

Submitting Appraisal Update and/or Completion Report Fannie Mae Form 1004D / Freddie Mac Form 442

Appraisal Update and/or Completion Report Sequence Loading

In the Uniform Collateral Data Portal® (UCDP®), an appraisal report submission is generally loaded in the Appraisal 1 field and is the only appraisal report required. When a second or third appraisal report is required, the report(s) is loaded in the Appraisal 2 or Appraisal 3 fields, respectively, as needed. In the event an Appraisal Update and/or Completion Report (*Fannie Mae Form 1004D / Freddie Mac Form 442*) is required for an appraisal, it must be loaded in the next sequential Appraisal field (Appraisal 2 or 3).

For example, if an update and/or completion report is needed for Appraisal 1, the report must be loaded in the Appraisal 2 field. When an update and/or completion report is needed for Appraisal 2, the report must be loaded in the Appraisal 3 field.

Appraisal Submission Sequence in the UCDP

Full appraisal reports, appraisal updates, and completion reports must be loaded in the UCDP using the following sequence:

- **Appraisal 1:** Must be the primary appraisal supporting the loan for loan delivery.
- **Appraisal 2:** Reserved for a second full appraisal or Form 1004D / Form 442, Appraisal Update and/or Certificate of Completion, pertaining to Appraisal 1.
- **Appraisal 3:** Reserved for a third full appraisal or Form 1004D / Form 442, an Appraisal Update and/or Certificate of Completion, pertaining to Appraisal 2.

NOTE: If the Appraisal Update and/or Completion Report is submitted as Appraisal 1, UCDP will return Hard Stop 9005: *Invalid form type for Appraisal 1: 1004D/442 may only be submitted as Appraisal 2 and/or 3.*