Uniform Collateral Data Portal (UCDP)
Appraisal Sharing User Guide

February 2016

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UCDP Appraisal Sharing Guide

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of their regulator, the Federal Housing Finance Agency.   2 of 31

Introduction

Overview

The Uniform Collateral Data Portal® (UCDP®) is the joint web-based portal through which lenders electronically submit appraisal data files prior to loan delivery to Freddie Mac and Fannie Mae (Government Sponsored Enterprises or GSEs). Through UCDP, you can submit appraisal data files, search for previously submitted appraisal data files, clear hard stops and view reports.

The Appraisal Sharing solution was designed to allow aggregator lenders direct access to information about correspondent lender appraisal submissions. The solution allows correspondents and their authorized agents to share individual appraisals with specific aggregators, and enables aggregators to gain access to the status, findings, SSR and embedded appraisal PDF (portal only) of specific appraisals shared via the UCDP.

Who should read this manual?

This User Guide is intended for correspondent lenders, their authorized lender agents and aggregator lenders who plan to use the appraisal sharing capabilities through the UCDP web portal.

What's in this manual?

This manual contains the following sections:

- **Section 1: Setting up your Appraisal Sharing Access:** introduces the new appraisal sharing user role and provides an overview on how to set up the appraisal sharing functionality.

- **Section 2: Sharing Appraisals:** explains how correspondents can share appraisals with their aggregators, as well as search for and view previously shared appraisal submissions and results.

- **Section 3: Retrieving Shared Appraisals:** explains how aggregators can to access appraisals shared by their correspondent lenders; search and access the status, findings, SSR and embedded appraisal PDF (portal only).

- **Appendices:**

    A. Frequently Used Terms

    B. User Structure and Roles

    C. Appraisal Sharing Guidance

1. Setting up Appraisal Sharing Access

Before you can start, you will need to make sure you have the appropriate access to the UCDP appraisal sharing functionality. Your Lender Administrator, or Lender Admin, is automatically granted access to the appraisal sharing functionality in the portal and has the authority to set up and manage other user's roles and access privileges.

In order for other users to access the appraisal sharing functionality, your Lender Admin needs to modify the user's role to a Lender Correspondent/Aggregator User, or **Lender CorrAgg User**. The Lender CorrAgg User has the same privileges as a Lender User to submit appraisal files; however, the Lender CorrAgg User role is designed to have the dual ability to share, as well as retrieve, shared appraisals.

Additionally, authorized lender agents with the Agent Admin or the Agent Correspondent User role are able to share appraisals submitted by themselves on behalf of the correspondent.

See Appendix B for additional information around User Structure and Roles

Figure 1.0.1 UCDP Lender Correspondent/Aggregator User Home Screen
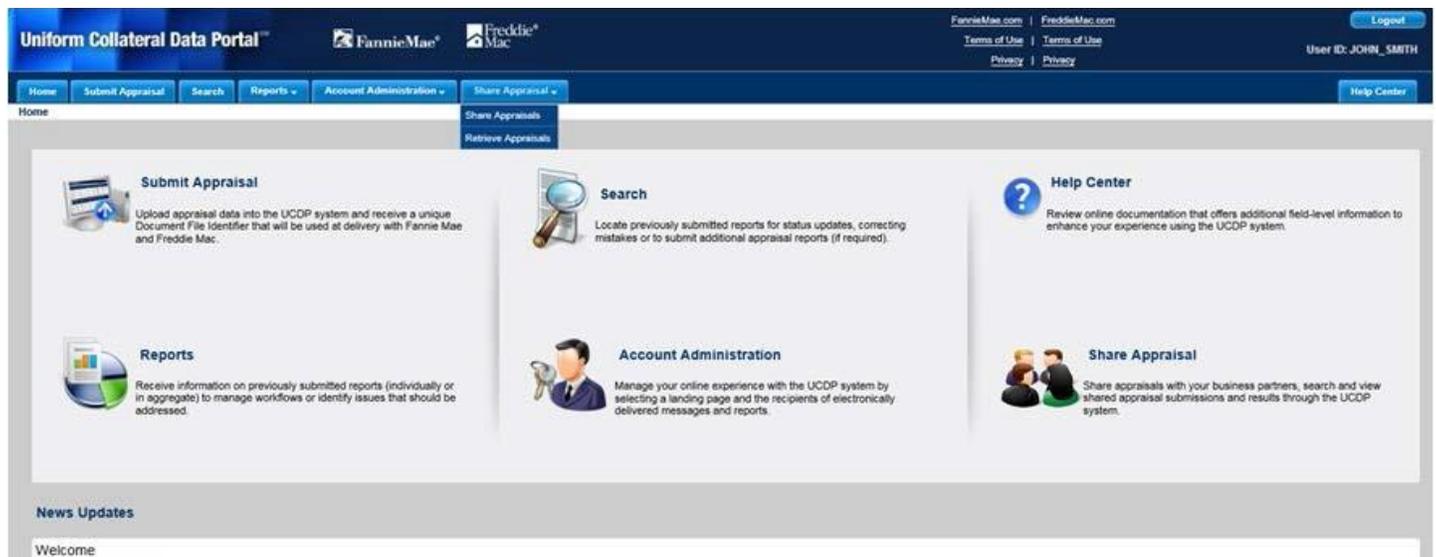
2. Sharing Appraisals

Who should read this section?

This section is intended for correspondent lenders and their authorized lender agents, who plan to share appraisals through the UCDP web portal.

2.1 Setting up Your Selected Aggregators

As an individual correspondent user, you must set up your selected aggregator(s) within the UCDP by navigating to the User Profile page under the Account Administration tab from the Home Screen, as shown in figure 2.1.1.

Figure 2.1.1 Accessing the User Profile Page
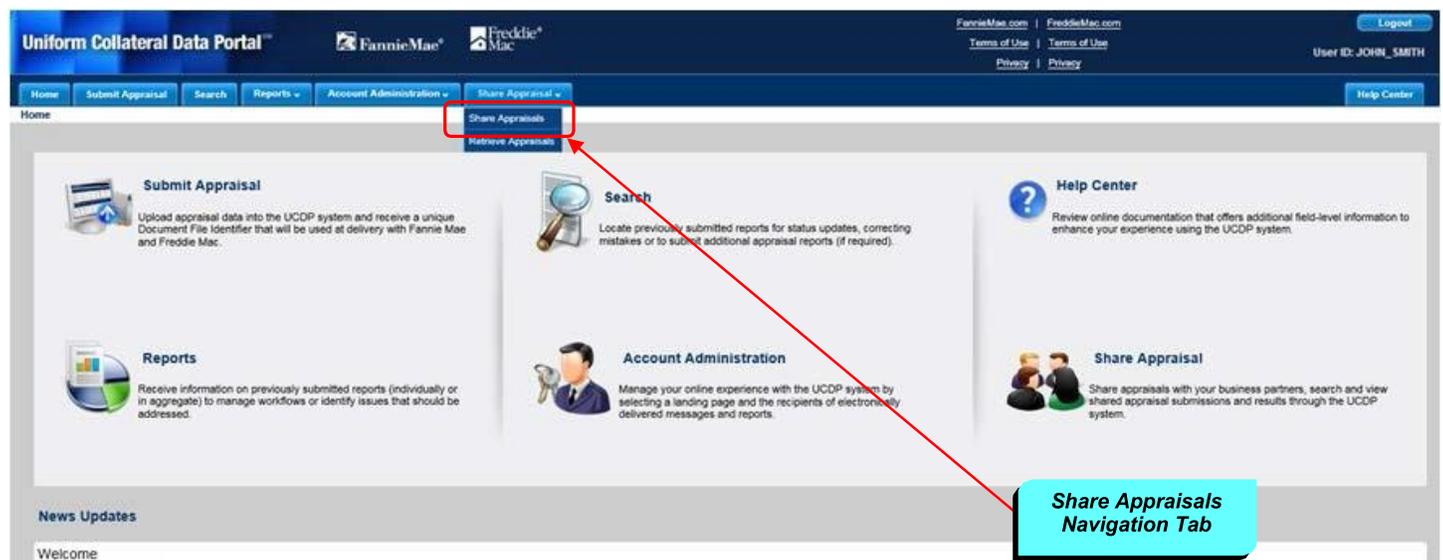
The User Profile page includes an Aggregator Selection section that allows you, as the correspondent, to select the aggregator(s) with whom you will frequently share appraisals.

Figure 2.1.2 Aggregator Selection Section
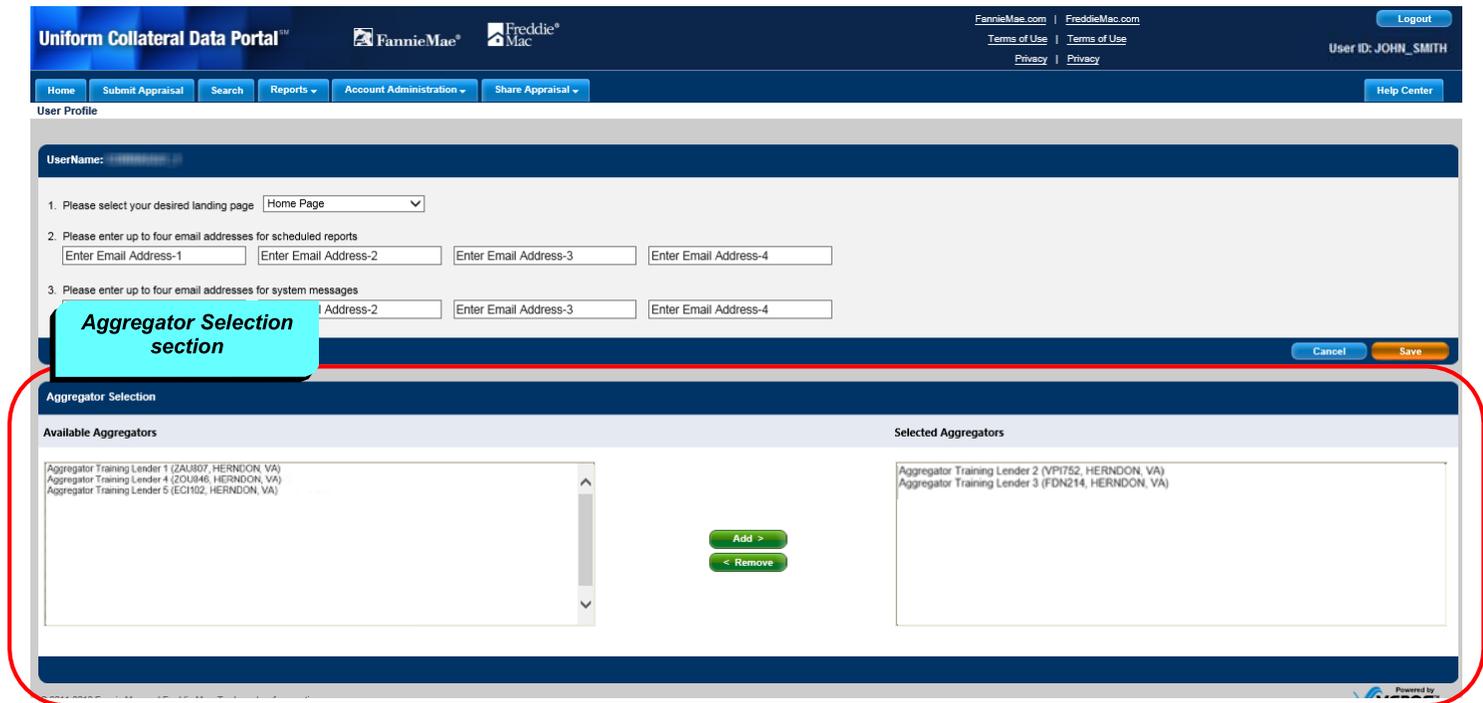
The Aggregator Selection section on the User Profile page is comprised of two list boxes:

- Available Aggregators
- Selected Aggregators

The '**Available Aggregators**' box on the left, is a global list of all the active aggregators who have registered for the appraisal sharing feature to-date within the UCDP. On the right, is the list of '**Selected Aggregators**' who you have selected, which will be specifically tied to your user profile. Other users within your organization will need to select their aggregators via their own User Profile page.

In order to select one or multiple aggregators to add to your selected aggregator(s) list, select the aggregator from the Available Aggregators list and "Add >" to the box to the right. You may also "< Remove" one or multiple aggregators from your selected list if you do not wish to share appraisal(s) with the aggregator.

Tip: To select multiple aggregators, hold down the 'Ctrl' button while right clicking the names of the aggregators you wish to add or remove from the list.

When you have completed selecting your aggregators, the list of aggregators in the Selected Aggregators box is automatically saved, and you can navigate away from the page when you are done with your selections.

2.2 Navigating the 'Share Appraisals or Search Previously Shared Appraisals' page

After you have selected your aggregator(s), you can navigate to the Appraisal Sharing page and begin designating your appraisals.

From the Home Screen, you may either click the Share Appraisal icon or navigate to the Share Appraisal tab and select Share Appraisals from the drop-down list.

Figure 2.2.1 Share Appraisals tab and Share Appraisal icon
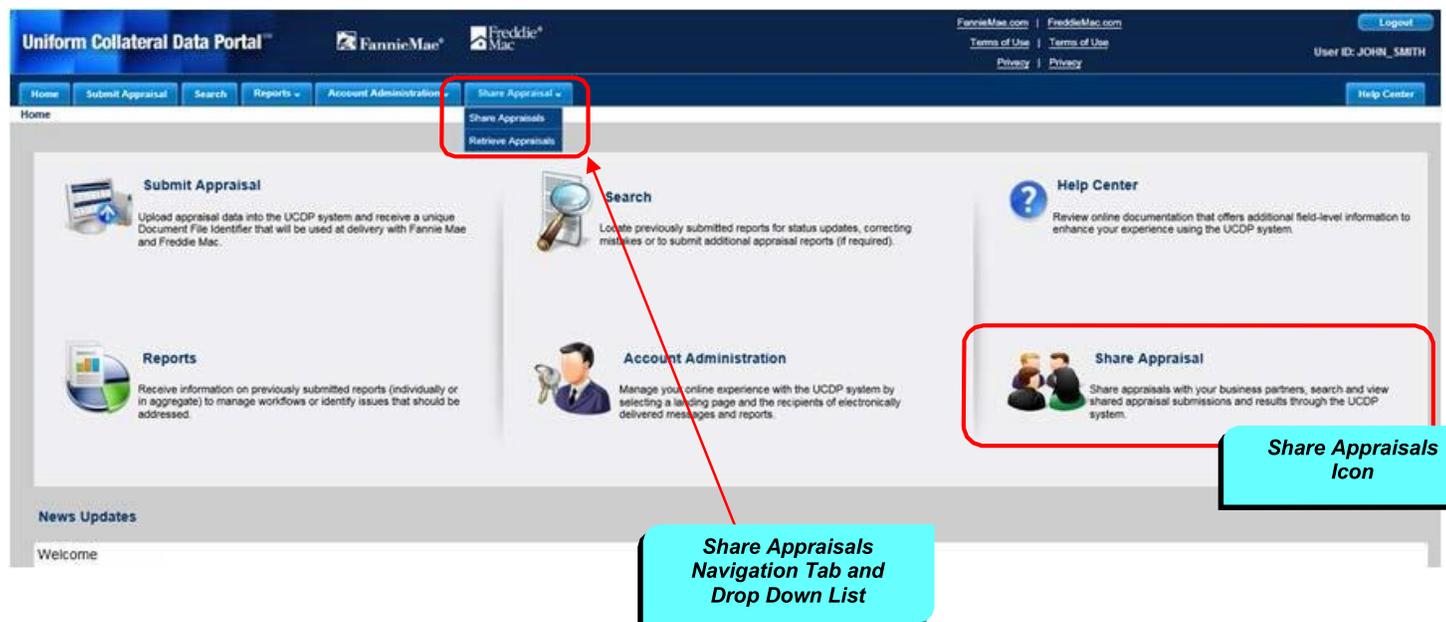
On the **Share Appraisals or Search Previously Shared Appraisals** page (Figure 2.2.2) you can enter the parameters for searching submitted appraisals and designate appraisals to your selected aggregator.

This page is comprised of the following sections:

- Search Parameters
- Select Default Aggregator drop-down list
- Search Results

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Figure 2.2.2 Share Appraisals or Search Previously Shared Appraisals sections
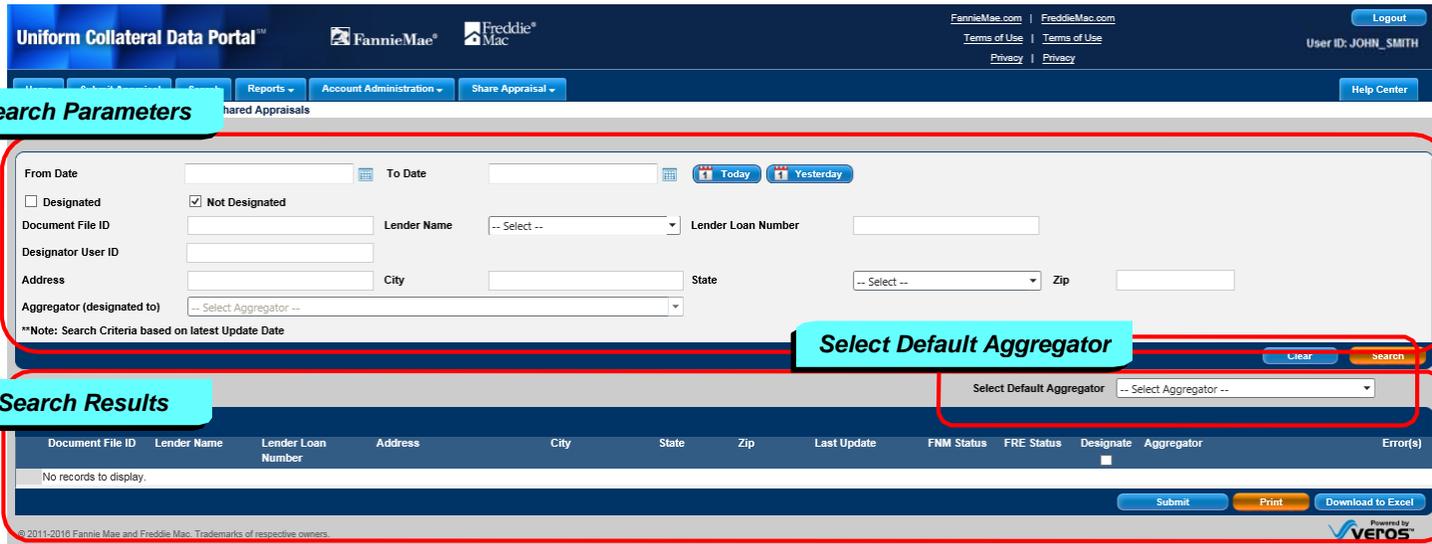
Search Parameters

The search parameters section allows you to input search criteria to locate submitted appraisals based on attributes such as date range, designation status, Document File ID, and property address. You can also refine your search by the aggregator name and Designator User ID, if searching for a previously designated appraisal.

Figure 2.2.3 Search Parameters section
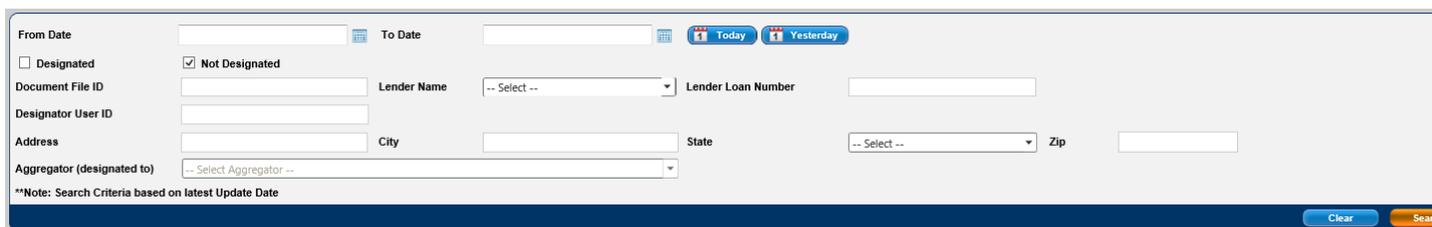
Table 2.2.4 provides additional details around the specific search parameters.

Table 2.2.4 Share Appraisals of Search Previously Shared Appraisals Search Parameters

Table 2.2.4 provides additional details around the specific search parameters	Description	Notes
Date range	Search by the appraisal latest updated date; includes submission, resubmission, appraisal meta data update, and override request update.	• "From" date and "To" date must be used together. Use the calendar icon to the right of each field to select a beginning and end dates or enter the dates manually. • Click "Today" to search appraisal data files submitted/last updated on the current day. Search results are automatically displayed and may vary based on other search parameters entered. • Click "Yesterday" to search appraisal data files submitted/last updated the previous day (including Saturday and Sunday). Search results are automatically displayed and may vary based on other search parameters entered.
Designation Checkboxes	Search by the designation status of the appraisal, i.e., whether or not a submitted appraisal has been designated to an Aggregator. *Note: At least one of the designation status checkboxes must be checked to run a successful search, otherwise you will receive a "No records to display" message in the search results. If you wish to retrieve all appraisal files, regardless of their designation status, check both boxes.*	• You must include other search parameters with the Designated and/or Not Designated boxes in order to see search results. • The page defaults to the 'Not Designated' checkbox, which will return all new appraisal submissions not previously shared with an Aggregator. • Check the Designated checkbox to search previously shared appraisals. • Agents: To retrieve designated appraisal files, you must select the Lender Name in addition to checking the Designated box.
Aggregator (Designated to)	Search by previously designated Aggregators	• The field is enabled only when the Designated box is checked. • The dropdown provides a list of all Aggregators who have received a designation from you within the past 18 months. • Select the aggregator from the dropdown list or enter the aggregator information manually, i.e., aggregator name (Aggregator ID, city, state).
Designator User ID	Search by User ID of the individual who designated the appraisals	• Designator User ID is the correspondent user who made the designation. • The field is enabled only when the Designated box is checked.
Other	• Doc File ID • Lender Name • Lender Loan Number • Address • City, State, Zip	• These options can be used alone, along with the designation checkbox, or in combination. • Lender Name is required for agent users.

Select Default Aggregator Drop-Down List

If you have added only one aggregator in the 'Selected Aggregators' list on your User Profile page, the aggregator values, i.e., Aggregator Name, Aggregator ID, City and State, are displayed in the Select Default Aggregator field as the default. Alternatively, you may select one from multiple aggregators, as listed in the Aggregator Selection page, by clicking the Select Default Aggregator dropdown list.

When one aggregator is selected from the Select Default Aggregator drop-down list, the aggregator name will automatically populate beside the checked (or active) designated checkbox of the corresponding Doc File ID in the Search Results section.

Figure 2.2.5 Select Default Aggregator section
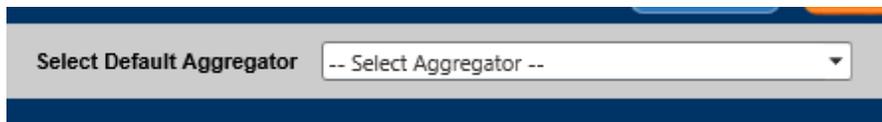
Search Results

The Search Results section lists the applicable appraisal files that met the criteria set in the Search Parameters section above.

Figure 2.2.6 Search Results section

	Document File ID	Lender Name	Lender Loan Number	Address	City	State	Zip	Last Update	FNM Status	FRE Status	Designate ☐	Aggregator	Error (s)
>	150000A858	South West Lender	1233456	123 Main Street	Anytown	VA	91111	12/14/2015 16:14:29	✓		☐	-- Select Aggregator -- ▼	
>	150000A857	South West Lender	12334567	345 Elm Street	Anytown	VA	91111	12/14/2015 16:14:29	✓		☐	-- Select Aggregator -- ▼	

Table 2.2.7 below provides details for each of the specific Search Result fields.

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Figure 2.2.7 Search Result Fields

Field	Description
Document File ID (Doc File ID)	Doc File ID of an appraisal file you have submitted that meets the search parameters.
Lender Name	Name of the lender that submitted the appraisal file. For agents, this is the name of the lender on whose behalf you submitted the appraisal file.
Lender Loan Number	Loan number, as assigned by the lender.
Address, City, State, Zip	Property address of the appraisal file.
Last Update	Based on Doc File ID, the last update date and time. Includes submissions, resubmissions, overrides and meta data updates.
FNM Status	Fannie Mae status of the appraisal submission.
FRE Status	Freddie Mac status of the appraisal submission.
Designate (checkbox)	A checkbox to indicate which Doc File ID to designate to the selected Aggregator. The checkbox within the header bar acts as a Select All/ Clear All button.
Aggregator (drop-down list)	The drop-down displays the list of Aggregators set up in the Selected Aggregator list on the User Profile page. If the appraisal has already been shared, the drop-down list diplays the last aggregator with whom the appraisal was shared with.
Error(s) indicator	A column to indicate when a designation error occurred with a specific appraisal.

Additional Search Result Functions

The Search Results page also allows you to perform additional functions to facilitate the appraisal sharing process. You can sort the search result columns, access the Appraisal View/Edit page and review any errors indicated following an appraisal designation.

Table 2.2.8 below reviews these functions.

Figure 2.2.8 Search Result Functions

Function	Action
Sort by Column Headers	Click a column header to sort information in ascending or descending order. You can sort by the following column headers: • Doc File ID • State • Lender Name • Zip • Lender Loan Number • Last Update • Address • FNM Status • City • FRE Status
Access the View/Edit page	Click the specific Doc File ID to navigate to the View/Edit page. (For more information on the View/Edit page, refer to the UCDP General User Guide.)
Review Errors found during appraisal sharing	Click the greater than symbol (>) in the column to the left to expand the row. The expanded view enables you to view the error message when a red mark appears under the Error Indicator column to the right. To close (or minimize), click the arrow.

Figure 2.2.9 Search Result Functions

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2.3 Designating Appraisals from the Search Results

To designate an appraisal to an aggregator, click on the Designate box within the search results section to activate the Aggregator drop-down. From the drop-down list, select the aggregator with whom you wisht to share that specific appraisal file.

To share multiple appraisal files:

- Check the Designate box within the header row to select all the Designate checkboxes and activate the aggregator drop-down lists. (You can also clear all the Designate checkboxes by unchecking this box.)

- Use the Select Default Aggregator drop-down list above the Search Results section to populate the same aggregator across active checkboxes. When a default aggregator is selected in this drop down, the aggregator name automatically populates next to the checked (or active) Designate checkbox.

Figure 2.3.1 Designate Checkbox and Aggregator Drop Down options

NOTE: *You can override the default aggregator selection by clicking the individual aggregator drop-down list next to the Designate checkbox and make a new selection. However, if you reselect an aggregator from the Default Aggregator drop-down list again, a global edit will be made to all active checkboxes.*

Table 2.3.2 Functions to Share Appraisals

Column Header	Description/ Function	Notes
Designate checkbox	A checkbox to indicate which appraisalto designate to the selected Aggregator.	Checkbox next to each Doc File ID: • Clicking the "Designate" checkbox on an empty "Aggregator" field will enable the "Aggregator" from the drop down list. • Clicking the "Designate" checkbox on an already designated Doc File ID will enable the user to "re-designate" a previously designated "Aggregator." • De-selecting the Designate checkbox will revert the aggregator to the original aggregator value.
		Checkbox within header bar (Select All/ Clear All): • Click the box to automatically check all Doc File ID's Designate checkboxes on the Search Results page. • De-select the box to clear all Doc File IDs. Designate checkboxes currently selected on the Search Results page and revert the aggregator value to its original value.
Aggregator drop-down list	Select the Aggregator with whom you wish to share the appraisal.	The drop-down displays the list of Aggregators set up in the Selected Aggregator list on the User Profile page. If the appraisal has already been shared, the drop-down list diplays the last aggregator with whom the appraisal was shared with.

When you have finished designating appraisal(s), click Submit to share the appraisal(s) with the selected aggregator(s). After you click Submit, the page will return with a message at the top of the screen notifying you of Successful and/or Rejected designations.

> **NOTE:** *Once an appraisal has been designated to an aggregator, they will continue to have access to that appraisal even if it's re-designated to another aggregator.*

Figure 2.3.3 Confirmation message with the number of Successful and Rejected Designations

Rejected designations are noted in the Error(s) column of the Search Results section. To review an error message, click the greater than symbol (>) to the left of the section to expand the row and display the message associated with the Error indicator.

Figure 2.3.4 Error indicator and expanded error message

To correct the error, select an alternate aggregator from the Aggregator drop down list and click "Submit" to resubmit the appraisal designations.

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3. Retrieving Shared Appraisals

Who should read this section?

This section is intended for aggregator lenders who wish to use the appraisal sharing capabilities to access shared appraisals through the UCDP web portal.

> **N O T E :** *There is a separate five-part Reference Series for Lender Admins available on each GSE website to assist the Lender Admin in the organizational setup. Series 5 of the Reference Series focuses on Managing the Aggregator Profile.*

3.1 Navigating to the 'Retrieve Shared Appraisals' Page

From the Home Screen, navigate to the Share Appraisals tab and select Retrieve Appraisals from the dropdown list.

Figure 3.1.1 Share Appraisal dropdown list and Retrieve Appraisals tab
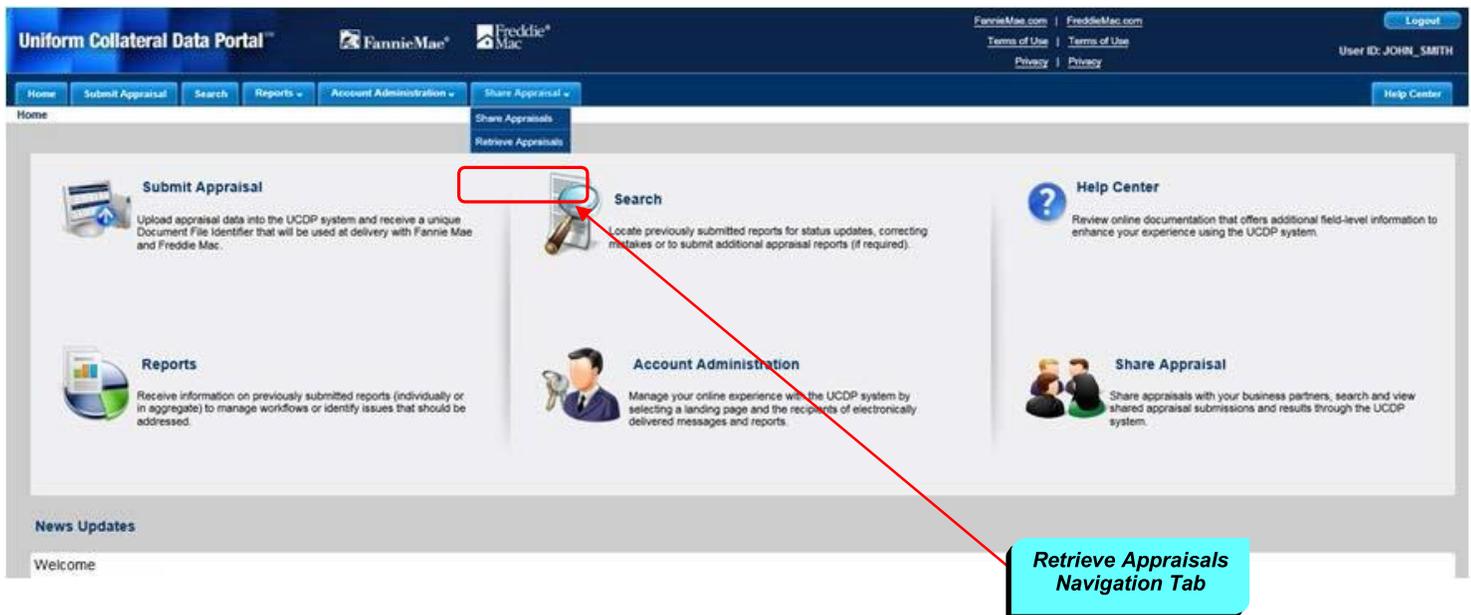
The Retrieve Appraisals navigation tab opens the **Retrieve Shared Appraisals** page (Figure 3.1.2) where you can enter the parameters for your search. These parameters enable you to refine your search by date range, accessed status, Document File ID, etc.

Figure 3.1.2 Retrieve Shared Appraisals page

Table 3.1.3 below describes each of the specific search parameters on the Retrieve Shared Appraisals page.

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Figure 3.1.3 Retrieve Shared Appraisals Search Parameters

Parameter	Description	Notes
Date	Search by last designated date	• "From" date and "To" date must be used together. Use the calendar icon to the right of each field to select the correct beginning and end dates, or enter the dates manually. • Click "Today" to search appraisals designated to you on the current day. The search results are automatically displayed and may vary based on other search parameters entered. • Click "Yesterday" to search appraisals designated to you the previous day (including Saturday and Sunday). Search results are automatically displayed and may vary based on other search parameters entered.
Accessed Option	Search by Accessed and/or Not-Accessed options	• Both boxes are checked by default. • You must check at least one box to see search results. • You must include other search parameters with the Accessed and/or Not Accessed boxes to see search results. • Checking the Not Accessed box will return appraisals that you have not viewed/accessed. • Checking the Accessed box will return previously accessed appraisals •
Correspondent Business Unit Name	Search by Correspondent Business Unit Name	• The Correspondent Business Unit Name dropdown list displays the correspondent lenders' UCDP business units that have shared appraisals with your organization (i.e., your aggregator profile) during the last 18 months. • Select the correspondent business unit from the drop-down list if the value is within the 18-month duration. • Enter the correspondent business unit manually if the value is no longer within the 18-month duration.
Other	• Doc File ID • Address • City • State • Zip	These options can be used alone or in combination.

Once you have entered your search parameters, click the Search button. To clear the search criteria and start again, click the Clear button.

3.2 Viewing The 'Retrieve Shared Appraisals' Search Results

The **Retrieve Shared Appraisals** search results page, shown in Figure 3.2.1, displays the list of appraisals that have been shared and met the specified search criteria. From this page, you can sort the results, access the "Appraisal View" page, and review any alerts.

Figure 3.2.1 Retrieve Appraisal Search Results Page and Functions

Table 3.2.2 below explains how to use these functions.

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Table 3.2.2 Retrieve Shared Appraisals Search Results Page Functions

Function	Action
Sort by Column Headers	Click a column header to sort information in ascending or descending order. You can sort by the following column headers: • Lender Name • Document File ID • Lender Loan Number • Address • City • State • Zip Code • Last Designate • Last Update • Last Access • FNM Status • FRE Status
Access the Appraisal View page	Click the Doc File ID to navigate to the "Appraisal View" page. (For more information on the Appraisal View page, refer to Section 3.3: Accessing the Appraisal View Page).
Submission Summary Report (SSR)	Click the SSR icon to access the Submission Summary Report in PDF format. (For more information on the Submission Summary Report, refer to the UCDP General User Guide). *NOTE: If the appraisal was submitted to only one GSE, only one Submission Summary Report opens. If the appraisal was submitted to both GSEs, the Submission Summary Reports are delivered to you in a Zip file format, which you can open or save onto your computer.*
PDF	Click the PDF icon to access the appraisal data file in a PDF format. The PDF icon is available to each active appraisal submitted under the Doc File ID. If the PDF document is unreadable, a blank window appears.
Review Alerts to the Document Status	A red mark under the Alerts column indicates an update since the last time you accessed the appraisal. Click the greater than symbol (>) in the column to the left to expand the row. To close (or minimize), click the arrow again.

Table 3.2.3 below describes the Retrieve Appraisal Search Result columns.

Table 3.2.3 Retrieve Shared Appraisals Search Result Fields

> NOTE: *The search results returned are sorted by the Lender Name in ascending order, followed by the Designation Date/Time in descending order by the Correspondent.*

Field	Description
Lender Name	Name of the lender that submitted the appraisal file.
Document File ID	Doc File ID of appraisal file you have submitted that meets the search parameters.
Lender Loan Number	Loan number, as assigned by the lender.
Address, City, State, Zip Code	Property address of the appraisal file.
Last Designate	Last date/time when the appraisal was shared.
Last Update	Based on Doc File ID, Last Update date and time. Includes submissions, resubmissions, overrides and meta data updates.
Last Access	Last time you accessed the correspondent shared appraisal. *Note:* You can access the shared appraisal by taking one of the following actions: - Click the Doc File ID hyperlink that takes you to the Appraisal: View screen (For more information on the "Appraisal: View" page, refer to Section 3.3: Accessing the Appraisal: View page). - Click the SSR icon - Click the Appraisal PDF icon (if PDF is available).
FNM Status	Fannie Mae status of the appraisal submission.
FRE Status	Freddie Mac status of the appraisal submission.
Submission Summary Report (SSR)	Access the Submission Summary Report in PDF format by clicking the SSR icon. (For more information on the Submission Summary Report, refer to the UCDP General User Guide).
PDF	Access the appraisal data file in a PDF format by clicking the PDF icon. The PDF icon is available to each active appraisal submitted under the Doc File ID. If the PDF document is unreadable, a blank window appears.
Alert	Displays in the event the appraisal's last accessed date/time is earlier than its last updat date/time.

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3.3 Accessing the "Appraisal: View" Page

Use the Appraisal View page to access the appraisals that have been shared with you. It is important to note that you cannot edit correspondent-shared appraisal data within UCDP. However, your correspondent lender can submit an override request, resubmit a corrected appraisal data file, add additional appraisal data files, and edit the appraisal information after the appraisal is shared.

To access the Appraisal View page, click the Doc File ID on the Retrieve Shared Appraisals Search Results page.

Figure 3.3.1 Accessing the Appraisal View Page from the Retrieve Shared Appraisals Search Results Page

The Appraisal View page has three sections:

- Submission Information
- Appraisal Information
- Submission History

Figure 3.3.2 below shows each section of the Appraisal View page

Figure 3.3.2 Appraisal View Page

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Section 1: Submission Information

The Submission Information section of the Appraisal View page contains the Doc File ID and status of the appraisal with each GSE. To retrieve the Submission Summary Report, click the SSR link icon, as shown in Figure 3.3.3 below.

Figure 3.3.3 Submission Information Section
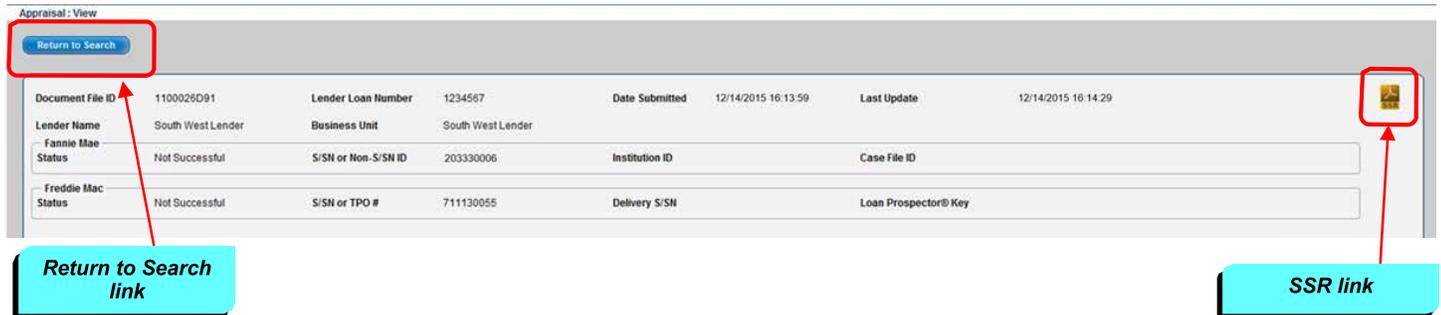
Note that you cannot edit the actual data from the correspondent-shared appraisal. If appraisal data needs to be updated or corrected, you must contact your correspondent lender, who can correct and resubmit the appraisal, and share it with you again through the UCDP.

Table 3.3.4 Submission Information buttons

Button	Description
Return to Search button	Returns to the *Retrieve Shared Appraisals* page.
Submission Summary Report (SSR) Link	Click the SSR link to display the Submission Summary Report in PDF format. (For more information on the Submission Summary Report, see the UCDP General User Guide). ***NOTE***: *If the appraisal was submitted to only one GSE, only one Submission Summary Report opens. If the appraisal was submitted to both GSEs, the Submission Summary Reports are delivered in a Zip file format, which you can open or save onto your computer.*

Section 2: Appraisal Information

The Appraisal Information section lists the appraisal submission information, including submission date, last update (if applicable), file format, property address, property value, and appraiser information. UCDP automatically standardizes address formats; for example, 123 Main Street Southwest becomes 123 Main St SW.

The actual appraisal submission is attached in the PDF (see Figure 3.3.5). The PDF file is a fixed document that includes text, fonts, graphics, and other information. Clicking the PDF icon displays the appraisal submission in a PDF document in a new window. If the PDF document is unreadable, a blank window appears.

> **NOTE:** *The embedded PDF file is only available via the UCDP web portal interface.*

Figure 3.3.5 Appraisal View Submission Information Subsection

The Appraisal Hard Stops subsection shown in Figure 3.3.5 displays hard stops that may have occurred, details on the hard stops, comments, and the user associated with each override request and override decision. The subsection also indicates whether an override was manual or automatic when it was submitted, and the result of the override.

The Appraisal Findings subsection shown in Figure 3.3.5 includes all UAD compliance results.

From this 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.

> **NOTE:** *Click the column title to sort the displayed information in ascending or descendingorder.*

The information in the Findings subsection is shown in Table 3.3.6 below.

Table 3.3.6 Findings Subsection

Field	Message
Message ID	Indicates the UAD Message ID.
Form Section	Indicates the section of the appraisal data file where an error was found.
Form Field Name	Indicates the field name in the section of the appraisal data file where an error was found.
Data Point Name	Indicates the exact piece of data where an error was found (i.e., if the appraisal Form Field Name is "Actual Age," the Data Point Name is "Sale Price Adjustment Description").
Property Affected	Indicates if the error applies to the subject property or a comparable property.
Action Message	Provides details about an error. For example, the action message in the "Appraisal Form Type" field might say "Not an allowable value"; or if the field name is "Total Bathroom Count", the action message might say "Bathroom count must be provided".
Severity	Indicates the severity of the error, either with "Warning" or "Fatal".

Section 3: History Information for All Appraisals (Appraisal 1, 2 and/or 3)

The History Information section shown in Figure 3.3.7 is a chronological audit trail for the appraisal data submission, with the most recent activity listed first.

Figure 3.3.7 History subsection page
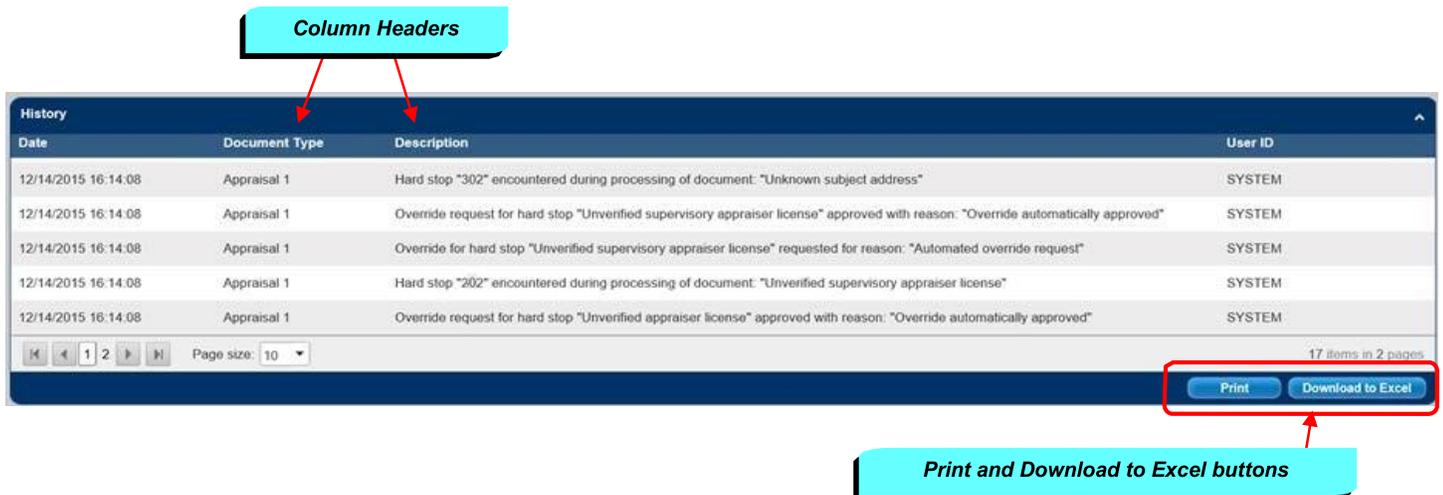
Table 3.3.8 below lists the information on the History Information subsection.

Table 3.3.8 History subsection

Field	Description
Date	Shows the date each activity took place.
Document Type	Indicates the appraisal affected by each activity.
Description	Describes what the nature of the activity.
User ID	Identifies who performed the activity.

- To sort the information (ascending or descending order), click a column header.
- To print the information, click Print.
- To download the information, click Download to Excel.

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Appendix A: Frequently Used Terms

Term	Description
Appraisal Management Company (AMC)	A platform vendor who submits appraisals within the UCDP on behalf of a lender. Also known as a Lender Agent.
Aggregator Lender	Lender who purchases loans from loan originators (i.e., Correspondent lenders).
Aggregator ID	A system generated ID that uniquely identifies the aggregator.
Business Unit	A UCDP organizational structure that enables Lender Administrators to manage users, seller numbers, the relationships for submissions, and access rights for different user roles. It also enables institutions to define subgroups (subordinate business units) within their organization for ease of use and management of activity. Organizations can partition their users and appraisal submissions, and set up an organizational structure in UCDP based on division of work and responsibilities. How to create a business unit is defined in the UCDP Reference Series for the Lender Admin accessible via the Help Center or via the following link: http://www.FreddieMac.com/learn/pdfs/uw/UCDP_references.pdf.
Correspondent Lender	Lender who originates loans and sells the loans to Aggregator lenders after the loan closes.
Doc File ID	The number assigned to each unique submission. There is a single Doc File ID for each loan submission for use with both GSEs (whether one, two, or three appraisals are submitted within that loan).
Embedded PDF	The first generation PDF generated by the appraiser, embedded in the MISMO XML appraisal file. No changes can be made to the content of the PDF.
FNM	Fannie Mae
FRE	Freddie Mac
GSE (or Investor)	Government Sponsored Enterprises, Fannie Mae and/or Freddie Mac
GSE Selling Guide	Each GSE has a Selling Guide on its website that outlines policies and guidelines for loans sold to each GSE. Lenders need to consult these guides for specific policies on appraisal eligibility.
Hard Stop	An error encountered in UCDP that impacts the appraisal document's UCDP status of either "Successful" or "Not Successful". There are three types of Hard Stop categories: "Auto-Overrideable", "Manually Overrideable", and "Not Overrideable".
Lender Agent	AMC or platform vendor who submits appraisals on behalf of a Lender within the UCDP system.
Lender Agent Business Unit	Contains lender agent users, Fannie Mae and Freddie Mac Seller Numbers, lender relationships, and subordinate lender agent business units.
Lender Business Unit	Contains lender users, Fannie Mae and Freddie Mac Seller Numbers, lender agent relationships, and subordinate lender business units.
Parent Business Unit	The top level in a tree structure.
Seller Number	Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number; Freddie Mac Seller/Servicer Number or TPO Number

Term	Description
SSR	Submission Summary Report (SSR) is a UCDP report that summarizes the details of an appraisal data file(s) submission.
UAD	The Uniform Appraisal Dataset (UAD) is a data specification that the GSEs developed to improve the quality and consistency of appraisal data. The UAD defines all fields required for an appraisal submission and standardizes definitions and responses for a key subset of fields.
UAD Compliance Check	UCDP validates submitted appraisal data against the UAD standards defined by Fannie Mae and Freddie Mac files and returns an error message if the data is incomplete or does not conform to the UAD standard. Details on each UAD failure are provided in the error message. UCDP does not check for compliance with the GSE Selling Guides.
UCDP	Uniform Collateral Data Portal (UCDP) is the joint portal for electronic submission of appraisal data to the GSEs.
XML	XML stands for Extensible Markup Language, which is a set of rules for encoding documents in machine-readable form. The goal of XML is to provide simplicity, generality, and usability over the Internet. It is the primary method for lenders or vendors to transmit encoded documents to the UCDP .

Appendix B: User Structure and Roles

Portal User

Functionality	Lender Admin	Lender CorrAgg User	Lender User	Lender Read-Only
Set up business unit structure	Y			
Add users and invite lender agents	Y			
Manage users	Y			
Submit appraisal data files	Y	Y	Y	
Search for appraisal data files	Y	Y	Y	Y
Upload corrected appraisal data files	Y	Y	Y	
Set up reports	Y	Y	Y	Y
Review reports	Y	Y	Y	Y
Request overrides	Y	Y	Y	
Change your own user profile	Y	Y	Y	Y
Complete user account self-care tasks	Y	Y	Y	Y
Appraisal Sharing Features				
Share appraisals with Aggregators	Y	Y		
Aggregator views and has access to shared appraisals	Y	Y		

Portal Agent User

Functionality	Agent Admin	Agent Correspondent User*	Agent User	Agent Read-Only
Set up business unit structure	Y			
Add users and invite lender agents	Y			
Manage users	Y			
Submit appraisal data files	Y	Y	Y	
Search for appraisal data files	Y	Y	Y	Y
Upload corrected appraisal data files	Y	Y	Y	
Set up reports	Y	Y	Y	Y
Review reports	Y	Y	Y	Y
Request overrides	Y	Y	Y	
Change your own user profile	Y	Y	Y	Y
Complete user account self-care tasks	Y	Y	Y	Y
Appraisal Sharing Features				
Share appraisals with Aggregators	Y	Y		

UCDP Appraisal Sharing Guide

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

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Appendix C: Appraisal Sharing Guidance

The UCDP Help Center contains additional information about using UCDP Appraisal Sharing. The Help Center main page (Figure C.1) displays links to instructive documentation and media for new and existing users on the use of appraisal sharing functions in the UCDP.

To access the Help Center, log in to the UCDP and click the Help Center icon on the Home page, or the Help Center tab at the top of any page.

Figure C.1 Help Center User Guides Tab
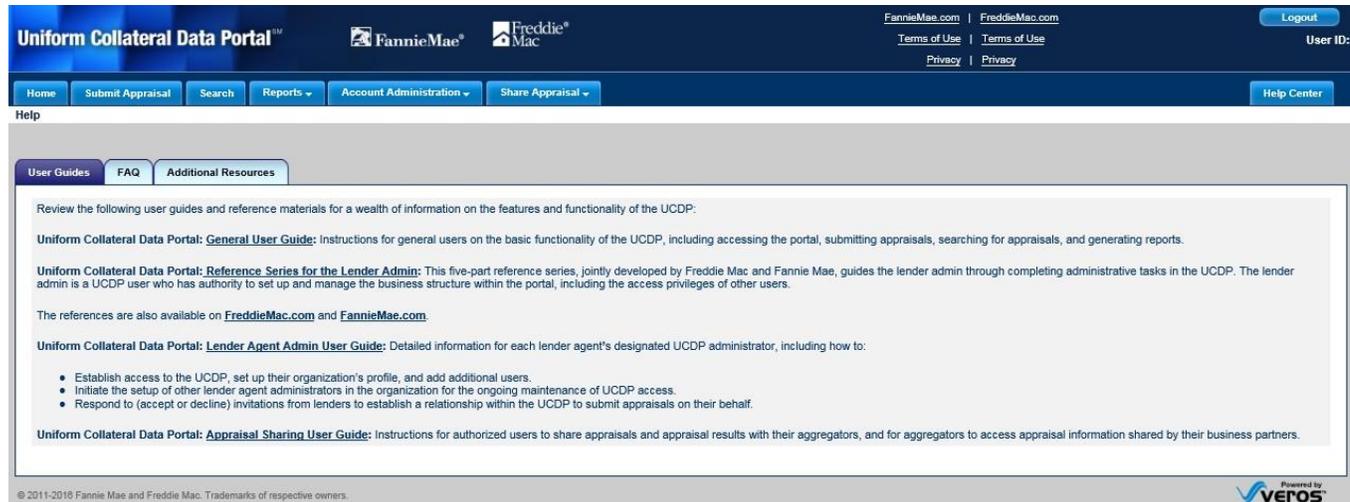
Table C.2 below lists the resources available in the UCDP Help Center that provide information specifically for the appraisal sharing functionality.

Table C.2 Appraisal Sharing Resources

Content	Access	Description
Appraisal Sharing User Guide (this document)	User Guides Tab	Provides general instructions for authorized users to share appraisals and appraisal results with their aggregators, and for aggregators to access appraisal information shared by their correspondent lenders.
Reference Series for the Lender Admin: Series 5 - Managing Aggregator Profile	User Guides Tab	This is Series 5 of a five-part reference series for the Lender Admin, jointly developed by Freddie Mac and Fannie Mae, and guides the lender admin through completing administrative tasks in the UCDP. The lender admin is a UCDP user with authority to set up and manage the business structure within the portal, including the access privileges of other users and aggregator set-up.
FAQs	FAQ Tab	Lists common questions and answers about UCDP, including appraisal sharing topics.
Appraisal Sharing Recorded Tutorial	Additional Resources Tab	Downloadable tutorial to walk you through sharing and retrieving shared appraisals with your business partners.

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