

Submission Summary Report (SSR) Guide for UAD 3.6

August 2025

Introduction

The Submission Summary Report (SSR) is a document accessed through the Uniform Collateral Data Portal® (UCDP®) that provides a consolidated view of all appraisal report file submissions associated with a loan, submission status, and rule validation results.

To support the Uniform Appraisal Dataset (UAD) and Forms Redesign Initiative, which introduced a redesigned single, dynamic Uniform Residential Appraisal Report (URAR), the SSR was updated to align with the new flexible URAR format. The UAD 3.6 SSR can be retrieved through UCDP for Fannie Mae and Freddie Mac (the GSEs) after a submission of a valid UAD 3.6 ZIP file.

Enhancements to the UAD 3.6 SSR

Additional SSR File Format Output

The UAD 3.6 SSR introduces two enhancements to its output format:

- **A comprehensive redesign of the SSR PDF** that incorporates color to emphasize submission status and highlight key fields, along with a reorganized layout designed to improve readability. The report also features dynamic fields that appear only when applicable and aligns to the requirements of the UAD 3.6 dataset.
- **Option to download the SSR in a new JSON file format.** This format is both human-readable and machine-friendly, making it ideal for data exchange and integration. It supports seamless interaction with modern RESTful APIs and is available via UCDP Direct Integration.

Feedback on All Property Types

The UAD 3.6 SSR aligns with the requirements of UAD 3.6 and with the introduction of the dynamic URAR, which replaces traditional appraisal forms (e.g., the 1004 and 1073), provides a more flexible, data-driven structure. The new report format supports all property types and valuation methods, enabling the SSR to deliver tailored feedback.

Addition of Key Data Points

In response to user feedback, the SSR has been enhanced to include critical data elements that enhance transparency and support decision-making. This includes:

- Fannie Mae Collateral Underwriter® CU Risk Score and Rep & Warrant relief eligibility for URAR submissions to Fannie Mae.
- Freddie Mac Loan Collateral Advisor® LCA Risk Score and Collateral Rep & Warranty relief indicator for URAR submissions to Freddie Mac.

Comprehensive Feedback on Errors / Findings

To streamline the review process, the UAD 3.6 SSR features a simplified findings structure to help users quickly identify and resolve issues. Errors can be clearly referenced by report section and subsection, making it easier to locate and address issues.

- **System Findings:** Ensure the ZIP file and its contents are complete and properly structured.
- **UAD Compliance Findings:** Verify the XML file complies with the UAD 3.6 specifications.
- **GSE Proprietary Findings:** Provide feedback based on each GSE's appraisal requirements.

UAD 3.6 SSR PDF

The UAD 3.6 SSR PDF is organized into three sections:

- **Loan Metadata** displays the overall loan-level documentation and provides a consolidated view of all appraisal report file submission results under a single *Document File ID*.
- **Document Level Results** displays the results of the appraisal report file submission, identified by a *Document ID*.
- **Submission Findings Results** are tied to the Document Level Results of each appraisal report file submission and present the messages specific to that submission (at the *Document ID* level).

Loan Metadata

Document File ID

UCDP Submission Summary Report (SSR)



Document File Status	Document File ID	Lender Loan Number
✓ Successful	2800903H89	SSR-3-6-Sample
Lender Name	S/SN or Non S/SN	Report Date/Time
Sunrise Valley Lending	500000006	08/20/2025 14:24:30 ET

Document Level Results

Document ID

Appraisal 1 - Appraisal Report

Document Status	Value Rep and Warrant Relief	Risk Score
✓ Successful	✓ Eligible See Desktop Underwriter® Findings for final status	
Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time
08/20/2025 13:58:15 ET	0	08/20/2025 13:58:15 ET
Document ID	Appraisal Sequence Number	Document Type
2250179347	1	Appraisal Report
Units Excluding ADUs	Number of ADUs	Property Valuation Method
1	0	Traditional Appraisal
	--	Subject Site Owned in Common
		No
Borrower Name(s)	Assignment Reason	Effective Date of Appraisal
Betty Borrower; Bob Borrower	Purchase	09/20/2019
Property Address	City	State
123 FALLING TREE CT	TREEVILLE	VA
		ZIP Code
		24592
		Opinion of Market Value
		\$491,000.00
Appraiser Name	License Type	License ID
Agatha Appraiser	Certified Residential	XYZ12345
		License State
		VA
		Date of Report Signature
		09/20/2019

Submission

Findings Results

Findings

System Findings

Severity	Message ID	Message
Warning	SYS9010	Invalid Appraisal Image in Zip File: \\Images\SF1_AbsorptionRate.jpg.

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	UAD1259	The 'Effective Date of Appraisal' cannot be more than a year old.	N/A	Reconciliation	Appraisal Summary	Effective Date of Appraisal (2019-09-20)
Warning	UAD1506	The 'Date of Signature and Report' cannot be more than a year old.	N/A	Certifications	Signature	Date of Signature and Report (2019-09-20)

Fannie Mae Proprietary Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Severe	FNM2139	Appraiser license number could not be verified in the ASC database.	N/A	Assignment Information	Contact Information	Appraiser ID (null)
Severe	FNM2154	Significant Real Property Appraisal Assistant could not be verified in the ASC database.	N/A	Assignment Information	Contact Information	Significant Real Property Appraisal Assistance - ID (null)
Warning	FNM0803	The property address could not be validated through the Fannie Mae geocoding system. Verify that the appraiser has provided a valid property address.	Subject	--	--	--
Warning	FNM0803	The property address could not be validated through the Fannie Mae geocoding system. Verify that the appraiser has provided a valid property address.	Sales Comparable 1	--	--	--

Note: Sample Fannie Mae SSR PDF shown.

© 2025 Fannie Mae and Freddie Mac. Trademarks of respective owners.

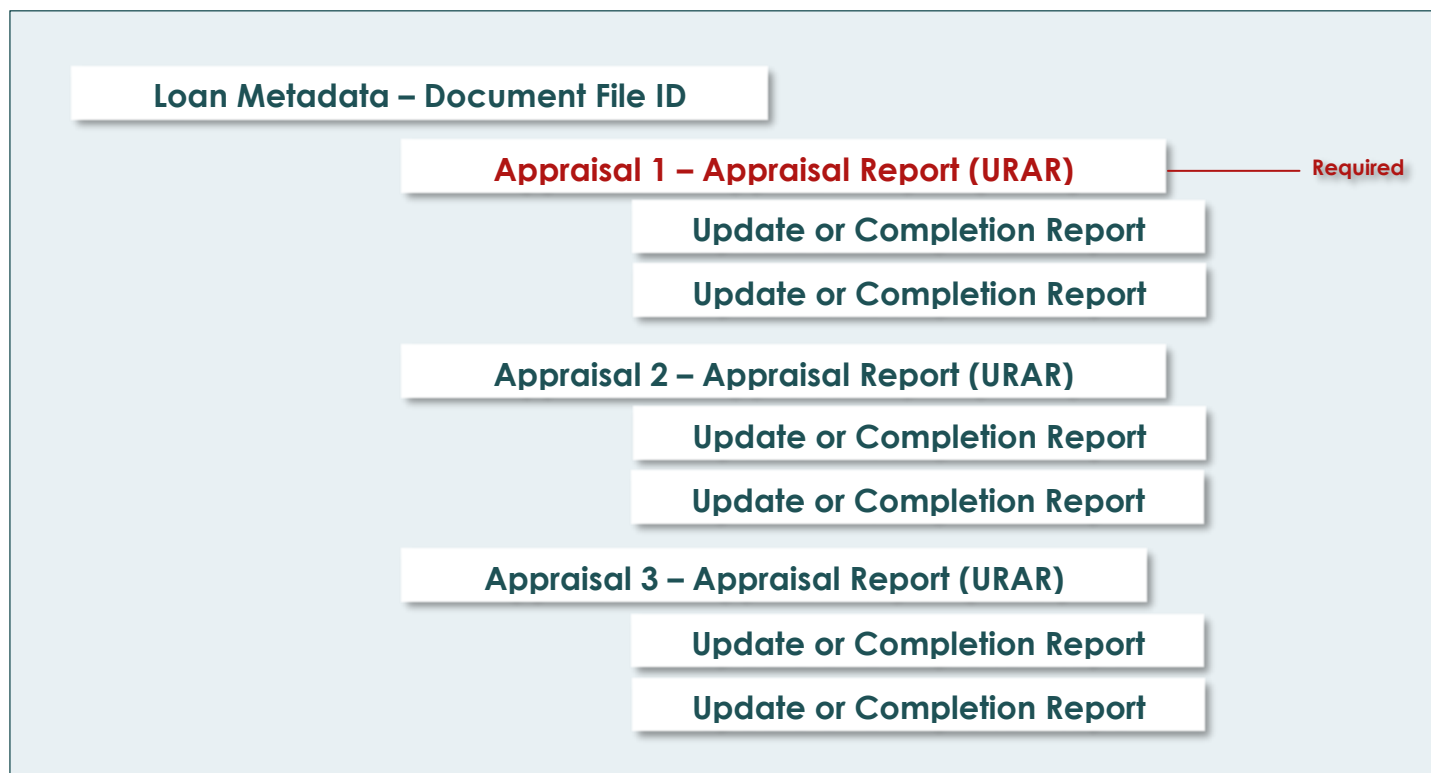
This communication relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.

SSR PDF Dynamic Structure

Each SSR PDF can include up to three URARs labeled as Appraisal 1, 2, or 3, and up to two additional reports associated with each URAR, such as the Restricted Appraisal Update Report and the Completion Report.

- For each URAR sequence:
 - **Appraisal 1 is required** and cannot be deleted once submitted. Revisions can be made via resubmissions to UCDP.
 - **Appraisal 2** is optional, can be revised, and can be deleted if not required.
 - **Appraisal 3** is optional, can be revised, and can be deleted if not required.
- Within each sequence, up to two additional reports, either a Restricted Appraisal Update Report or a Completion Report, can be submitted. The reports are automatically assigned to the corresponding URAR in that sequence.
 - **Restricted Appraisal Update Report** can be revised or deleted, if not required.
 - **Completion Report** can be revised or deleted, if not required.

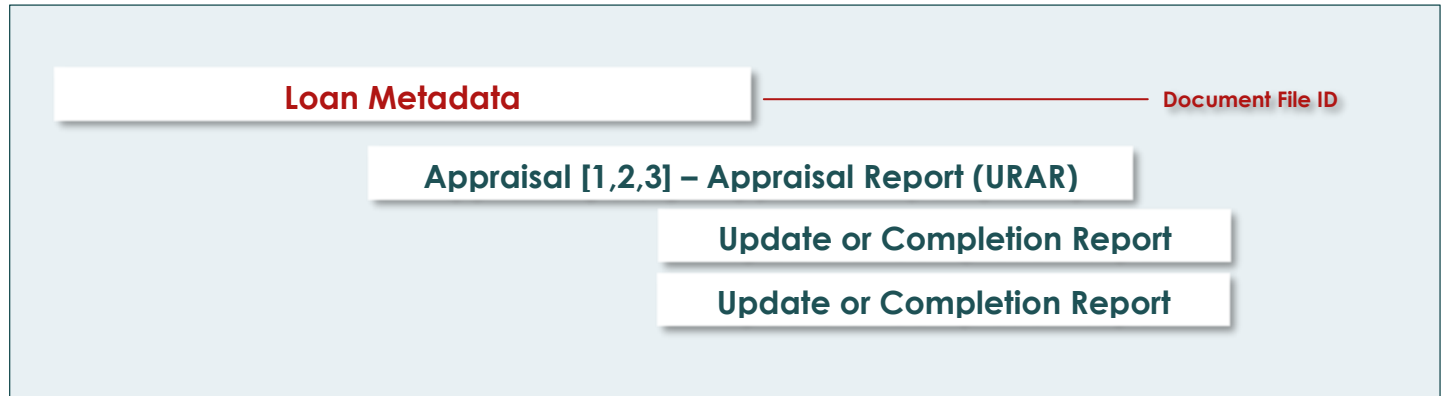
A URAR “anchors” each appraisal sequence. You must first submit the URAR before submitting a corresponding Restricted Appraisal Update Report or Completion Report.



Tool Tip: The layout of the UCDP UAD 3.6 “Appraisal: View/Edit” page is designed to mirror the sequence structure of a submission. Each appraisal sequence is represented by a separate tab in the UI. Once a new URAR is submitted to UCDP, you can submit the corresponding update and/or completion report file under the same tab associated with that sequence. For more details on uploading appraisal sequences in the UCDP UI, refer to the [UCDP User Guide | Fannie Mae](#) or the [UCDP User Guide | Freddie Mac](#).

Loan Metadata

The **Loan Metadata** section captures the overall loan-level documentation and provides a consolidated view of all appraisal report file submission results under a single *Document File ID*.





Document File Status

The Loan Metadata section highlights the *Document File Status*, the overall status of each submission under the *Document File ID*. The status is determined by the results of all document validations; if no fatal severity findings are fired, status is "Successful"; if fatal severity findings are fired, status is "Not Successful."



To achieve a "Successful" SSR for loan delivery, all fatal findings must be resolved. Resolving a fatal finding may require updating the underlying data and resubmitting a corrected appraisal report file.

Loan Metadata

Fannie Mae

UCDP Submission Summary Report (SSR)			
Document File Status	Document File ID	Lender Loan Number	
 Successful	3E734384E6	SSR-3-6-Sample	
Lender Name	S/SN or Non S/SN	Report Date/Time	
Sunrise Valley Lending	433333333	06/10/2025 11:20:47 ET	

Freddie Mac

UCDP Submission Summary Report (SSR)			
Document File Status	Document File ID	Lender Loan Number	
 Successful	23001AD789	SUCCESTEST1	
Lender Name	Report Date Time		
Cybertek Test 2	04/25/2025 14:30:07 ET		
S/SN or TPO #	Delivery S/SN	Loan Prospector * Key	
000601	—	—	

The Loan Metadata fields, listed below, include two Freddie Mac-specific data elements that appear in a third row only in the Freddie Mac version of the UAD 3.6 SSR:

Data Fields Specific to the Loan Metadata

Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *
Document File Status	Status of all active appraisal report submissions associated with a property. The status is determined by the results of all document validations; if no fatal severity findings are fired, status is "Successful"; if fatal severity findings are fired, status is "Not Successful."	Both
Document File ID	A unique identifier assigned by UCDP to all appraisal document submissions associated with a property.	Both
Lender Loan Number	The unique Loan Number assigned by the lender. The Lender Loan Number is provided by the submitter of the first appraisal report submission and can be subsequently updated (i.e., corrected) by the submitter.	Both
Lender Name	The name of the lending organization submitting the appraisal report to UCDP. Note: The Lender Name may differ between each GSEs' SSR.	Both
S/SN or Non S/SN (FNM) S/SN or TPO# (FRE)	<i>Seller Number</i> The number or identifier assigned to a lender, (i.e., seller, non-seller or third-party originator), used to associate the appraisal submission with that lender. Note: The Seller Number may differ between each GSEs' SSR.	Both
Report Date Time	Date and time when the report was generated by the GSE.	Both
Delivery S/SN	Delivery Seller Number The Freddie Mac Seller/Servicer number used for delivery.	FRE
Loan Prospector* Key	The Freddie Mac-specific number that refers to the Loan Product Advisor® (LPA®) AUS Key.	FRE

*Fannie Mae (FNM); Freddie Mac (FRE)



UNIFORM MORTGAGE DATA PROGRAM

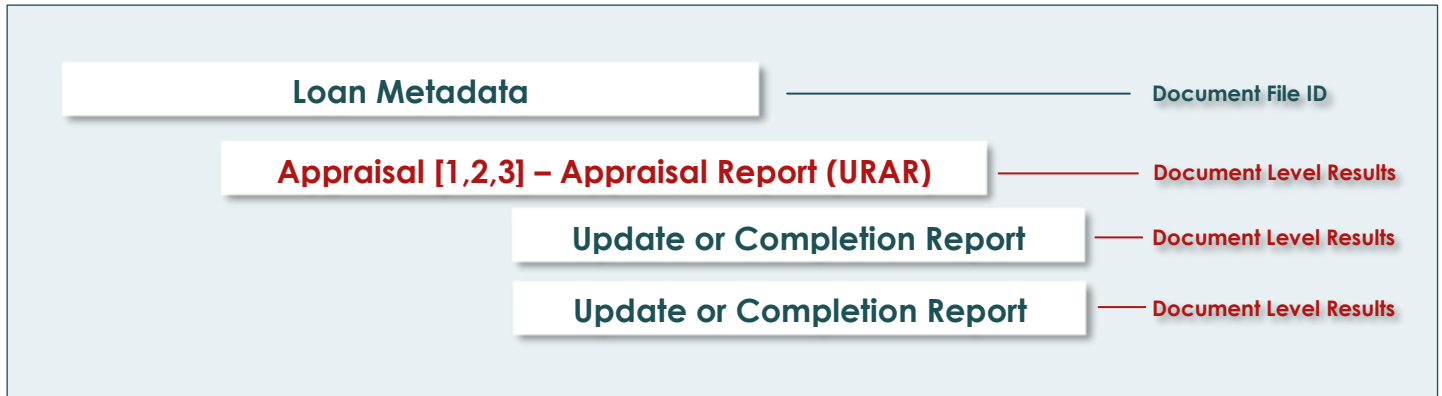


Fannie Mae®



Document Level Results

The **Document Level Results** summarize the results of each appraisal report file submitted under a *Document File ID*.



Document Level Results - URAR

Fannie Mae




Appraisal 1 - Appraisal Report

Document Status		Value Rep and Warrant Relief		Risk Score	
Successful		Eligible <small>See Desktop Underwriter® Findings for final status</small>		 999 <small>Low Risk High Risk</small>	
Original Submission Date/Time		Number of Resubmissions		Last Submission Date/Time	
05/21/2025 13:58:15 ET		0		05/21/2025 13:58:15 ET	
Document ID		Appraisal Sequence Number		Document Type	Property Valuation Method
2250179347		1		Appraisal Report	Traditional Appraisal
Units Excluding ADUs	Number of ADUs	Project Legal Structure		Construction Method(s)	Subject Site Owned in Common
1	0	--		Site Built	No
Borrower Name(s)			Assignment Reason		Effective Date of Appraisal
Betty Borrower; Bob Borrower			Purchase		05/21/2025
Property Address		City	State	ZIP Code	Opinion of Market Value
123 FALLING TREE CT		TREEVILLE	VA	24592	\$491,000.00
Appraiser Name		License Type	License ID	License State	Date of Report Signature
Agatha Appraiser		Certified Residential	XYZ12345	VA	09/20/2019

Document Level Results - URAR

Freddie Mac

Appraisal 1: Report

Document Status  Successful	Value R&W  Eligible	Risk Score 1 		
Original Submission Date/Time 04/25/2025 14:29:56 ET	Number of Resubmissions 0	Last Submission Date/Time 04/25/2025 14:29:56 ET		
Document ID 2220029906	Appraisal Sequence Number 1	Document Type Appraisal Report	Property Valuation Method Traditional Appraisal	
Units Excluding ADUs 1	Accessory Dwelling Units 0	Project Legal Structure —	Construction Method(s) Site Built	Subject Site Owned in Common No
Borrower Name (s) Betty Borrower ; Bob Borrower		Assignment Reason Purchase	Effective Date of Appraisal 01/02/2025	
Property Address 431 Hoover St NE	City Grand Rapids	State MI	ZIP Code 49505	Opinion of Market Value \$190,000
Appraiser Name Agatha Appraiser	License Type Certified Residential	License ID XYZ12345	License State MI	Date of Report Signature 01/02/2025
Supervisory Appraiser Name —	License Type —	License ID —	License State —	Date of Report Signature —

Risk Scores and Representation and Warranty Eligibility

The **Document Level Results** include critical data elements that enhance transparency and support decision-making. This includes:

- Fannie Mae Collateral Underwriter CU Risk Score and Rep & Warrant relief eligibility for URAR submissions to Fannie Mae.
- Freddie Mac Loan Collateral Advisor LCA Risk Score and Collateral Rep & Warranty relief indicator for URAR submissions to Freddie Mac.

As with any part of the loan evaluation process, these indicators provide an early view from a collateral viewpoint and are pending an assessment of the loan.



UNIFORM MORTGAGE DATA PROGRAM



Fannie Mae®



[Collateral Underwriter \(CU\) Risk Score and Rep & Warrant relief eligibility in URAR](#)

Fannie Mae

Appraisal 1 - Appraisal Report

Document Status

✓ **Successful**

Value Rep and Warrant Relief

✓ **Eligible**

See Desktop Underwriter® Findings for final status

Risk Score



[Loan Collateral Advisor \(LCA\) Risk Score and Collateral Rep & Warranty relief indicator in URAR](#)

Freddie Mac

Appraisal 1: Report

Document Status

✓ **Successful**

Value R&W

✓ **Eligible**

Risk Score

1

1

Very Low

Low

Moderate

High

5
Very High

Data Fields Specific to the Risk Scores and Representation and Warranty Eligibility

Field Name	Definition / Description	Appears on [FNM, FRE, Both] *
Document Status	Status of the appraisal report document associated with a property. The status is determined by the results of all document validations; if no fatal severity findings are fired, status is "Successful"; if fatal severity findings are fired, status is "Not Successful."	Both
Fannie Mae Value Rep and Warranty Relief	Fannie Mae indicator of whether the submitted document is eligible for representation and warranty relief.	FNM
Fannie Mae Risk Score	Fannie Mae score from 1.0 to 5.0 that represents the overall risk as determined by Collateral Underwriter (CU).	FNM
Freddie Mac Collateral Rep and Warranty Relief	Freddie Mac collateral representation and warranty relief eligibility corresponds to an appraisal report with a risk score of 2.5 or lower.	FRE
Freddie Mac Risk Score	Freddie Mac Loan Collateral Advisor Risk Score is real-time risk score that provides a view of overvaluation risk associated with an appraisal report. The scoring scale is between 1 and 5 in 0.5 increments with 1 representing the lowest risk of overvaluation and 5 representing the highest risk of overvaluation. Appraisals reports that are well aligned, or below the HVE point value, are considered to have a lower risk of overvaluation and, therefore, exhibit lower risk scores.	FRE

*Fannie Mae (FNM); Freddie Mac (FRE)

Property Types in the URAR

The dynamic **Uniform Residential Appraisal Report** (URAR), which replaces legacy forms like the 1004/70 and 1073/465, supports a flexible, data-driven format. This structure accommodates various property types and valuation methods, enabling tailored feedback.

There are six UAD data points in the Document Level Results that drive the property type identification for the URAR.

Data Fields Specific to the Property Type for URAR

SSR PDF Property Data Point Name	Property Data Point Name UAD Delivery Spec
Property Valuation Method	<i>propertyValuationMethodType</i>
Units Excluding ADUs	<i>livingUnitExcludingAduCount</i>
Accessory Dwelling Units (FRE) / Number of ADUs (FNM)	<i>accessoryDwellingUnitTotalCount</i>
Project Legal Structure	<i>projectLegalStructureType</i>
Construction Method	<i>constructionMethodType</i>
Subject Site Owned in Common	<i>landOwnedInCommonIndicator</i>



UNIFORM MORTGAGE DATA PROGRAM




Fannie Mae®



Property Type Data Fields in the URAR


Fannie Mae

Appraisal 1 - Appraisal Report

Document Status	Value Rep and Warrant Relief	Risk Score		
✓ Successful	✓ Eligible See Desktop Underwriter® Findings for final status	 999 Low Risk High Risk		
Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
05/21/2025 13:58:15 ET	0	05/21/2025 13:58:15 ET		
Document ID	Appraisal Sequence Number	Document Type	Property Valuation Method	
2250179347	1	Appraisal Report	Traditional Appraisal	
Units Excluding ADUs	Number of ADUs	Project Legal Structure	Construction Method(s)	Subject Site Owned in Common
1	0	--	Site Built	No
Borrower Name(s)		Assignment Reason	Effective Date of Appraisal	
Betty Borrower; Bob Borrower		Purchase	05/21/2025	
Property Address	City	State	ZIP Code	Opinion of Market Value
123 FALLING TREE CT	TREEVILLE	VA	24592	\$491,000.00
Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	VA	09/20/2019

Freddie Mac

Appraisal 1: Report

Document Status	Value R&W	Risk Score		
✓ Successful	✓ Eligible	 1 1 Very Low Low Moderate High 5 Very High		
Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
04/25/2025 14:29:56 ET	0	04/25/2025 14:29:56 ET		
Document ID	Appraisal Sequence Number	Document Type	Property Valuation Method	
2220029906	1	Appraisal Report	Traditional Appraisal	
Units Excluding ADUs	Accessory Dwelling Units	Project Legal Structure	Construction Method(s)	Subject Site Owned in Common
1	0	—	Site Built	No
Borrower Name (s)		Assignment Reason	Effective Date of Appraisal	
Betty Borrower ; Bob Borrower		Purchase	01/02/2025	
Property Address	City	State	ZIP Code	Opinion of Market Value
431 Hoover St NE	Grand Rapids	MI	49505	\$190,000
Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	MI	01/02/2025
Supervisory Appraiser Name	License Type	License ID	License State	Date of Report Signature
—	—	—	—	—

Data Fields Specific to the Property Type Identification

Field Name	Definition / Description	Appears on [FNM, FRE, Both] *
<i>Property Valuation Method</i>	A value that specifies the method by which the property value was assessed (e.g., Desktop Appraisal; Exterior Appraisal; Hybrid Appraisal; Traditional Appraisal).	Both
<i>Units Excluding ADUs</i>	The number of separate living units in the subject property, excluding any accessory dwelling units.	Both
<i>Accessory Dwelling Units (FRE) / Number of ADUs (FNM)</i>	The total number of accessory dwelling units in the subject property (e.g., in-law quarters, apartment over a garage, etc).	Both
<i>Project Legal Structure</i>	A value that specifies the form of ownership of a project. The Project Legal Structure Type defines the quality and quantity of project ownership and rights accruing to the individual unit owner (e.g., Condominium; Condop; Cooperative).	Both
<i>Construction Method</i>	A value that represents the manner in which the structure was constructed (e.g., Container; Manufactured; Modular; On Frame Modular; Other; SiteBuilt; Three-Dimensional Printing Technology).	Both

*Fannie Mae (FNM); Freddie Mac (FRE)

Tip: For additional information on mapping legacy forms to the URAR property type characteristics, download the “Functioning without Form Numbers” resource guide by visiting either GSE’s UAD webpage: [Uniform Appraisal Dataset | Fannie Mae](#) or the [Uniform Appraisal Dataset | Freddie Mac](#).



UNIFORM MORTGAGE DATA PROGRAM



Fannie Mae®



Dynamic Reports

The **Document Level Results** displays dynamic fields that appear when applicable, reflecting the data-driven nature of UAD 3.6. This includes content-specific data for the **Restricted Appraisal Update Report** and **Completion Reports**.

Restricted Appraisal Update Report (Update Report)

Fannie Mae

Appraisal 1 - Update Report

Document Status



Successful

Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
08/20/2025 14:19:40 ET	0	08/20/2025 14:19:40 ET		
Document ID	Appraisal Sequence Number	Document Type		
2250179338	1	Valuation Update		
Has the market value of the subject property decreased since the effective date of the original appraisal?		Appraisal Update Effective Date		
No		08/20/2025		
Borrower Name(s)		Original Effective Date of Appraisal		
Betty Borrower; Bob Borrower		05/21/2025		
Property Address	City	State	ZIP Code	
123 FALLING TREE CT	TREEVILLE	VA	24592	
Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	VA	08/20/2019

Freddie Mac

Appraisal 1: Update Report

Document Status



Successful

Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
08/20/2025 16:12:05 ET	0	08/20/2025 16:12:05 ET		
Document ID	Appraisal Sequence Number	Document Type		
2220034837	1	Valuation Update		
Has the market value of the subject property decreased since the effective date of the original appraisal?		Appraisal Update Effective Date		
No		08/20/2025 ¹		
Borrower Name (s)		Original Effective Date of Appraisal		
Betty Borrower ; Bob Borrower		05/21/2025 ¹		
Property Address	City	State	ZIP Code	
123 Falling Tree Ct	Treeville	VA	12345	
Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	VA	08/20/2025
Supervisory Appraiser Name	License Type	License ID	License State	Date of Report Signature
—	—	—	—	—

Data Fields Specific to the Restricted Appraisal Update Report

Field Name	Definition / Description	Appears on [FNM, FRE, Both] *
Has the market value of the subject property decreased since the effective date of the original appraisal?	Indicates whether the market value of a property has decreased. Generally used when updating a previous appraisal report on the same property.	Both
Appraisal Update Effective Date	It is the effective date of when the appraiser's analyses, opinions, and conclusions regarding the property's value apply.	Both
Original Effective Date of Appraisal	The date of when the appraiser's analyses, opinions, and conclusions regarding the property's values apply on the original URAR, i.e., the effective date of the URAR that is associated with the Restricted Appraisal Update Report.	Both

*Fannie Mae (FNM); Freddie Mac (FRE)

Completion Report

Fannie Mae

Appraisal 1 - Completion Report

Document Status


 **Successful**

Original Submission Date/Time		Number of Resubmissions		Last Submission Date/Time	
08/20/2025 16:23:39 ET		0		08/20/2025 16:23:39 ET	
Document ID		Appraisal Sequence Number		Document Type	
2250179339		1		Valuation Completion	
Borrower Name(s)				Original Effective Date of Appraisal	
Betty Borrower; Bob Borrower				05/21/2025	
Property Address			City	State	ZIP Code
123 FALLING TREE CT			TREEVILLE	VA	24592
Appraiser Name		License Type		License ID	License State
Aqatha Appraiser		Certified Residential		XYZ12345	VA
					Date of Report Signature
					08/20/2009

Freddie Mac

Appraisal 1: Completion Report

Document Status

 **Successful**

Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time
08/20/2025 16:26:40 ET	0	08/20/2025 16:26:40 ET

Document ID	Appraisal Sequence Number	Document Type
2220034840	1	Valuation Completion

Borrower Name (s)	Original Effective Date of Appraisal
Betty Borrower ; Bob Borrower	05/21/2025

Property Address	City	State	ZIP Code
123 Falling Tree Ct	Treeville	VA	12345

Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	VA	08/20/2025

Supervisory Appraiser Name	License Type	License ID	License State	Date of Report Signature
—	—	—	—	—

Data Fields Specific to the Completion Report

Field Name	Definition / Description	Appears on [FNM, FRE, Both] *
Original Effective Date of Appraisal	The date of when the appraiser's analyses, opinions, and conclusions regarding the property's values apply (i.e., are effective) on the original URAR, i.e. the effective date of the URAR that is associated with the Completion Report.	Both

*Fannie Mae (FNM); Freddie Mac (FRE)

Examples of Document Level Results for All Report Types – Fannie Mae

Appraisal 1 - Appraisal Report

Document Status



Successful

Value Rep and Warrant Relief



Eligible

See Desktop Underwriter® Findings for final status

Risk Score



Original Submission Date/Time

05/21/2025 13:58:15 ET

Number of Resubmissions

0

Last Submission Date/Time

05/21/2025 13:58:15 ET

Document ID

2250179347

Appraisal Sequence Number

1

Document Type

Appraisal Report

Property Valuation Method

Traditional Appraisal

Units Excluding ADUs

1

Number of ADUs

0

Project Legal Structure

--

Construction Method(s)

Site Built

Subject Site Owned in Common

No

Borrower Name(s)

Betty Borrower; Bob Borrower

Assignment Reason

Purchase

Effective Date of Appraisal

05/21/2025

Property Address

123 FALLING TREE CT

City

TREEVILLE

State

VA

ZIP Code

24592

Opinion of Market Value

\$491,000.00

Appraiser Name

Agatha Appraiser

License Type

Certified Residential

License ID

XYZ12345

License State

VA

Date of Report Signature

09/20/2019

Appraisal 1 - Update Report

Document Status



Successful

Original Submission Date/Time

08/20/2025 14:19:40 ET

Number of Resubmissions

0

Last Submission Date/Time

08/20/2025 14:19:40 ET

Document ID

2250179338

Appraisal Sequence Number

1

Document Type

Valuation Update

Has the market value of the subject property decreased since the effective date of the original appraisal?

No

Appraisal Update Effective Date

08/20/2025

Borrower Name(s)

Betty Borrower; Bob Borrower

Original Effective Date of Appraisal

05/21/2025

Property Address

123 FALLING TREE CT

City

TREEVILLE

State

VA

ZIP Code

24592

Appraiser Name

Agatha Appraiser

License Type

Certified Residential

License ID

XYZ12345

License State

VA

Date of Report Signature

08/20/2019



UNIFORM MORTGAGE DATA PROGRAM



Fannie Mae®



Examples of Document Level Results for All Report Types – Fannie Mae

Appraisal 1 - Completion Report

Document Status

 **Successful**

Original Submission Date/Time

08/20/2025 16:23:39 ET

Number of Resubmissions

0

Last Submission Date/Time

08/20/2025 16:23:39 ET

Document ID

2250179339

Appraisal Sequence Number

1

Document Type

Valuation Completion

Borrower Name(s)

Betty Borrower; Bob Borrower

Original Effective Date of Appraisal

05/21/2025

Property Address

123 FALLING TREE CT

City

TREEVILLE

State

VA

ZIP Code

24592

Appraiser Name

Agatha Appraiser

License Type

Certified Residential

License ID

XYZ12345

License State

VA

Date of Report Signature

08/20/2009

Example of Document Level Results for All Report Types – Freddie Mac

Appraisal 1: Report

Document Status Successful	Value R&W Not Eligible	Risk Score 99 <div><div></div></div> <div>1 Very Low Low Moderate High 5 Very High</div>		
Original Submission Date/Time 05/21/2025 15:20:56 ET	Number of Resubmissions 0	Last Submission Date/Time 05/21/2025 15:20:56 ET		
Document ID 2220034836	Appraisal Sequence Number 1	Document Type Appraisal Report	Property Valuation Method Traditional Appraisal	
Units Excluding ADUs 1	Accessory Dwelling Units 0	Project Legal Structure –	Construction Method(s) Site Built	Subject Site Owned in Common No
Borrower Name (s) Betty Borrower ; Bob Borrower		Assignment Reason Purchase	Effective Date of Appraisal 05/21/2025	
Property Address 123 Falling Tree Ct	City Treeville	State VA	ZIP Code 12345	Opinion of Market Value \$491,000
Appraiser Name Agatha Appraiser	License Type Certified Residential	License ID XYZ12345	License State VA	Date of Report Signature 05/21/2025
Supervisory Appraiser Name –	License Type –	License ID –	License State –	Date of Report Signature –

Appraisal 1: Update Report

Document Status Successful				
Original Submission Date/Time 08/20/2025 16:12:05 ET	Number of Resubmissions 0	Last Submission Date/Time 08/20/2025 16:12:05 ET		
Document ID 2220034837	Appraisal Sequence Number 1	Document Type Valuation Update		
Has the market value of the subject property decreased since the effective date of the original appraisal? No			Appraisal Update Effective Date 08/20/2025 ¹	
Borrower Name (s) Betty Borrower ; Bob Borrower			Original Effective Date of Appraisal 05/21/2025 ¹	
Property Address 123 Falling Tree Ct	City Treeville	State VA	ZIP Code 12345	
Appraiser Name Agatha Appraiser	License Type Certified Residential	License ID XYZ12345	License State VA	Date of Report Signature 08/20/2025
Supervisory Appraiser Name –	License Type –	License ID –	License State –	Date of Report Signature –



UNIFORM MORTGAGE DATA PROGRAM



Fannie Mae®



Example of Document Level Results for All Report Types – Freddie Mac

Appraisal 1: Completion Report

Document Status



Successful

Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time
08/20/2025 16:26:40 ET	0	08/20/2025 16:26:40 ET

Document ID	Appraisal Sequence Number	Document Type
2220034840	1	Valuation Completion

Borrower Name (s)	Original Effective Date of Appraisal
Betty Borrower ; Bob Borrower	05/21/2025

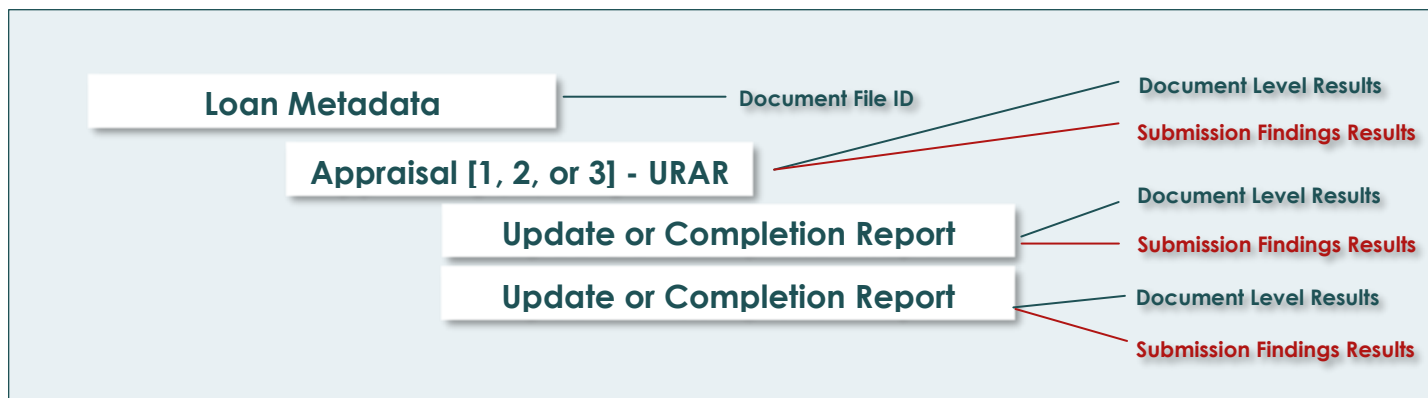
Property Address	City	State	ZIP Code
123 Falling Tree Ct	Treeville	VA	12345

Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	VA	08/20/2025

Supervisory Appraiser Name	License Type	License ID	License State	Date of Report Signature
–	–	–	–	–

Submission Findings Results

Submission Findings Results are included within the **Document Level Results** of each appraisal report submission and present the findings specific to that submission.



Severity Ratings

Severity indicates the level of impact and guides how urgently each finding should be addressed. While not all findings may be cleared from the SSR, all findings should be reviewed and considered.

Severity Rating	Definition	Appears on [FNM, FRE, Both] *
Fatal	These findings will cause the Document File Status and Document Status to be “Not Successful.” The only way to clear a Fatal severity finding is to change the underlying data and resubmit a corrected appraisal report file.	Fannie Mae / Freddie Mac
Severe	These findings indicate the collateral representation and warranty relief for property value eligibility decision is impacted. Message(s) should be reviewed, and action may need to be taken; however, these findings will not impact the Document File Status or Document Status.	Fannie Mae / Freddie Mac
Warning	These findings signal that an issue has been found that should be reviewed and action may need to be taken; however, these findings will not impact the Document File Status or Document Status.	Fannie Mae / Freddie Mac
Informational	These findings are for informational purposes. Informational severity findings will not impact the Document File Status or Document Status.	Fannie Mae
Notification	These findings are for informational purposes. Notification severity findings will not impact the Document File Status or Document Status.	Freddie Mac

*Fannie Mae (FNM); Freddie Mac (FRE)

Tip: Severity ratings will vary by Finding Category. For example, System Findings only return “Fatal” and “Warning” severity ratings. Severity ratings are subject to change in future releases.

Findings Categories

Findings are organized into three categories:

- **System Findings** focus on the completeness and validity of the submitted UAD 3.6 Appraisal ZIP File within UCDP.
- **UAD Compliance Findings** verify that the submitted XML file adheres to UAD 3.6 specifications.
- **GSE Proprietary Findings** provide feedback specific to each GSE's unique appraisal report requirements.

Tip: A comprehensive list of all finding messages that can return in the UAD 3.6 Submission Summary Report can be found on the GSEs' UCDP web pages: [Messaging Guide for UAD 3.6 | Fannie Mae](#) and [Messaging Guide for UAD 3.6 | Freddie Mac](#).

System Findings

UCDP System findings relate to the submission of a UAD 3.6 ZIP file to the GSEs through UCDP. This includes all the documents within the ZIP file and any of its components.

These messages are the same for each GSE.

UCDP System Findings

Freddie Mac

System Findings

Severity	Message ID	Message
Warning	SYS9008	Missing Appraisal Image in Zip File: \\Images\SFT1_AbsorptionRate.jpg.

Data Fields Specific to the System Findings

Field Name	Definition / Description	Additional Information
Finding Category	Defines the type of message (or finding) returned within the section.	Identified in Header
Severity	Indicates the level of impact of a particular message associated with an appraisal report finding and how urgently the finding should be addressed.	Fatal Warning
Message	The text description of each appraisal report finding.	
Message ID	A unique identifier assigned to each finding/message.	"SYS" Prefix



UNIFORM MORTGAGE DATA PROGRAM



Fannie Mae®



UAD Compliance Findings

The **UAD 3.6 Compliance Findings** verify that the submitted XML file adheres to UAD 3.6 specifications. These are messages generated during a UAD compliance check that contains information about data format and completeness issues.

These messages are the same for each GSEs.

Joint UAD Compliance Findings

Fannie Mae

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	UAD1259	The 'Effective Date of Appraisal' cannot be more than a year old.	N/A	Reconciliation	Appraisal Summary	Effective Date of Appraisal (2019-09-20)
Warning	UAD1506	The 'Date of Signature and Report' cannot be more than a year old.	N/A	Certifications	Signature	Date of Signature and Report (2019-09-20)

Freddie Mac

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	UAD1259	The 'Effective Date of Appraisal' cannot be more than a year old.	N/A	Reconciliation	Appraisal Summary	Effective Date of Appraisal (2019-09-20)
Warning	UAD1506	The 'Date of Signature and Report' cannot be more than a year old.	N/A	Certifications	Signature	Date of Signature and Report (2019-09-20)

Data Fields Specific to the UAD Compliance Findings

Field Name	Definition / Description	Additional
Finding Category	Defines the type of message (or finding) returned within the section.	Identified in Header
Severity	Indicates the level of impact of a particular message associated with an appraisal report finding and how urgently the finding should be addressed.	Fatal Warning
Message	The text description of each appraisal finding.	
Message ID	A unique identifier assigned to each message.	“UAD” Prefix
Property Affected	Indicates if a property is affected by the finding, and, if so, whether the property is the subject or one of the comparable.	
Comparable Number <i>{Appears as part of Property Affected column when applicable}</i>	If the property affected by the findings is one of the comparable properties, this data point will appear in the Property Affected line indicating the number of the comparable (e.g., Property Ordinal Number).	Fannie Mae Freddie Mac
Report Section	The name of the appraisal report section associated with a specific appraisal report finding/message.	
Report Subsection	The name of the appraisal report subsection associated with a specific appraisal report finding/message.	
Report Label / Value	The business value/name or the value/name on the PDF appraisal report. This gives the user the location on the PDF where the issue/compliance edit occurred.	

Proprietary Findings

GSE Proprietary Findings provide feedback specific to each GSE’s requirements.

These messages are specific to each GSE and can only be viewed in the SSR associated with the GSE to which the appraisal report was submitted.

GSE Proprietary Findings

Fannie Mae

Fannie Mae Proprietary Findings						
Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Severe	FNM2154	Significant Real Property Appraisal Assistant could not be verified in the ASC database.	Subject	Assignment Information	Contact Information	Significant Real Property Appraisal Assistance - ID (null)
Warning	FNM2109	The subject property was made ‘Subject to Repair’. Make sure all that the repairs or alterations have been completed before the loan is delivered.	Subject	Reconciliation	Appraisal Summary	Market Value Condition

Freddie Mac

Freddie Mac Proprietary Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	FRE32101	The appraisal does not include at least 2 sales that have Transfer Terms of Typically Motivated. Please ensure that the sales provided are the most comparable and reflect the market's reaction to any differences.	Comparables	Sales Comparison Approach	General Information	Transfer Terms (TypicallyMotivated;)
Notification	FRE10000	This appraisal report is eligible for appraised value representation and warranty relief, pending an assessment of the loan.	–	–	–	–
Notification	FRE10200	LCA Risk is assessed at 1 indicating a Very Low risk of overvaluation.	Subject	Reconciliation	Appraisal Summary	Opinion of Market Value (\$190,000)

Data Fields Specific to the GSE Proprietary Findings:

Field Name	Definition / Description	Additional
Finding Category	Defines the type of message (or finding) returned within the section.	Identified in Header
Severity	Indicates the level of impact of a particular message associated with an appraisal report finding and how urgently the finding should be addressed.	Fatal Severe Warning Informational (FNM) Notification (FRE)
Message	The text description of each appraisal report finding.	
Message ID	A unique identifier assigned to each message.	“FNM” or “FRE” Prefix
Property Affected	Indicates if a property is affected by the finding, and, if so, whether the property is the subject or one of the comparable.	
Comparable Number <i>*Appears as part of Property Affected column, when applicable, for Fannie Mae Proprietary Findings.</i>	If the property affected by the finding is one of the comparables, this data point will appear in the Property Affected column indicating the number of the comparable (e.g., the Property Ordinal Number).	Fannie Mae
Report Section	The name of the appraisal report section associated with a specific appraisal report finding/message.	
Report Subsection	The name of the appraisal report subsection associated with a specific appraisal report finding/message.	
Report Label / Value	The business value/name or the value/name on the PDF appraisal report. This gives the user the location on the PDF where the issue/compliance edit occurred.	

No Findings Returned

If no findings or messages are applicable a “**No Findings Returned.**” message will be displayed under the specific **Finding Category** section.

Fannie Mae

System Findings

Severity	Message ID	Message
No Findings Returned.		

Freddie Mac

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
No Findings Returned.						

Submission Findings Result Sections

Fannie Mae

Findings

System Findings

Severity	Message ID	Message
No Findings Returned.		

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	UAD1259	The 'Effective Date of Appraisal' cannot be more than a year old.	N/A	Assignment Information	Appraisal Summary	Effective Date of Appraisal (2019-09-20)
Warning	UAD1506	The 'Date of Signature and Report' cannot be more than a year old.	N/A	Certifications	Signature	Date of Signature and Report (2019-09-20)

Fannie Mae Proprietary Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Severe	FN2154	Significant Real Property Appraisal Assistant could not be verified in the ASC database.	Subject	Assignment Information	Contact Information	Significant Real Property Appraisal Assistance - ID (null)
Warning	FN2109	The subject property was made 'Subject to Repair'. Make sure all that the repairs or alterations have been completed before the loan is delivered.	Subject	Reconciliation	Appraisal Summary	Market Value Condition

Freddie Mac

System Findings

Severity	Message ID	Message
Warning	SYS9008	Missing Appraisal Image in Zip File: \\Images\SF1_AbsorbitionRate.jpg.

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
No Findings Returned.						

Freddie Mac Proprietary Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	FRE32101	The appraisal does not include at least 2 sales that have Transfer Terms of Typically Motivated. Please ensure that the sales provided are the most comparable and reflect the market's reaction to any differences.	Comparables	Sales Comparison Approach	General Information	Transfer Terms (TypicallyMotivated;:)
Notification	FRE10000	This appraisal report is eligible for appraised value representation and warranty relief, pending an assessment of the loan.	-	-	-	-
Notification	FRE10200	LCA Risk is assessed at 1 indicating a Very Low risk of overvaluation.	Subject	Reconciliation	Appraisal Summary	Opinion of Market Value (\$190,000)

UAD 3.6 SSR JSON

UCDP users have the option to retrieve the SSR in a **new JSON file format**. This format is machine-readable, making it ideal for data exchange and integration. It supports seamless interaction with modern RESTful APIs and is available via UCDP Direct Integration.

In addition to all the data elements found in the SSR PDF, the JSON format includes fields that support more technical use cases.

Data Fields Specific to the JSON format SSR:

Field Name	Definition / Description
additionalAttributeKeyValues	This is TBD (for future expansion).
attachmentType	A value that specifies the type of physical attachment, if any, between the dwelling and adjacent dwellings.
dataPointName	The XML element name of the associated primary data element.
relatedFieldName	The name of the appraisal report field that is related to a given rule. Contains 0, 1, or more related element names and their values to assist the reader in fully understanding the finding.
reportPath	The xpath or an abbreviated version of the xpath.
uniqueId	The unique UAD 3.6 data specification number assigned to each instance of a MISMO data point.

Sample Fannie Mae SSR .JSON file output

```
{
  "gseInvestor": "FNM",
  "documentFileStatus": "Successful",
  "documentFileId": "3E734384E6",
  "lenderLoanNumber": "SSR-3-6-Sample",
  "lenderName": "Sunrise Valley Lending",
  "sellerNumber": "433333333",
  "reportDateTime": "2025-06-10T13:50:34.459-04:00",
  "deliverySellerNumber": null,
  "automatedUnderwritingCaseIdentifier": null,
  "documents": [ {
    "documentStatus": "Successful",
    "fmvValueRepAndWarrantRelief": "Eligible - See Desktop Underwriter findings for final status",
    "fmRiskScore": "999",
    "freValueRepAndWarrantRelief": null,
    "freRiskScore": null,
    "originalSubmissionDateTime": "2025-03-17T17:50:21.588-04:00",
    "resubmissionCount": "0",
    "lastSubmissionDateTime": "2025-03-17T17:50:21.588-04:00",
    "documentId": "9987828035",
    "appraisalSequenceNumber": "1",
    "documentType": "AppraisalReport",
    "propertyValuationMethodType": "TraditionalAppraisal",
    "livingUnitExcludingAdjuCount": "1",
    "accessoryDwellingUnitTotalCount": "0",
    "attachmentType": "Detached",
    "projectLegalStructureType": null,
    "constructionMethodType": [ "SiteBuilt" ],
    "landOwnedInCommonIndicator": false,
    "propertyMarketValueDecreasedIndicator": null,
    "appraisalUpdateReportEffectiveDate": null,
    "valuationAssignmentType": "Purchase",
    "appraisalReportEffectiveDate": "2019-09-20",
    "originalAppraisalEffectiveDate": null,
    "address": {
      "addressLineText": "4432 Majestic Ln",
      "addressUnitDesignatorType": null,
      "addressUnitIdentifier": "",
      "cityName": "Fairfax",
      "stateCode": "VA",
      "postalCode": "22033"
    },
    "opinionOfValueAmount": "491000",
    "appraiserStandardized": {
      "appraiserName": "Barbara Bena Mclean",
      "supervisoryAppraiserName": null,
      "appraiserLicenseType": "LicensedResidentialAppraiser",
      "licenseIdentifier": "4001005202",
      "licenseIssuingAuthorityStateCode": "VA"
    },
    "appraiserExecutionDate": "2019-09-20",
    "supervisoryAppraiserStandardized": {
      "appraiserName": null,
      "supervisoryAppraiserName": null,
      "appraiserLicenseType": null,
      "licenseIdentifier": null,
      "licenseIssuingAuthorityStateCode": null
    },
    "supervisoryExecutionDate": null,
    "findings": [ {
      "findingCategory": "UAD",
      "severity": "Warning",
      "messageId": "UAD1259",
      "messageText": "The 'Effective Date of Appraisal' cannot be more than a year old.",
      "propertyAffected": "N/A",
      "comparableNumber": null,
      "reportSection": "Reconciliation",
      "reportSubSection": "Appraisal Summary",
      "reportLabel": "Effective Date of Appraisal (2019-09-20)",
      "dataPointName": "AppraisalReportEffectiveDate (2019-09-20)",
      "reportPath": "../VALUATION_ANALYSIS/VALUATION_REPORT/VALUATION_RECONCILIATION/VALUATION_RECONCILIATION_SUMMARY/VALUATION_RECONCILIATION_SUMMARY_DETAIL/",
      "uniqueId": "1300.0012",
      "relatedFieldName": null,
      "additionalAttributeKeyValues": { }
    }, {
      "findingCategory": "UAD",
      "severity": "Warning",
      "messageId": "UAD1506",
      "messageText": "The 'Date of Signature and Report' cannot be more than a year old.",
      "propertyAffected": "N/A",
      "comparableNumber": null,
      "reportSection": "Certifications",
      "reportSubSection": "Signature",
      "reportLabel": "Date of Signature and Report (2019-09-20)",
      "dataPointName": "ExecutionDate (2019-09-20)",
      "reportPath": "MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/SIGNATORIES/SIGNATORY/EXECUTION/EXECUTION_DETAIL/",
      "uniqueId": "2200.0154; 2200.0002",
      "relatedFieldName": null,
      "additionalAttributeKeyValues": { }
    }, {
      "findingCategory": "FNM",
      "severity": "Severe",
      "messageId": "FNM2154",
      "messageText": "Significant Real Property Appraisal Assistant could not be verified in the ASC database.",
      "propertyAffected": "Subject",
      "comparableNumber": null,
      "reportSection": "Assignment Information",
      "reportSubSection": "Contact Information",
      "reportLabel": "Significant Real Property Appraisal Assistance - ID (null)",
      "dataPointName": "LicenseIdentifier (null)",
      "reportPath": "../SERVICE/PARTIES/PARTY/ROLES/ROLE/LICENSES/LICENSE/LICENSE_DETAIL/",
      "uniqueId": "2400.0054",
      "relatedFieldName": null,
      "additionalAttributeKeyValues": { }
    }, {
      "findingCategory": "FNM",
      "severity": "Warning",
      "messageId": "FNM2109",
      "messageText": "The subject property was made 'Subject to Repair'. Make sure all that the repairs or alterations have been completed before the loan is delivered.",
      "propertyAffected": "Subject",
      "comparableNumber": null,
      "reportSection": "Reconciliation",
      "reportSubSection": "Appraisal Summary",
      "reportLabel": "Market Value Condition",
      "dataPointName": "PropertyValuationConditionalConclusionType",
      "reportPath": "../VALUATION_ANALYSIS/VALUATION_REPORT/VALUATION_RECONCILIATION/VALUATION_RECONCILIATION_SUMMARY/VALUATION_CONDITIONS/VALUATION_CONDITION/",
      "uniqueId": "1300.0010",
      "relatedFieldName": null,
      "additionalAttributeKeyValues": { }
    }
  ]
}
```

```

{
  "gseInvestor": "FRE",
  "documentFileId": "23001AC61C",
  "documentFileStatus": "Not Successful",
  "lenderName": "First Federal Bank of Amherst ",
  "reportDateTime": "2025-03-27T20:19:06.749Z",
  "sellerNumber": "173503",
  "lenderLoanNumber": "SF25F2",
  "deliverySellerNumber": "173503",
  "automatedUnderwritingCaseIdentifier": "12345678",
  "documents": [
    {
      "documentId": "2220028583",
      "appraisalSequenceNumber": "1",
      "documentType": "AppraisalReport",
      "originalSubmissionDateTime": "2025-03-27T20:19:03.347Z",
      "documentStatus": "Not Successful",
      "fnmRiskScore": null,
      "freRiskScore": "99",
      "opinionOfValueAmount": "880000",
      "appraisalReportEffectiveDate": "2019-08-07",
      "valuationAssignmentType": "Purchase",
      "borrowers": [
        "Betty Borrower",
        "Bob Borrower"
      ],
      "address": {
        "addressLineText": "1234 Anywhere Pl",
        "addressUnitDesignatorType": null,
        "addressUnitIdentifier": null,
        "cityName": "Anywhere",
        "stateCode": "MD",
        "postalCode": "20854"
      },
      "lastSubmissionDateTime": "2025-03-27T20:19:03.347Z",
      "fnmValueRepAndWarrantRelief": null,
      "freValueRepAndWarrantRelief": "Not Eligible",
      "propertyValuationMethodType": "TraditionalAppraisal",
      "attachmentType": "Attached",
      "projectLegalStructureType": null,
      "landOwnedInCommonIndicator": false,
      "livingUnitExcludingAduCount": "1",
      "appraiserStandardized": {
        "appraiserName": "Amy Appraiser",
        "appraiserLicenseType": "LicensedResidentialAppraiser",
        "licenseIdentifier": "3333333333",
        "licenseIssuingAuthorityStateCode": "MD"
      },
      "appraiserExecutionDate": "2019-08-07",
      "supervisoryAppraiserStandardized": null,
      "supervisoryExecutionDate": null,
      "resubmissionCount": "0",
      "accessoryDwellingUnitTotalCount": "0",
      "findings": [
        {
          "findingCategory": "FRE",
          "severity": "Fatal",
          "messageId": "FRE43590",
          "messageText": "The appraisal report effective date is either missing, improperly formatted, a future date, or exceeds the one-year limit.",
          "propertyAffected": "Subject",
          "comparableNumber": null,
          "reportSection": "Reconciliation",
          "reportSubSection": "Appraisal Summary",
          "reportLabel": "Effective Date of Appraisal (2019-08-07)",
          "dataPointName": "AppraisalReportEffectiveDate (2019-08-07)",
          "reportPath": "../VALUATION_ANALYSIS/VALUATION_REPORT/VALUATION_RECONCILIATION/VALUATION_RECONCILIATION_SUMMARY/VALUATION_RECONCILIATION_SUMMARY_DETAIL/AppraisalReportEffectiveDate",
          "uniqueId": "1300.0012",
          "relatedFieldName": null,
          "additionalAttributeKeyValues": {
            }
          },
        {
          "findingCategory": "UAD",
          "severity": "Warning",
          "messageId": "UAD1506",
          "messageText": "The 'Date of Signature and Report' cannot be more than a year old.",
          "propertyAffected": "N/A",
          "comparableNumber": null,
          "reportSection": "Certifications",
          "reportSubSection": "Signature",
          "reportLabel": "Date of Signature and Report (2019-08-07)",
          "dataPointName": "ExecutionDate (2019-08-07)",
          "reportPath": "MESSAGE/DOCUMENT_SETS/DOCUMENT_SET/DOCUMENTS/DOCUMENT/SIGNATORIES/SIGNATORY/EXECUTION/EXECUTION_DETAIL/",
          "uniqueId": "2200.0154; 2200.0002",
          "relatedFieldName": null,
          "additionalAttributeKeyValues": {
            }
          }
        ],
      "appraisalUpdateReportEffectiveDate": null,
      "propertyMarketValueDecreasedIndicator": null,
      "originalAppraisalEffectiveDate": null,
      "constructionMethodType": [
        "SiteBuilt"
      ]
    }
  ]
}

```



Appendix

- A. Related Resource Guides / Documents
- B. Sample Fannie Mae URAR SSR PDF
- C. Sample Freddie Mac URAR SSR PDF
- D. Submission Summary Report List of Data Elements


A. Related Resource Guides / Documents:

Document Name	Description	Links	
Functioning without Form Numbers	Maps Legacy Forms to Redesigned Uniform Residential Appraisal Report (URAR) Property Type Characteristics	Fannie Mae	Freddie Mac
UAD 3.6 Messaging Guide	Comprehensive list of findings returned in the UAD 3.6 Submission Summary Report	Fannie Mae	Freddie Mac
UCDP Overview	Provides an overview of UCDP functionality, access, registration, learning resources, and data delivery requirements.	Fannie Mae	Freddie Mac
Uniform Collateral Data Portal (UCDP) webpage	Online source for UCDP resources: portal access, job aids & guides, SSR resources, and administrator reference series.	Fannie Mae	Freddie Mac
Uniform Appraisal Dataset (UAD) webpage	Online source for UAD resources: announcements, technology documentation, industry guidance, and general learning resources.	Fannie Mae	Freddie Mac

B. Sample Fannie Mae URAR SSR PDF:


UCDP Submission Summary Report (SSR)



Document File Status	Document File ID	Lender Loan Number
 Successful	2800903H89	SSR-3-6-Sample
Lender Name	S/SN or Non S/SN	Report Date/Time
Sunrise Valley Lending	500000006	08/20/2025 14:24:30 ET

Appraisal 1 - Appraisal Report

Document Status Value Rep and Warrant Relief Risk Score

✓ **Successful** ✓ **Eligible**  999

See Desktop Underwriter® Findings for final status Low Risk High Risk

Original Submission Date/Time		Number of Resubmissions		Last Submission Date/Time	
08/20/2025 13:58:15 ET		0		08/20/2025 13:58:15 ET	
Document ID		Appraisal Sequence Number		Document Type	
2250179347		1		Appraisal Report	
Units Excluding ADUs		Project Legal Structure		Construction Method(s)	
1		0		Site Built	
Borrower Name(s)		Assignment Reason		Property Valuation Method	
Betty Borrower; Bob Borrower		Purchase		Traditional Appraisal	
Property Address		City		Subject Site Owned in Common	
123 FALLING TREE CT		TREEVILLE		No	
Appraiser Name		License Type		Effective Date of Appraisal	
Aqatha Appraiser		Certified Residential		09/20/2019	
State		License ID		Opinion of Market Value	
VA		XYZ12345		\$491,000.00	
ZIP Code		License State		Date of Report Signature	
24592		VA		09/20/2019	

Findings

System Findings

Severity	Message ID	Message
Warning	SYS9010	Invalid Appraisal Image in Zip File: \\Images\SF1_AbsorbtionRate.jpg.

UAD Compliance Findings


Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	UAD1259	The 'Effective Date of Appraisal' cannot be more than a year old.	N/A	Reconciliation	Appraisal Summary	Effective Date of Appraisal (2019-09-20)
Warning	UAD1506	The 'Date of Signature and Report' cannot be more than a year old.	N/A	Certifications	Signature	Date of Signature and Report (2019-09-20)


Fannie Mae Proprietary Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Severe	FNM2139	Appraiser license number could not be verified in the ASC database.	N/A	Assignment Information	Contact Information	Appraiser ID (null)
Severe	FNM2154	Significant Real Property Appraisal Assistant could not be verified in the ASC database.	N/A	Assignment Information	Contact Information	Significant Real Property Appraisal Assistance - ID (null)
Warning	FNM0803	The property address could not be validated through the Fannie Mae geocoding system. Verify that the appraiser has provided a valid property address.	Subject	--	--	--
Warning	FNM0803	The property address could not be validated through the Fannie Mae geocoding system. Verify that the appraiser has provided a valid property address.	Sales Comparable 1	--	--	--



C. Sample Fannie Mae URAR SSR PDF:

UCDP Submission Summary Report (SSR)



Document File Status		Document File ID	Lender Loan Number	
 Successful		23001AD789	SUCCESTEST1	
Lender Name			Report Date Time	
Cybertek Test 2			04/25/2025 14:30:07 ET	
S/SN or TPO #	Delivery S/SN	Loan Prospector * Key		
000601	—	—		

Appraisal 1: Report

Document Status	Value R&W	Risk Score		
 Successful	 Eligible	<div> <div>1</div> <div>1</div> <div>5</div> </div> <div> <div>Very Low</div> <div>Low</div> <div>Moderate</div> <div>High</div> <div>Very High</div> </div>		
Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
04/25/2025 14:29:56 ET	0	04/25/2025 14:29:56 ET		
Document ID	Appraisal Sequence Number	Document Type	Property Valuation Method	
2220029906	1	Appraisal Report	Traditional Appraisal	
Units Excluding ADUs	Accessory Dwelling Units	Project Legal Structure	Construction Method(s)	Subject Site Owned in Common
1	0	—	Site Built	No
Borrower Name (s)		Assignment Reason	Effective Date of Appraisal	
Betty Borrower ; Bob Borrower		Purchase	01/02/2025	
Property Address	City	State	ZIP Code	Opinion of Market Value
431 Hoover St NE	Grand Rapids	MI	49505	\$190,000
Appraiser Name	License Type	License ID	License State	Date of Report Signature
Agatha Appraiser	Certified Residential	XYZ12345	MI	01/02/2025
Supervisory Appraiser Name	License Type	License ID	License State	Date of Report Signature
—	—	—	—	—

System Findings

Severity	Message ID	Message
Warning	SYS9008	Missing Appraisal Image in Zip File: \\Images\SF1_AbsorptionRate.jpg.

UAD Compliance Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
No Findings Returned.						

Freddie Mac Proprietary Findings

Severity	Message ID	Message	Property Affected	Report Section	Report Subsection	Report Label / Value
Warning	FRE32101	The appraisal does not include at least 2 sales that have Transfer Terms of Typically Motivated. Please ensure that the sales provided are the most comparable and reflect the market's reaction to any differences.	Comparables	Sales Comparison Approach	General Information	Transfer Terms (Typically Motivated,;)
Notification	FRE10000	This appraisal report is eligible for appraised value representation and warranty relief, pending an assessment of the loan.	—	—	—	—
Notification	FRE10200	LCA Risk is assessed at 1 indicating a Very Low risk of overvaluation.	Subject	Reconciliation	Appraisal Summary	Opinion of Market Value (\$190,000)

D. Submission Summary Report List of Data Elements

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	
Accessory Dwelling Units (FRE PDF)	<i>accessoryDwellingUnitTotalCount</i>	The total number of accessory dwelling units in the subject property (e.g., in-law quarters, apartment over a garage, etc.) Note: This data point appears as “Number of ADUs” in the Fannie Mae PDF.	FRE	X			PDF / JSON
Appraisal Sequence Number	<i>appraisalSequenceNumber</i>	A sequence number used to indicate the upload order of the documents into UCDP.	Both	X	X	X	PDF / JSON
Appraisal Update Effective Date	<i>appraisalUpdateReportEffectiveDate</i>	This is the date of when the appraiser’s analyses, opinions, and conclusions regarding the property’s values apply (are effective) on the Restricted Appraisal Update Report.	Both		X		PDF / JSON
Appraiser Name	<i>appraiserName</i>	The name of the appraiser who performed the appraisal of the property.	Both	X	X	X	PDF / JSON
Assignment Reason	<i>valuationAssignmentType</i>	Specifies the business reason that motivated the order for a valuation.	Both	X			PDF / JSON
Borrower Name(s)	<i>borrowers</i>	Identifies the name of either a person(s) or legal entity applying for the loan. May return up to six names (individual(s) and/or legal entity(ies)).	Both	X	X	X	PDF / JSON
City	<i>cityName</i>	The name of the city or Military APO FPO designation.	Both	X	X	X	PDF / JSON
Construction Method(s)	<i>constructionMethodType</i>	A value that represents the manner in which the structure was constructed (e.g., Container; Manufactured; Modular; On Frame Modular; Other; SiteBuilt; Three-Dimensional Printing Technology).	Both	X			PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	PDF / JSON
Date of Report Signature	<i>appraiserExecutionDate</i>	The date the appraiser's signature was or will be affixed to the document.	Both	X	X	X	PDF / JSON
Date of Report Signature {Supervisory Appraiser row}	<i>supervisoryExecutionDate</i>	When present, the date the supervisory appraiser's signature was or will be affixed to the document.	Both	X	X	X	PDF / JSON
Delivery S/SN	<i>deliverySellerNumber</i>	The Freddie Mac Seller/Service number used for delivery.	FRE	X	X	X	PDF / JSON
Document File ID	<i>documentFileId</i>	A unique identifier assigned by UCDP to all appraisal document submissions associated with a property.	Both	X	X	X	PDF / JSON
Document File Status	<i>documentFileStatus</i>	Status of all active appraisal report submissions associated with a property. The status is determined by the results of all document validations; if no fatal severity findings are fired, status is "Successful"; if fatal severity findings are fired, status is "Not Successful".	Both	X	X	X	PDF / JSON
Document ID	<i>documentId</i>	A unique identifier assigned by UCDP to all appraisal report submissions associated with a property.	Both	X	X	X	PDF / JSON
Document Status	<i>documentStatus</i>	Status of the appraisal report submission associated with a property. The status is determined by the results of all document validations; if no fatal severity findings are fired, status is "Successful"; if fatal severity findings are fired, status is "Not Successful".	Both	X	X	X	PDF / JSON
Document Type	<i>documentType</i>	The type of report submitted to the UCDP, i.e., URAR, Restricted Appraisal Update Report, and Completion Report. The Document Type values displayed in the SSR PDF are: Appraisal Report (URAR), Valuation Update	Both	X	X	X	PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	
		(Restricted Appraisal Update Report), Valuation Completion (Completion Report).					
Effective Date of Appraisal	<i>appraisalReportEffectiveDate</i>	The date of when the appraiser's analyses, opinions, and conclusions regarding the subject property's values apply, (i.e., are effective). Note: This date should match the "Original Effective Date of Appraisal" on the Restricted Appraisal Update Report and Completion Report.	Both	X			PDF / JSON
Findings Category <i>{Appears as section header, does not appear as discrete data point on PDF}</i>	<i>findingCategory</i>	Defines the type of message (or finding) returned within the section. Types of findings that are captured within the SSR: System Findings, UAD Compliance Findings, or Fannie Mae Proprietary Findings / Freddie Mac Proprietary Findings.	Both <i>Proprietary Findings will align with the GSE the report was requested from.</i>	X	X	X	PDF / JSON
GSE Investor <i>{GSE Investor appears as logo in top left of SSR; does not appear as discrete data point on PDF}</i>	<i>gseInvestor</i>	Identifies the GSE to which the report pertains.	Both	X	X	X	PDF / JSON
Has the market value of the subject property decreased since the effective date of the original appraisal?	<i>propertyMarketValueDecreasedIndicator</i>	Indicates whether the market value of a property has decreased. Generally used when updating a previous appraisal report on the same property. Note: Appears only on the Restricted Appraisal Update Report.	Both		X		PDF / JSON
Last Submission Date/Time	<i>lastSubmissionDateTime</i>	The last date and time when the document was received for a given sequence/document type.	Both	X	X	X	PDF / JSON
Lender Loan Number	<i>lenderLoanNumber</i>	The unique Loan Number assigned by the lender. The Lender Loan Number is provided by the submitter of	Both	X	X	X	PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	
		the first appraisal report submission and can be subsequently updated (i.e., corrected) by the submitter.					
Lender Name	<i>lenderName</i>	The name of the lending organization that is submitting the appraisal report to UCDP. Note: The Lender Name may differ between each GSEs SSR.	Both	X	X	X	PDF / JSON
License ID	<i>licenseIdentifier</i>	The identifier of the license or certificate issued to the appraiser. Note: Appears twice in a report when both general and supervisor appraiser role parties are present.	Both	X	X	X	PDF / JSON
License State	<i>licenseIssuingAuthorityStateCode</i>	The two-character representation of the US state code wherein the party is licensed or certified to operate.	Both	X	X	X	PDF / JSON
License Type	<i>appraiserLicenseType</i>	A code indicating the different types of appraisal licenses that can be held by an appraiser (e.g., Certified General; Certified Residential; Licensed Residential Appraiser; None; Other; Trainee Appraiser). Note: Appears twice in report when both general and supervisor appraiser role parties are present.	Both	X	X	X	PDF / JSON
Loan Prospector* Key	<i>automatedUnderwritingCaseIdentifier</i>	The Freddie Mac-specific number that refers to the Loan Product Advisor® (LPA®) AUS Key.	FRE	X	X	X	PDF / JSON
Message	<i>messageText</i>	The text description of each appraisal finding.	Both	X	X	X	PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	
Message ID	<i>messageId</i>	A unique identifier assigned to each finding/message.	Both	X	X	X	PDF / JSON
Number of ADUs (FNM)	<i>accessoryDwellingUnitTotalCount</i>	The total number of accessory dwelling units in the subject property (e.g., in-law quarters, apartment over a garage, etc.) Note: this data point appears as “Accessory Dwelling Units” in the Freddie Mac PDF.	FNM	X			PDF / JSON
Number of Resubmissions	<i>resubmissionCount</i>	The number of resubmissions for a given sequence/document type.	Both	X	X	X	PDF / JSON
Opinion of Market Value	<i>opinionOfValueAmount</i>	The reconciled opinion of value in the appraisal report representing the conclusion of the approaches to value methods used by the appraiser.	Both	X			PDF / JSON
Original Effective Date of Appraisal	<i>originalAppraisalEffectiveDate</i>	The date of when the appraiser’s analyses, opinions, and conclusions regarding the property’s values apply, (i.e., are effective) on the original URAR, i.e., the effective date of the URAR that is associated with the Restricted Appraisal Update Report or Completion Report.	Both		X	X	PDF / JSON
Original Submission Date/Time	<i>originalSubmissionDateTime</i>	The original date and time when the document was received for a given sequence/document type.	Both	X	X	X	PDF / JSON
Project Legal Structure	<i>projectLegalStructureType</i>	A value that specifies the form of ownership of a project. The Project Legal Structure Type defines the quality and quantity of project ownership and rights accruing to the individual unit owner (e.g., Condominium; Condop; Cooperative).	Both	X			PDF / JSON
Property Address	<i>addressLineText</i>	The subject property address with the address number, pre-directional, street name, post-	Both	X	X	X	PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	
		directional, address unit designators and address unit value.					
Address Unit Designator Type <i>{Part of Property Address; does not appear as discrete data point on PDF}</i>	<i>addressUnitDesignatorType</i>	A value that specifies a further level of detail for a street address. If there is a designator, it will return as "Unit."	Both	X	X	X	PDF / JSON
Address Unit Identifier <i>{Part of Property Address; does not appear as discrete data point on PDF}</i>	<i>addressUnitIdentifier</i>	The identifier value associated with the Secondary Address Unit Designator. Example: 123, C, B1C, etc.	Both	X	X	X	PDF / JSON
Property Affected	<i>propertyAffected</i>	Indicates if the property is affected by the finding, and, if so, whether the property is the subject or one of the comparable.	Both	X	X	X	PDF / JSON
Comparable Number <i>{Appears as part of the Property Affected; does not appear as discrete data point on PDF}</i>	<i>comparableNumber</i>	If the property affected by the finding is one of the comparables, this data point will appear in the Property Affected column indicating the number of the comparable (e.g., the Property Ordinal Number).	Both	X	X	X	PDF / JSON
Property Valuation Method	<i>propertyValuationMethodType</i>	A value that specifies the method by which the property value was assessed (e.g., Desktop Appraisal; Exterior Appraisal; Hybrid Appraisal; Traditional Appraisal).	Both	X			PDF / JSON
Report Date/Time	<i>reportDateTime</i>	Date and time when the report was generated by the GSE.	Both	X	X	X	PDF / JSON
Report Label/Value	<i>reportLabel</i>	The business value/name or the value/name on the PDF appraisal report. This gives the user the location	Both	X	X	X	PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	
		on the PDF where the issue/compliance edit occurred.					
Report Section	<i>reportSection</i>	The name of the appraisal report section associated with a specific appraisal report finding/message.	Both	X	X	X	PDF / JSON
Report Subsection	<i>reportSubSection</i>	The name of the appraisal report subsection associated with a specific appraisal report finding/message.	Both	X	X	X	PDF / JSON
Risk Score {Fannie Mae}	<i>fnmRiskScore</i>	Fannie Mae score from 1.0 to 5.0 that represents the overall risk as determined by Collateral Underwriter (CU).	FNM	X			PDF / JSON
Risk Score {Freddie Mac}	<i>freRiskScore</i>	Freddie Mac Loan Collateral Advisor (LCA) Risk Score is real-time risk score that provides a view of overvaluation risk associated with an appraisal. The scoring scale is between 1 and 5 in .5 increments with 1 representing the lowest risk of overvaluation and 5 representing the highest risk of overvaluation. Appraisals that are well aligned, or below the HVE point value, are considered lower risk of overvaluation and, therefore, exhibit lower risk scores.	FRE	X			PDF / JSON
S/SN or Non S/SN (FNM) S/SN or TPO # (FRE)	<i>sellerNumber</i>	The number or identifier assigned to a lender, (i.e., seller, non-seller, or third-party organization), used to associate the appraisal submission with that lender. Note: The Seller Number may differ between each GSEs' SSR.	Both	X	X	X	PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	
Severity	<i>severity</i>	Indicates the level of impact of a particular message associated with an appraisal report finding and how urgently the finding should be addressed.	Finding Severities will align for: System and UAD Severity ratings will differ for Proprietary Findings; severity ratings will align with the GSE the report was requested from.	X	X	X	PDF / JSON
State	<i>stateCode</i>	The two-character representation of the US state codes, "DC," or one of the US Territory codes.	Both	X	X	X	PDF / JSON
Subject Site Owned in Common	<i>landOwnedInCommonIndicator</i>	When true, indicates land associated with the subject property parcel is owned by an association, condominium project, or cooperative.	Both	X			PDF / JSON
Supervisory Appraiser Name	<i>supervisoryAppraiserName</i>	The name of the supervisory appraiser who performed the appraisal of the property.	Both	X	X	X	PDF / JSON
Units Excluding ADUs	<i>livingUnitExcludingAccessoryCount</i>	The number of separate living units in the subject property, excluding any accessory dwelling units.	Both	X			PDF / JSON
Value R&W	<i>freValueRepAndWarrantyRelief</i>	Freddie Mac collateral representation and warranty relief eligibility corresponds to an appraisal with a risk score of 2.5 or lower.	FRE	X			PDF / JSON
Value Rep and Warranty Relief	<i>fnmValueRepAndWarrantyRelief</i>	Fannie Mae indicator whether the submitted document is eligible for representation and warranty relief.	FNM	X			PDF / JSON

PDF Data Point Name	JSON SSR Field Name	Definition / Description	Appears on... [FNM, FRE, Both] *	Report Type			Format Type
				URAR	Update Report	Completion Report	PDF / JSON
ZIP Code	<i>postalCode</i>	The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits.	Both	X	X	X	PDF / JSON
--	<i>additionalAttributeKeyValues</i>	This is TBD (for future expansion).	Both	X	X	X	JSON
--	<i>attachmentType</i>	A value from a MISMO-prescribed list that specifies the type of physical attachment, if any, between the dwelling and adjacent dwellings.	Both	X	X	X	JSON
--	<i>dataPointName</i>	The XML element name of the associated primary data element.	Both	X	X	X	JSON
--	<i>relatedFieldName</i>	The name of the appraisal form field that is related to a given rule. May contain 0, 1, or more related element names and their values to assist the reader in fully understanding the finding.	Both	X	X	X	JSON
--	<i>reportPath</i>	The xpath or an abbreviated version of the xpath.	Both	X	X	X	JSON
--	<i>uniqueId</i>	The unique UAD 3.6 data specification number assigned to each instance of a MISMO data point.	Both	X	X	X	JSON

*Fannie Mae (FNM); Freddie Mac (FRE)