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## Uniform Collateral Data Portal (UCDP) Overview

Fannie Mae and Freddie Mac (the GSEs) developed the Uniform Collateral Data Portal® (UCDP®), a single portal for the electronic submission of appraisal report data files, at the direction of Federal Housing Finance Agency (FHFA), to facilitate the electronic delivery of appraisal data to the GSEs. When lenders deliver mortgages supported by appraisal reports to a GSE, lenders must use UCDP to submit electronic appraisal report data files that meet the GSE requirements, including use of the Uniform Appraisal Dataset (UAD), before the delivery date of the mortgage to the GSE.

The UAD defines the required fields for an appraisal report submission and standardizes definitions and responses for a key subset of fields. Through the UAD and UCDP, lenders have a GSE-consistent approach and understanding of appraisal report definitions and requirements and a common portal for submitting appraisal report data files. More details about the UAD are on the [UAD | Fannie Mae](#) and [UAD | Freddie Mac](#) webpages.

## UCDP Availability and Access

UCDP provides a common portal for the electronic submission of appraisal report files to the GSEs. Lenders and/or their agents can submit appraisal reports to Fannie Mae, Freddie Mac, or both GSEs. A lender agent is an entity that a lender authorizes to perform functions within UCDP, such as uploading appraisal reports and evaluating results.

Appraisal reports for all conventional mortgages delivered to the GSEs must be submitted to UCDP before the delivery date of the mortgage.

Lenders and their designated agents can access UCDP through:

- **UCDP User Interface (UI)** -- An easy-to-use, user interface (UI) that allows users to upload appraisal report files to the portal and browse previously submitted appraisal report files. The UCDP UI can be launched by navigating directly to [www.uniformdataportal.com](http://www.uniformdataportal.com), or by visiting [UCDP | Fannie Mae](#) or [UCDP | Freddie Mac](#).
- **Integrated B2B Solution** -- Vendor-provided solutions that offer an integrated system interface, or direct integration (DI), to UCDP. Each GSEs has published a list of technology vendors that provide a direct integration with UCDP; please refer to the [Integrated Vendor List | Fannie Mae](#) and [Software Partners | Freddie Mac](#).

## UCDP Registration Overview

Each GSE has separate multi-step registration processes for users of UCDP. Details on these steps, along with resources such as checklists, job aids, and a five-part Lender Admin Reference Series designed to guide lender admins through registration and user set-up, are available on each GSE's UCDP webpage.

Important Notes:

- If a lender delivers loans to both GSEs, the primary lender administrator must be the same for both GSEs.
- Lender agents or third parties that can work with appraisal reports in UCDP on behalf of a lender, must complete the UCDP registration process.

For detailed steps related to lender agent registration, organization, and user set-up, refer to the [Lender Agent Administrator User Guide | Fannie Mae](#) and [Lender Agent Admin User Guide | Freddie Mac](#).

These resources can also be found on the UCDP webpages for [Fannie Mae](#) and [Freddie Mac](#).

## UCDP Functionality

Users can submit electronic appraisal report files, receive status updates, review findings, make corrections, and, for some UAD 2.6 submissions, request overrides when submissions are not accepted by UCDP. Appraisal reports submitted to UCDP go through a series of checks that could result in errors that require appraisal reports to be corrected by the appraiser and re-submitted to UCDP. Appraisal reports that pass all checks receive a “Successful” status from UCDP through the Submission Summary Report (SSR).

All appraisal reports successfully uploaded to UCDP receive an SSR for each GSE submission. The SSR contains a summary of the appraisal report file submission(s) for each loan, the status of the submission(s), and a Document File Identifier (Doc File ID), which is part of the unique appraisal identifier generated by UCDP. One Doc File ID is assigned per loan and is the same for delivery to either GSE. Lenders are required to deliver a Doc File ID to each GSE’s loan delivery system as part of the loan delivery process. An appraisal report must be submitted to UCDP and receive a “Successful” status on the SSR before the loan is delivered to the GSE.

## Appraisal Report File Data Delivery Requirements for UAD 3.6

The **Uniform Residential Appraisal Report** (URAR) for UAD 3.6 is a single, dynamic, standardized format that adjusts to a property's specific characteristics and replaces multiple static appraisal forms. The URAR adapts to various property types and valuation methods, improving data quality and consistency and supports a more efficient and modern appraisal process for both appraisers and lenders.

## Supported Formats for UAD 3.6 Appraisal Report Files

The UAD 3.6 appraisal report file must be packaged in a Zip file and include:

- UAD 3.6 XML
- PDF version of the UAD 3.6 appraisal report
- Images folder containing all associated images

The above requirement applies to the UAD 3.6 Restricted Appraisal Update Report and the UAD 3.6 Completion Report.

## UAD 3.6 XML file

- A well-formed XML file in accordance with the MISMO® v3.6 Reference Model.

## Appraisal Report PDF

- PDF version of the appraisal report (PDF must not be embedded within the XML).
- The PDF report included in the ZIP file must match the content of the corresponding XML file.
- The appraisal report must be a first-generation/native PDF. For the purposes of UAD 3.6, a first-generation PDF is a PDF file of the appraisal report that the appraiser’s software vendor produces and includes in the ZIP file.
- The PDF version of the appraisal report included in the ZIP file must not be password protected, encrypted, or have any similar restriction that prevents opening, viewing, printing, or extracting pages.

## Images Folder in the ZIP File

- Folder that contains all images associated with the appraisal report.
- The name of the images folder must be “Images” (case sensitive).
- The images must not be embedded in the XML file; only the image metadata can be in the XML file.
- Each image in the Images folder of the ZIP file must have a unique file name.
- Each image in the Images folder must be referenced at least once in the XML file.
- Acceptable image formats include image/**avif**, image/**bmp**, image/**gif**, image/**heic**, image/**heif**, image/**jpeg**, image/**png**, image/**tiff**, image/**webp**

For additional details on the UAD 3.6 XML, PDF and Image file requirements, refer to *Appendix B-1 URAR Implementation Guide* on the [UAD | Fannie Mae](#) and [UAD | Freddie Mac](#) webpages.

## UCDP Guides and Training for UAD 3.6

**[UCDP User Guide](#):** Navigates users through the process of using the UCDP UI, including submitting appraisal reports, searching for submissions, and retrieving the SSR to view submission results.

**[Submission Summary Report \(SSR\) Guide for UAD 3.6](#):** Introduces users to the redesigned UAD 3.6 SSR, which is automatically generated for each GSE after the successful submission of a UAD 3.6 ZIP file.

**[UCDP Fannie Mae Messaging Guide for UAD 3.6](#):** Provides a consolidated spreadsheet of all collateral messages that could return in the Fannie Mae SSR with the submission of a UAD 3.6 ZIP file.

Additional resources specific to UAD 3.6 are available on the [UAD | Fannie Mae](#) and [UAD | Freddie Mac](#) webpages.

## Appraisal Report File Data Delivery Requirements for UAD 2.6

The applicable required appraisal report forms listed below (for all conventional appraisal reports) must be included in the submission:

- Uniform Residential Appraisal Report (Fannie Mae Form 1004 / Freddie Mac Form 70) \*
- Uniform Residential Appraisal Report (Desktop) (Fannie Mae Form 1004 Desktop / Freddie Mac Form 70D)
- Uniform Residential Appraisal Report (Hybrid) (Fannie Mae Form 1004 Hybrid / Freddie Mac Form 70H)
- Manufactured Home Appraisal Report (Fannie Mae Form 1004C / Freddie Mac Form 70B)
- Appraisal Update and/or Completion Report (Fannie Mae Form 1004D / Freddie Mac Form 442) \*\*
- Small Residential Income Property Appraisal Report (Fannie Mae Form 1025 / Freddie Mac Form 72)
- Individual Condominium Unit Appraisal Report (Fannie Mae Form 1073 / Freddie Mac Form 465) \*
- Individual Condominium Unit Appraisal Report (Hybrid) (Fannie Mae Form 1073 Hybrid / Freddie Mac Form 465H)

\* Indicates UAD forms

\*\* Use of Fannie Mae Form 1004D / Freddie Mac Form 442 for delivery to UCDP is optional until further notice.

### Fannie Mae-Only Forms

- Individual Cooperative Interest Appraisal Report (Fannie Mae Form 2090)

## Supported Formats for UAD 2.6 Appraisal Report Files

An XML data stream (output from appraisal forms software) with an embedded first-generation PDF file must be submitted to UCDP. The following XML format is supported in UCDP:

- MISMO 2.6 Errata 1 GSE Extended format

The following XML formats are supported in UCDP for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format

All XML files must include an embedded PDF file that includes all appraisal exhibits, addenda, and photographs. Submission of a MISMO XML file obtained from the appraiser is the most efficient and reliable method of submission to UCDP.

**NOTE:** *The Appraisal Update and/or Completion Report (Fannie Mae 1004D / Freddie Mac Form 442) must be submitted in MISMO 2.6 Errata 1 format.*

## UCDP Guides and Training for UAD 2.6

**[UCDP Fannie Mae Messaging Guide for UAD 2.6](#):** A guide that describes the screens and reports visible only to those who submit UAD 2.6 appraisal files to Fannie Mae and provides a list of Fannie Mae-specific messaging.

**[UCDP Lender Agent Admin User Guide](#):** Provides detailed information and resources for each lender agent's designated Lender Agent administrator.

**[UCDP Lender Admin Reference Series](#):** This five-part series for the lender administrator (lender admin), a UCDP user who has authority to set up and manage the business structure within UCDP, including the access privileges of other users.

## UCDP Support Center

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

Support is available Monday through Friday from 9 a.m. to 8 p.m. ET, excluding major holidays.

## Additional Information

Fannie Mae and Freddie Mac provide identical information in the UCDP Overview document except for specific documents/links. For more information:

- Visit [Fannie Mae](#) for additional UCDP information and FAQs
- Contact your account team