



Uniform Collateral Data Portal (UCDP) User Guide for Fannie Mae Messaging

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Table of Contents

Uniform Collateral Data Portal (UCDP) User Guide for Fannie Mae Messaging 1

Introduction 3

What is the UCDP User Guide for Fannie Mae Messaging? 3

Who should read this manual?..... 3

What’s in this manual? 3

1. View/Edit Pages for Appraisal Submissions 3

Figure 1.0.1 View/Edit Page with Fannie Mae Tabs..... 4

Table 1.0.2 Appraisal Information Subsections 5

2. Viewing and Editing Appraisal Information..... 6

2.1 Appraisal Hard Stops..... 6

Figure 2.1.1 Fannie Mae Hard Stops Subsection 7

2.2 Appraisal Findings (Appraisal 1, 2 and/or 3)..... 7

Figure 2.2.1 Fannie Mae Appraisal Findings Page..... 7

Table 2.2.2 Findings Subsection – Fannie Mae Tab Findings..... 8

3. Submission Summary Report 8

Table 3.1 Information contained in the Submission Summary Report..... 8

Figure 3.1 Fannie Mae Submission Summary Report 9

Appendix A: List of Hard Stops..... 10

Appendix B: List of Fannie Mae Findings 11



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 Uniform Collateral Data Portal (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://www.uniformdataportal.com/ucdp/PortalContent/UCDPGeneralUserGuide.pdf>.

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 User Guide.*

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 three sections:

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

Section 1 – Submission Information

Submission ID	Submission Date	Appraiser Name	Appraiser ID	Appraisal Date	Appraisal Status
11000121171928	11/03/2017 11:28:28	Jane Jones	10110001	11/03/2017 11:28:28	Not Successful

Section 2 – Appraisal Information (1, 2, and/or 3)

Appraisal 1

Appraisal 2

Appraisal 3

Appraisal 4

Appraisal 5

Appraisal 6

Appraisal 7

Appraisal 8

Appraisal 9

Appraisal 10

Appraisal 11

Appraisal 12

Appraisal 13

Appraisal 14

Appraisal 15

Appraisal 16

Appraisal 17

Appraisal 18

Appraisal 19

Appraisal 20

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Appraisal 169

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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 process override requests. It is important to note that you cannot edit appraisal data within UCDP. You must submit an 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

The screenshot shows the 'Appraisal 1: Hard Stops' section with two items:

- Item 1:** 'Research of prior sale was not performed'. It has a 'Hard Stop FNM0086 Found' and instructions to research prior sale. It includes an 'Override Request Reason*' dropdown menu and a 'Submit' button.
- Item 2:** 'Fannie Mae Findings'. It has a 'Hard Stop FNM0000 Found' and instructions to upload a new or corrected file. It shows 'Override Request Reason: Automated override request' and 'Override Decision: Override automatically approved'. The 'User ID' for both is 'SYSTEM'.

Annotations include a callout box at the top: 'Hard Stop that requires an override request' pointing to Item 1, and another at the bottom: 'FNM0000 Hard Stop that is automatically overridden' pointing to Item 2.

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

The screenshot shows the 'Appraisal 1: Findings' page with the 'Fannie Mae' tab selected. It displays a table of findings:

Hard Stop Code	Form Section	Form Field Name	Property Affected	Message	Severity
FNM0080	RECONCILIATION	As of (Effective Date)	Subject	The 'as of' date of the appraisal is outside the expected range (between 4 and 12 months old).	Warning
FNM0158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 1	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #1.	Warning
FNM0158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 2	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #2.	Warning
FNM0158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 3	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #3.	Warning

At the bottom right, there are 'Print' and 'Download to Excel' buttons, which are highlighted by a red box. A callout box below the page says: 'Print or Download Findings to Excel'.

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 <i>only</i> viewable to those who submit appraisal data files to Fannie Mae.



Figure 3.1 Fannie Mae Submission Summary Report



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/Service 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
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Fannie Mae Proprietary Edit Findings								
FNM0093	Appraiser Certification	Appraiser State	Subject	Appraiser license state does not match subject property state	Overridable			
FNM0174	Subject	Project Name	Subject	The subject property is in a condominium project that may be ineligible for delivery to Fannie Mae	Overridable			
FNM0810	N/A	N/A	Comparable 3	The reported above-grade bedroom count for Comparable 3 may be erroneous	Warning	Automated override request	Override automatically applied	02/15/2015 18:25:13
FNM1000	N/A	N/A	Appraisal	The Collateral Underwriter Risk Score is 4.0 on a scale of 1 to 5 where 5 indicates potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.	Warning	Automated override request	Override automatically applied	02/15/2015 18:25:13
FNM1006	N/A	N/A	Appraisal	There is a heightened risk of Property Eligibility and/or Policy Compliance violations on this appraisal	Warning	Automated override request	Override automatically applied	02/15/2015 18:25:13



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 Mae Findings	Auto-overridable	1004/2055, 1073/1075
FNM0083	The sales contract was not analyzed.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0084	There was no comment on market conditions, even though one or more negative housing trends were indicated (declining, over supply, over 6 months).	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0085	Less than three settled sales were used as comparables.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0086	Research of prior sale was not performed.	Manually Overridable as of 1/26/2015	1004/2055
FNM0087	Research of prior sale was not performed.	Manually Overridable as of 1/26/2015	1073/1075
FNM0092	State certification is not provided on transaction amount over \$1 million.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0093	Appraiser license state does not match subject property state.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0094	Supervisor license state does not match subject property state.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0096	Illegal zoning compliance has been indicated in appraisal. Review description to verify if the property may be eligible per the selling guide.	Manually Overridable as of 1/26/2015	1004/2055
FNM0097	Illegal zoning compliance has been indicated in appraisal. Review description to verify if the property may be eligible per the selling guide.	Manually Overridable as of 1/26/2015	1073/1075
FNM0098	Present use is indicated as not highest and best use.	Manually Overridable as of 1/26/2015	1004/2055
FNM0099	Present use is indicated as not highest and best use.	Manually Overridable as of 1/26/2015	1073/1075
FNM0101	The subject property may be a hotel/motel or condo hotel.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0102	The subject property is in a condominium project that may be ineligible for delivery to Fannie Mae.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0174	The project name suggests that the property may be a condo hotel. Verify the subject is located in a project that meets Fannie Mae's Selling Guide requirements.	Manually Overridable as of 1/26/2015	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.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0193	Based on the overall quality of this appraiser's work, Fannie Mae has decided to review 100% of the appraisals prepared by this appraiser for any loans delivered to Fannie Mae.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0194	Based on the overall quality of this supervisory appraiser's work, Fannie Mae has decided to review 100% of the appraisals prepared by this appraiser for any loans delivered to Fannie Mae.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075



Hard Stop Code	Message Text	Type	Applicable Forms
FNM0195	Fannie Mae will not accept appraisals from this appraiser.	Manually Overridable as of 1/26/2015	1004/2055, 1073/1075
FNM0196	Fannie Mae will not accept appraisals from this supervisory appraiser.	Manually Overridable 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.	Manually Overridable	1004/1073, 1025
FNM0399	A loan with an appraisal with this Document File ID has already been delivered to Fannie Mae. Fannie Mae may not accept this appraisal on a new loan at Loan Delivery.	Manually Overridable	All Forms

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

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

Message ID	Message Text	Severity	Applicable Forms
FNM0079	The "as of" date of the appraisal is outside the expected range (either in future or greater than 12 months old).	Warning	1004/2055/1073/1075
FNM0081	The expiration date of appraiser's certification or license is outside the expected range.	Warning	1004/2055/1073/1075
FNM0082	The expiration date of supervisor's certification or license is outside the expected range.	Warning	1004/2055/1073/1075
FNM0083	The sales contract was not analyzed.	Overridable as of 1/26/2015	1004/2055/1073/1075
FNM0084	There was no comment on market conditions, even though one or more negative housing trends were indicated (declining, over supply, over 6 months).	Overridable as of 1/26/2015	1004/2055/1073/1075
FNM0085	Less than three settled sales were used as comparables.	Overridable as of 1/26/2015	1004/2055/1073/1075
FNM0086	Research of prior sale was not performed.	Overridable as of 1/26/2015	1004/2055
FNM0087	Research of prior sale was not performed.	Overridable as of 1/26/2015	1073/1075
FNM0088	Concession adjustment for comparable property #<comparable number> is greater than zero. Fannie Mae policy does not permit positive sales or financing concession adjustments.	Warning	1004/2055/1073/1075
FNM0090	Final estimated value is outside the bounds of the approaches to value used in the appraisal.	Warning	1004/2055
FNM0091	Final estimated value is outside the bounds of the approaches to value used in the appraisal.	Warning	1073/1075
FNM0092	State certification is not provided on transaction amount over \$1 million.	Overridable as of 1/26/2015	1004/2055/1073/1075
FNM0093	Appraiser license state does not match subject property state.	Overridable as of 1/26/2015	1004/2055/1073/1075



Message ID	Message Text	Severity	Applicable Forms
FNM0094	Supervisor license state does not match subject property state.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0095	Seller is not indicated as owner of public record.	Warning	1004/2055/ 1073/1075
FNM0096	Illegal zoning compliance has been indicated in appraisal. Review description to verify if the property may be eligible per the selling guide.	Overridable as of 1/26/2015	1004/2055
FNM0097	Illegal zoning compliance has been indicated in appraisal. Review description to verify if the property may be eligible per the selling guide.	Overridable as of 1/26/2015	1073/1075
FNM0098	Present use is indicated as not highest and best use.	Overridable as of 1/26/2015	1004/2055
FNM0099	Present use is indicated as not highest and best use.	Overridable as of 1/26/2015	1073/1075
FNM0100	At least one of the "subject to" boxes is checked. The lender must obtain a certificate of completion, stating the nature of the "subject to" issue has been resolved before loan delivery.	Warning	1004/2055/ 1073/1075
FNM0101	The subject property may be a hotel/motel or condo hotel.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0102	The subject property is in a condominium project that may be ineligible for delivery to Fannie Mae.	Overridable as of 1/26/2015	1004/2055/ 1073/1075
FNM0103	The developer/builder is in control of the HOA. Consult the Fannie Mae Selling Guide to determine the appropriate project review type required for this transaction.	Warning	1073/1075
FNM0105	Some part of the condominium project has not been completed (including planned rehabilitation). Confirm that the project, or subject legal phase, meets the applicable completion standard as described in the Fannie Mae Selling Guide.	Warning	1073/1075
FNM0106	More than 35% of the overall space in the project is commercial use. Property is ineligible for delivery per the Selling Guide.	Warning	1073/1075
FNM0107	Comparable property #-<comparable number> may be a hotel/motel or condo hotel.	Warning	1004/2055/ 1073/1075
FNM0174	The project name suggests that the property may be a condo hotel. Verify the subject is located in a project that meets Fannie Mae's Selling Guide requirements.	Overridable as of 1/26/2015	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 property is ineligible for delivery to Fannie Mae.	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 this appraiser's work, Fannie Mae has decided to 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 this supervisory appraiser's work, Fannie Mae has decided to 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



Message ID	Message Text	Severity	Applicable Forms
FNM0195	Fannie Mae will not accept appraisals from this appraiser.	Overridable as of 1/26/2015	1004/2055/1073/1075
FNM0196	Fannie Mae will not accept appraisals from this supervisory appraiser.	Overridable 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.	Manually Overridable	1004/1073/1025
FNM0394	DATA CONFIRMATION: Based on the data submitted, the appraiser completed a traditional full appraisal including an interior and exterior inspection of the property. If this is accurate, no further action is required. If the appraisal was performed using the temporary appraisal requirement flexibilities published by Fannie Mae due to COVID-19, the Map Reference must be populated with "exterior" or "desktop" to correspond with the type of appraisal completed.	Warning	1004/1073/2090/1025/1004c
FNM0395	The Map Reference appears to be incorrect. Exterior appraisals on forms 2055, 1075 or 2095, performed using the temporary appraisal requirement flexibilities published by Fannie Mae due to COVID-19, should be identified only with a Map Reference of "exterior".	Warning	2055/1075/2095
FNM0396	The Map Reference appears to be incorrect. Desktop appraisals on forms 1004, 1073 or 2090, performed using the temporary appraisal requirement flexibilities published by Fannie Mae due to COVID-19, should be identified only with a Map Reference of "desktop".	Warning	1004/1073/2090
FNM0399	A loan with an appraisal with this Document File ID has already been delivered to Fannie Mae. Fannie Mae may not accept this appraisal on a new loan at Loan Delivery.	Overridable	All Forms
FNM0401	The appraiser has reported materially different sale price(s) in one or more appraisal reports.	Warning	1004/1073
FNM0402	The reported comparable sale price is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0403	The appraiser has reported materially different GLA(s) in one or more appraisal reports.	Warning	1004/1073
FNM0404	The reported GLA is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0405	The appraiser has reported materially different lot size(s) in one or more appraisal reports.	Warning	1004/1073
FNM0406	The reported lot size is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0407	The appraiser has reported materially different above-grade bathroom count(s) in one or more appraisal reports.	Warning	1004/1073
FNM0408	The reported above-grade bathroom count is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0409	The appraiser has reported materially different above-grade bedroom count(s) in one or more appraisal reports.	Warning	1004/1073
FNM0410	The reported above-grade bedroom count is materially different than what has been reported by other appraisers.	Warning	1004/1073



Message ID	Message Text	Severity	Applicable Forms
FNM0411	The appraiser has reported materially different age(s) in one or more appraisal reports.	Warning	1004/1073
FNM0412	The reported property age is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0413	The appraiser has reported materially different below-grade area(s) in one or more appraisal reports.	Warning	1004/1073
FNM0414	The reported total below-grade area is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0415	The appraiser has reported materially different finished basement area(s) in one or more appraisal reports.	Warning	1004/1073
FNM0416	The reported finished basement area is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0417	The appraiser has reported a materially different location in one or more appraisal reports.	Warning	1004/1073
FNM0418	The location rating is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0419	The appraiser has reported materially different view(s) in one or more appraisal reports.	Warning	1004/1073
FNM0420	The view rating is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0421	The appraiser has reported a materially different quality in one or more appraisal reports.	Warning	1004/1073
FNM0422	The quality rating is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0423	The appraiser has reported a materially different condition in one or more appraisal reports.	Warning	1004/1073
FNM0424	The condition rating is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0428	The reported finished basement area is materially different than what has been reported by other appraisers, but the total living area is consistent.	Warning	1004/1073
FNM0429	The appraiser has reported a materially different finished basement area in one or more appraisal reports, but the total living area is consistent.	Warning	1004/1073
FNM0430	The sale price is significantly different than what has been reported by any other appraiser.	Warning	1004/1073
FNM0431	The GLA is significantly different than what has been reported by any other appraiser.	Warning	1004/1073
FNM0432	The lot size is significantly different than what has been reported by any other appraiser.	Warning	1004/1073
FNM0433	The condition rating is significantly different than what has been reported by any other appraiser.	Warning	1004/1073
FNM0434	The quality rating is significantly different than what has been reported by any other appraiser.	Warning	1004/1073
FNM0435	The location rating is significantly different than what has been reported by any other appraiser.	Warning	1004/1073



Message ID	Message Text	Severity	Applicable Forms
FNM0436	The view rating is significantly different than what has been reported by any other appraiser.	Warning	1004/1073
FNM0437	The reported total living area for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0438	The reported total bedroom count for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0439	The reported total bathroom count for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0440	The reported lot size for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0441	The reported year built for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0442	The location rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0443	The view rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0444	The quality rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0445	The condition rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0446	The subject was excluded from data discrepancy computations due to a missing unit number.	Warning	1004/1073
FNM0450	The appraiser has reported a materially different attachment type in one or more appraisal reports.	Warning	1004/1073
FNM0451	The attachment type reported is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0452	The attachment type is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0453	The subject attachment type materially conflicts with the reported number of stories.	Warning	1004/1073
FNM0460	The appraiser has reported a materially different waterfront location factor in one or more appraisal reports.	Warning	1004/1073
FNM0461	The waterfront location factor is materially different than what has been reported by other appraisers.	Warning	1004/1073
FNM0462	The waterfront location factor is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0463	The appraiser has reported a materially different water view factor in one or more appraisal reports.	Warning	1004/1073
FNM0464	The water view factor is materially different than what has been reported by other appraisers.	Warning	1004/1073



Message ID	Message Text	Severity	Applicable Forms
FNM0465	The water view factor is materially different than what has been reported in another appraisal of the same subject.	Warning	1004/1073
FNM0483	The condition rating of "C1" conflicts with the reported age.	Warning	1004/1073
FNM0484	The condition rating of "C1" conflicts with the reported age.	Warning	1004/1073
FNM0485	The condition rating of "C2" conflicts with the reported age.	Warning	1004/1073
FNM0486	The condition rating of "C2" conflicts with the reported age.	Warning	1004/1073
FNM0487	The condition rating of "C3" conflicts with the reported age.	Warning	1004/1073
FNM0488	The condition rating conflicts with the reported age (condition rating is likely "C1").	Warning	1004/1073
FNM0489	The condition rating conflicts with the reported age (condition rating is likely either "C1" or "C2").	Warning	1004/1073
FNM0490	The condition rating conflicts with the reported age (condition rating is likely "C1").	Warning	1004/1073
FNM0491	The condition rating conflicts with the reported age (condition rating is likely either "C1" or "C2").	Warning	1004/1073
FNM0501	The appraised value is above the range of adjusted comparable sale prices provided by the appraiser.	Warning	1004/1073
FNM0502	The appraised value is below the range of adjusted comparable sale prices provided by the appraiser.	Warning	1004/1073
FNM0503	The appraised value is above the range of unadjusted comparable sale prices provided by the appraiser.	Warning	1004/1073
FNM0504	The appraised value is below the range of unadjusted comparable sale prices provided by the appraiser.	Warning	1004/1073
FNM0505	The appraised value is near the maximum adjusted comparable sale value with support from only that comparable sale.	Warning	1004/1073
FNM0506	The appraised value is near the minimum adjusted comparable sale value with support from only that comparable sale.	Warning	1004/1073
FNM0606	The GLA adjustment is larger than peer and model adjustments.	Warning	1004/1073
FNM0607	The GLA adjustment is smaller than peer and model adjustments.	Warning	1004/1073
FNM0610	The appraiser's wide range of adjusted values indicates potentially inadequate adjustment.	Warning	1004/1073
FNM0611	The lot size adjustment is materially different from peer and model adjustments.	Warning	1004/1073
FNM0612	The lot size adjustment is materially different from peer and model adjustments.	Warning	1004/1073
FNM0613	The condition adjustment is larger than peer and model adjustments.	Warning	1004/1073



Message ID	Message Text	Severity	Applicable Forms
FNM0614	The condition adjustment is smaller than peer and model adjustments.	Warning	1004/1073
FNM0615	The quality adjustment is larger than peer and model adjustments.	Warning	1004/1073
FNM0616	The quality adjustment is smaller than peer and model adjustments.	Warning	1004/1073
FNM0617	The view adjustment is materially different from peer and model adjustments.	Warning	1004/1073
FNM0618	The view adjustment is materially different from peer and model adjustments.	Warning	1004/1073
FNM0619	The location adjustment is materially different from peer and model adjustments.	Warning	1004/1073
FNM0620	The location adjustment is materially different from peer and model adjustments.	Warning	1004/1073
FNM0621	GLA adjustment is in the wrong direction.	Warning	1004/1073
FNM0623	Condition adjustment is in the wrong direction.	Warning	1004/1073
FNM0624	Quality adjustment is in the wrong direction.	Warning	1004/1073
FNM0625	View adjustment is in the wrong direction.	Warning	1004/1073
FNM0626	Location adjustment is in the wrong direction.	Warning	1004/1073
FNM0630	The appraiser's negative net adjustment indicates the comparable is materially superior to the subject, but the appraised value of the subject is materially higher.	Warning	1004/1073
FNM0631	The appraiser's positive net adjustment indicates the comparable is materially inferior to the subject, but the appraised value is materially lower.	Warning	1004/1073
FNM0632	Market data indicates that a positive time adjustment may be warranted, but no adjustment has been made by appraiser.	Warning	1004/1073
FNM0633	Market data indicates that a negative time adjustment may be warranted, but no adjustment has been made by appraiser.	Warning	1004/1073
FNM0634	Prior appraisal records indicate that the comparable has an accessory unit. Ensure the appraiser has appropriately accounted for this amenity.	Warning	1004/1073
FNM0640	The appraiser's net adjustments for the comparable sales are materially different from the model net adjustments.	Warning	1004/1073
FNM0797	The appraiser-provided comparables are materially different than the model-selected comparables.	Warning	1004/1073
FNM0801	The address is the same as the subject or one of the other comparables.	Warning	1004/1073
FNM0802	The raw USPS ZIP code data is invalid.	Warning	1004/1073



Message ID	Message Text	Severity	Applicable Forms
FNM0803	The property address cannot be geocoded.	Warning	1004/1073
FNM0804	The reported property value is outside the typical range (\$10,000 - \$10,000,000) and may be erroneous.	Warning	1004/1073
FNM0805	The reported sale date is invalid.	Warning	1004/1073
FNM0806	The reported property age may be erroneous.	Warning	1004/1073
FNM0807	The reported GLA may be erroneous.	Warning	1004/1073
FNM0808	The reported above-grade full bathroom count may be erroneous.	Warning	1004/1073
FNM0809	The reported above-grade half bathroom count may be erroneous.	Warning	1004/1073
FNM0810	The reported above-grade bedroom count may be erroneous.	Warning	1004/1073
FNM0811	The reported lot size may be erroneous.	Warning	1004/1073
FNM0812	The reported total below-grade area may be erroneous.	Warning	1004/1073
FNM0813	The reported finished basement area exceeds the reported total below-grade area.	Warning	1004/1073
FNM0814	The appraisal has fewer than 3 closed sale comps.	Warning	1004/1073
FNM0815	The appraisal's effective date is invalid.	Warning	1004/1073
FNM0816	The reported condition rating is outside of the model range (1-5).	Warning	1004/1073
FNM0817	The reported quality rating is outside of the model range (1-5).	Warning	1004/1073
FNM0818	The reported location rating is invalid.	Warning	1004/1073
FNM0819	The reported view rating is invalid.	Warning	1004/1073
FNM0820	The appraised value is suspected to have a data entry error.	Warning	1004/1073
FNM0821	The unadjusted sale price is significantly different than the appraised value.	Warning	1004/1073
FNM0822	The net adjustment is erroneous.	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



Message ID	Message Text	Severity	Applicable Forms
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
FNM1092	The CU Analysis could not be performed.	Warning	1004/1073
FNM1093	The CU Analysis could not be performed.	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

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