



## Uniform Collateral Data Portal (UCDP) Overview

Updated January 2019

To facilitate the electronic delivery of appraisal report data to the Government-Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, 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 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 Fannie Mae and 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 [FannieMae.com](https://www.fanniemae.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.

### UCDP Availability and Data Delivery Requirements

UCDP can be accessed from [FannieMae.com](https://www.fanniemae.com). Appraisal report forms for all conventional mortgages delivered to the GSEs must be submitted to UCDP prior to the delivery date of the mortgage if an appraisal report is required.

The applicable required appraisal report forms listed below (for all conventional appraisal reports) must be included in the submission:

- Uniform Residential Appraisal Report (Fannie Mae Form 1004 / Freddie Mac Form 70)\*
- Manufactured Home Appraisal Report (Fannie Mae Form 1004C / Freddie Mac Form 70B)
- Appraisal Update and/or Completion Report (Fannie Mae Form 1004D / Freddie Mac Form 442)\*\*
- Small Residential Income Property Appraisal Report (Fannie Mae Form 1025 / Freddie Mac Form 72)
- Individual Condominium Unit Appraisal Report (Fannie Mae Form 1073 / Freddie Mac Form 465)\*
- Exterior-Only Inspection Individual Condominium Unit Appraisal Report (Fannie Mae Form 1075 / Freddie Mac Form 466)\*
- Exterior-Only Inspection Residential Appraisal Report (Fannie Mae Form 2055 / Freddie Mac Form 2055)\*

\*Indicates UAD forms

\*\*Use of Fannie Mae Form 1004D / Freddie Mac Form 442 for delivery to UCDP is optional until further notice.

### Fannie Mae-Only Forms

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



## UCDP Access

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 Fannie Mae, Freddie Mac, or both GSEs. A lender agent is an entity that a lender authorizes to perform functions within UCDP, such as uploading appraisals and evaluating results.

Lenders and their designated agents can access UCDP through:

- An easy-to-use web-based interface that allows users to browse and upload appraisal files to the portal.
- Vendor-provided solutions that offer an integrated system interface to UCDP. Both GSEs have published a list of technology vendors who provide a vendor solution that offers an integrated system interface to UCDP. Please review the vendor lists on each GSE's website, [FannieMae.com](http://FannieMae.com) and [FreddieMac.com](http://FreddieMac.com).

## Supported Formats

An XML data stream (output from appraisal forms software) with an embedded first-generation PDF file must be submitted to UCDP. The following XML format is supported in UCDP:

- MISMO® 2.6 Errata 1 GSE Extended format

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

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format

All XML files must include an embedded PDF file that includes all appraisal exhibits, addenda, and photographs. Submission of a MISMO XML file obtained from the appraiser is the most efficient and reliable method of submission to UCDP.

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

## UCDP Functionality

Users can submit electronic appraisal data files, receive status and findings, correct and modify appraisal file submissions, and request overrides in some instances when the appraisal is not accepted by UCDP. Appraisals submitted to UCDP go through a series of checks, including a UAD Compliance Check. The UAD Compliance Check may result in errors that require appraisals to be corrected by the appraiser and re-submitted to UCDP. Appraisals that pass all checks receive a "Successful" status from UCDP.

All appraisals successfully uploaded to 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 part of the unique appraisal identifier generated by UCDP. One Doc File ID is assigned per loan and is the same for delivery to either GSE. Lenders are required to deliver a Doc File ID to each GSE's loan delivery system as part of the loan delivery process. An appraisal must be submitted to UCDP and receive a "Successful" status on the SSR before the loan is delivered to the GSE.

UCDP features an Appraisal-Sharing functionality which allows correspondent lenders to share individual appraisals with specific aggregators, and provides the ability for aggregators to view the submission status, findings, Doc File ID, and SSR of each shared appraisal.



## UCDP Registration Overview

Fannie Mae and Freddie Mac have separate multistep registration processes for users of UCDP. If your organization delivers loans to both GSEs, the primary lender administrator must be the same individual for both GSEs. Details on these steps are outlined in the GSE UCDP Registration Process job aids on [FannieMae.com](https://www.fanniemae.com) and [FreddieMac.com](https://www.freddie-mac.com). To aid in the process, additional resources, including registration checklists, job aids, and a five-part Lender Admin Reference Series designed to guide lender admins through the registration, organization, and user set up steps, are also available on [FannieMae.com](https://www.fanniemae.com) and [FreddieMac.com](https://www.freddie-mac.com).

Lender agents are third parties that can work with appraisals in UCDP on behalf of a lender. If a lender chooses to work with a lender agent, the lender agent must complete the joint UCDP registration process. For detailed steps related to lender agent registration, organization, and user set up, refer to the Lender Agent Admin User Guide available on [FannieMae.com](https://www.fanniemae.com) and [FreddieMac.com](https://www.freddie-mac.com).

## UCDP Support Center

To answer questions related to registration and submitting appraisals to UCDP, contact the joint UCDP Support Center at 1-800-917-9291. 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 have developed the following additional resources:

- [UCDP Recorded Tutorials](#): *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 on how to submit appraisals in UCDP. The *Appraisal Sharing Tutorial* covers steps on how to share appraisals and retrieve shared appraisals.
- [UCDP User Guide](#): The User Guide navigates users through the process of using UCDP, including submitting appraisals, resolving issues with submissions, and generating reports.
- [UCDP Lender Agent Admin User Guide](#): The Lender Agent Admin User Guide provides detailed information for each lender agent's designated UCDP administrator.
- [UCDP Appraisal Sharing Guide](#): The Appraisal Sharing Guide is intended for users who share appraisals with their aggregators and for aggregators who view appraisal information shared by their business partners.

## Additional Information

Fannie Mae and Freddie Mac provide identical information in the UCDP Overview document. For more information:

- Visit [FannieMae.com](https://www.fanniemae.com) for additional UCDP information and FAQs.
- Contact your account team.