Uniform Collateral Data Portal (UCDP) FAQs

Updated July 2020

The following provides answers to questions frequently asked about Fannie Mae and Freddie Mac's jointly developed Uniform Collateral Data Portal® (UCDP®).

General

Q1.   **What are the different kinds of appraisals supported by UCDP? NEW**

UCDP accepts the following types of appraisals:

- Hybrid – An appraisal assignment consisting of a desktop appraisal for which the scope of work includes reviewing a recent interior/exterior property data report.

- Desktop – An appraisal assignment for which the scope of work does not include field work by the appraiser and does not include reviewing a recent interior/exterior property data report.

- Traditional – An appraisal assignment for which the scope of work includes an interior and exterior personal, onsite inspection of the subject property completed by the appraiser who signs the appraisal report, and the effective date of the appraisal is the date of inspection.

> **NOTE:** *Hybrid and Desktop appraisals are used only in limited circumstances and are subject to each GSE's policies.*

Q2.   **How does one obtain information about the subject property for a hybrid appraisal? NEW**

Below are the two methods used to collect property data for a hybrid appraisal.

- Physical – The appraiser performs a physical visit to the interior and exterior of the property.

- Virtual – Technology such as video, FaceTime, Skype, or other similar capability will be used that allows workforce to view the interior and exterior of the subject property from a remote location.

Q3. **Who can collect the property data for a hybrid appraisal? NEW**

The following people can complete the property data collection for a hybrid appraisal:

- Appraiser
- Appraiser Trainee
- Real Estate Agent
- Home Inspector
- Insurance Inspector

Q4. **What UAD appraisal form types support hybrid appraisals and desktop appraisals in UCDP? NEW**

The Uniform Residential Appraisal Report (Hybrid) (Fannie Mae Form 1004 Hybrid) supports hybrid appraisals, and Uniform Residential Appraisal Report (Desktop) (Fannie Mae Form 1004 Desktop) supports desktop appraisals in UCDP.

Q5. **Do both GSEs accept the same electronic file format for delivery of appraisal report data?**

Yes. Both GSEs accept the same file formats for electronic submission of data in the uniform residential appraisal report forms via UCDP. Information about the acceptable file formats, including the preferred XML format, can be found on both GSEs' websites.

Q6. **What fees are the GSEs charging associated with the use of UCDP?**

The GSEs do not assess any fees in connection with the use of UCDP. The GSEs do not charge lenders or their agents transaction fees for uploading appraisal data files directly to the portal or for using a vendor solution to access UCDP.

Q7. **What training is available for UCDP?**

UCDP recorded tutorials, "Using the Uniform Collateral Data Portal" and "Submitting Appraisal Data Files to the UCDP," are available to provide users with a self-paced training opportunity containing a general overview of UCDP and how to submit appraisals in UCDP. In addition, the "Appraisal Sharing" tutorial covers steps on how to share appraisals and retrieve shared appraisals. Check the UCDP website for training resources**.**

Q8. **Can I obtain the appraisal file in XML format from my appraiser?**

Yes. Most appraisal form software vendors have integrated the ability to produce and transmit a complete XML file. Lenders should evaluate their processes and requirements and may want to require the appraiser to send them the appraisal file in XML format. Lender submission of the XML file produced by the appraiser helps to ensure data integrity by avoiding possible file conversion errors.

Q9. **Is it required to submit appraisals supporting government loans such as Rural Development, FHA, and VA mortgages to UCDP?**

No, only the appraisal reports for conventional mortgages sold to the GSEs are required to be submitted to UCDP.

Q10.   **What vendors have developed integrations to UCDP?**

A list of vendors that offer an integrated system interface to UCDP is available on each GSE's web site, FannieMae.com and FreddieMac.com.

Q11.   **Does UCDP accept a field review (including those reported on Fannie Mae Form 2000 / Freddie Mac Form 1032)?**

No. UCDP does not accept a field review. If the lender obtains a field review, the original appraisal report must still be submitted to the portal. If the lender relied upon the value obtained by the field review, that value should be provided at loan delivery. In addition, the lender must include in the mortgage file both the original appraisal report as well as the field review.

Q12.   **Can the Market Conditions Addendum to the Appraisal Report (Fannie Mae Form 1004MC / Freddie Mac Form 71) be uploaded to UCDP as a separate document?**

No. The Market Conditions Addendum cannot be uploaded as a separate document to UCDP. While not required, if you provide the addendum, it must be included in the embedded PDF as an attachment to the appraisal report submitted to UCDP.

NOTE: *Effective August 2018, the Market Conditions Addendum is no longer required by the GSEs.*

Q13.   **Will the GSEs grant waivers if a lender is not able to submit an appraisal before a single delivery?**

No. Variances and waivers will not be provided to lenders from either GSE for this data.

Registration, User IDs, and Passwords

Q14.   **How does a lender register and gain access to the portal?**

Lenders must identify a lender administrator (lender admin) for their organization. The lender admin has authority within UCDP to set up and manage their company's business structure in the portal, and grant access privileges to other general users within their lender organization. If you are the lender admin, you must complete the GSE registration process for either or both GSEs. Registration instructions can be found at FannieMae.com and FreddieMac.com. If you are a general user, your lender admin will create your access directly within the portal.

Q15.   **How do lender agents register for UCDP?**

Lender agents must complete the UCDP Lender Agent Registration Form on either FannieMae.com or FreddieMac.com to request a UCDP account and appear on the lender agent list within UCDP. Once the lender agent completes the UCDP lender agent registration form and account setup, the lender agent's name will appear in the lender agent dropdown on the Relationships page in UCDP. From there, you can identify and invite one or more lender agents to submit appraisals on your organization's behalf to UCDP.

Q16.   **If I am an independent fee appraiser, can I register for access to UCDP?**

No. Independent fee appraisers cannot register for access to UCDP.

Q17. **If I am a mortgage broker, should I register for UCDP?**

No. Mortgage brokers cannot register for UCDP.

Q18. **Whom do I call if I have questions about the registration process for UCDP?**

For questions related to registration and submitting appraisals to UCDP, contact the joint GSE UCDP Support Center at 1-800-917-9291.

Q19. **What if I cannot remember my User ID or my password for UCDP? UPDATED**

If you forget your User ID or password, you can reset your password using the UCDP Password Reset Feature. If you have any further difficulty, please contact your lender admin who will be able to look up your User ID or reset your password in UCDP. If you don't know your lender admin, contact the UCDP Support Center at 1-800-917-9291.

Please refer to the [UCDP General User Guide](#), Appendix E, for detailed instructions.

Q20. **Can my company have more than one lender admin, and how can I set them up?**

Yes. Having more than one lender admin is strongly advised.

To register an additional lender admin, complete the applicable form and submit it to ucdp_setup@fanniemae.com. Once registration is complete, one of your current lender admins can send an invitation to the additional lender admin.

- [Managing Admins for Lenders](#) (Seller/Servicers)

- [Managing Admins for Correspondents](#) (Non-Seller)

Q21. **How do I replace the current UCDP lender admin?**

Complete the applicable form from Q16 and submit it to ucdp_setup@fanniemae.com. If there is no current lender admin, Fannie Mae can help the replacement lender admin get set up and receive the invitation.

Q22. **Do passwords for UCDP expire?**

Yes. Passwords for UCDP expire every 90 days for users accessing UCDP via the web interface. After a user's password expires, there will be a prompt to change the UCDP password at the next login.

UCDP Functionality

Q23. **How will I know if my appraisal was submitted successfully to UCDP and meets the requirements of the UAD?**

All appraisals successfully uploaded to UCDP receive a Submission Summary Report (SSR) summarizing the appraisal submission details and the status of the submission, as well as a Document File Identifier (Doc File ID), which is the unique appraisal identifier generated by UCDP. Loans delivered to either GSE must have an appraisal with a "Successful" status in UCDP prior to loan delivery.

Q24. **How do I ensure the appraisal was completed using a UAD-compliant form?**

Lenders may verify that they have a UAD appraisal report form based upon the updated version date footer at the bottom of each page of the report form. The UAD forms indicate a version date of "UAD Version 9/2011" in addition to the current March 2005 form date, while the previous form has just a March 2005 form date. An appraisal report is considered to be UAD-compliant if it is completed in accordance with *Appendix D: UAD Field-Specific Standardization Requirements of the UAD Specification*.

Q25. **What is the purpose of the Document File Identifier (Doc File ID)? And what is its connection to Loan Delivery?**

The Doc File ID is the identifier assigned within UCDP to one or a set of appraisal data files associated with a given property and indicates the appraisal data file was uploaded to UCDP. This Doc File ID does not change even if you upload appraisal updates as necessary. The Doc File ID is required to be included in the loan delivery file submitted to the GSEs.

Q26. **Does the appraiser receive any information or feedback directly from UCDP?**

No. The lender or its agent submits the appraisal data to UCDP and receives a Submission Summary Report with the status of the appraisal submission, and a Doc File ID to use when the loan is delivered to one of the GSEs. There are a number of edit checks in the portal including a UAD Compliance Check that may require the lender to go back to the appraiser. Lenders may contact the appraiser to clarify data points or obtain additional data to clear certain edit checks.

Q27. **How do UCDP requirements affect lenders that do not sell directly to the GSEs, but rather to an aggregator that sells to a GSE?**

If your aggregator sells to the GSEs, you may be required by that aggregator to upload the appraisal to the portal and ensure your aggregator has the final results, including the Doc File ID assigned to the appraisal and a copy of the SSR, prior to selling the loan to that aggregator. Please confirm the process with each aggregator with whom you work that sells to a GSE.

Q28. **Can appraisals be transferred from one entity to another (such as from a correspondent to an aggregator) within UCDP?**

While edit rights to appraisals cannot be transferred within UCDP, the appraisal sharing functionality provides correspondent lenders the ability to share individual appraisals, including the appraisal's Doc File ID, Status, Findings, SSRs, and the embedded Appraisal PDF with their aggregators. The appraisal sharing feature does not include sharing the underlying appraisal data or the XML file.

The appraisal sharing functionality allows the correspondent to continue to update the appraisal even after it has been shared with an aggregator or subsequent aggregators. All aggregators, including subsequent aggregators with whom you share appraisals, will retain view access to the appraisal's latest information.

NOTE: *Only users retrieving appraisals via the UCDP web interface are able to access the embedded Appraisal PDF; users retrieving appraisals through the Direct Integration interface will not be able to view the embedded Appraisal PDF.*

Q29. **How does an aggregator obtain the Doc File ID from a correspondent lender for loan delivery to the GSEs?**

The appraisal sharing functionality in UCDP allows a correspondent lender to share individual appraisals, including the Doc File ID, with the correspondent lender's aggregators. When a lender shares an individual

appraisal, the designated aggregator is able to view the appraisal's Doc File ID, as well as the appraisal's status, Findings, SSRs, and the embedded Appraisal PDF.

If you are not using the appraisal sharing functionality, then lenders should work with their correspondents to develop a process to ensure the aggregator receives the Doc File ID after the appraisals are uploaded to UCDP and prior to loan delivery.

Q30.   **Can UCDP support more than one appraisal for a loan if required?**

Yes. If necessary, UCDP can support up to three appraisals per loan.

Q31.   **How many appraisals can be uploaded to UCDP at once?**

Web access to UCDP allows lenders or their agents to upload a maximum of 10 appraisal data files per upload request, file size permitting.

Q32.   **Is there a limit on the appraisal data file size that can be uploaded to UCDP?**

Yes. The maximum size per appraisal data file is 15 MB for an XML file format submission containing an embedded PDF. When uploading multiple appraisal files at one time, the total combined file size limit is 100 MB. It is important to note that performance of the system could be slower for individual files over 6 MB.

Q33.   **Will the GSEs accept an XML submission in which the embedded PDF is password protected?**

No. The GSEs will not accept appraisals that require a password to open the embedded PDF.

Q34.   **How are revised appraisals handled in UCDP?**

Lenders have the ability to upload revised or corrected appraisal files, if needed. Lenders need to work with the appraiser to resolve issues and obtain a corrected appraisal. More information is available in the joint-GSE [UCDP User Guide](#) and the ["Submitting Appraisal Data Files to the UCDP" recorded tutorial](#).

Q35.   **What happens if I get a UAD compliance check message?**

In general, the UAD Compliance Check messages indicate that the appraisal was not submitted with the proper format or enumerated values, or the appraisal was not completed in compliance with UAD requirements. Lenders may need to contact the appraiser to clarify data points or obtain additional data to clear certain edits checks.

Q36.   **Do lenders need to determine, prior to uploading to UCDP, to which GSE the loan will be sold?**

No. Lenders have the ability to upload and submit an appraisal to one or both GSEs, and do not need to know to which GSE they will be selling the loan before uploading the appraisal. Prior to loan delivery, lenders must submit the appraisal file to the GSE to which they plan to deliver the loan, and lenders must submit a Doc File ID for an appraisal with a "Successful" status as part of the loan delivery process to that GSE.

Q37.   **What happens if I upload an appraisal to UCDP but do not deliver the loan to either GSE?**

The appraisal data will remain in UCDP and with the GSE(s) you designated, even though the loan was not delivered to a specific GSE.

Q38. When do the GSEs require lenders to submit their appraisals to UCDP?

Freddie Mac and Fannie Mae require appraisals to be submitted to UCDP before the loan is delivered to either GSE. We recommend lenders submit appraisals as early as possible to allow ample time for the correction process before funding is expected or required. It is possible that there could be data errors, and the portal will require that corrections be made by the appraiser to the appraisal report before the portal will provide a "successful" status, which is required for delivery.

Q39. Is there still a need to keep multiple hard copies of appraisals in the loan file at our branch?

Lenders must follow each GSE's requirements and the lender's own policy as it relates to retaining hard copies of appraisals.

Q40. How long will the appraisal be available to the lender, in case the one that was originally submitted needs to be replaced?

An appraisal submitted to UCDP that receives a Doc File ID is accessible for viewing within the portal for up to three years. If the appraisal is modified after the original submission to the portal and the submission needs to be updated, you are able to replace the original submission or add another appraisal, as appropriate. This situation may occur on appraisals that support a new construction loan or if the appraisal for new construction is no longer valid because of the age of the appraisal. Each GSE has existing guidelines that must be adhered to as applicable regarding the age of the appraisal and when a new or replacement appraisal should be uploaded to UCDP.

Q41. What Internet browsers support UCDP?

The latest supported version of Microsoft Internet Explorer (IE) is strongly recommended as the preferred/supported browser for UCDP. Older Microsoft IE versions and other browsers, like Firefox, Chrome, Edge, and Safari, may work but are not supported.

Fannie Mae-Specific

Q42. What Fannie Mae Appraisal Forms can be submitted to UCDP? NEW

Fannie Mae accepts the following appraisal forms in UCDP:

- Uniform Residential Appraisal Report (Fannie Mae Form 1004)
- Manufactured Home Appraisal Report (Fannie Mae Form 1004C)
- Appraisal Update and/or Completion Report (Fannie Mae Form 1004D)
- Uniform Residential Appraisal Report (Desktop) (Fannie Mae Form 1004 Desktop)
- Uniform Residential Appraisal Report (Hybrid) (Fannie Mae Form 1004 Hybrid)
- Small Residential Income Property Appraisal Report (Fannie Mae Form 1025)
- Individual Condominium Unit Appraisal Report (Fannie Mae Form 1073)
- Exterior-Only Inspection Individual Condominium Unit Appraisal Report (Fannie Mae Form 1075)
- Exterior-Only Inspection Residential Appraisal Report (Fannie Mae Form 2055)
- Individual Cooperative Interest Appraisal Report (Fannie Mae Form 2090)
- Exterior-Only Inspection Individual Cooperative Interest Appraisal Report (Fannie Mae Form 2095)

Q43. **Do I need to upload an appraisal to UCDP if I have obtained an exterior-only property inspection on Fannie Mae Property Inspection Report Form 2075? UPDATED**

No. Form 2075 is not considered an appraisal report. Form 2075 (Property Inspection Report) cannot be uploaded to UCDP. However, a value of "None" in ULDD field PropertyValuationMethodType (Sort ID 89) and a value of "DUPropertyInspectionReportForm2075" in InvestorCollateralProgramIdentifier (Sort ID 376) must be provided at loan delivery. Please refer to the *Selling Guide* for further information regarding circumstances in which an appraisal report may be required based on the results of the property inspection.

Q44. **Are users expected to clear all findings in order for Fannie Mae to accept an appraisal submission? NEW**

Findings are provided to assist you in managing risk by providing you with a more in-depth view into the quality and accuracy of appraisal submissions. We anticipate that some findings may not be able to be cleared, but all findings returned should be considered.

Q45. **What is the list of hard stops and warnings that is generated as part of an appraisal data submission? NEW**

All the Fannie Mae hard stops and warnings that are generated as part of an appraisal data submission are listed in Appendix A and B of the UCDP User Guide for Fannie Mae Messaging.

Q46. **Whom should I contact if I need UCDP support? NEW**

If you have any UCDP questions or need support, please reach out to UCDP Support at 1-800-917-9291. For additional support, please email ucdp_support@fanniemae.com.

Q47. **Where can I find more information about Collateral Underwriter? NEW**

Visit our Collateral Underwriter page to learn more about Collateral Underwriter.

Q48. **How can lenders obtain the property type for a subject property? NEW**

Fannie Mae provides approved lenders with the Property Type API that helps them retrieve the property type for a given property address. Lenders can contact the CDDS Integration team at cdds_integration@fanniemae.com to get access to the Property Type API. For more information, see the Developer Portal – Getting Started Guide.

Q49. **How can customers retrieve appraisal files? NEW**

Fannie Mae provides approved lenders with the Appraisal File Retrieval API (AFRA) that enables customers to retrieve their appraisal files. End users can contact the CDDS Integration team at cdds_integration@fanniemae.com to get access to AFRA. For more information, see the Developer Portal – Getting Started Guide.

Q50. **How can customers consume Fannie Mae APIs? NEW**

External users need Fannie Mae credentials in order to consume our APIs. Creating credentials requires a Technology Manager User account. To get started, consult the following resources:

Developer Portal - Getting Started Guide

Fannie Mae Technology Manager page