manner as the UCDP parent, or primary, business unit does. It has its own users, relationships, and sometimes additional business units. You need to delegate, or assign, a relationship(s) to each child business unit that submits appraisal data files to UCDP on behalf of a lender.

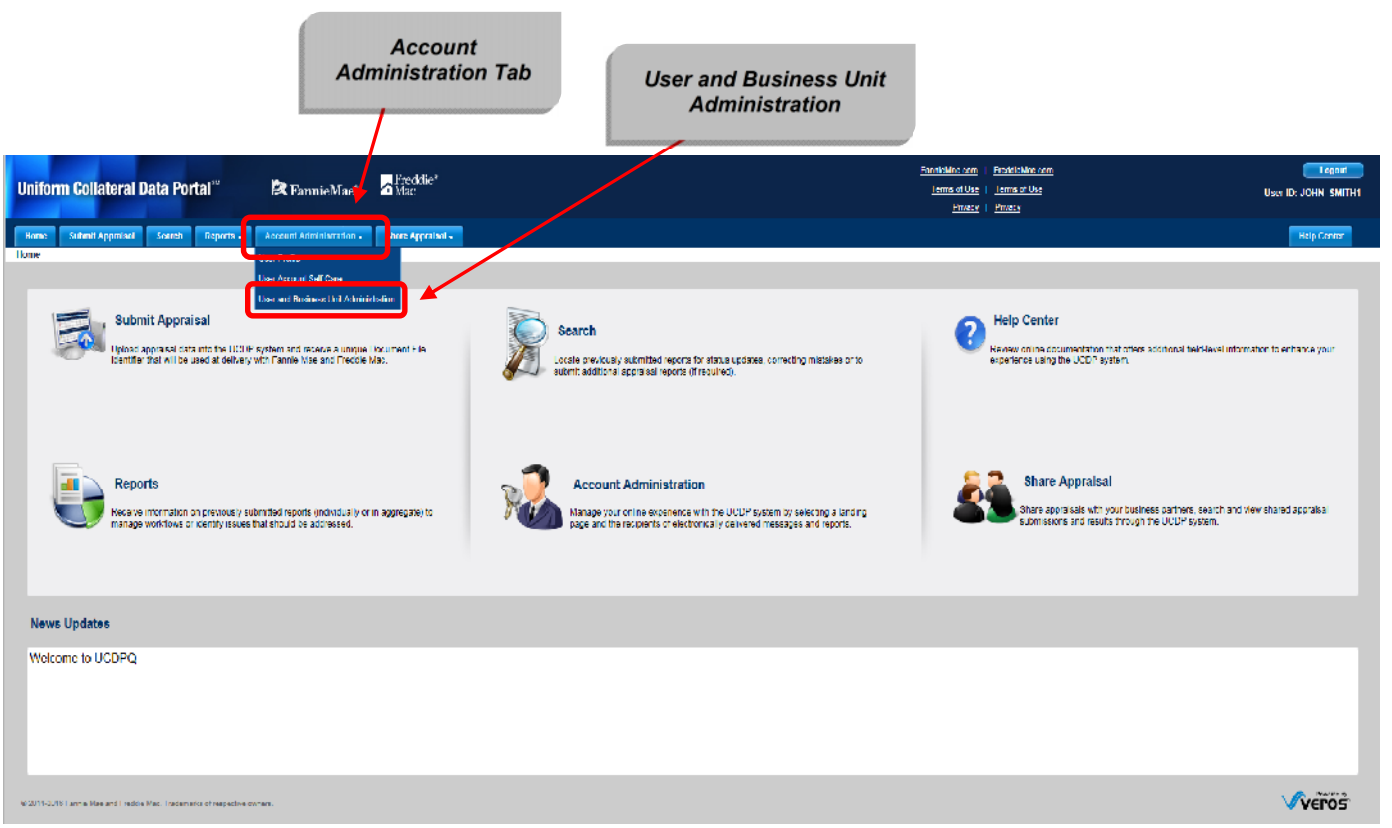
7.1 Delegating a Child Relationship

To establish a relationship between the child business unit and a lender, follow these steps:

1. On the Homepage, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure7.1.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.*

Figure 7.1.1 Account Administration Tab



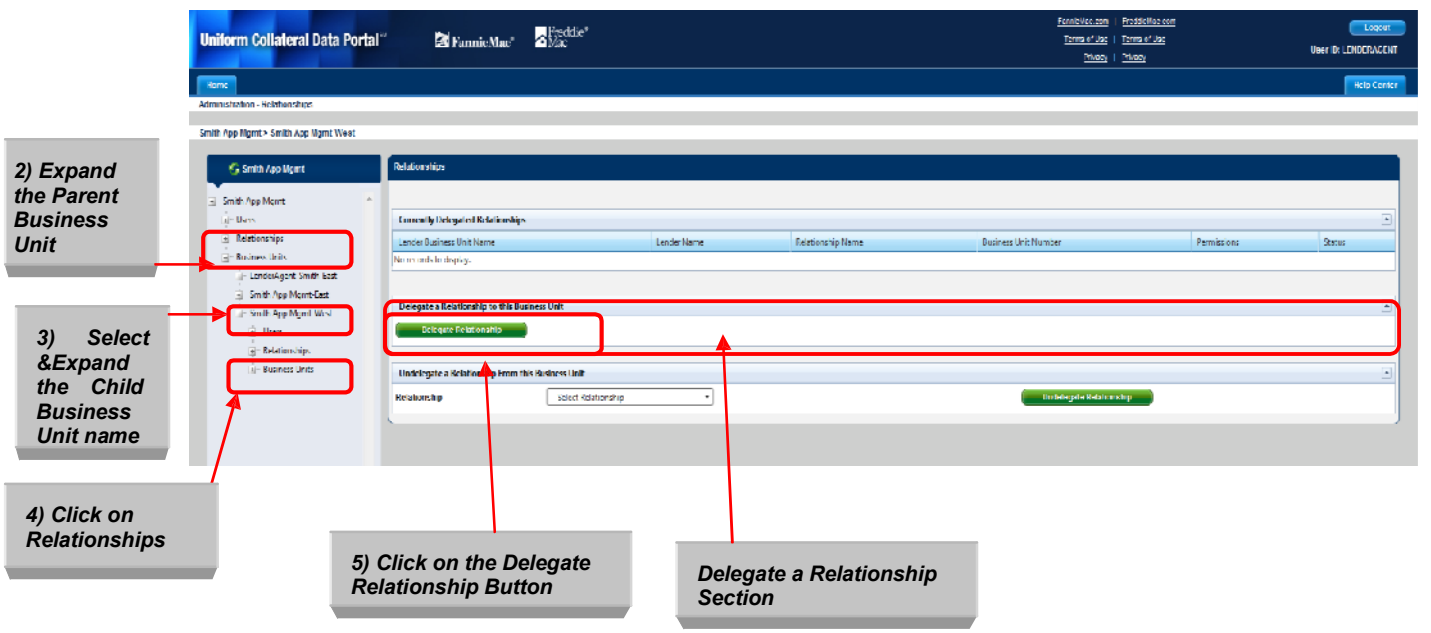
2. In the parent section of the lender tree, click the expand icon (+) next to “business units”.

3. When the parent tree expands, click the expand icon of the child business unit with which you want to delegate a relationship.

4. When the child tree expands, click Relationships.

5. In the Delegate a Relationship to this Business Unit section, Click Delegate Relationship.

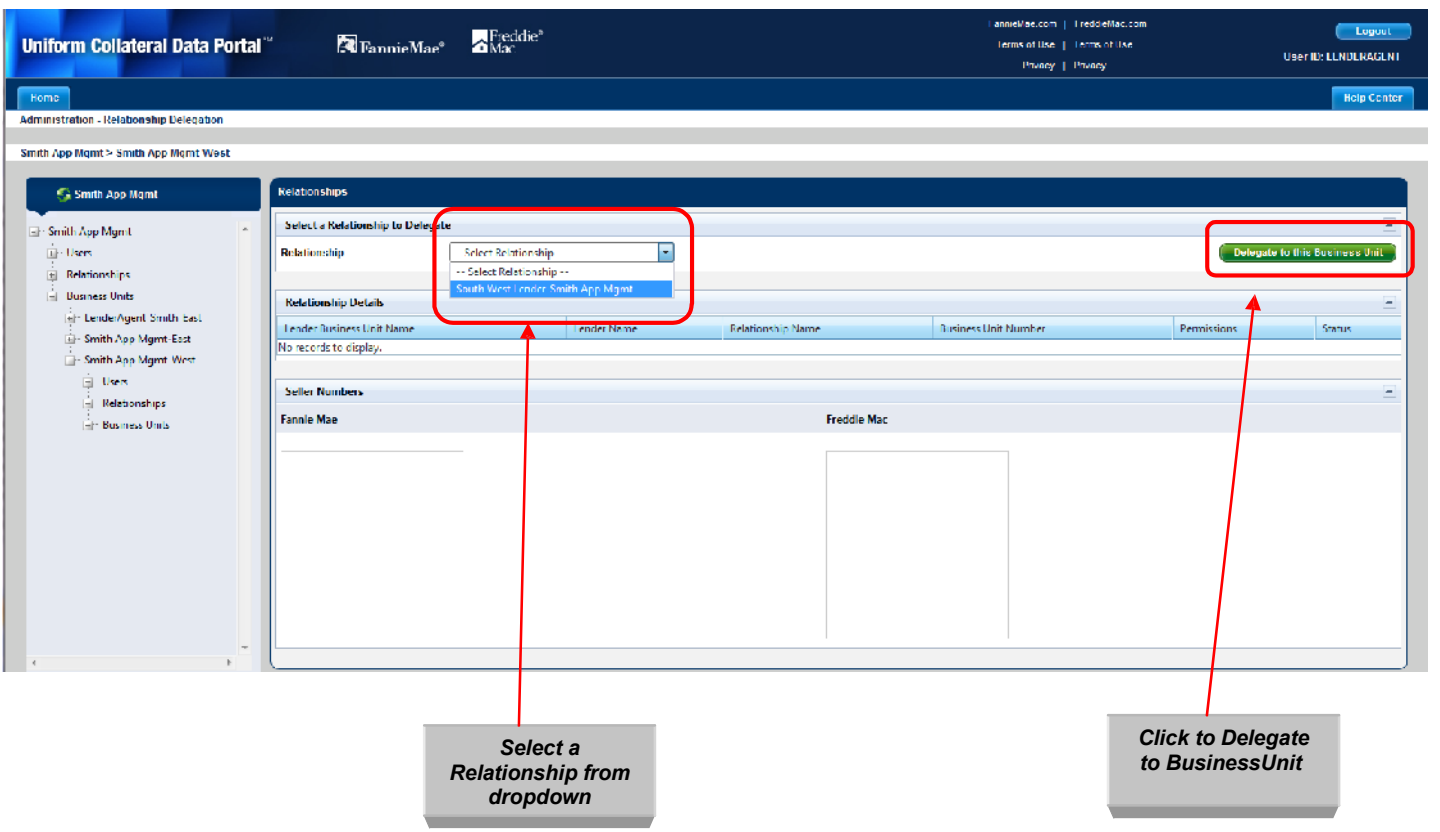
Figure 7.1.2 Relationship Page–Delegate Child Relationship



6. In the Select a Relationship to Delegate section, click the Relationship dropdown, as shown in Figure 7.1.3, and select the lender that you want to establish a relationship with for the child business unit.

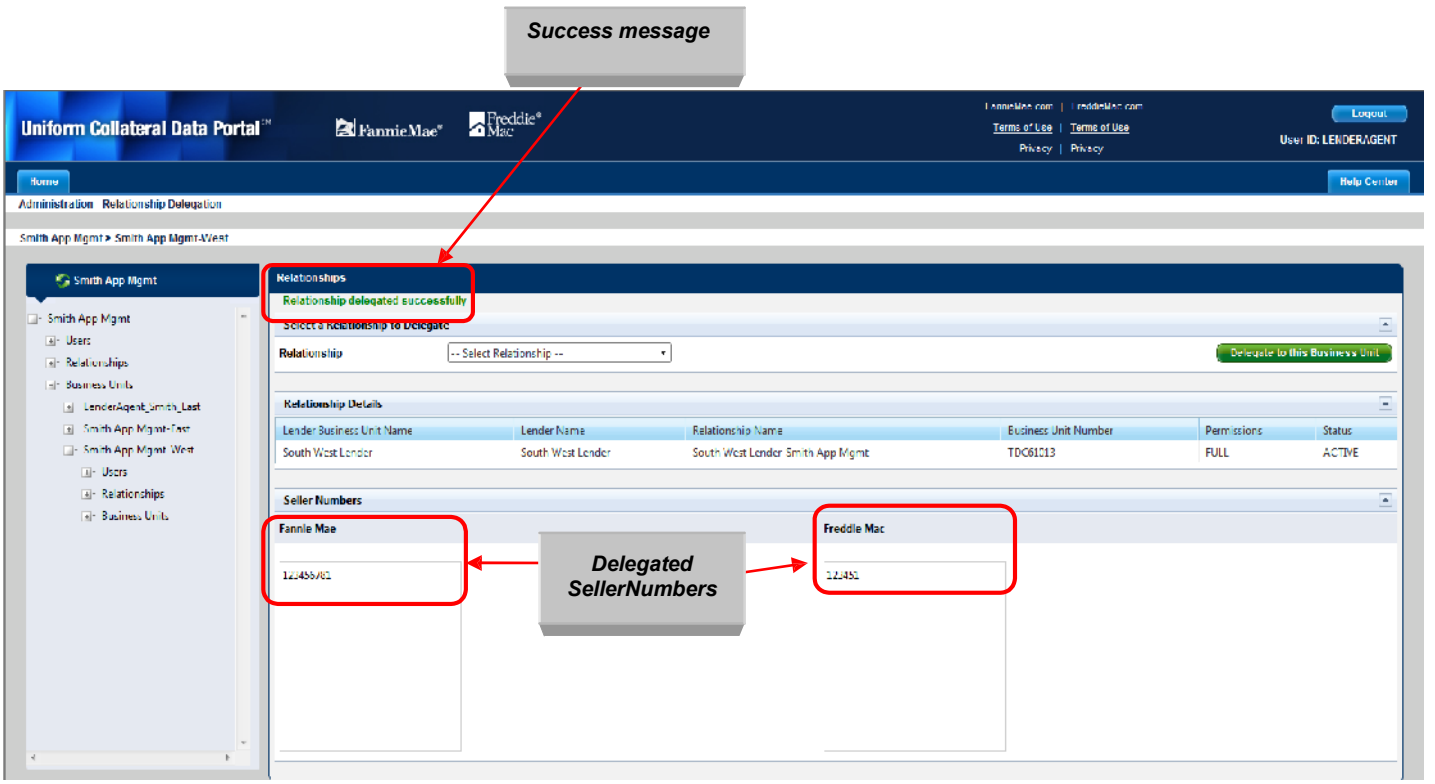
7. Click Delegate to this BusinessUnit.

Figure 7.1.3 Select a Relationship to Delegate



The message “Relationship delegated successfully” appears in green at the top of the page as Shown in Figure 7.1.4.

Figure 7.1.4 Relationship Delegated Successfully Message



The seller number(s) assigned to the parent business unit level can be delegated to one or more child business units. If seller numbers are assigned to a child business unit(s), they still exist and can be used at the parent level.

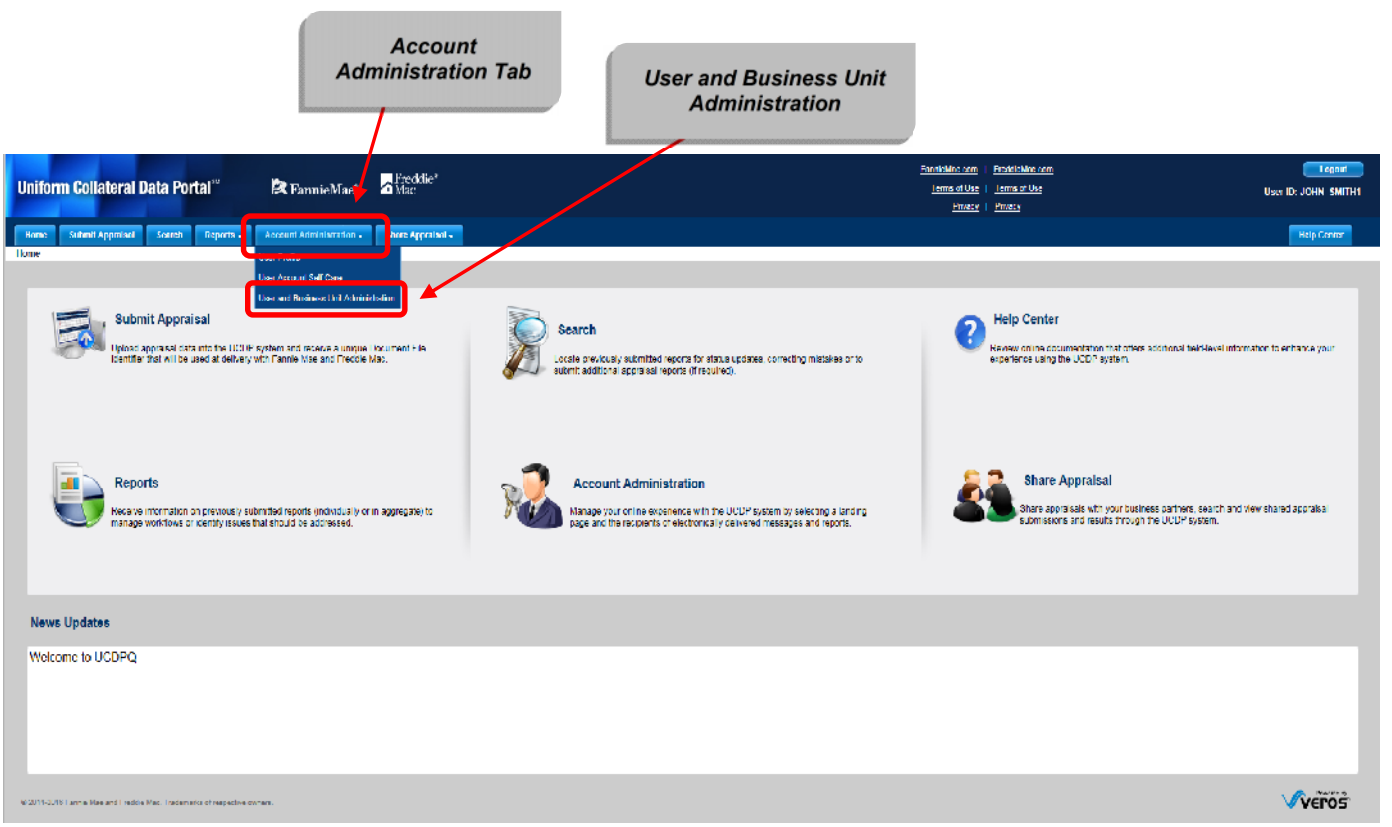
7.2 Un-delegating a Child Relationship

To un-delegate, or disassociate, a relationship between a child business unit and lender, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 7.2.1.

NOTE: *The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.*

Figure 7.2.1 Account Administration Tab



2. In the parent section of the lender tree, click the expand icon (+) next to “business units”.

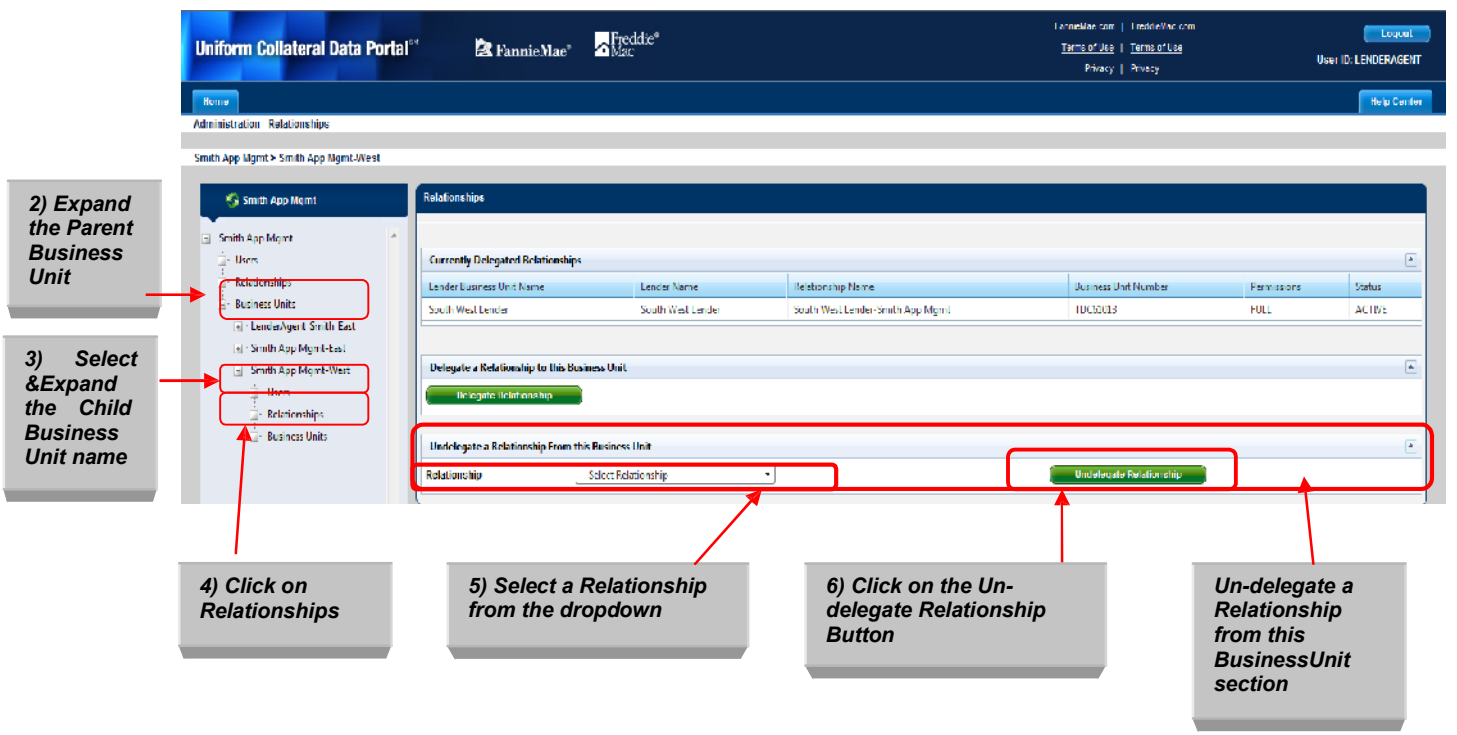
3. When the parent tree expands, click the expand icon of the child business unit with which you want to un-delegate a relationship.

4. When the child tree expands, click Relationships.

5. In the Un-delegate a Relationship from this BusinessUnit section, select a relationship from the dropdown.

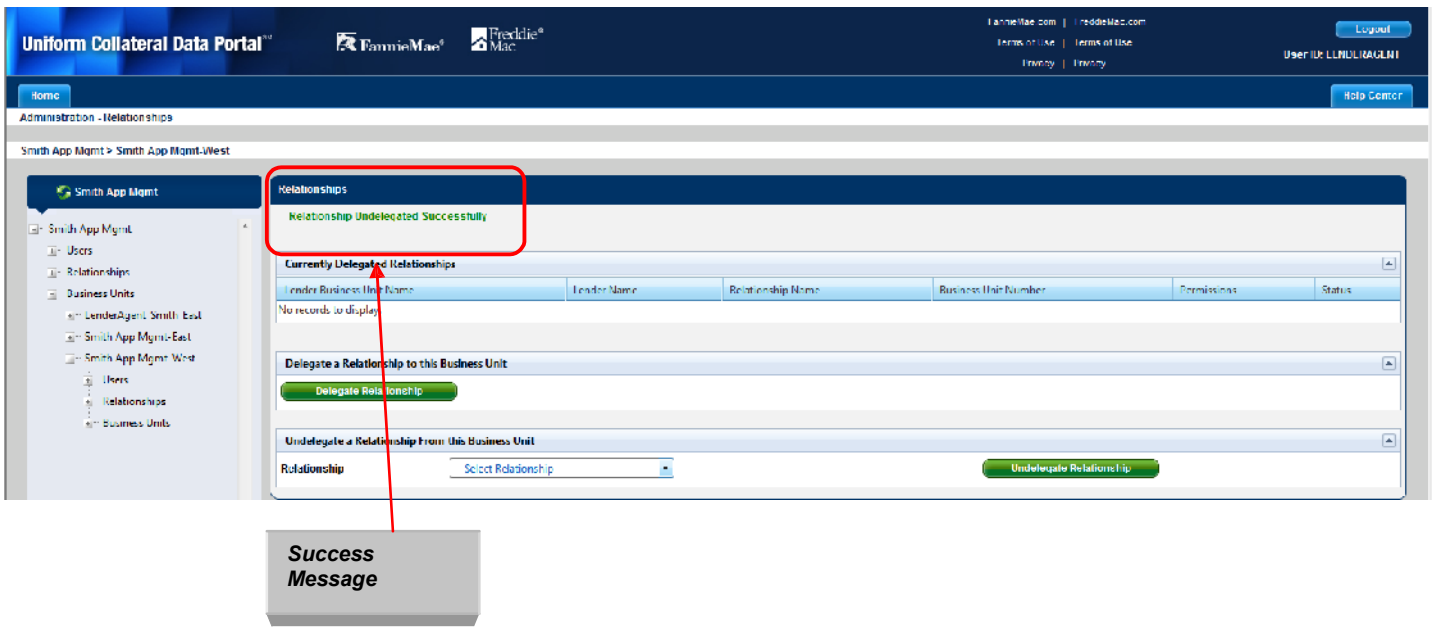
6. Click Un-delegate Relationship.

Figure 7.2.2 Relationship Page–Un-delegate Child Relationship



The message “Relationship Un-delegated Successfully” appears in green at the top of the page as showninFigure7.2.3.

Figure 7.2.3 Relationship Un-delegated Successfully Message



Appendix A: Frequently Used Terms

Term	Definition
Appraisal Management Company (AMC)	A platform vendor who submits appraisals within the UCDP system on behalf of a lender. Also called a Lender Agent.
BusinessUnit	AUCDP 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: http://www.FreddieMac.com/learn/pdfs/uw/UCDP_references.pdf**.**
Child Business Unit	Subordinate business units that allow you to further manage the access Users have to particular lenders in UCDP. With child business units, You can further structure the amount of access users have to the lender relationships in UCDP.
Doc File ID	The number assigned to each unique submission. There is a single DocFile ID for each loan submission for use with both GSEs (whether one, two, or three appraisals are submitted within that loan).
FNM	Fannie Mae
FRE	Freddie Mac
GSE (or Investor)	Government Sponsored Enterprise(Fannie Mae and/or Freddie Mac)
GSE Selling Guide	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.
Lender Agent	AMC or platform vendor who submits appraisals on behalf of a Lender within the UCDP system.
Lender Agent BusinessUnit	Contains lender agent users, Fannie Mae and Freddie Mac seller numbers, lender relationships, and subordinate lender agent business units.
Lender Business Unit	Contains lender users, Fannie Mae and Freddie Mac seller numbers, lender agent relationships, and subordinate lender business units.
Lender Tree	A visual representation of the business unit relationships and its hierarchy.
Parent Business Unit	The top level in a tree structure.
Embedded PDF	The first generation PDF generated by the appraiser, embedded in the MISMO XML appraisal file. No changes can be made to the content
First Generation PDF	APDF generate directly by the appraiser. No changes can be made to the content from the PDF.

Relationship BusinessUnit	A special business unit type used to facilitate a relationship between a lender and a Lender agent. The relationship business unit is automatically created when a lender admin invites a lender agent into a relationship and allows a lender agent to submit appraisals on behalf of a lender without exposing all of that lender's activity to the agent. The relationship business unit contains only the seller numbers that the lender has made available for the agent's use.
SellerNumber	Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number; Freddie Mac Seller/Servicer Number or TPO Number.
UCDP	Uniform Collateral Data Portal is the joint portal for electronic submission of appraisal data to the GSEs.
XML	XML stands for Extensible Markup Language, which is a set of rules for encoding documents in machine-readable form. The design goal of XML is to emphasize simplicity, generality, and usability over the Internet. It is the primary method for lenders or vendors to transmit encoded documents to the UCDP server.

Appendix B: Supported Appraisal Forms

FormNumber	Form Title
FNM1004/ FRE 70 (UAD standard required)	Uniform Residential Appraisal Report
FNM1004C /FRE70B	Manufactured Home Appraisal Report
FNM1025/ FRE 72	Small Residential Income Property Appraisal Report
FNM1073/ FRE 465 (UAD standard required)	Individual Condominium Unit Appraisal Report
FNM1075/ FRE 466 (UAD standard required)	Exterior-Only Inspection Individual Condominium Unit Appraisal Report
FNM2055/ FRE 2055 (UAD standard required)	Exterior-Only Inspection Residential Appraisal Report
FNM2090	Individual Cooperative Interest Appraisal Report
FNM2095	Exterior-Only Inspection Individual Cooperative Interest Appraisal Report

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

Appendix C: Password Strength Rule

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

NOTE: *Only your Lender Admin can change your password.*

Requirement	Value
Minimum Length	8
Maximum Length	18
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric Characters	1
Repeated History Length	5
Reversed History Length	5
Disallow User Name	Yes
Disallow User Name(case sensitive)	Yes
Disallow User ID	Yes
Disallow User ID (case sensitive)	Yes
Disallow Select Special Characters	Yes

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