Fannie Mae

Uniform Collateral Data Portal® (UCDP®) Fannie Mae Messaging Guide for UAD 2.6

October 2026

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Introduction

What is the UCDP User Guide for Fannie Mae Messaging?

This guide is a supplement to the Uniform Collateral Data Portal® (UCDP®) General User Guide and describes the screens and reports that are available ***only*** to those who electronically submit appraisal data files to Fannie Mae through the UCDP. Many of the screens and reports described are only available to users registered with Fannie Mae.

See the UCDP General User Guide for more information about UCDP at the following link: https://singlefamily.fanniemae.com/media/document/pdf/ucdp-user-guide.

Who should read this manual?

The UCDP User Guide for Fannie Mae Messaging is intended for loan officers, underwriters, appraisal management companies, and others who submit appraisal data files to Fannie Mae, resolve issues with Fannie Mae appraisal data file submissions, and obtain Fannie Mae reports from UCDP.

What's in this manual?

This manual contains information in the following sections about the screens and reports unique to Fannie Mae appraisal data file submissions and results:

- Section 1: View/Edit Pages for Appraisal Submissions describes the additional Fannie Mae tabs in the Appraisal Hard Stops and Appraisal Findings sections on this page.
- Section 2: Viewing and Editing Appraisal Information explains how to check the submission status; edit certain information and/or resubmit appraisal data files (as needed); and request, track, and process override requests on Fannie Mae submissions.
- Section 3: Submission Summary Report explains Fannie Mae additions to this report including Fannie Mae specific messaging.
- Appendices:
  - List of Fannie Mae Hard Stops
  - List of Fannie Mae Findings

1. View/Edit Pages for Appraisal Submissions

> **NOTE:** *The Fannie Mae changes described in this section are in addition to information contained in "Section 2.4-View/Edit Pages for Appraisal Submissions" in the UCDP General UserGuide.*

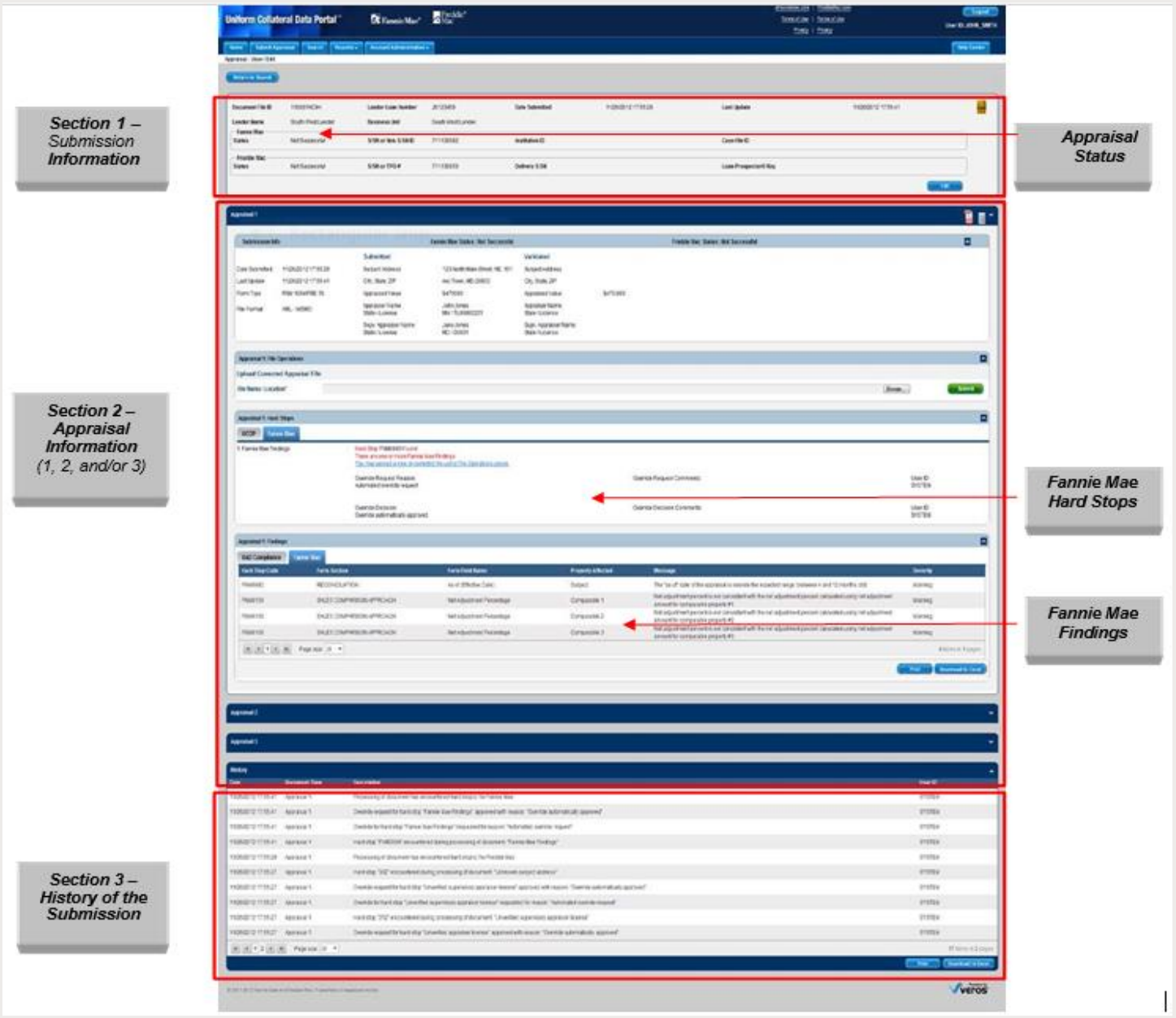
View/Edit pages are used to review submission data, submit a request for an override, and resubmit a corrected appraisal data file and/or add additional appraisal data files.

The View/Edit page shown in Figure 1.0.1 has threesections:

1. Submission Information
2. Appraisal Information
3. Submission History

UCDP users who submit appraisal data files to Fannie Mae see additional tabs labeled "Fannie Mae" in the Appraisal Hard Stops and Appraisal Findings sections as shown in Figure 1.0.1 that non- Fannie Mae users do not see. The Submission Information and Submission History subsections remain unchanged and contain information pertinent to both GSEs.

Figure 1.0.1 View/Edit Page with Fannie Mae Tabs



Fannie Mae may return one or more hard stops that require a manual override(s) to be submitted to UCDP to obtain a Successful UCDP submission status. The Fannie Mae hard stops are listed in Appendix A. More information about resolving hard stops is contained in Section 4.3.3 of the UCDP General User Guide

Table 1.0.2 lists the information in the Appraisal Hard Stops and Appraisal Findings subsections of the View/Edit page, including information that is available only to Fannie Mae registered users.

Table 1.0.2 Appraisal Information Subsections

Subsection	Description
Appraisal Hard Stops – UCDP Tab	Lists hard stop errors that are common to both GSEs for the submitted appraisal data file. Hard stop errors include warnings that are automatically overridden, as well as hard stops that you must either manually override or correct with a new appraisal in order to receive a successful status. Each appraisal data file has a separate hard stop section.
Appraisal Hard Stops – Fannie Mae Tab	Lists only Fannie Mae-generated hard stops and is only displayed if the appraisal data file is submitted to Fannie Mae by a Fannie Mae-approved lender/lender agent. Each appraisal data file has a separate hard stop section.
Appraisal Findings – UAD Compliance Tab	Lists all UAD compliance check messages. These are all common to both GSEs. Each appraisal file has a separate UAD Compliance check findings section.
Appraisal Findings – Fannie Mae Tab	Lists only Fannie Mae findings information and is only displayed if the appraisal data file is submitted to Fannie Mae by Fannie Mae-approved lender/lender agents. The findings are listed by Message ID and refer to the property affected. The severity is either warning, overridable, or fatal. Fannie Mae may return warning and/or overridable messages. Each appraisal file has a separate findings section.

In the event that a technical issue occurs, you will receive the following message:

"An issue has occurred with the Fannie Mae submission; the appraisal will automatically process when it is resolved."

To determine when the issue has been resolved, you will need to recheck your status until the submission changes from "In Progress" to "Not Successful" or "Successful."

The overall Fannie Mae Appraisal Status shown in Figure 1.0.1 is based on the combined UCDP hard stops, UAD compliance checks, and Fannie Mae hard stops. If the Fannie Mae hard stops include at least one message that has either a manually overridable or a non-overridable hard stop, then the Appraisal Status will be "Not Successful." Currently, the Fannie Mae hard stops are warning and/or manually overridable hard stops (the Fannie Mae hard stops do not currently include non-overridable hard stops).

> **NOTE:** *Results from the UAD compliance check may result in warning messages that do not affect the successful status of the submission, or fatal errors that result in a "Not Successful" appraisal status. These error messages occur if the data is incomplete or does not conform to the standards defined in the Fannie Mae and Freddie Mac UAD requirements. Details on each UAD error are provided in the error message. Some of the UAD Compliance edits are fatal and result in a "Not Successful" appraisal status unless a corrected appraisal file with the required data is resubmitted to the UCDP.*

> **NOTE:** *The Fannie Mae messages may include manually overridable Hard Stops that result in a "Not Successful" Fannie Mae appraisal status. Lenders will be required to review the message(s) to verify if the information is correct as submitted or if a new or corrected appraisal is required. If the information is verified as correct and it is determined that there is no impact to loan eligibility, the lender may request a manual override and provide a reason code to change the submission status to a "Successful" status in UCDP.*

2. Viewing and Editing Appraisal Information

> **NOTE:** *The Fannie Mae changes described in this section are in addition to the information contained in "Section 4-Viewing and Editing Appraisal Information" in the UCDP General User Guide.*

Use the View/Edit page to resubmit appraisal data files or request, track, and processoverride requests. It is important to note that you cannot edit appraisal data within UCDP. You must submitan updated appraisal data file to make any corrections within UCDP.

To access the Appraisal View/Edit page:

1. Click the Doc File ID in the Upload Confirmation Report, or
2. Click either the Doc File ID or Edit link on the Search Results page.

2.1 Appraisal Hard Stops

The Appraisal Hard Stops subsection shown in Figure 2.1.1 displays any UCDP and Fannie Mae hard stops that may have occurred, details of the hard stops, comments, and the user ID associated with each override request and override decision under their respective tabs. The subsection also indicates whether an override was manual or automatic when it was submitted, and the result of the override.

When a hard stop cannot be overridden, use the link below the hard stop indicator prompting you to submit a new appraisal data file with the message, "You may upload a new or corrected file using File Operations above." This is the only way a non-overridable hard stop can be removed. A user can request overrides or submit a corrected appraisal or other needed information for any submission from any related business unit or child business unit.

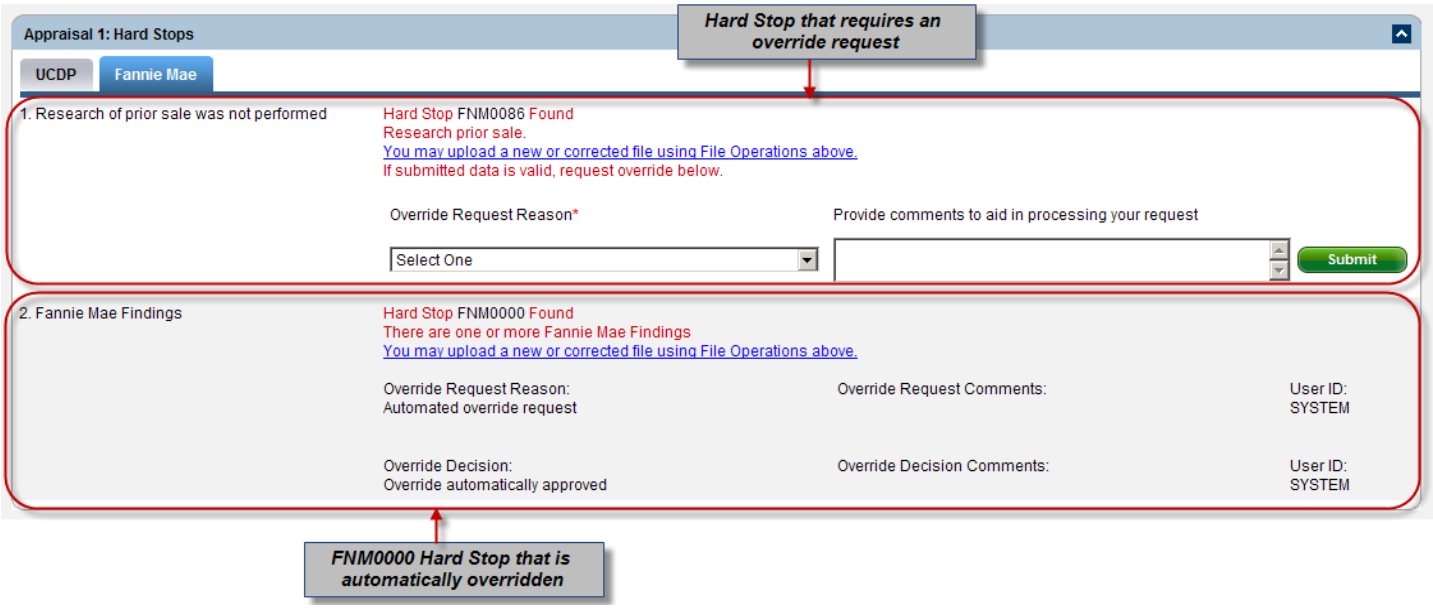
If a hard stop can be overridden, submit an override request by following these steps:

1. Select a reason for the override from the dropdown. If necessary, you can enter additional information in the comment box. If you don't see the reason for the override in the dropdown, select "Other" and enter the reason for the override request in the Comment box.
2. Click Submit.

If the override is accepted and all other hard stops have been resolved, the submission status changes from "Not Successful" to "Successful" in the Submission Information (Section 1) of the page.

> **NOTE:** *Fannie Mae hard stop codes include FNM0000 and, as of January 26, 2015, 21 manually overridable hard stop codes. The FNM0000 hard stop is an indicator that there are one or more Fannie Mae findings messages. If FNM0000 fires, the user should review the messages in the Fannie Mae findings tab for additional details. If one or more of the manually overridable hard stop codes fire, the Fannie Mae appraisal status will be "Not Successful." Lenders will be required to review the message(s) to verify if the information is correct as submitted or if a new or corrected appraisal is required. If the information is verified as correct and it is determined that there is no impact to loan eligibility, the lender may request a manual override and provide a reason code to change the submission status to a "Successful" status in UCDP. For more details on Fannie Mae hard stops, refer to Appendix A.*

Figure 2.1.1 Fannie Mae Hard Stops Subsection



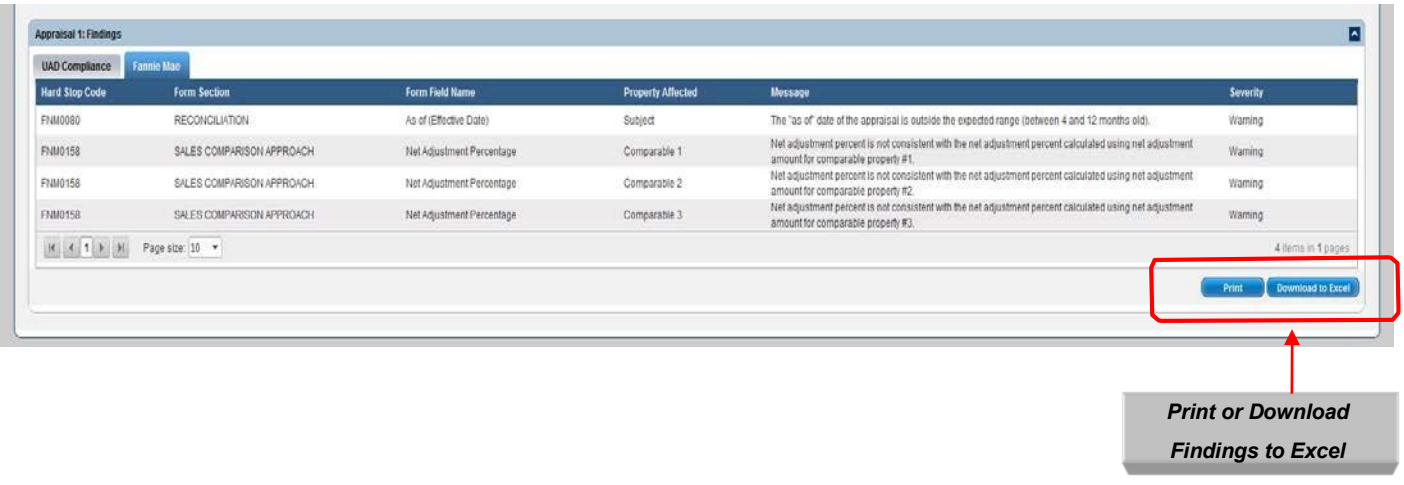
2.2 Appraisal Findings (Appraisal 1, 2 and/or 3)

The Appraisal Findings subsection shown in Figure 2.2.1 includes both UAD compliance and Fannie Mae findings under their respective tabs. The Fannie Mae findings section will also include Collateral Underwriter® (CUTM) risk score, flags and messages with the Fannie Mae proprietary messages. CU is a proprietary appraisal risk assessment application developed by Fannie Mae to support proactive management of appraisal quality. For more information on CU, review the Collateral Underwriter web page.

From the Appraisal Findings page, you can print the findings information or download the information to a Microsoft Excel spreadsheet.

- To print the information, click Print.
- To download the information, click Download to Excel.

Figure 2.2.1 Fannie Mae Appraisal Findings Page



NOTE: *You can sort the displayed information in ascending or descending order by clicking the column title.*

Table 2.2.2 Findings Subsection – Fannie Mae Tab Findings

Field	Message
Hard Stop Code	Identifier of the message that was triggered
Form Section	Text identifying the applicable appraisal form section
Form Field Name	Text identifying the name of the applicable appraisal form field
Property Affected	Text identifying the applicable property (for example, subject or comparable)
Message	Fannie Mae's explanation of the finding
Severity	Each message will be classified in one of three ways: Warning, Overridable, Fatal

Submission Summary Report

> **NOTE:** *The Fannie Mae changes described in this section are in addition to information contained in the "Submission Summary Report" section in the UCDP General User Guide.*

The Submission Summary Report displays information about a specific Doc File ID including its related appraisal data files.

The Fannie Mae Submission Summary Report is included in Figure 3.1. This PDF file is displayed in the UCDP portal when you click on the SSR icon on the Search page or when you click Submission Summary Report under the Submission Reports menu item.

The Fannie Mae Submission Summary Report contains three sections:

1. UCDP Basic Edit Checks
2. UAD Compliance Findings
3. Fannie Mae Proprietary Edit Findings (this section includes the CU risk score, flags and messages)

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3). The report includes the information shown in Table 3.1 and is sorted by severity in the following order: Fatal, Overridable, Warning.

Table 3.1 Information contained in the Submission Summary Report

Section	Description
UCDP Basic Edit Checks	These are the same for both Fannie Mae and Freddie Mac.
UAD Compliance Findings	These are messages generated during a UAD compliance check that contain information about data format and completeness issues. These are the same for both Fannie Mae and Freddie Mac.
Fannie Mae Proprietary Edit Findings	These findings are specific to Fannie Mae and are *only* viewable to those who submit appraisal data files to Fannie Mae.

Figure 3.1 Fannie Mae Submission Summary Report

FannieMae

UCDP Submission Summary Report (SSR)			
Doc File ID	110002B708	**Report Date/Time**	09/09/2014 10:31:36
Document File Status (FNM)	Not Successful	**Seller/Servicer Number**	711130001
Lender Name	South West Lender	**Lender Loan Number**	TEST123LOANNBR1

Appraisal 1			
Original Submitted Date/Time	09/08/2014 10:40:25	**Document Status**	Not Successful
Number of Resubmissions	0	**Form Type**	FNM 1004/FRE 70
Last Submission Date/Time	09/08/2014 10:40:25	**Appraised Value**	$475000
Subject Address	123 North Main Street, NE, 101, Any Town, MD 20853	**Date of Appraisal**	06/06/2012
		Supervisory Appraiser	Jane Jones MD / 00001
Appraiser	John Jones MM / TL99992221	**Borrower Name**	Tom Smith

Comps	**Comp Address**	**Adjusted Sale Price**
Comp1	456 Maple Street, Any Town, MD 20853	$350000
Comp2	234 South Main Street, Any Town, MD 20853	$400000
Comp3	456 Vine Street, Any Town, MD 20853	$450000

UCDP Basic Edit Checks

Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
302	N/A	N/A	N/A	Unknown subject address	Overridable			
202	N/A	N/A	N/A	Unverified appraiser license information	Warning	Automated override request	Override automatically approved	09/08/2014 10:40:39
402	N/A	N/A	N/A	UAD compliance check failure (warnings only)	Warning	Automated override request	Override automatically approved	09/08/2014 10:40:39
UAD Compliance Findings								
5159	Sales Comparison	Effective Date	Subject	The Effective Date of the Data Source(s) used must be provided in mm/dd/yyyy format.	Warning	N/A	N/A	N/A

Fannie Mae Proprietary Edit Findings								
FNM1000	N/A	N/A	Appraisal	The Collateral Underwriter Risk Score is 3.8 on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.	Warning	N/A	N/A	N/A
FNM1002	N/A	N/A	Appraisal	There is a heightened risk of appraisal quality issues.	Warning	N/A	N/A	N/A
FNM1026	N/A	N/A	Appraisal	CU has identified heightened overvaluation risk. Ensure that the appraiser's value estimate is consistent with the best market data.	Warning	N/A	N/A	N/A
FNM0418	N/A	N/A	Comparable 1	The location rating is materially different than what has been reported by other appraisers. Verify that the location rating is accurate and consistent with the UAD definition.	Warning	N/A	N/A	N/A
FNM0418	N/A	N/A	Comparable 2	The location rating is materially different than what has been reported by other appraisers. Verify that the location rating is accurate and consistent with the UAD definition.	Warning	N/A	N/A	N/A

Appendix A: List of Hard Stops

The following table lists Fannie Mae hard stops that can be generated as part of an appraisal data submission.

Hard Stop Code	Message Text	Type	Applicable Forms
FNM0000	There are one or more Fannie MaeFindings	Auto-overridable	1004/2055, 1073/1075
FNM0083	The "Did not analyze the contract of sale" box is checked in the Contract section. Ensure that the appraiser has analyzed the contract and reported the results of his or her research correctly.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0085	The appraiser has reported fewer than the three closed sales required per Selling Guide B4-1.3-08, Comparable Sales. Ensure that the appraisal report contains at least three closed sales.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0086	The "Did not research the sale or transfer history" box is checked in the Sales Comparison Approach section. Verify that the appraiser has researched and analyzed the sale or transfer history, as well as reported the results of his or her research correctly.	ManuallyOverridable as of 1/26/2015	1004/2055
FNM0087	The "Did not research the sale or transfer history" box is checked in the Prior Sales History section. Verify that the appraiser has researched and analyzed the sale or transfer history, as well as reported the results of his or her research correctly.	ManuallyOverridable as of 1/26/2015	1073/1075
FNM0092	State certification is not indicated for this transaction over $1 million. The appraiser must be at least certified residential to appraise properties over $1 million. (Selling Guide B4 1.1-03)	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0093	The appraiser's license state does not match the subject property state. Ensure that the appraiser is licensed in the subject state and that the correct license is included in the appraisal report.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0094	The supervisory appraiser's license state does not match the subject property state. Ensure that the supervisory appraiser is licensed in the subject state and that the correct license is included in the appraisal report.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0096	The appraisal indicates illegal zoning compliance. Verify the eligibility of the property per Selling Guide B4-1.3-04.	ManuallyOverridable as of 1/26/2015	1004/2055
FNM0097	The appraisal indicates illegal zoning compliance. Verify the eligibility of the property per Selling Guide B4-1.3-04.	ManuallyOverridable as of 1/26/2015	1073/1075
FNM0098	Present use as improved (or as proposed if applicable) is indicated as not highest and best use. Ensure that the appraiser's highest and best use analysis is sound and that the property is eligible per Selling Guide B4-1.3-04.	ManuallyOverridable as of 1/26/2015	1004/2055
FNM0099	Present use as improved (or as proposed if applicable) is indicated as not highest and best use. Ensure that the appraiser's highest and best use analysis is sound and that the property is eligible per Selling Guide B4-1.3-04.	ManuallyOverridable as of 1/26/2015	1073/1075
FNM0179	The appraisal indicates the subject property has aC6 condition rating. If the loan is not a DU Refi Plus orRefi Plus loan, the property is not eligible for delivery to Fannie Mae.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0193	Based on the overall quality of prior appraisals submitted by this appraiser, Fannie Mae will review 100% of the appraisals prepared by this appraiser for any loans delivered to Fannie Mae.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075

Hard Stop Code	Message Text	Type	Applicable Forms
FNM0194	Based on the overall quality of prior appraisals submitted by this supervisory appraiser, Fannie Mae will review 100% of the appraisals prepared by this supervisory appraiser for any loans delivered to Fannie Mae.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0195	Fannie Mae does not accept appraisals from this appraiser.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0196	Fannie Mae does not accept appraisals from this supervisory appraiser.	ManuallyOverridable as of 1/26/2015	1004/2055, 1073/1075
FNM0197	The subject property may be in Lava Zone 1 or 2. Properties within Lava Zone 1 and 2 are ineligible for delivery to Fannie Mae per the Selling Guide. Confirm the lava zone of the subject property.	ManuallyOverridable	1004/1073, 1025
FNM0399	A loan associated with this Document File ID has already been delivered to Fannie Mae. If you are submitting this appraisal for a new and different loan, please create a new appraisal submission for a separate Document File ID.	ManuallyOverridable	All Forms

NOTE: *Any revisions and/or additions to Fannie Mae hard stops will be communicated to UCDP users prior to implementation.*

NOTE: *There are gaps in the numbering of the Message IDs in the above table. This is intentional.*

Appendix B: List of Fannie Mae Findings

The following table lists Fannie Mae findings that can be generated as part of an appraisal data submission.

Message ID	Message Text	Severity	Applicable Forms
FNM0079	The appraisal's effective date is either a future date or greater than 12 months old. Verify that the appraiser has reported the correct effective date.	Warning	1004/2055/ 1073/1075
FNM0081	The expiration date of the appraiser's certification or license is before the effective date of the appraisal. Verify that the appraiser's license was not expired as of the effective date of the appraisal.	Warning	1004/2055/ 1073/1075
FNM0082	The expiration date of the supervisory appraiser's certification or license is before the effective date of the appraisal. Verify that the supervisory appraiser's license was not expired as of the effective date of the appraisal.	Warning	1004/2055/ 1073/1075
FNM0083	The "Did not analyze the contract of sale" box is checked in the Contract section. Ensure that the appraiser has analyzed the contract and reported the results of his or her research correctly.	Overridable as of 1/26/2015	1004/2055/ 1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0085	The appraiser has reported fewer than the three closed sales required per Selling Guide B4-1.3-08, Comparable Sales. Ensure that the appraisal report contains at least three closed sales.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0086	The "Did not research the sale or transfer history" box is checked in the Sales Comparison Approach section. Verify that the appraiser has researched and analyzed the sale or transfer history, as well as reported the results of his or her research correctly.	Overridable as of 1/26/2015	1004/2055
FNM0087	The "Did not research the sale or transfer history" box is checked in the Prior Sales History section. Verify that the appraiser has researched and analyzed the sale or transfer history, as well as reported the results of his or her research correctly.	Overridable as of 1/26/2015	1073/1075
FNM0088	The concession adjustment for a comparable property is greater than zero. Fannie Mae policy does not permit positive sales or financing concession adjustments per Selling Guide B4 1.3-09. This usually occurs when the appraiser incorrectly reports a sales or financing concession as a positive rather than a negative number; ensure that the concession is adjusted correctly.	Warning	1004/2055/ 1073/1075
FNM0090	The final value is greater than the values indicated by the sales, cost, and income approaches. Verify that the final value has been reported correctly.	Warning	1004/2055
FNM0091	The final value is greater than the values indicated by the sales and income approaches. Verify that the final value has been reported correctly.	Warning	1073/1075
FNM0092	State certification is not indicated for this transaction over $1 million. The appraiser must be at least certified residential to appraise properties over $1 million. (Selling Guide B4 1.1-03)	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0093	The appraiser's license state does not match the subject property state. Ensure that the appraiser is licensed in the subject state and that the correct license is included in the appraisal report.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0094	The supervisory appraiser's license state does not match the subject property state. Ensure that the supervisory appraiser is licensed in the subject state and that the correct license is included in the appraisal report.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0095	Ensure that the seller has clear and free ownership with rights to transfer the property.	Warning	1004/2055/ 1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0096	The appraisal indicates illegal zoning compliance. Verify the eligibility of the property per Selling Guide B4-1.3-04.	Overridable as of 1/26/2015	1004/2055
FNM0097	The appraisal indicates illegal zoning compliance. Verify the eligibility of the property per Selling Guide B4-1.3-04.	Overridable as of 1/26/2015	1073/1075
FNM0098	Present use as improved (or as proposed if applicable) is indicated as not highest and best use. Ensure that the appraiser's highest and best use analysis is sound and that the property is eligible per Selling Guide B4-1.3-04.	Overridable as of 1/26/2015	1004/2055
FNM0099	Present use as improved (or as proposed if applicable) is indicated as not highest and best use. Ensure that the appraiser's highest and best use analysis is sound and that the property is eligible per Selling Guide B4-1.3-04.	Overridable as of 1/26/2015	1073/1075
FNM0100	At least one of the "subject to" boxes is checked. Obtain a certificate of completion stating that the nature of the "subject to" issue has been resolved before loan delivery.	Warning	1004/2055/ 1073/1075
FNM0175	The appraisal indicates that the property rights appraised are "Other." If the property rights are leasehold or fee simple, ensure that the appraiser corrects the data. In all other cases, the loan is ineligible for delivery to Fannie Mae per Selling Guide B2-3.	Warning	1004/2055/ 1073/1075
FNM0179	The appraisal indicates the subject property has a C6 condition rating. If the loan is not a DU Refi Plus or Refi Plus loan, the property is not eligible for delivery to Fannie Mae.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0193	Based on the overall quality of prior appraisals submitted by this appraiser, Fannie Mae will review 100% of the appraisals prepared by this appraiser for any loans delivered to Fannie Mae.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0194	Based on the overall quality of prior appraisals submitted by this supervisory appraiser, Fannie Mae will review 100% of the appraisals prepared by this supervisory appraiser for any loans delivered to Fannie Mae.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0195	Fannie Mae does not accept appraisals from this appraiser.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0196	Fannie Mae does not accept appraisals from this supervisory appraiser.	Overridable as of 1/26/2015	1004/2055 1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0197	The subject property may be in Lava Zone 1 or 2. Properties within Lava Zone 1 and 2 are ineligible for delivery to Fannie Mae per the Selling Guide. Confirm the lava zone of the subject property.	Manually Overridable	1004/1073/ 1025
FNM0198	If this is Hybrid or Desktop Appraisal, the Appraisal Assignment Type and the data collection details must be present for this Form Type.	Warning	1004
FNM0199	The Appraisal Assignment Type must be a valid value.	Warning	1004
FNM0200	The Subject Property Data Collection Method must be present for the Appraisal Assignment Type chosen.	Warning	1004
FNM0201	The Subject Property Data Collection Method must not be present for the Appraisal Assignment Type chosen.	Warning	1004
FNM0202	The Subject Property Data Collection Method must be a valid value for the Appraisal Assignment Type chosen.	Warning	1004
FNM0203	The Subject Property Data Collection Workforce must be present for the Appraisal Assignment Type chosen.	Warning	1004
FNM0204	The Subject Property Data Collection Workforce must not be present for the Appraisal Assignment Type chosen.	Warning	1004
FNM0205	The Subject Property Data Collection Workforce must be a valid value for the Appraisal Assignment Type chosen.	Warning	1004
FNM0206	The Subject Property Data Collection Date must be present for the Appraisal Assignment Type and Subject Property Data Collection Method chosen.	Warning	1004
FNM0207	The Subject Property Data Collection Date must not be present for the Appraisal Assignment Type and Subject Property Data Collection Method chosen.	Warning	1004
FNM0208	The Subject Property Data Collection Date must be a valid YYYY-MM-DD date.	Warning	1004
FNM0209	The Subject Property Data Collection Date must be a valid value.	Warning	1004
FNM0210	DATA CONFIRMATION: Based on the data submitted, the appraiser completed a "Desktop" appraisal. If this is accurate, no further action is required.	Warning	1004
FNM0211	DATA CONFIRMATION: Based on the data submitted, the appraiser completed a “Hybrid” appraisal. If this is accurate, no further action is required.	Warning	1004
FNM0212	The Subject Property Data Collection Method must be a valid value for the Appraisal Assignment Type chosen.	Warning	1073

Message ID	Message Text	Severity	Applicable Forms
FNM0391	This appraisal report is Not Successful because it was submitted in UAD 2.6 format. UAD 3.6 is required for all new UCDP submissions. Please submit a new appraisal report in UAD 3.6 format.	Fatal	1004/1073/1075/ 1025/2090/2055/ 2095/1004C
FNM0392	This appraisal report was submitted in UAD 2.6 format. Beginning November 2, 2026, UAD 3.6 is required for all new UCDP submissions. Before proceeding, confirm that your organization has received a temporary policy exception to continue submitting UAD 2.6 appraisal reports. If you do not sell directly to the GSEs, verify that your investor will accept UAD 2.6 appraisal reports; otherwise, submit the appraisal report in UAD 3.6 format.	Warning	1004/1073/1075/ 1025/2090/2055/ 2095/1004C
FNM0399	A loan associated with this Document File ID has already been delivered to Fannie Mae. If you are submitting this appraisal for a new and different loan, please create a new appraisal submission for a separate Document File ID.	Overridable	All Forms
FNM0401	The appraiser has reported materially different sales price(s) in one or more appraisal reports. Verify that the sales price is accurate.	Warning	1004/1073
FNM0402	The reported comparable sales price is materially different than what has been reported by other appraisers. Verify that the sales price is accurate.	Warning	1004/1073
FNM0403	The appraiser has reported materially different GLA(s) in one or more appraisal reports. Verify that the GLA is accurate.	Warning	1004/1073
FNM0404	The reported GLA for the comparable is materially different than what has been reported by other appraisers. Verify that the GLA is accurate.	Warning	1004/1073
FNM0405	The appraiser has reported materially different lot size(s) in one or more appraisal reports. Verify that the lot size is accurate.	Warning	1004/1073
FNM0406	The reported lot size is materially different than what has been reported by other appraisers. Verify that the lot size is accurate.	Warning	1004/1073
FNM0407	The appraiser has reported materially different bathroom count(s) in one or more appraisal reports. Verify that the bathroom count is accurate.	Warning	1004/1073
FNM0408	The reported bathroom count is materially different than what has been reported by other appraisers. Verify that the bathroom count is accurate.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0409	The appraiser has reported materially different bedroom count(s) in one or more appraisal reports. Verify that the bedroom count is accurate.	Warning	1004/1073
FNM0410	The reported bedroom count is materially different than what has been reported by other appraisers. Verify that the bedroom count is accurate.	Warning	1004/1073
FNM0411	The appraiser has reported materially different age(s) in one or more appraisal reports. Verify that the age is accurate.	Warning	1004/1073
FNM0412	The reported property age is materially different than what has been reported by other appraisers. Verify that the age is accurate.	Warning	1004/1073
FNM0413	The appraiser has reported materially different basement area(s) in one or more appraisal reports. Verify that the basement area is accurate.	Warning	1004/1073
FNM0414	The reported total basement area is materially different than what has been reported by other appraisers. Verify that the basement area is accurate.	Warning	1004/1073
FNM0415	The appraiser has reported materially different finished basement area(s) in one or more appraisal reports. Verify that the finished basement area is accurate.	Warning	1004/1073
FNM0416	The reported finished basement area is materially different than what has been reported by other appraisers. Verify that the finished basement area is accurate.	Warning	1004/1073
FNM0417	The appraiser has reported a materially different location rating in one or more appraisal reports. Verify that the location rating is accurate and consistent with the UAD definition.	Warning	1004/1073
FNM0418	The location rating is materially different than what has been reported by other appraisers. Verify that the location rating is accurate and consistent with the UAD definition.	Warning	1004/1073
FNM0419	The appraiser has reported materially different view(s) rating in one or more appraisal reports. Verify that the view rating is accurate and consistent with the UAD definition.	Warning	1004/1073
FNM0420	The view rating is materially different than what has been reported by other appraisers. Verify that the view rating is accurate and consistent with the UAD definition.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0421	The appraiser has reported a materially different quality in one or more appraisal reports. Verify that the quality rating is accurate and consistent with the UAD definition.	Warning	1004/1073
FNM0422	The quality rating is materially different than what has been reported by other appraisers. Verify that the quality rating is accurate and consistent with the UAD definition.	Warning	1004/1073
FNM0423	The appraiser has reported a materially different condition in one or more appraisal reports. Verify that the condition rating is accurate and consistent with the UAD definition.	Warning	1004/1073
FNM0424	The condition rating is materially different than what has been reported by other appraisers. Verify that the condition rating is accurate and consistent with the UAD definition.	Warning	1004/1073
FNM0437	The reported total living area is materially different than what has been reported in another appraisal of the same subject. Verify the above and below-grade finished square footages are accurate.	Warning	1004/1073
FNM0440	The reported a lot size is materially different than what has been reported in another appraisal of the same subject. Verify that the lot size is accurate.	Warning	1004/1073
FNM0441	The reported year built is materially different than what has been reported in another appraisal of the same subject. Verify that the age is accurate.	Warning	1004/1073
FNM0444	The quality rating is materially different than what has been reported in another appraisal of the same subject. Verify that the quality rating is accurate and consistent with the description.	Warning	1004/1073
FNM0452	The reported attachment type is materially different than what has been reported in another appraisal of the same subject. Verify that the attachment type is accurate.	Warning	1004/1073
FNM0453	The subject's Project Description conflicts with the reported number of stories in the project. Verify that the Project Description and the number of stories is accurate and consistent with the UAD definitions.	Warning	1004/1073
FNM0460	The appraiser has reported a materially different waterfront "location factor" in one or more appraisal reports. Verify that the "location factor" is accurate.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0461	The appraiser has reported a waterfront "location factor" that is materially different than what has been reported in another appraisal of the same subject. Verify that the "location factor" is accurate.	Warning	1004/1073
FNM0462	The reported waterfront "location factor" is materially different than what has been reported in another appraisal of the same subject. Verify that the "location factor" is accurate.	Warning	1004/1073
FNM0463	The appraiser has reported a materially different waterfront "view factor" in one or more appraisal reports. Verify that the "view factor" is accurate.	Warning	1004/1073
FNM0483	The condition rating of "C1" conflicts with the reported age of the subject. Verify that the condition rating is accurate per the UAD Appendix definition of C1.	Warning	1004/1073
FNM0484	The condition rating of "C1" conflicts with the reported age of the comparable. Verify that the condition rating is accurate per the UAD Appendix definition of C1.	Warning	1004/1073
FNM0485	The condition rating of "C2" conflicts with the reported age of the subject. Verify that the condition rating, the age of the property, and time of updating are accurate.	Warning	1004/1073
FNM0486	The condition rating of "C2" conflicts with the reported age of the subject. Verify that the condition rating, the age of the property, and time of updating are accurate.	Warning	1004/1073
FNM0487	The condition of the subject does not meet the definition of "C3". Verify that the condition rating, the age of the property, and time of updating are accurate.	Warning	1004/1073
FNM0488	The reported age of the subject indicates that the condition should likely be a "C1". Verify that the condition rating and age are accurate per the UAD Appendix definition of "C1".	Warning	1004/1073
FNM0489	The reported age of the subject indicates that the condition should likely be a "C1 or C2". Verify that the condition rating and age are accurate per the UAD Appendix definition of "C1 or C2".	Warning	1004/1073
FNM0491	The reported age of the comparable indicates that the condition should likely be a "C1" or "C2". Verify that the condition rating and age are accurate per the UAD Appendix definition of "C1" and "C2".	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0501	The appraised value is above the range of adjusted comparable sales prices provided by the appraiser. Validate that there is adequate supporting evidence for the value conclusion.	Warning	1004/1073
FNM0502	The appraised value is below the range of adjusted comparable sales prices provided by the appraiser. Validate that there is supporting evidence for the value conclusion.	Warning	1004/1073
FNM0503	The appraised value is above the range of unadjusted comparable sales prices provided by the appraiser. Validate that there is supporting evidence for the value conclusion.	Warning	1004/1073
FNM0504	The appraised value is below the range of unadjusted comparable sales prices provided by the appraiser. Validate that there is supporting evidence for the value conclusion.	Warning	1004/1073
FNM0505	The appraised value is near the maximum adjusted comparable sale value with support from only that comparable sale. See the CU Adjustments section for context. Validate that there is supporting evidence for the value conclusion and confirm that the appraiser has appropriately weighted the comparables.	Warning	1004/1073
FNM0506	The appraised value is near the minimum adjusted comparable sale value with support from only that comparable sale. See the CU Adjustments section for context. Validate that there is supporting evidence for the value conclusion and confirm that the appraisal has appropriately weighted the comparables.	Warning	1004/1073
FNM0606	The GLA adjustment is larger than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0607	The GLA adjustment is smaller than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0610	The appraiser's wide range of adjusted sales prices can indicate inadequate adjustments. Review the appraiser's explanation for the wide range and validate the appraiser's reconciliation.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0611	The lot size adjustment is materially greater than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0612	The lot size adjustment is materially smaller than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0613	The condition adjustment is larger than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0614	The condition adjustment is smaller than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0615	The quality adjustment is larger than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0616	The quality adjustment is smaller than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0617	The view adjustment is larger than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0618	The view adjustment is smaller than and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0619	The location adjustment is larger than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0620	The location adjustment is smaller than peer and model adjustments. Assess the materiality of the adjustment rate used by the appraiser. If material, then validate the appraiser's derivation of the adjustment rate.	Warning	1004/1073
FNM0621	Based on the GLA of the subject compared to this comparable, the GLA adjustment is in the wrong direction and is material relative to the comparable sales price. Confirm materiality of the adjustment and, if material, ask the appraiser to correct.	Warning	1004/1073
FNM0623	Based on the GLA of the subject compared to this comparable, the GLA adjustment is in the wrong direction and is material relative to the comparable sales price. Confirm materiality of the adjustment and, if material, ask the appraiser to correct.	Warning	1004/1073
FNM0624	Based on the condition of the subject compared to this comparable, the condition adjustment is in the wrong direction and is material relative to the comparable sales price. Confirm materiality of the adjustment and, if material, ask the appraiser to correct.	Warning	1004/1073
FNM0625	Based on the view of the subject compared to this comparable, the view adjustment may be in the wrong direction and is material relative to the comparable sales price. Confirm materiality of the adjustment and, if material, ask the appraiser to correct.	Warning	1004/1073
FNM0626	Based on the location of the subject compared to this comparable, the location adjustment may be in the wrong direction and is material relative to the comparable sales price. Confirm materiality of the adjustment and, if material, ask the appraiser to correct.	Warning	1004/1073
FNM0634	Prior appraisal records indicate that the comparable has an accessory unit. Validate that the appraiser has appropriately accounted for this amenity.	Warning	1004/1073
FNM0650	The 'Date of Sale' adjustment is materially different than the price change indicated by Fannie Mae’s Home Price Index. Assess the materiality of the adjustment rate based on the contract date of the comparable sale(s) to the effective date of the appraisal. If material, validate the appraiser's derivation of the adjustment rate	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0801	The address is the same as the subject or one of the other comparables. Ensure that the addresses are entered correctly and that the same transaction has not been entered twice.	Warning	1004/1073
FNM0802	The USPS ZIP code provided for the subject property is invalid. Validate that the appraiser has provided the correct USPS ZIP code.	Warning	1004/1073
FNM0803	The property address could not be validated through the Fannie Mae geocoding system. Verify that the appraiser has provided a valid property address.	Warning	1004/1073
FNM0804	The reported property value or sales price is outside the typical range ($10,000-$10,000,000). Verify the value for the subject property or the sales price for the comparable is accurate.	Warning	1004/1073
FNM0805	The sales date for the comparable provided by the appraiser is either in the future, distant past or is missing. Ensure the correct date of sale has been provided.	Warning	1004/1073
FNM0806	The reported property age is either missing, less than zero, or several hundreds of years old. Ensure that the property age provided by the appraiser is accurate.	Warning	1004/1073
FNM0807	The reported GLA is either very small or extremely large. Verify that the GLA provided by the appraiser is accurate.	Warning	1004/1073
FNM0808	The reported full bathroom count is either missing, less than or equal to zero, or an unexpectedly large number. Verify that the full bathroom count provided by the appraiser is accurate.	Warning	1004/1073
FNM0809	The reported half bathroom count is either missing, inconsistent with the room count, or reported as ".5" instead of ".1". Verify that the half bathroom count provided by the appraiser is accurate.	Warning	1004/1073
FNM0810	The reported bedroom count is either missing, less than or equal to zero, or an unexpectedly large number. Verify that the bedroom count provided by the appraiser is accurate.	Warning	1004/1073
FNM0811	The reported lot size falls outside of the range normally observed. Verify that the lot size provided by the appraiser is accurate.	Warning	1004/1073
FNM0812	The reported total basement area exceeds the range normally observed. Verify that the total basement area provided by the appraiser is accurate.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM0813	The reported finished basement area is larger than the total basement area. Verify that the finished basement area provided by the appraiser is accurate.	Warning	1004/1073
FNM0817	The reported quality rating is outside of the model range (1-5). Verify that the quality rating is accurate per the UAD Appendix quality definitions.	Warning	1004/1073
FNM0818	The location rating is either missing or invalid. Verify that the appraiser accurately reports the location rating as Beneficial, Neutral, or Adverse.	Warning	1004/1073
FNM0819	The view rating is either missing or invalid. Verify that the appraiser accurately reports the view rating as Beneficial, Neutral, or Adverse.	Warning	1004/1073
FNM0901	The appraisal report contains multiple data errors. No CU Risk Score available.	Warning	1004/1073
FNM0902	A subject attribute is not covered by the model. No CU Risk Score available.	Warning	1004/1073
FNM0903	The subject address cannot be geocoded. No CU Risk Score available.	Warning	1004/1073
FNM0904	The subject's location is not covered by the model. No CU Risk Score available.	Warning	1004/1073
FNM0906	Fewer than 3 appraiser-provided comparables can be geocoded. No CU Risk Score available.	Warning	1004/1073
FNM0908	Due to multiple data problems, an insufficient number of appraisal comparable sales exists for risk assessment. No Collateral Underwriter Risk Score available.	Warning	1004/1073
FNM0999	An unknown error has occurred. No Collateral Underwriter Risk Score available.	Warning	1004/1073
FNM1000	The Collateral Underwriter Risk Score is <#> on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.	Warning	1004/1073
FNM1002	There is a heightened risk of appraisal quality issues.	Warning	1004/1073
FNM1004	There is a heightened risk of overvaluation.	Warning	1004/1073
FNM1006	There is a heightened risk of Property Eligibility and/or Policy Compliance violations on this appraisal.	Warning	1004/1073
FNM1010	There is a heightened risk of undervaluation.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM1011	CU indicates that the heightened overvaluation risk may be the result of the appraiser's weighting of the adjusted sale prices of the comparables. Ensure that the appraiser appropriately weighted the adjusted sale prices of the comparables.	Warning	1004/1073
FNM1012	CU has identified market reaction to attributes that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1013	CU has identified market reaction to Above Grade Room Count & Gross Living Area that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to these attributes. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1014	CU has identified market reaction to Basement & Finished Rooms Below Grade that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to these attributes. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1015	CU has identified market reaction to Condition, Quality of Construction, or Actual Age that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to each of these attributes. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1016	CU has identified market reaction to Location that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1017	CU has identified market reaction to 'Garage/Carport' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM1018	CU has identified market reaction to 'Sales Concessions' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1019	CU has identified market reaction to 'Site' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1020	CU has identified market reaction to 'Date of Sale' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1021	CU has identified market reaction to 'View' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1022	CU has identified comparable sales that may be more similar to the subject than those relied on by the appraiser. Ensure that the appraiser has relied on comparables that are the best and most appropriate for the assignment. See the CU Comparables tab for details.	Warning	1004/1073
FNM1023	CU has identified comparable sales that may be more similar in property features than those relied on by the appraiser. Ensure that the appraiser has relied on comparables with similar property features. See the CU Comparables tab for details.	Warning	1004/1073
FNM1024	CU has identified comparable sales that may be more similar in geographical location than those relied on by the appraiser. Ensure that the appraiser has relied on comparables with a similar geographical location. See the CU Comparables tab for details.	Warning	1004/1073
FNM1025	CU has identified comparable sales that may be more similar in features & geographical location than those relied on by the appraiser. Ensure that the appraiser has relied on comparables with similar property features & geographical location. See the CU Comparables tab for details.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM1026	CU has identified heightened overvaluation risk. Ensure that the appraiser's value estimate is consistent with the best market data.	Warning	1004/1073
FNM1031	CU indicates that the heightened undervaluation risk may be the result of the appraiser's weighting of the adjusted sale prices of the comparables. Ensure that the appraiser appropriately weighted the adjusted sale prices of the comparables.	Warning	1004/1073
FNM1032	CU has identified market reaction to attributes that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1033	CU has identified market reaction to Above Grade Room Count & Gross Living Area that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to these attributes. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1034	CU has identified market reaction to Basement & Finished Rooms Below Grade that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to these attributes. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1035	CU has identified market reaction to Condition, Quality of Construction, or Actual Age that may differ from the adjustment rates used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to each of these attributes. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1036	CU has identified market reaction to Location that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1037	CU has identified market reaction to 'Garage/Carport' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM1038	CU has identified market reaction to 'Sales Concessions' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1039	CU has identified market reaction to 'Site' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1040	CU has identified market reaction to 'Date of Sale' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1041	CU has identified market reaction to 'View' that may differ from the adjustment rate used by the appraiser. Ensure that the appraiser has made adjustments accurately reflecting market reaction to this attribute. See the CU Adjustments tab for details.	Warning	1004/1073
FNM1042	CU has identified comparable sales that may be more similar to the subject than those relied on by the appraiser. Ensure that the appraiser has relied on comparables that are the best and most appropriate for the assignment. See the CU Comparables tab for details.	Warning	1004/1073
FNM1043	CU has identified comparable sales that may be more similar in property features than those relied on by the appraiser. Ensure that the appraiser has relied on comparables with similar property features. See the CU Comparables tab for details.	Warning	1004/1073
FNM1044	CU has identified comparable sales that may be more similar in geographical location than those relied on by the appraiser. Ensure that the appraiser has relied on comparables with a similar geographical location. See the CU Comparables tab for details.	Warning	1004/1073
FNM1045	CU has identified comparable sales that may be more similar in features & geographical location than those relied on by the appraiser. Ensure that the appraiser has relied on comparables with similar property features & geographical location. See the CU Comparables tab for details.	Warning	1004/1073

Message ID	Message Text	Severity	Applicable Forms
FNM1046	CU has identified heightened undervaluation risk. Ensure that the appraiser's value estimate is consistent with the best market data.	Warning	1004/1073
FNM1092	The CU Analysis could not be performed.	Warning	1004/1073
FNM1093	The CU Analysis could not be performed.	Warning	1004/1073
FNM1094	The CU Analysis could not be performed on properties in US Territories.	Warning	1004/1073
FNM1095	The CU analysis could not be performed. Only appraisals submitted on form 1004 or 1073 in UAD format are analyzed by CU.	Warning	1004/1073
FNM1096	The CU Analysis could not be performed.	Warning	1004/1073
FNM1097	Fannie Mae analysis was not performed due to a critical Hard Stop. Clear the Fatal (non-overridable) Hard Stop and resubmit.	Warning	All Forms
FNM1098	Fannie Mae analysis was not performed for this non- UAD form type.	Warning	1004C/1025/ 2090/2095
FNM1099	The CU analysis could not be performed. Only appraisals submitted on form 1004 or 1073 in UAD format are analyzed by CU.	Warning	2055/1075
FNM8001	Potential references to protected class and/or other prohibited language found. Phrase: <Phrase> Location: <Location>. Ensure any prohibited language is excluded and resubmit the appraisal report to comply with the Fannie Mae Selling Guide policy for Unacceptable Appraisal Practices. Compliance failure will result in reporting to an enforcement agency.	Warning	1004/1073
FNM8002	Potential subjective phrases and/or terminology found. Phrase: <Phrase> Location: <Location>. Ensure any subjective language is excluded and verify the appraisal report complies with the Fannie Mae Selling Guide policy for Unacceptable Appraisal Practices.	Warning	1004/1073
FNM8003	Potential use of terminology from which protected class or other demographic data may be inferred. Phrase: <Phrase> Location: <Location>. Ensure any prohibited language is excluded and verify the appraisal report complies with the Fannie Mae Selling Guide policy for Unacceptable Appraisal Practices.	Warning	1004/1073