



Uniform Collateral Data Portal Overview

To facilitate the electronic collection of appraisal report data to the government-sponsored enterprises (GSEs), Freddie Mac and Fannie Mae, at the direction of the Federal Housing Finance Agency (FHFA), developed the Uniform Collateral Data Portal® (UCDP®), which is a single portal for the electronic submission of appraisal data files. Lenders are required to use the UCDP to submit electronic appraisal data files that conform to all GSE requirements, including the Uniform Appraisal Dataset (UAD) when applicable, before the delivery date of the mortgage to Freddie Mac.

The UAD defines all fields required for an appraisal submission for specific appraisal forms and standardizes definitions and responses for a key subset of fields. More details about the UAD can be found at FreddieMac.com or eFannieMae.com.

Through the UAD and UCDP, lenders have a GSE-consistent approach and understanding of appraisal definitions and requirements and a common portal for submitting appraisal data files. This critical appraisal data standardization effort:

- Provides lenders with greater confidence in loan quality by offering enhanced appraisal data quality and integrity checks.
- Creates efficiency and consistency in appraisal reviews by offering appraisers and lenders an improved view and understanding of GSE appraisal data requirements.
- Supports processes to manage and mitigate valuation risk by resolving inconsistencies with appraisal data, including formatting, terminology, and use of specific descriptions.

UCDP Availability and Data Delivery Requirements

The UCDP can be accessed from FreddieMac.com. Appraisal report forms for all conventional mortgages delivered to the GSEs on or after March 19, 2012, must be submitted to the UCDP prior to the delivery date of the mortgage if:

- The loan application is dated on or after **December 1, 2011**, and
- An appraisal report is required.

Appraisals must be submitted before the delivery date of the mortgage to Freddie Mac or Fannie Mae and must include the applicable required appraisal report forms listed below for all conventional appraisal reports:

- *Uniform Residential Appraisal Report* (Freddie Mac Form 70/Fannie Mae 1004)*
- *Manufactured Home Appraisal Report* (Freddie Mac Form 70B/Fannie Mae 1004C)
- *Small Residential Income Property Appraisal Report* (Freddie Mac Form 72/Fannie Mae 1025)
- *Individual Condominium Unit Appraisal Report* (Freddie Mac Form 465/Fannie Mae 1073)*
- *Exterior-Only Inspection Individual Condominium Unit Appraisal Report* (Freddie Mac Form 466/Fannie Mae 1075)*
- *Exterior-Only Inspection Residential Appraisal Report* (Freddie Mac Form 2055/ Fannie Mae 2055)*

Fannie Mae Forms Only

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- Individual Cooperative Interest Appraisal Report (Fannie Mae Form 2090)
 - Exterior-Only Inspection Individual Cooperative Interest Appraisal Report (Fannie Mae Form 2095)

**Indicates UAD Forms*

UCDP Access

The UCDP provides a common pathway for the electronic submission of appraisal data files to the GSEs. Lenders and/or their agents can submit appraisals to Freddie Mac, Fannie Mae, or both GSEs. A lender agent is an entity that a lender authorizes to perform functions within the UCDP, such as uploading appraisals and evaluating results.

Lenders and their designated agents can access the UCDP through:

- An easy-to-use Web-based interface that allows users to browse and upload XML or Portable Document Format (PDF) files to the portal. Lenders should evaluate their processes and requirements and request that appraisers send them the appraisal file in XML format, in addition to obtaining the appraisal in a PDF format as necessary.
- Vendor-provided solutions that offer an integrated system interface to the UCDP. Both GSEs have published a list of technology vendors who provide a vendor solution that offers an integrated system interface to the UCDP. Please review the vendor lists on both GSEs' websites, FreddieMac.com and eFannieMae.com.

Supported Forms/Formats

Either an XML data stream (output from appraisal forms software) with an embedded first-generation PDF file or a first-generation PDF file without the corresponding XML data must be submitted to the UCDP. The following list includes the XML formats that are supported in the UCDP for the four UAD forms:

- MISMO[®] 2.6 Errata 1 GSE Extended format (preferred format)
- ACI format
- AI Ready format

The following list includes the XML formats that are supported in the UCDP for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format
- ACI format
- AI Ready format

If the appraisal is only available in PDF format, as a convenience to users, a conversion tool is available in the UCDP for a fee (independently offered by Veros Real Estate Solutions – the technology vendor supporting the UCDP). In addition, there are other industry tools available outside of the portal that provide this function. The Veros-provided conversion tool provides PDF extraction services for first-generation PDFs from currently-supported forms vendors: a la mode, ACI, Bradford and SFREP.

Though we encourage the use of XML files, the UCDP does accept a first-generation PDF. As an important reminder, first-generation PDFs require the use of a PDF data extraction service to create an XML file in one of the UCDP-supported formats. These services are offered independently of the GSEs by several organizations in the industry, including the service offered by Veros in the UCDP. The GSEs have no responsibility for, or obligations related to, the PDF data extraction services offered by any of these entities. Lenders are responsible for ensuring appraisal report data is both successfully uploaded and receives a "Successful" status from the portal for any first-generation PDF submitted to an extraction service.

All XML files must include an embedded PDF file that includes all appraisal exhibits, addenda, and photographs, including the Freddie Mac *Form 71*. Appraisal software and loan origination system (LOS) vendors directly

integrated to the UCDP provide solutions that offer one or more of the UCDP-supported XML file formats. Submission of an XML file obtained from the appraiser is the most efficient and reliable method of submission to the UCDP. Storing an XML file on a desktop or network is similar to storing a PDF and does not require additional in-house technology changes. Note: The XML format contains the full PDF as an embedded data point within the XML file.

Each appraisal software forms vendor may have a different process for transferring appraisal files, so you need to understand your appraisal provider's process and any implications it may have to your existing business processes. As a reminder, uploading the appraisal data to the UCDP using an XML file is the most reliable delivery method. Once you have confirmed your appraiser is using UAD-compliant forms, you should start familiarizing yourself with the UAD output in your underwriting processes and testing an upload to the portal.

Lenders should work with appraisers or vendors to ensure they have the appropriate software to meet the UCDP XML format requirements.

UCDP Functionality

Users can submit electronic appraisal data files, receive status and findings, correct and modify appraisal file submissions, and request overrides in the event an appraisal is not accepted by the UCDP.

Appraisals submitted to the UCDP go through a series of checks, including a UAD Compliance Check. Appraisals that pass all checks receive a "Successful" status from the UCDP. Initially, the UAD Compliance Check results in warning messages only and does not affect the successful submission of appraisals to the UCDP. In the future, the UAD Compliance Check may result in errors that require appraisals to be corrected by the appraiser and re-submitted to the UCDP.

All appraisals successfully uploaded to the UCDP receive a Submission Summary Report (SSR) for each GSE submission. The SSR contains a summary of the appraisal submission(s) for each loan, the status of the submission(s), and a Document File Identifier (Doc File ID), which is the unique appraisal identifier generated by the UCDP. One Doc File ID is assigned per loan and is the same for delivery to either GSE. Lenders will be required to deliver a Doc File ID to the GSE's loan delivery system as part of the loan delivery process. An appraisal must be submitted to the UCDP and receive a "Successful" status on the SSR before the loan is delivered to the GSE.

Search functionality and standard reports are available to track and manage appraisal report submissions to the UCDP.

UCDP Registration Overview

To access and use the UCDP, each organization must first set up a UCDP account profile. The steps below outline the process for completing the registration process for portal access and each organization's setup within the UCDP with one or both GSEs:

1. **Designate a Primary Lender Administrator:** Designate an individual to serve as primary lender administrator (lender admin). The primary lender admin and any additional lender admins are the only individuals who will be registering directly with the GSEs. The lender admin is responsible for:
 - Establishing access to the UCDP for the lender, confirming a relationship to one or both GSEs, setting up their organization's profile, and adding additional users.
 - Initiating the setup of other lender administrators in the organization for the ongoing maintenance of UCDP access.
 - Authorizing lender agents to submit appraisals on behalf of their organization to the UCDP.
2. **Register With Each GSE:** Complete each GSE's unique registration process for lender admin(s) using the appropriate forms on each GSE's website

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3. **Register Lender Agents:** Determine if your organization will work with a lender agent. Lender agents are third-party entities (such as Appraisal Management Companies [AMC] or Outsource Providers) that can upload appraisals on the lender's behalf to the UCDP. If a lender chooses to work with a lender agent, the lender agent must complete the UCDP lender agent registration process to request a UCDP account and to appear on the lender agent list in the UCDP. The lender agent list allows lenders to identify and authorize lender agents to upload appraisals to UCDP on their behalf.

Freddie Mac and Fannie Mae have separate multistep registration processes for users of the UCDP. Please note that if your organization delivers loans to both GSEs, the primary lender administrator must be the same individual for both GSEs.

Details on each of these steps are outlined in the GSE UCDP Registration Process job aids on FreddieMac.com and eFannieMae.com. To aid in the process, we have developed resources including registration checklists, job aids, and a four-part Lender Admin Reference Series designed to guide lender admins through the registration, organization, and user setup steps.

UCDP Support Center

To answer questions related to registration and submitting appraisals to the UCDP, Freddie Mac and Fannie Mae developed a joint UCDP Support Center. To reach the UCDP Support Center, please call 800-917-9291. The UCDP Support Center is available Monday through Friday from 9 a.m. to 8 p.m., ET, excluding major holidays.

UCDP Training

The GSEs also developed the following additional resources:

- **UCDP Recorded Tutorials:** The [Using the Uniform Collateral Data Portal](#) and [Submitting Appraisal Data Files to the Uniform Collateral Data Portal Tutorials](#) provide users with a self-paced training opportunity on how to submit appraisals in the UCDP and more.
- **UCDP User Guide:** [The User Guide](#) is intended for users who submit appraisals to the GSEs, resolve issues with submission, and generate reports. The manual walks users through the process of using the UCDP.

Additional Information

Freddie Mac and Fannie Mae are providing identical information in the UCDP Overview documents. For additional information:

- Visit http://www.FreddieMac.com/sell/secmktg/uniform_collateral_data_portal.html for additional UCDP information and Questions and Answers
- Contact your Freddie Mac representative