

Uniform Collateral Data Portal[®] (UCDP[®]) General User Guide

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Introduction

What is the Uniform Collateral Data Portal?

The Uniform Collateral Data Portal[®] (UCDP[®]) is the Web-based portal lenders and their designated agents use to electronically submit appraisal data files prior to loan delivery to Fannie Mae and/or Freddie Mac (Government Sponsored Enterprises or GSEs). Through the UCDP, you can submit up to 10 appraisal data files at a time, search for previously submitted appraisals, clear hard stops, view reports, and share appraisals with your business partners.

NOTE: *The use of UCDP does not relieve lenders of any obligations under the Fannie Mae or Freddie Mac Guides, as applicable, including the representations and warranties they are required to make about the accuracy and sufficiency of appraisals relating to mortgages that are sold to either Freddie Mac or Fannie Mae, including adherence to the Uniform Appraisal Dataset (UAD) standards.*

Who should read this manual?

This User Guide is intended for loan officers, underwriters, appraisal management companies, and others who use UCDP to submit appraisal data files to the GSEs, resolve problems with the appraisal data file submissions, and generate reports from UCDP.

What's in this manual?

This manual contains the following sections:

- **Section 1: Logging into UCDP** describes the different types of portal users, how to determine which type of user you are, and how to log into UCDP.
- **Section 2: Submitting an Appraisal** explains how to submit appraisal data files to the portal in single or multiple submissions.
- **Section 3: Searching for Previously Submitted Appraisals** explains how you can search for appraisal data files according to different criteria and how to use the results of a search.
- **Section 4: Viewing and Editing Appraisal Information** explains how to check the submission status; edit certain information and/or resubmit appraisal data files (as needed); and request, track, and process override requests.
- **Section 5: Generating Reports** explains how to generate Submission Summary Reports (SSRs) and track any previously run or scheduled reports for the last 90 days.
- **Section 6: Account Administration** explains how to manage your user details and profile.
- **Section 7: Help Center** displays links to documents and training media available to new and existing users of UCDP.

- **Appendices:**

- A. Frequently Used Terms**

- B. Supported Appraisal Forms**

- C. Supported File Formats**

- D. Lists of Hard Stops**

- E. Password Strength Rules and Reset Instructions**

- F. Appraiser License Verification**

1. Logging into UCDP

Before you can log into UCDP for the first time, you need to know which type of user you are: Lender Administrator or general user. The Lender Administrator, or Lender Admin, is a UCDP user who has the authority to set up and manage your company's business structure within the portal, including the access privileges of other users, at the business unit or enterprise level. The Lender Admin can either "create" a general user in UCDP (created users) or "invite" a general user to register for UCDP (invited user).

When creating a user, the Lender Admin assigns that user a permanent user ID and a temporary password that can be changed after the user logs in. Alternatively, the Lender Admin can send the user an invitation whereby the user can create a unique User ID and password.

General users have access to all the functions described herein (except the ability to invite and/or create users, which is reserved for the Lender Admin). Read-only users can only read information from the screens available to them.

The next two subsections walk you through the steps of logging into UCDP if you are a created user (see Section 1.1) or an invited user (see Section 1.2).

NOTE: *There is a separate five-part Reference Series for Lender Admins available on either GSE's website to assist the Lender Admin in the organizational setup. For information related to appraisal sharing functions, refer to the UCDP Appraisal Sharing User Guide. In addition, Frequently Used Terms are listed in Appendix A.*

1.1 For users created in UCDP

If you are a created user, you receive a UCDP system-generated email (shown in Figure 1.1.1) informing you that an account has been created for you. This email includes your permanent user ID. The Lender Admin also assigns you a temporary password and provides it to you either verbally or in a written document.

Figure 1.1.1 Email Sent to “Created” Users

From: ucdp-noreply@veros.com Sent: Wed 6/29/2011 12:50 PM
To: John_Smith@SWLender.com
Cc:
Subject: UCDP New User Account Information

A Uniform Collateral Data Portal(SM) (UCDP) administrator at your organization has created a UCDP user account for you. Your administrator will provide you with a temporary password that you can use to log into the UCDP. Once you have received the password, please click on the link below to log into the UCDP, validate your e-mail address, and complete your UCDP registration.

UCDP User ID: john_smith

<https://www-test.uniformdataportal.com/VAMAuthEnforcer/VAMAuthEnforcer.aspx?hash=5739f7aef436d23db8fb398a862fcbd66cf0d638>

Please contact the UCDP Support Center at 800-917-9291 with questions regarding the setup of your account. For password assistance please contact your administrator.

Issued User ID

Hyperlink to UCDP for Validating New User

When you receive the email, click the hyperlink to access the Login page.

After entering the UCDP website, log in on the page shown in Figure 1.1.2 with the user ID provided in the UCDP system email and the temporary password provided by your Lender Admin.

Figure 1.1.2 Login Page

The screenshot shows the login page for the Uniform Collateral Data Portal. The header includes the portal name and logos for Fannie Mae and Freddie Mac. Navigation links for FannieMae.com, FreddieMac.com, Terms of Use, and Privacy are present. The main content area features a 'Login' form with fields for 'User ID' and 'Password', a 'Forgot your password?' link, and contact information for the UCDP Support Center. A 'Login' button is at the bottom of the form. A 'News Updates' link is visible in the bottom left corner.

After you log in, the Password Expired page shown in Figure 1.1.3 appears so you can change your temporary password to a permanent password that you can easily remember.

NOTE: Passwords cannot be the same as the user ID and must be at least eight characters long. For more information, see Appendix E – Password Strength Rules and Reset Instructions.

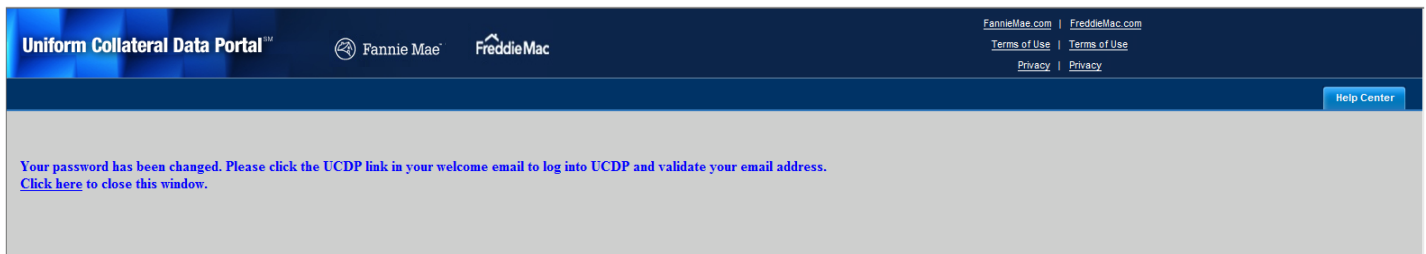
Figure 1.1.3 Password Expired Page

The screenshot shows the 'Password Expired' page. The header is identical to the login page. The main content area contains a message: 'Your password has expired. Please enter your current password and select a new password.' Below this message are four input fields: 'User' (pre-filled with 'John_Smith'), 'Current Password', 'New Password', and 'Confirm New Password'. A 'Submit' button is located at the bottom right of the form area. A 'Logout' button and a 'Help Center' link are visible in the top right corner of the page.

When you create your new password, the page shown in Figure 1.1.4 informs you whether the change was successful. (If you enter the incorrect password in the Current Password field, all fields on the page clear. If you enter the incorrect password in the Confirm New Password field, you receive an error message stating, “The new password values entered do not match” but the fields remain intact.)

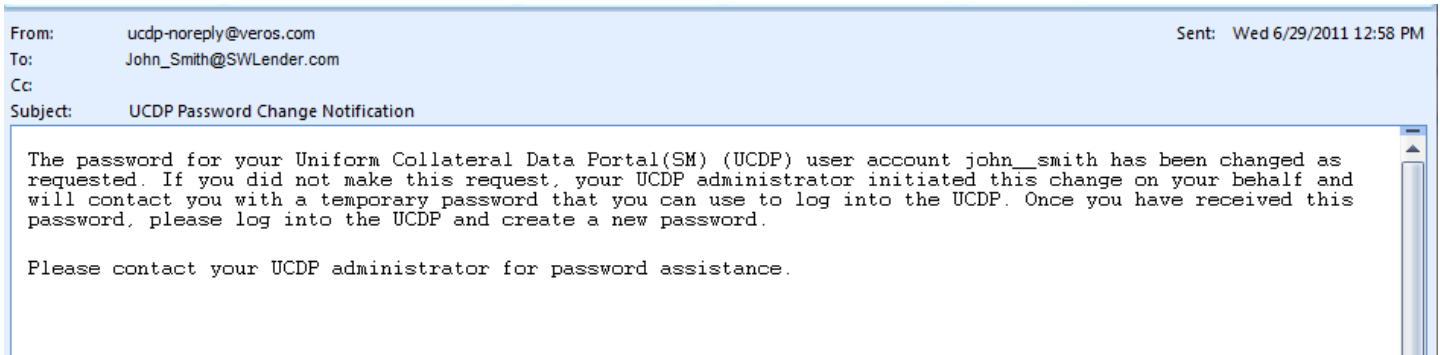
UCDP then asks you to log out and log back into the portal with the permanent user ID and new password.

Figure 1.1.4 Password change successful



You also receive an email (shown in Figure 1.1.5) informing you that the password has been changed.

Figure 1.1.5 Email sent notifying of the password change



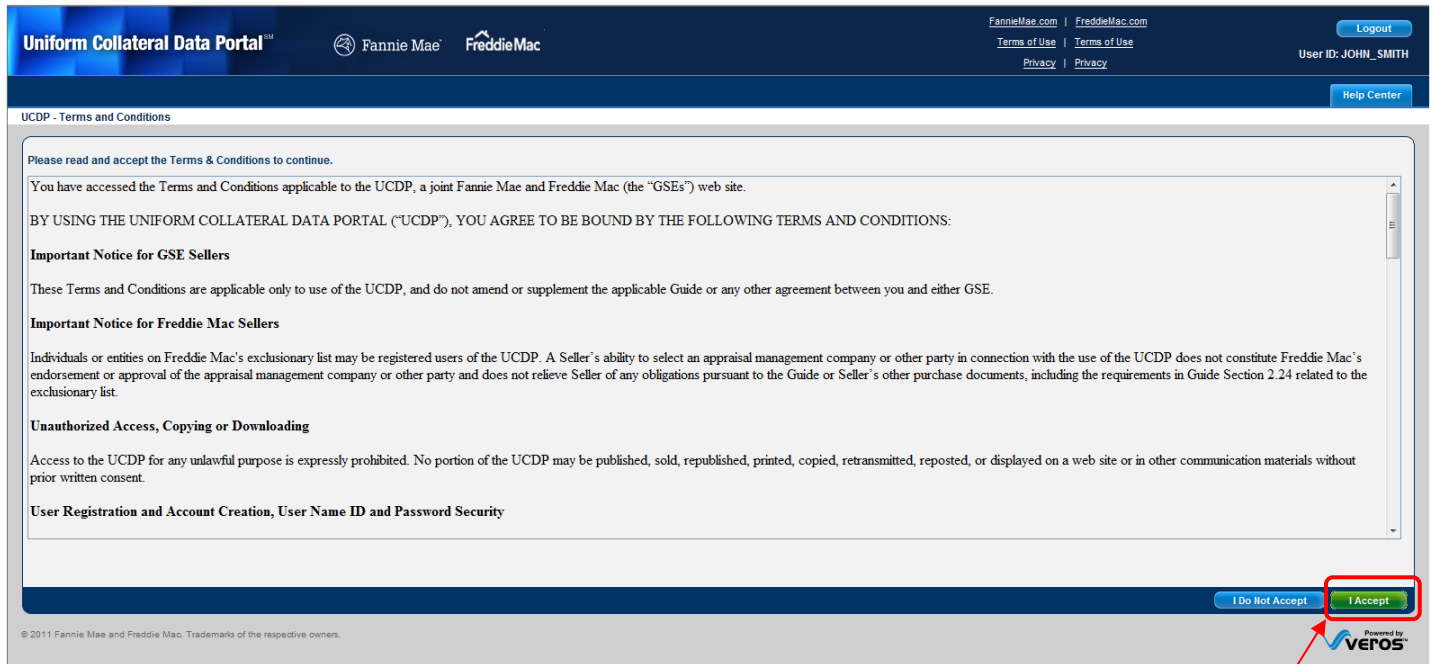
NOTE: Before logging back into UCDP, click the Favorites button on the Internet Browser tool bar to save the website as a favorite bookmark.

When you log back into UCDP, the system displays the Terms and Conditions page shown in Figure 1.1.6.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions.

Figure 1.1.6 Terms and Conditions Page



I Accept Button

To set up your challenge questions, follow these steps on the page shown in Figure 1.1.7:

1. Select three separate questions from the six provided in the dropdown.
2. Enter answers for each question.
3. Click Submit to register the questions and answers in the system. After you submit the questions and answers, the UCDP Home page appears and you can begin using UCDP.

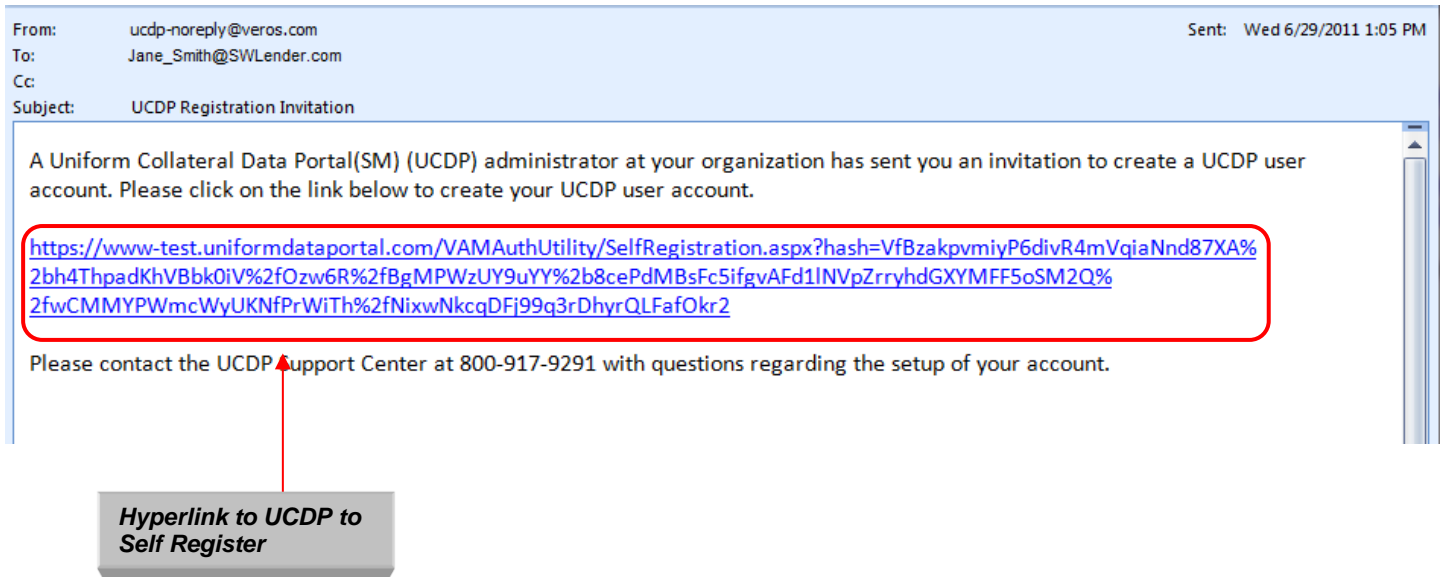
Figure 1.1.7 Challenge Response Questions Page

The screenshot shows the 'UCDP - Challenge Response Questions' page. At the top, there is a navigation bar with the 'Uniform Collateral Data Portal' logo, Fannie Mae and Freddie Mac logos, and links for 'FannieMae.com', 'FreddieMac.com', 'Terms of Use', 'Privacy', 'Logout', and 'User ID: JOHN_SMITH'. A 'Help Center' link is also present. The main content area contains the instruction: 'Please select and answer three of the following questions. These answers will be used if you need to reset your password.' Below this, there are three question rows. Each row has a question, a dropdown menu, and an answer input field. The first question is 'What is your paternal Grandfather's first name?'. The second is 'What was your first pet's name?'. The third is 'What is your Mother's middle name?'. A red circle highlights the dropdown menu for the first question, with a red arrow pointing to a callout box labeled 'Pull Down Menu Control'. Another red circle highlights the 'Submit' button at the bottom right, with a red arrow pointing to a callout box labeled 'Submit Button'.

1.2 For users invited to UCDP

When the Lender Admin invites you to create an account in UCDP, you receive a UCDP system-generated email (shown in Figure 1.2.1) inviting you to create an account in UCDP.

Figure 1.2.1 Email Sent to “Invited” Users



When you receive the email message, click the hyperlink to access the Self Registration page shown in Figure 1.2.2. To register for UCDP, follow these steps:

1. Complete all required entry fields (marked with a red asterisk on the page):
 - First Name*
 - Last Name*
 - Preferred User ID (enter twice)*
 - Password (enter twice)*
2. Click Create.

Figure 1.2.2 Self Registration Page

Uniform Collateral Data Portal™ Fannie Mae Freddie Mac FannieMae.com FreddieMac.com Terms of Use Terms of Use Privacy Privacy Home Help Center

Self Registration

First Name * Jane	Last Name * Smith
Preferred User ID * Jane_Smith	Retype Preferred User ID * Jane_Smith
Password * *****	Retype Password * *****
Email Address Jane_Smith@SVLender.com	Role Lender User

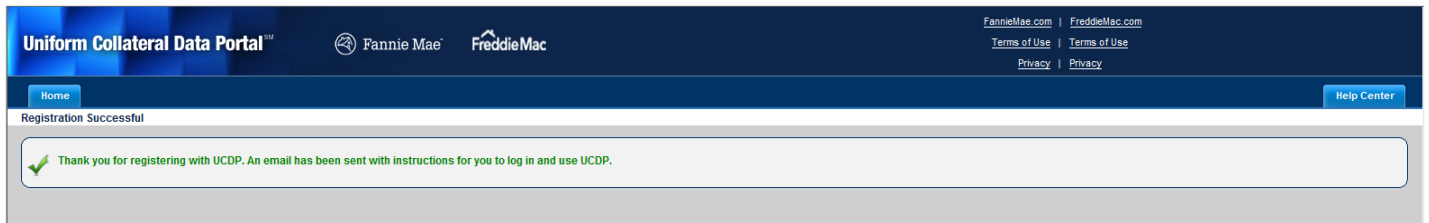
* Indicates Required Information

Reset Create

Required Entry Fields

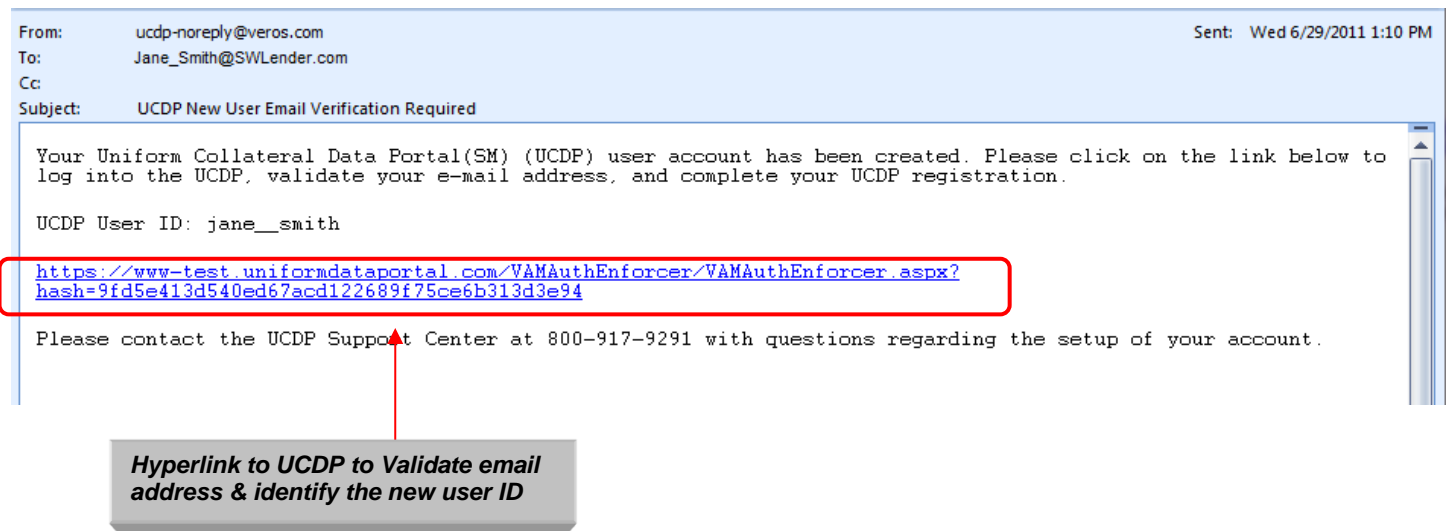
If the new user creation is successful, you receive a Registration Successful page (shown in Figure 1.2.3). If the name entered in the Preferred User ID and Retype Preferred User ID fields is already in use, you get the error message “User ID is not available” and you need to select a different user ID. If the passwords entered in the Password and Repeat Password fields are different, a popup error message “Password values do not match” appears.

Figure 1.2.3 Self Registration Successful Page



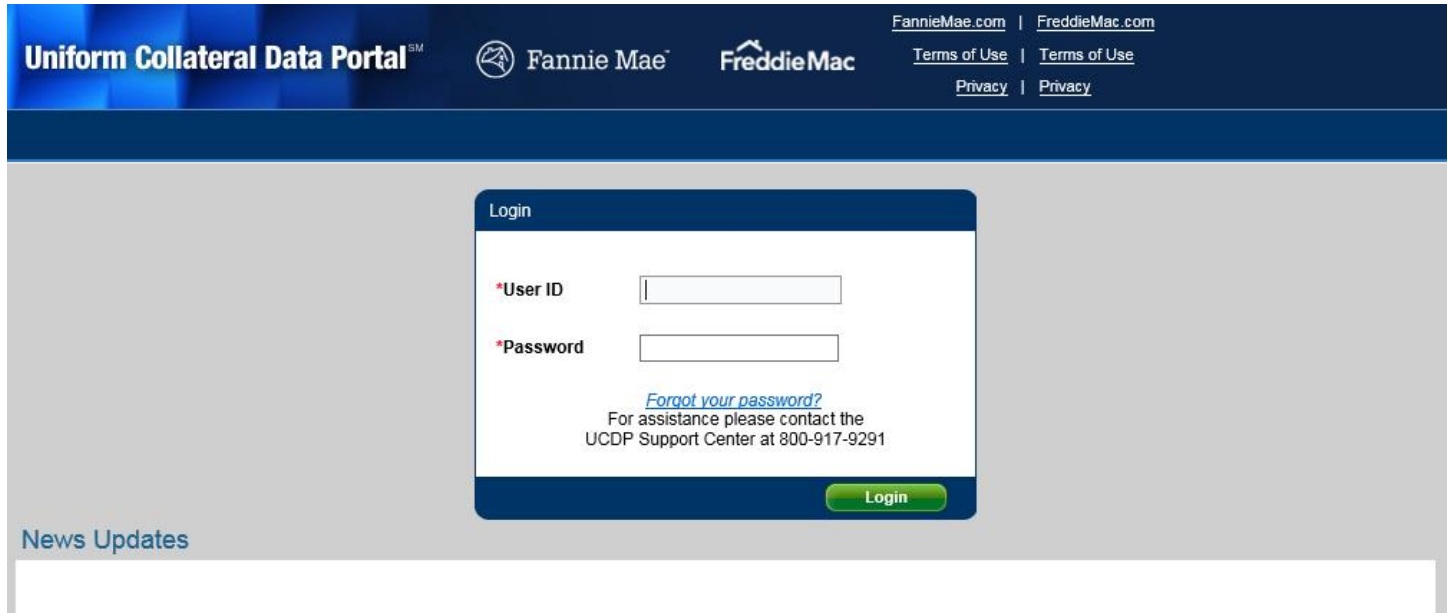
After completing the Self Registration page, you receive a UCDP system-generated email (shown in Figure 1.2.4) asking you to validate the email address and complete your registration.

Figure 1.2.4 Email Address Validation Request



You must click the hyperlink within the message to access the Login page (shown in Figure 1.2.5) and complete your registration and validation of your email address.

Figure 1.2.5 Login Page



You can now log into UCDP using your newly created user ID and password.

NOTE: After logging out of UCDP, you can click the Favorites button on your Internet Browser tool bar to save the website as a favorite bookmark.

The first time you log into UCDP, the system directs you to the Terms and Conditions page shown in Figure 1.2.6.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions that are used in the event your password needs to be reset.

Figure 1.2.6 Terms and Conditions Page

Uniform Collateral Data Portal™ Fannie Mae FreddieMac

FannieMae.com | FreddieMac.com
Terms of Use | Terms of Use
Privacy | Privacy

Logout
User ID: JANE_SMITH
Help Center

UCDP - Terms and Conditions

Please read and accept the Terms & Conditions to continue.

You have accessed the Terms and Conditions applicable to the UCDP, a joint Fannie Mae and Freddie Mac (the "GSEs") web site.

BY USING THE UNIFORM COLLATERAL DATA PORTAL ("UCDP"), YOU AGREE TO BE BOUND BY THE FOLLOWING TERMS AND CONDITIONS:

Important Notice for GSE Sellers

These Terms and Conditions are applicable only to use of the UCDP, and do not amend or supplement the applicable Guide or any other agreement between you and either GSE.

Important Notice for Freddie Mac Sellers

Individuals or entities on Freddie Mac's exclusionary list may be registered users of the UCDP. A Seller's ability to select an appraisal management company or other party in connection with the use of the UCDP does not constitute Freddie Mac's endorsement or approval of the appraisal management company or other party and does not relieve Seller of any obligations pursuant to the Guide or Seller's other purchase documents, including the requirements in Guide Section 2.24 related to the exclusionary list.

Unauthorized Access, Copying or Downloading

Access to the UCDP for any unlawful purpose is expressly prohibited. No portion of the UCDP may be published, sold, republished, printed, copied, retransmitted, reposted, or displayed on a web site or in other communication materials without prior written consent.

User Registration and Account Creation, User Name ID and Password Security

I Do Not Accept I Accept

© 2011 Fannie Mae and Freddie Mac. Trademarks of the respective owners.

Powered by VEROS

I Accept Button

To set up your challenge questions, follow these steps on the page shown in Figure 1.2.7:

1. Select three separate questions from the six provided in the dropdown.
2. Enter answers for each question.
3. Click Submit to register the questions and answers in the system. After you submit the questions and answers, the UCDP Home page appears and you can begin using UCDP.

Figure 1.2.7 Challenge Response Questions Page

Uniform Collateral Data Portal™ Fannie Mae FreddieMac

FannieMae.com | FreddieMac.com
Terms of Use | Terms of Use
Privacy | Privacy

Logout
User ID: JANE_SMITH
Help Center

UCDP - Challenge Response Questions

Please select and answer three of the following questions. These answers will be used if you need to reset your password.

Question 1 What is your paternal Grandfather's first name?
Answer

Question 2 What was your first pet's name?
Answer

Question 3 What is your Mother's middle name?
Answer

Submit

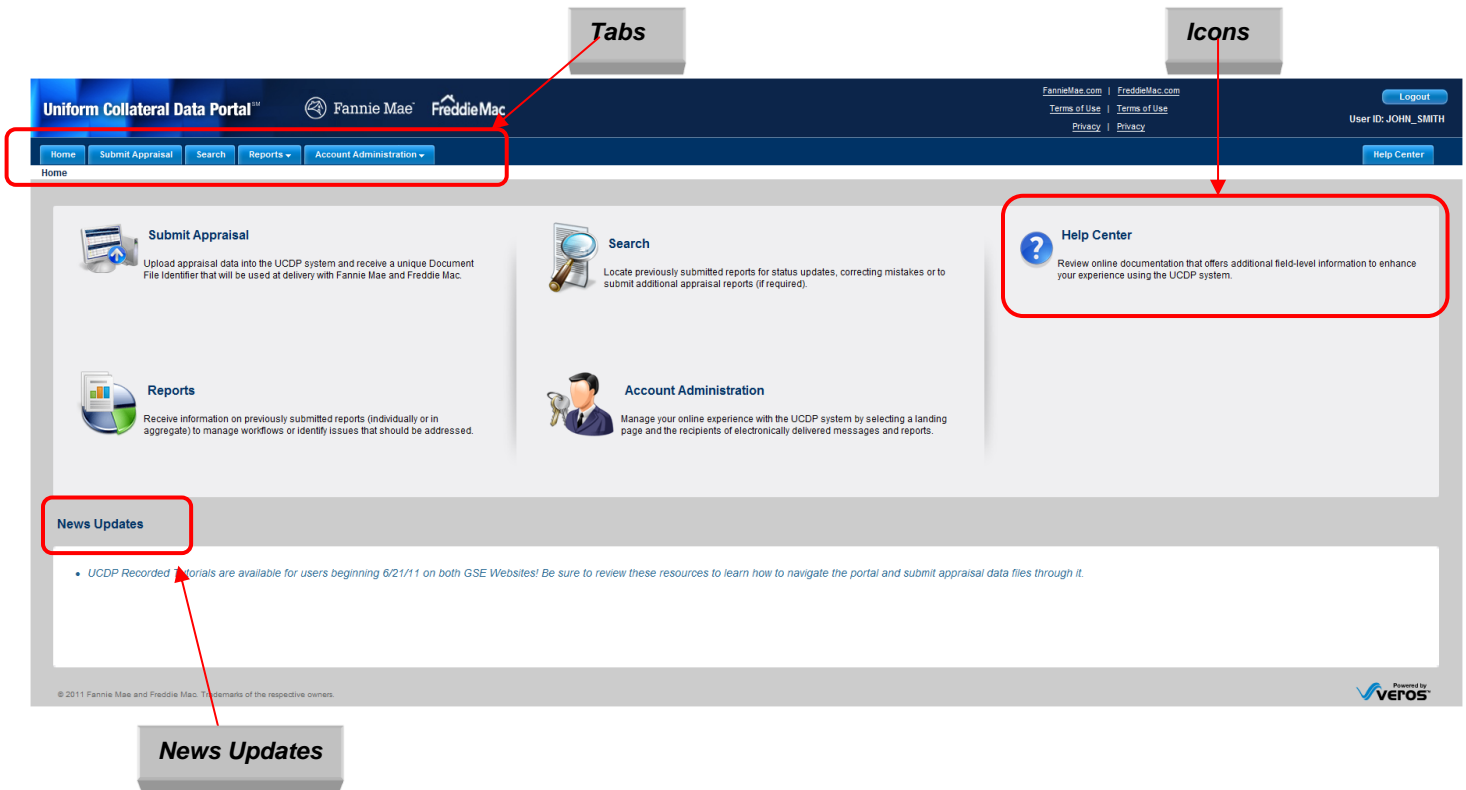
Pull Down Menu Control

Submit Button

1.3 Navigating the Home Page

The Home page shown in Figure 1.3.0 has several options that you can use to navigate through UCDP. You can use the tabs at the top of the page or the graphical icons in the middle of the page. Relevant news updates are displayed at the bottom.

Figure 1.3.0 Home Page



1.3.1 FEATURES ON THE HOME PAGE

Table 1.3.1.1 lists the features on the Home page that are accessible via the tabs or the icons.

Table 1.3.1.1 Home Page Features

Feature	Description
Submit Appraisal	Upload an electronic appraisal data file into UCDP and receive a unique Document File ID (also known as a “Doc File ID”) to be used for loan delivery to either Fannie Mae or Freddie Mac. (For more information on Supported File Formats, see Appendix C; for more information on Submitting an Appraisal, see Section 2.)
Search	Locate previously submitted appraisal data files; view status updates; correct errors; resubmit appraisal report files; and/or request, track, and process override requests. (For more information on Searching for Previously Submitted Appraisals, see Section 3; for more information on Viewing and Editing Appraisal Information, see Section 4.)
Reports	Request and manage information on submitted appraisal data files and/or identify issues that should be addressed. (For more information on Generating Reports, see Section 5.)
Account Administration	Manage user profiles (customize landing pages, designate recipients of scheduled reports and system messages) and edit user account details and/or challenge questions. (For more information on Account Administration, see Section 6.)
Help Center	Review online documentation and training media that offer additional information to help you use the UCDP Portal. (For more information on the Help Center, see Section 7.) The following resources provide additional information: <ul style="list-style-type: none"> • Freddie Mac Privacy: www.freddie.com/terms/ucdpprivacy.html • Freddie Mac Terms of Use: www.freddie.com/terms/ucdpterms.html • Fannie Mae Privacy: http://www.fanniemae.com/portal/portal-ucdp-privacy.html • Fannie Mae Terms of Use: http://www.fanniemae.com/portal/portal-ucdp-terms.html
Logout button	End the UCDP session and return to the UCDP Login page. The system automatically ends the UCDP session after 10 minutes of inactivity.
News Updates	View information on issues affecting use and availability of UCDP. Items such as planned maintenance, scheduled outages and hard stop changes are posted and described here.

1.4 Single Session Login Policy

Figure 1.4.1 Disallowing Concurrent Authentication

The screenshot displays the Uniform Collateral Data Portal (UCDP) interface. At the top, the header includes the UCDP logo, Fannie Mae, and Freddie Mac logos. On the right side of the header, there are links for FannieMae.com, FreddieMac.com, Terms of Use, and Privacy. A 'Help Center' button is located in the top right corner. The main content area features a red heading 'Additional Login Denied' followed by the message: 'Oops. You are already logged in to this web server. A new session cannot be created.' Below this, an 'Explanation' section states: 'Your login credentials may only be used for one session at a time. New logins will not be permitted until your initial session has ended.' A 'Solutions' section provides three bullet points: 'Resume your original session: It looks like you are already logged in to UCDP. If possible, please resume your current session.', 'End your original session: It looks like you are already logged in to UCDP. If you would like to log in with a different session, you will need to first log out of your current session.', and 'Wait for your original session to time out: It looks like you closed your last session without logging out. Sessions remain active for 10 minutes after closing. Please try logging in again shortly.' A fourth bullet point reads: 'If you cannot log in after 10 minutes or your username/password is not working: Please contact your administrator to reset your password.' At the bottom left, there is a '[BACK BUTTON]' link. The footer contains the copyright notice '© 2011-2018 Fannie Mae and Freddie Mac. Trademarks of respective owners.' and the Veros logo on the right.

UCDP does not allow users to have multiple active sessions using the same credentials. If a UCDP user tries to use the same credentials in multiple simultaneous sessions, then the above screen with the message “Additional Login Denied” will be displayed. At this point, the user has the option to resume the original session or end the original session. In the event the user has closed the session without properly logging out of UCDP, the user may have to wait up to 10 minutes before successfully logging back in the system.

2. Submitting an Appraisal

The Submit Appraisal function on the Home page enables you to submit the electronic appraisal data file (XML with an embedded PDF) for a loan. Every submission (Successful or Unsuccessful) is assigned a unique Doc File ID, which you must include with every loan package delivered to the GSEs.

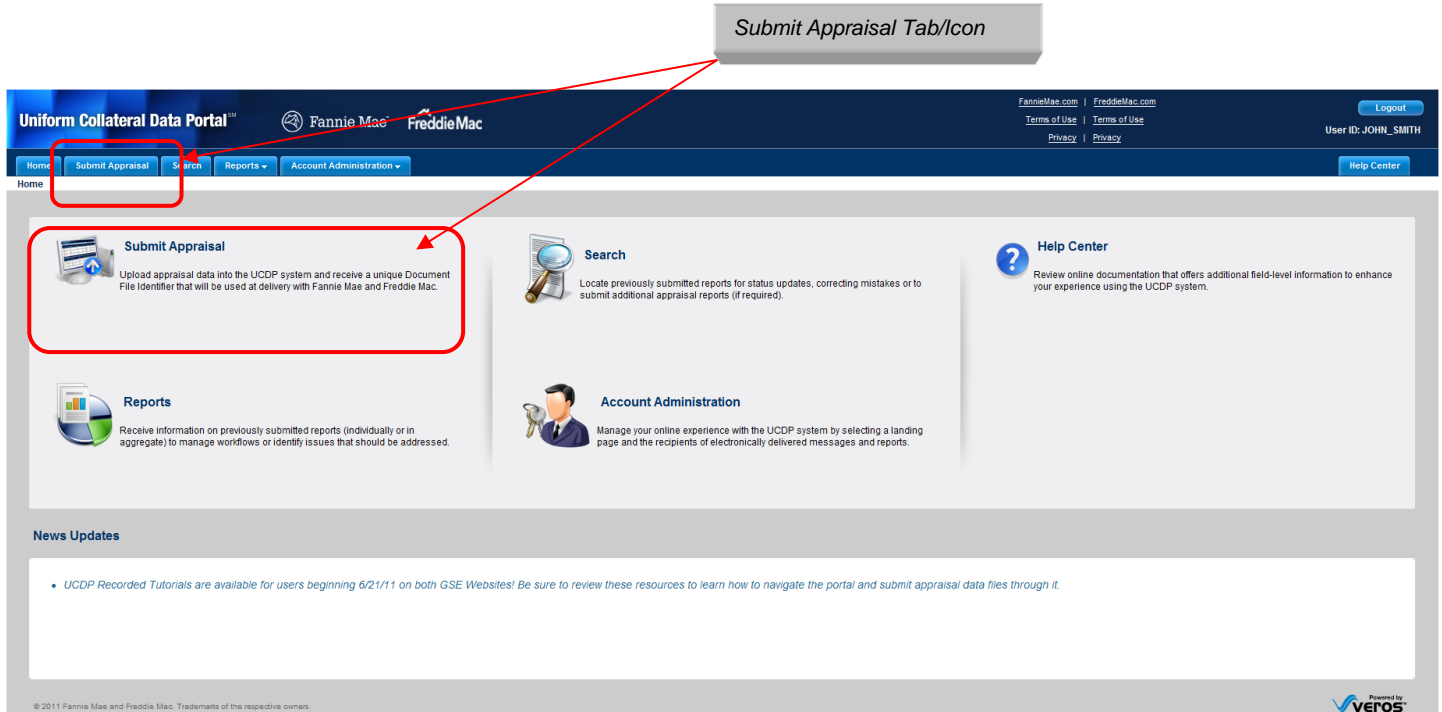
You can submit up to 10 appraisal data files at one time. A submission may include a minimum of one to a maximum of three appraisal data files for each loan, but never more than 10 appraisal data files for one submission.

NOTE: If the appraisal data file(s) is rejected because it exceeds size limits (15 MB for XML file format submissions for one file, or a total of 100MB for multiple files submitted at one time), ask your appraiser to reduce the resolution of the pictures within the PDF file and resubmit the smaller appraisal data file. Performance of the system could also be slowed for individual files over 6 MB.

To begin, click the Submit Appraisal tab or Submit Appraisal icon shown in Figure 2.0.1.

NOTE: The following options are not available to “read-only” users.

Figure 2.0.1 Accessing the Submit Appraisal Page



2.1 Steps to submit an appraisal data file

After you click the Submit Appraisal tab or icon on the Home page, the Submit Appraisal page shown in Figure 2.1.1 appears.

Figure 2.1.1 Submit Appraisal

To submit an appraisal data file, complete all the required entry fields (marked with a red asterisk in Figure 2.1.1). More information about these fields is in Table 2.1.2.

Table 2.1.2 Required fields in the Submit Appraisal Page

Required Field	Description
Business Unit	The UCDP assigned business unit defaults into the field if there is only one. Or, you can select it from the dropdown if you have multiple business units.
Submit To	Select at least one GSE (Fannie Mae and/or Freddie Mac).
Lender Loan Number	Enter the unique Loan Number (maximum 15 characters).
Fannie Mae S/SN or Non S/SN ID	Select the Seller/Servicer Number (S/SN) or Non-Seller Servicer Number (Non S/SN) from the dropdown (referred to as seller number in User Guide)
Freddie Mac S/SN or TPO#	Select the Seller/Servicer Number (S/SN) or Third Party Originator Number (TPO#) from the dropdown (referred to as seller number in User Guide).
File Name/Location	Click the Browse button to select and upload the appraisal data file. The first appraisal data file uploaded is labeled "Appraisal 1" and is considered the primary appraisal.

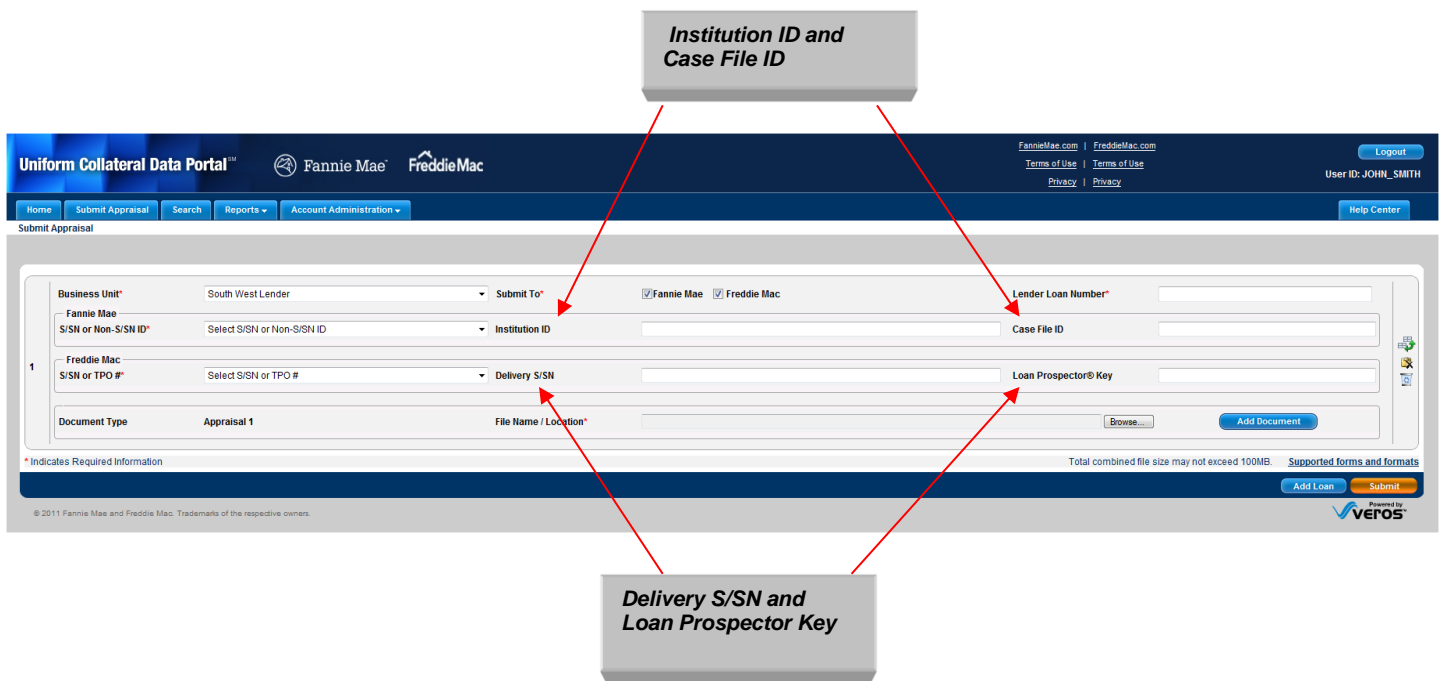
NOTE: Information on supported appraisal file formats can be found in Appendix C.

You can add the following optional information discussed in Table 2.1.3 and shown in Figure 2.1.4.

Table 2.1.3 Optional Fields in the Submit Appraisal Page

Optional Field	Description
Institution ID	Enter the Fannie Mae-specific ID that identifies the lender or branch that originated the loan. The institution ID is identical to the field in Desktop Originator® (DO®)/ Desktop Underwriter® (DU®) submissions. (UCDP does not edit or validate this value.)
Case File ID	Enter the Fannie Mae-specific ID that refers to the Desktop Underwriter (DU) Case File ID.
Delivery S/SN	Enter the originator's Freddie Mac-specific seller or branch number if it's different from the seller number
Loan Prospector Key	Enter the Freddie Mac-specific number that refers to the Loan Prospector® AUS Key.

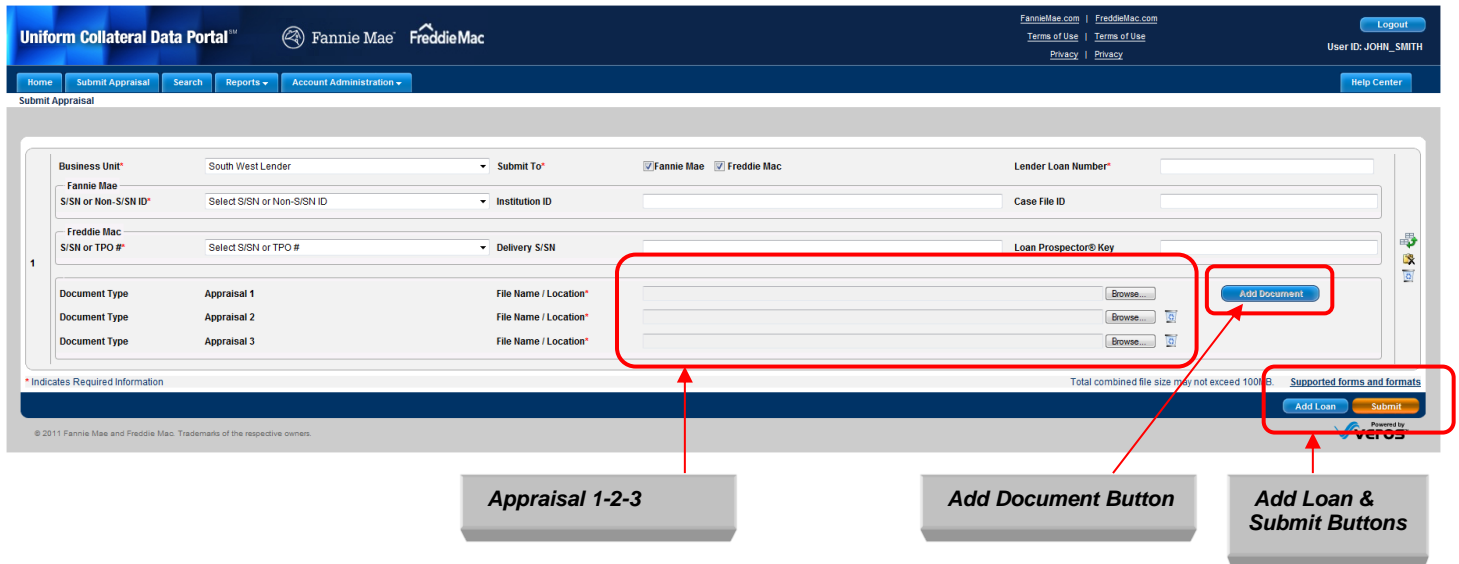
Figure 2.1.4 Submit Appraisal



To add appraisal data files to an existing loan, click the Add Document button on the right side of each section shown in Figure 2.1.5. To add a maximum of three appraisal data files for each loan, use the Browse button to locate the file.

NOTE: The Appraisal Update and/or Completion Report (Freddie Mac Form 442/Fannie Mae Form 1004D) may only be submitted as Appraisal 2 or 3, not as Appraisal 1.

Figure 2.1.5 Add Appraisal 2 and/or 3 to a Loan Submission



To add another loan to the submission, click the Add Loan button at the bottom of the page to create another loan section shown in Figure 2.1.5 and 2.1.6.

Click Submit.

NOTE: You can upload a maximum of 10 appraisal data files in one submission regardless if it's one appraisal for 10 loans or multiple appraisals for a smaller number of loans. Either way, the total number of appraisal data files uploaded at one time cannot exceed 10. If the appraisal data file(s) is rejected because it exceeds size limits (15 MB for XML file format submissions for one file, or a total of 100MB for multiple files submitted at one time), ask your appraiser to reduce the resolution of the pictures within the PDF file and resubmit the smaller appraisal data file. Performance of the system could also be slowed for individual files over 6 MB.

Figure 2.1.6 Multiple Loan Submission Page

Uniform Collateral Data Portal™ Fannie Mae Freddie Mac FannieMae.com FreddieMac.com Terms of Use Privacy User ID: JOHN_SMITH Logout Help Center

Home Submit Appraisal Search Reports Account Administration Submit Appraisal

Business Unit* South West Lender Submit To* Fannie Mae Freddie Mac Lender Loan Number* Institution ID Case File ID

Fannie Mae S/ISN or Non-S/ISN ID* Select S/ISN or Non-S/ISN ID Freddie Mac S/ISN or TPO #* Select S/ISN or TPO # Delivery S/ISN Loan Prospector® Key

1 Document Type Appraisal 1 File Name / Location* Browse... Add Document
Document Type Appraisal 2 File Name / Location* Browse...
Document Type Appraisal 3 File Name / Location* Browse...

2 Business Unit* South West Lender Submit To* Fannie Mae Freddie Mac Lender Loan Number* Institution ID Case File ID

Fannie Mae S/ISN or Non-S/ISN ID* Select S/ISN or Non-S/ISN ID Freddie Mac S/ISN or TPO #* Select S/ISN or TPO # Delivery S/ISN Loan Prospector® Key

Document Type Appraisal 1 File Name / Location* Browse... Add Document
Document Type Appraisal 2 File Name / Location* Browse...
Document Type Appraisal 3 File Name / Location* Browse...

* Indicates Required Information Total combined file size may not exceed 100MB Supported forms and formats Add Loan Submit

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Section Number Add Loan Button

On the right side of the Submit Appraisal page shown in Figure 2.1.7 are several helpful icons, links, and buttons that are further explained in Table 2.1.8.

Figure 2.1.7 Additional Icons, Links, and Buttons

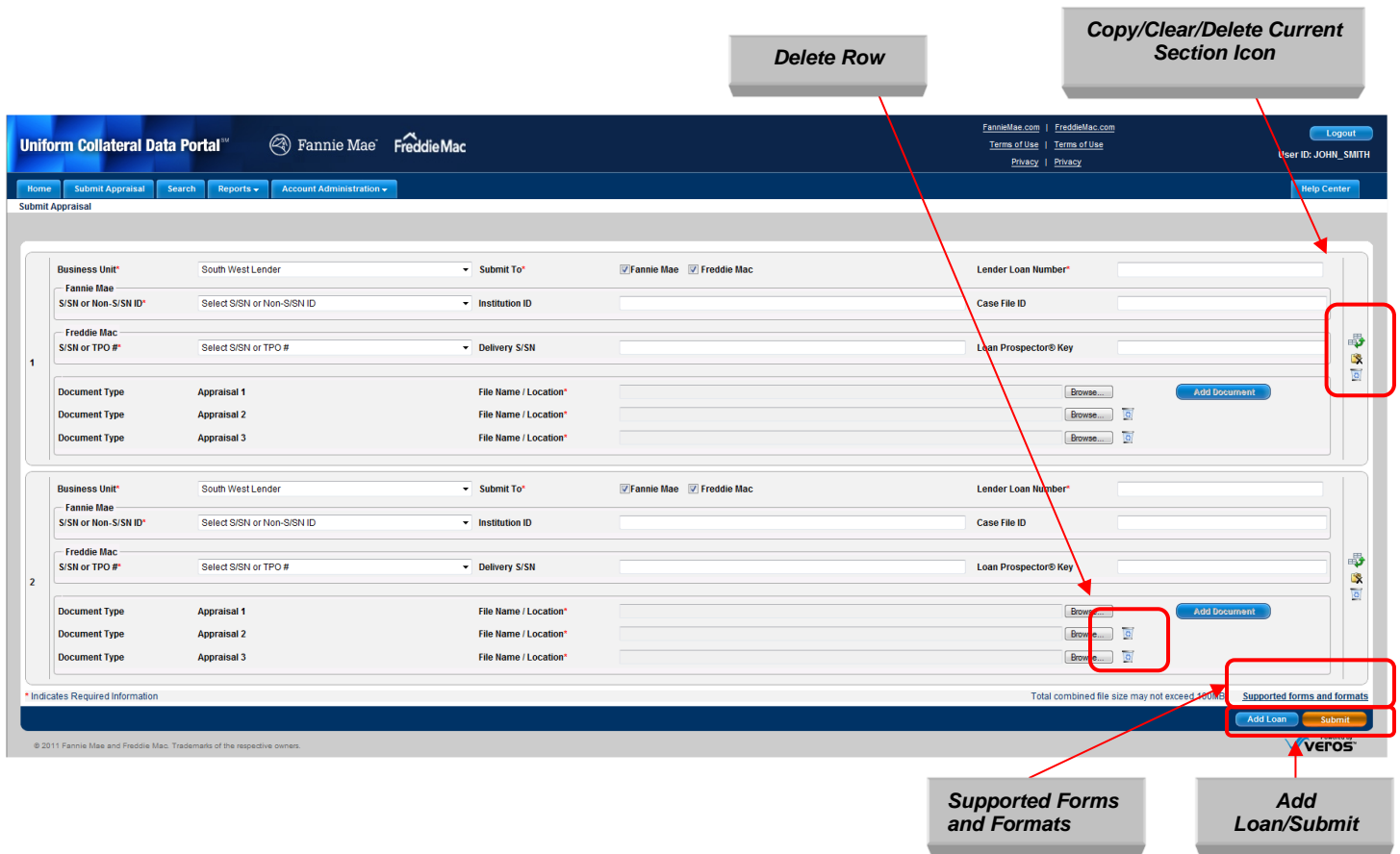





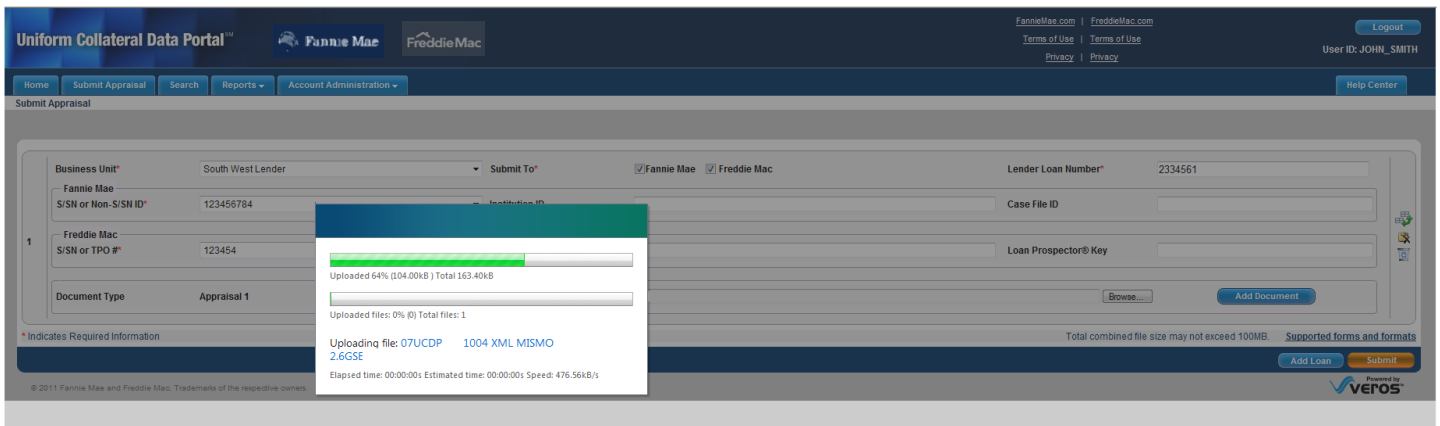
Table 2.1.8 Icons, Links and Buttons on Submit Appraisal Page

Icon, Link, Button	Option	Description
	Copy Icon	For submitting multiple appraisal data files. It copies all information from the current submission to the following section except the Lender Loan Number, Case File ID, Loan Prospector Key, Document Type, and File Name / Location.
	Clear Icon	Clears all field entries in a section.
	Delete Icon	<ul style="list-style-type: none"> The icon on the right side of the page deletes the current section from the page. The icon next to File Name/Location field in the Document Type section removes the entire row and any associated entries.
Supported Forms and Formats	Link	For viewing a list of forms and formats that UCDP supports. (For more information, see Appendix B and C).
Submit	Button	When the section(s) is complete, click to upload the loan appraisal data file(s) and associated data to UCDP.
Add Loan	Button	Adds a new loan section.

2.2 The Progress Bar for Submitted Appraisals

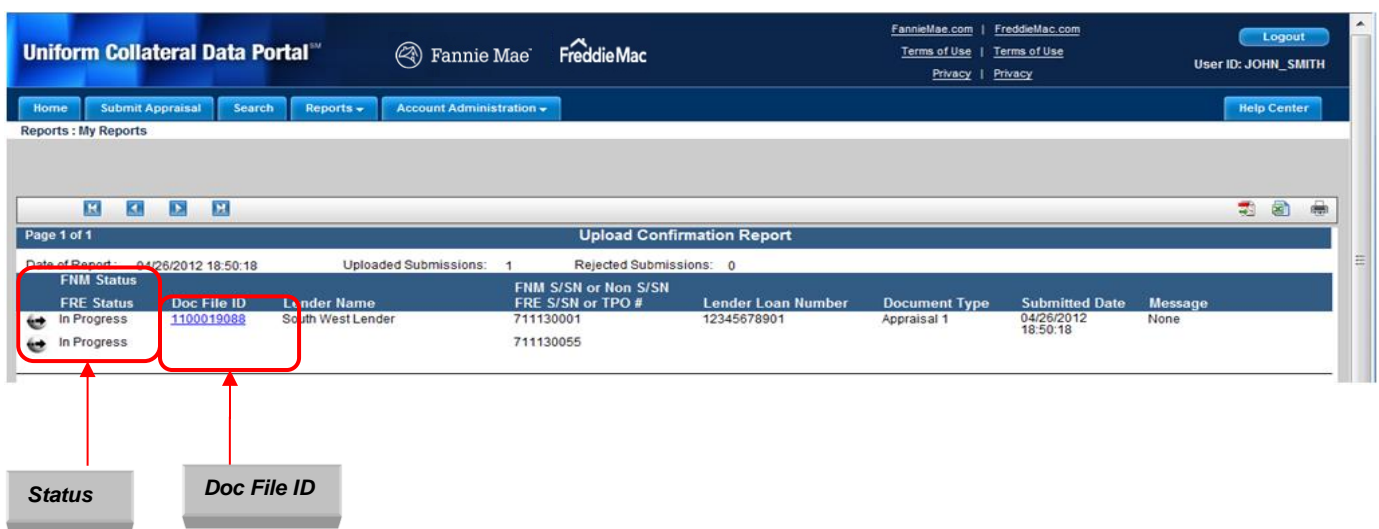
After you submit the appraisal data file, the progress bar shown in Figure 2.2.1 tracks the progress of the submission.

Figure 2.2.1 Progress Bar



When the appraisal data file upload is complete and the submission is analyzed, you receive an Upload Confirmation Report, as shown in Figure 2.2.2. This report provides the status of the submission (In Progress, Successful, Not Successful, or Rejected). A Doc File ID is assigned for all In Progress, Successful, and Not Successful statuses, and is the loan identifier for a specific appraisal data file. The Doc File ID must be submitted as a data element when the loan is delivered to either GSE. If the submission is rejected, you do not receive a Doc File ID.

Figure 2.2.2 Upload Confirmation Report Page



The possible upload statuses are shown in Table 2.2.3.

Table 2.2.3 Upload Status Possibilities

Status	Description
In Progress	The submission is being processed and analyzed.
Successful	The submission has been processed and analyzed. There were no critical issues that were identified in the appraisal data file submission.
Not Successful	The submission has been processed and analyzed. There were one or more critical issues that were identified in the appraisal submission that resulted in an unsuccessful submission. You must review the issue(s) and either request an override for the error (if applicable and appropriate) or submit a corrected appraisal data file.
Rejected	The submission was rejected due to a submission problem such as a duplicate business unit and lender loan number combination, XML file format or structure problem, or excessive file size.

NOTE: *If the appraisal data file is rejected due to size, ask your appraiser to adjust the file size by reducing the resolution on the pictures within the PDF file and resubmit the smaller appraisal data file.*

2.3 Additional Report Options

On the right side of the Upload Confirmation Report page shown in Figure 2.3.1 are icons for additional report options that are explained in Table 2.3.2.

Figure 2.3.1 Upload Confirmation Report Page – Additional Options

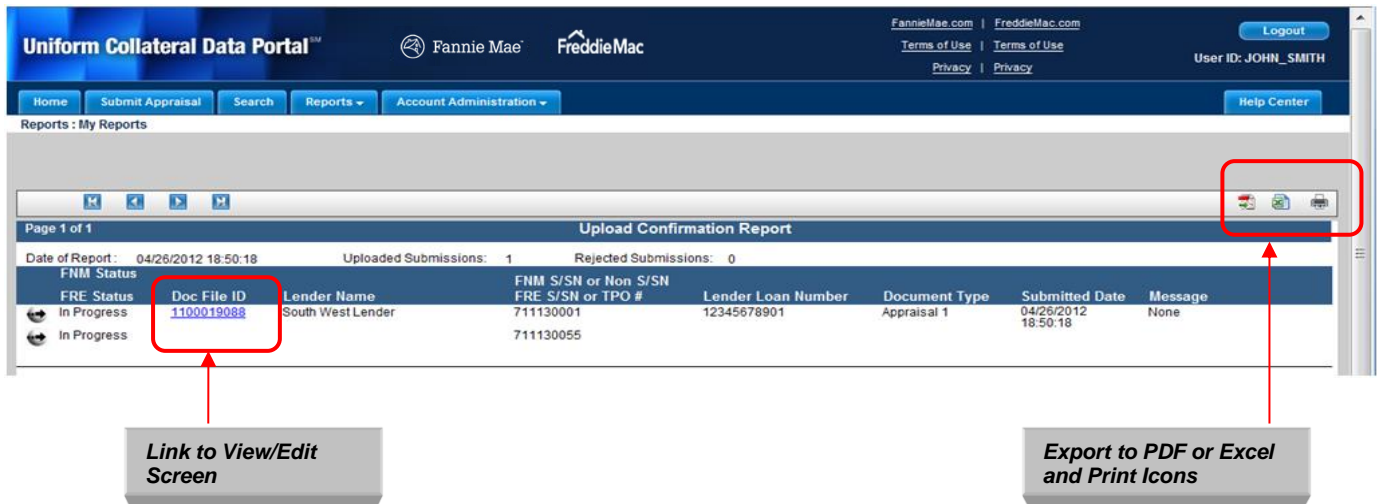





Table 2.3.2 Icons in Upload Confirmation Report

Icon	Option	Description
	Export to PDF	Exports the Upload Confirmation Report to a PDF file.
	Export to Excel	Exports the Upload Confirmation Report to a Microsoft® Excel® document.
	Print	Prints the contents of the Upload Confirmation Report.

If you click the Doc File ID link in the Upload Confirmation Report, the Appraisal View/Edit page shown in Figure 2.4.0 appears. It gives information about the appraisal data file submission, divided into several sections:

- Submission Information
- Appraisal Information
- History of the Submission

NOTE: You can find more details on the Appraisal View/Edit page in Section 4.

2.4 View/Edit Pages for Appraisal Submissions

In addition to reviewing submission data, you use the View/Edit pages to submit a request for an override, and resubmit a corrected appraisal data file and/or add additional appraisal data files. (For more information on View/Edit pages and clearing exceptions, see Section 4.)

Figure 2.4 View/Edit Page

The screenshot displays the 'View/Edit' page for an appraisal submission in the Uniform Collateral Data Portal. The page is organized into several sections:

- Document Information:** A table showing details for Document File ID 110002001, Lender Loan Number 1234567, Date Submitted 08/08/2012 12:10:49, and Last Update 08/08/2012 12:10:57. It also lists Lender Name (South West Lender), Business Unit (South West Lender), and Freddie Mac Status (Not Successful).
- Appraisal 1:** A detailed view of the appraisal submission, including Submission Info (Date Submitted, Subject Address, Appraised Value) and Freddie Mac Status (Not Successful).
- Appraisal 1: File Operations:** A section for uploading corrected appraisal files, with a 'File Name / Location' field and a 'Submit' button.
- Appraisal 1: Hard Stops:** A list of four hard stop errors:
 1. Unknown subject address: Hard Stop 302 Found. Error: Verify subject address is correct. Override Request Reason: Select One.
 2. Unverified appraiser license information: Hard Stop 202 Found. Error: Appraiser license number could not be verified. Override Request Reason: Automated override request.
 3. Unverified supervisory appraiser license information: Hard Stop 212 Found. Error: Supervisory appraiser license number could not be verified. Override Request Reason: Automated override request.
 4. LAD compliance check failure (warnings only): Hard Stop 402 Found. Error: Appraisal failed one or more warning LAD compliance checks. Override Request Reason: Automated override request.
- Appraisal 1: Findings:** A table of findings related to LAD Compliance.

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5159	Sales Comparison	Effective Date	Data Source Effective Date	Subject	The Effective Date of the Data Source(s) used must be provided in mm/dd/yyyy format.	Warning
- History:** A log of system actions, including processing of documents and override requests for various hard stops.

2.4.1 SECTION 1: SUBMISSION INFORMATION

The Submission Information section (shown in Figure 2.4.1.1) of the View/Edit page contains the Doc File ID and GSE submission status for each appraisal data file. In addition, the page contains information about the Lender Loan Number, Date Submitted and Last Updated, Lender Name, Business Unit, and the Fannie Mae and Freddie Mac seller numbers, and a link to the Submission Summary Report (SSR). For more information on the Submission Summary report, see Generating Reports in Section 5.

Figure 2.4.1.1 Section 1 - Submission Information

Document File ID	1100026D91	Lender Loan Number	1234567	Date Submitted	08/08/2012 12:10:49	Last Update	08/08/2012 12:10:57
Lender Name	South West Lender	Business Unit	South West Lender				
Fannie Mae Status	Not Successful	SISN or Non-SISN ID	711130001	Institution ID			
Freddie Mac Status	Not Successful	SISN or TPO #	711130055	Delivery SISN	Loan Prospector® Key		

Doc File ID **Investor Status**

2.4.2 SECTION 2: APPRAISAL INFORMATION

The Appraisal Information section (shown in Figure 2.4.2.1) of the View/Edit page enables you to view appraisal data file information, view any warnings or hard stops resulting from the appraisal submission, and upload a corrected appraisal data file or add additional appraisal data files.

Hard stops are critical errors resulting from appraisal data that does not meet GSE requirements, which generate a status of “Not Successful.” Other warning messages may exist, including results from the UAD compliance check. You must resolve hard stops in order for the appraisal submission to ultimately receive a “Successful” status. For some hard stops, you can request an override. For others, you must submit a corrected appraisal data file. More information about resolving hard stops is contained in Section 4.3.3.

Figure 2.4.2.1 Section 2 - Appraisal Information

Upload a corrected file

The screenshot displays the 'Appraisal 1' interface with the following sections:

- Submission Info:**

Submitted		Validated	
Date Submitted	03/06/2014 15:57:58	Subject Address	123 North Main Street, NE, 101
Last Update	03/06/2014 15:58:26	City, State, ZIP	Any Town, MD 20853
Form Type	FNM 1004/FRE 70	Appraised Value	\$475000
File Format	XML - MISMO	Appraiser Name	John Jones
		State / License	MM / TL99992221
		Supv. Appraiser Name	Jane Jones
		State / License	MD / 00001
- Appraisal 1: File Operations:**

Upload Corrected Appraisal File

File Name / Location*
- Appraisal 1: Hard Stops:**

UCDP	Fannie Mae	Freddie Mac
1. UAD compliance check failure (one or more fatal)	Hard Stop 401 Found Appraisal failed one or more fatal UAD compliance checks. Please review the fatal severity UAD compliance checks below for more detail. You may upload a new or corrected file using File Operations above.	
2. Unknown subject address	Hard Stop 302 Found Verify subject address is correct. You may upload a new or corrected file using File Operations above.	
3. Unverified appraiser license information	Hard Stop 202 Found Appraiser license number could not be verified. You may upload a new or corrected file using File Operations above.	Override Request Reason: Automated override request Override Request Comments: User ID: SYSTEM
4. Unverified supervisory appraiser license information	Hard Stop 212 Found Supervisory appraiser license number could not be verified. You may upload a new or corrected file using File Operations above.	Override Decision: Override automatically approved Override Decision Comments: User ID: SYSTEM
- Appraisal 1: Findings:**

UAD Compliance	Fannie Mae	Freddie Mac				
Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5273	Reconciliation	Date of Final Value	Appraisal Effective Date	Subject	The "as of" effective date must be provided in mm/dd/yyyy format.	Fatal
5277	Appraisers Certification: Appraiser	Appraiser: Effective Date of Appraisal	Appraisal Effective Date	Subject	The effective date of the appraisal must be provided in mm/dd/yyyy format, and must match the effective date in the Reconciliation section.	Fatal
5159	Sales Comparison	Effective Date	Data Source Effective Date	Subject	The Effective Date of the Data Source(s) used must be provided in mm/dd/yyyy format.	Warning

Page size: 10 | 3 items in 1 pages |

Appraisal 1 Hard Stops

UAD Findings

2.4.3 SECTION 3: SUBMISSION HISTORY

The Submission History section (shown in Figure 2.4.3.1) of the View/Edit page shows the history of the appraisal submission, including the date of the submission, document type, description, and history of activity including hard stop override requests and approvals. The History section will also show appraisal sharing activities, including the date of when the appraisal was shared and a brief description of the appraisal sharing activity.

Figure 2.4.3.1 Section 3 - History

Which appraisal activity applies to Appraisal 1, 2 or 3

Date	Document Type	Description	User ID
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Fannie Mae	SYSTEM
05/27/2011 11:57:41	Appraisal 1	Processing of document has encountered hard stop(s) for Freddie Mac	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "302" encountered during processing of document: "Unknown subject address"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified supervisory appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified supervisory appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "212" encountered during processing of document: "Unverified supervisory appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "Unverified appraiser license" approved with reason: "Override automatically approved"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override for hard stop "Unverified appraiser license" requested for reason: "Automated override request"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Hard stop "202" encountered during processing of document: "Unverified appraiser license"	SYSTEM
05/27/2011 11:57:28	Appraisal 1	Override request for hard stop "UAD compliance check failure (warning)" approved with reason: "Override automatically approved"	SYSTEM

Date of Activity

Description of Activity

User who did activity

3. Searching for Previously Submitted Appraisals

After you submit an appraisal data file, you have the ability to search for previously submitted appraisals, view the appraisal data file(s), check the submission status, identify appraisals with error conditions, submit a corrected appraisal data file, or print/download a Submission Summary Report.

3.1 Initiating a Search

To search for appraisal data files, follow these steps:

1. Click the Search tab or icon on the Home page shown in Figure 3.1.1 to reach the Search page shown in Figure 3.1.2.

Figure 3.1.1 Search Feature on the Home Page

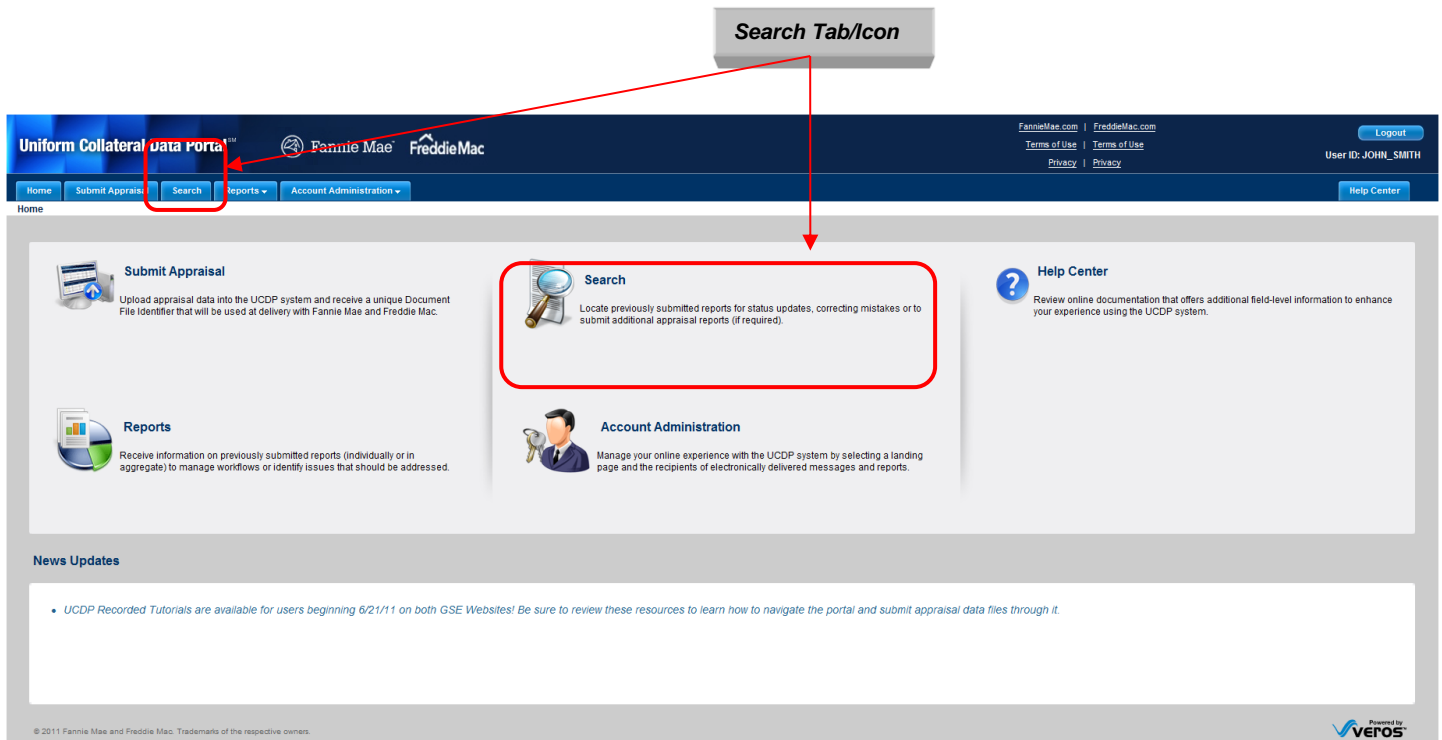
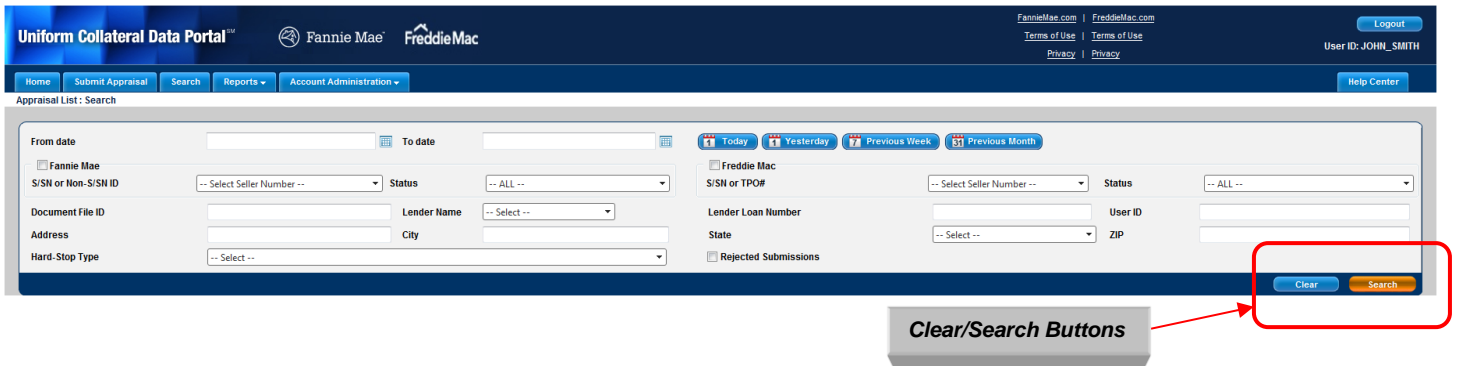


Figure 3.1.2 Appraisal Search Page



2. Enter the parameters for your search. These parameters, shown in Table 3.1.3, enable you to refine your search by date, GSE, seller numbers, etc.
3. To start your search, click the Search button. The Search Results page shown in Figure 3.2.1 appears.

To clear the search criteria and start again, click the Clear button.

NOTE: The search is limited by user permissions, business unit, and role set up by the Lender Admin of your company.

Table 3.1.3 Search Parameters

Parameter	Description	Notes
Date	Search by the submission date	<ul style="list-style-type: none"> • “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. • “Today” automatically locates appraisal data files submitted on the current day only. • “Yesterday” automatically locates appraisal data files submitted the previous day (including Saturday and Sunday). • “Previous Week” automatically locates appraisal data files submitted the previous week (Sunday through Saturday), even if the week overlaps two different months. • “Previous Month” automatically locates appraisal data files submitted from the first to the last day of the previous month. It does not include any days from the current month.
GSE	Search by GSE	Check the Fannie Mae and/or Freddie Mac boxes to locate appraisal data files submitted to either or both GSEs. You can combine this option with the other search options.
S/SN	Search by seller number	The seller number(s) is found on the dropdown for both Fannie Mae and Freddie Mac.
Other	<ul style="list-style-type: none"> • Doc File ID • Lender Name • Lender Loan Number • User ID • Property Address • City • State • Zip • Hard-Stop Type • Rejected Submissions 	These options can be used alone or in combination.

3.2 Viewing Search Results

The Search Results page shown in Figure 3.2.1 lists the appraisal data files that meet the criteria of your search. From this page, you can:

- Sort the results for easier viewing
- Access the View/Edit page
- Update the results
- Display and print the Submission Summary Report.

Figure 3.2.1 Search Results Page

Uniform Collateral Data Portal™ Fannie Mae FreddieMac

Appraisal List: Search

From date: 5/27/2011 To date: 5/27/2011 Today Yesterday Previous Week Previous Month

Search filters for Fannie Mae and Freddie Mac including S/SN or Non-S/SN ID, Status, Document File ID, Lender Name, Lender Loan Number, Address, City, State, ZIP, and User ID.

FNM Status	FRE Status	Submitted On	Document File ID	Lender Name	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	!	05/27/2011 12:02:34	1100001580	South West Lender	2334561	123 Main Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:58:18	1100001580	South West Lender	12334567	345 Elm Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:56:09	1100001580	South West Lender	1233456	678 Oak Street	Anytown	VA	91111	JOHN_SMITH	Edit

Buttons: Print, Download to excel, Refresh, SSR

Callouts: Expand/Minimize Options, Column Headers, Refresh Button, SSR Links

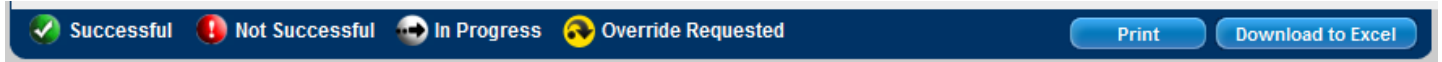
Table 3.2.2 explains how to use these functions.

Table 3.2.2 Search Results Page Functions

Function	Action
Sort	<p>Click a column header to sort information in ascending or descending order. You can sort by the following column headers:</p> <ul style="list-style-type: none"> • FNM Status • FRE Status • Submitted On • Doc File ID • Lender Name • Lender Loan Number • Address • City • State • Zip • User ID
Access the View/Edit page	Click the specific Doc File ID or Edit link on the right. (For more information on the View/Edit page, see Section 4.)
Update Results	Click the Refresh button on the top right of the page.
Submission Summary Report (SSR)	<p>Click the SSR link to display the Submission Summary Report in PDF format. (For more information on the Submission Summary Report, see Generating Reports in Section 5.)</p> <p>NOTE: <i>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 placed in a folder, zipped, and then downloaded (see Section 3.3 below for directions on using zipped files).</i></p>

Along the bottom of the Search Results page is a legend (shown in Figure 3.2.3) with the following information and options.

Figure 3.2.3 Search Page Legend



The icons to the left define the search results:

- **Successful:** The appraisal data file successfully passed GSE requirements or received approval for an override request.
- **Not Successful:** The appraisal data file did not pass GSE requirements.
- **In Progress:** UCDP is still processing the appraisal data file submission.
- **Override Requested:** UCDP is still processing an override request.

To the right of the legend are the buttons:

- **Print:** Prints the contents of the search results.
- **Download to Excel:** Opens the contents of the search in a Microsoft Excel document.

You can also expand the information displayed from a search by clicking the greater than symbol (>) in the column to the left of the File Number as shown in Figure 3.2.4. The expanded view enables you to:

- View current information and additional details of the selected loan (appraised value, appraiser and supervisor appraiser information).
- See all appraisal data files submitted with the loan submission.
- View the submitted appraisal data file.
- View the supporting data of the submitted appraisal data file in a standard format.

Figure 3.2.4 Expanded Search Results Selection

The screenshot displays the 'Uniform Collateral Data Portal' interface. At the top, there are navigation links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The main search area includes filters for 'From date' and 'To date' (both set to 5/27/2011), and sections for 'Fannie Mae' and 'Freddie Mac' search criteria. Below the filters is a table of search results. The table has columns for 'FNM Status', 'FRE Status', 'Submitted On', 'Document File ID', 'Lender Name', 'Lender Loan Number', 'Address', 'City', 'State', 'ZIP', 'User ID', and 'SSR'. Three rows are visible, all with 'Not Successful' status. The first row is expanded, showing details for 'Appraisal 1'. In the expanded view, there are icons for 'Appraisal PDF' and 'Standard form options'. Red boxes and arrows highlight the expand/collapse arrows in the table and the PDF/Excel icons in the expanded view.

FNM Status	FRE Status	Submitted On	Document File ID	Lender Name	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	!	05/27/2011 12:02:34	11000015B3	South West Lender	2334561	123 Main Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:58:18	11000015B1	South West Lender	12334567	345 Elm Street	Anytown	VA	91111	JOHN_SMITH	Edit
▼	!	05/27/2011 11:56:09	11000015B0	South West Lender	1233456	678 Oak Street	Anytown	VA	91111	JOHN_SMITH	Edit

Appraisal 1
 Fannie Mae Status: Not Successful Address: 678 Oak Street Appraiser Name / State / License:
 Freddie Mac Status: Not Successful Date Submitted: 05/27/2011 11:56:09 City, State, ZIP: Anytown, VA 91111 Supv. Appraiser Name/ State / License:
 Appraised Value: \$195,000
 Submitted By: JOHN_SMITH

Expand/Minimize Options

Appraisal PDF and Standard form options

To close (or minimize) the display of expanded results, click the down arrow.

To access the appraisal data file as a PDF, click the red PDF icon in an expanded view, shown in Figure 3.2.4. Alternatively, you can access the appraisal data file in a standard format by clicking the icon to the right of the PDF icon, also shown in Figure 3.2.4.

A standard format form is shown in Figure 3.2.5.

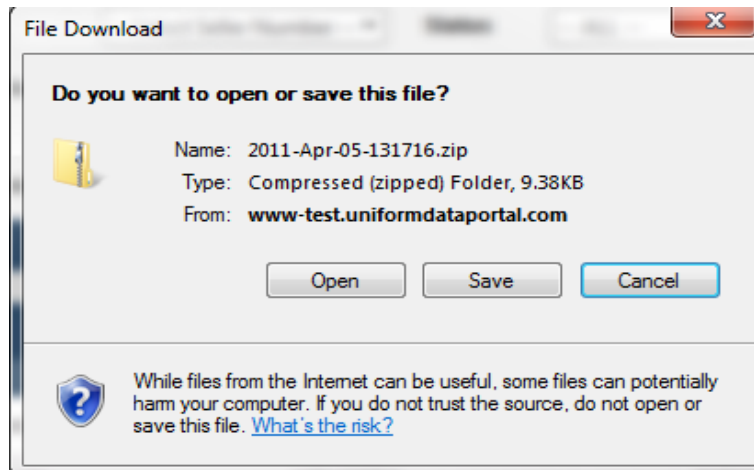
Figure 3.2.5 View Standard Form Report

Appraisal Form: FNM 1073/FRE 465 - Individual Condominium Unit Appraisal Report (Revised March 2005)				
	Appraisal Form Section	Appraisal Form Field	Data as Submitted	Data as Standardized
1	Header	Appraisal Form Type		
2	Header	Report Title Description		
3	Header	File No	134-6 AName 1-A	
4	Header	Appraiser Additional File Identifier Name		
5	Header	Case No		
6	Subject	Property Address	123 N. Main St, NE	
7	Subject	Unit Number	101	
8	Subject	City	Anytown	
9	Subject	State	VA	
10	Subject	Zip Code	91111	
11	Subject	Borrower	Jane & John Borrower	
12	Subject	Owner of Public Record	John Doe	
13	Subject	County	Montgomery	
14	Subject	Legal Description	Unit 101, Any Valley Condominium	
15	Subject	Assessor's Parcel #	A123/B321	
16	Subject	Tax Year	2010	2010
17	Subject	R.E. Taxes	1500	1500
18	Subject	Project Name	Any Valley Condominium	
19	Subject	Phase Number	1	
20	Subject	Map Reference	20K1	
21	Subject	Census Tract	7032.02	
22	Subject	Occupant: Owner	Y	
23	Subject	Occupant: Tenant		
24	Subject	Occupant: Vacant		
25	Subject	Special Assessments	0	0
26	Subject	HOA	100	100
27	Subject	HOA Per Year		
28	Subject	HOA Per Month	Y	

3.3 Using Zipped Folders

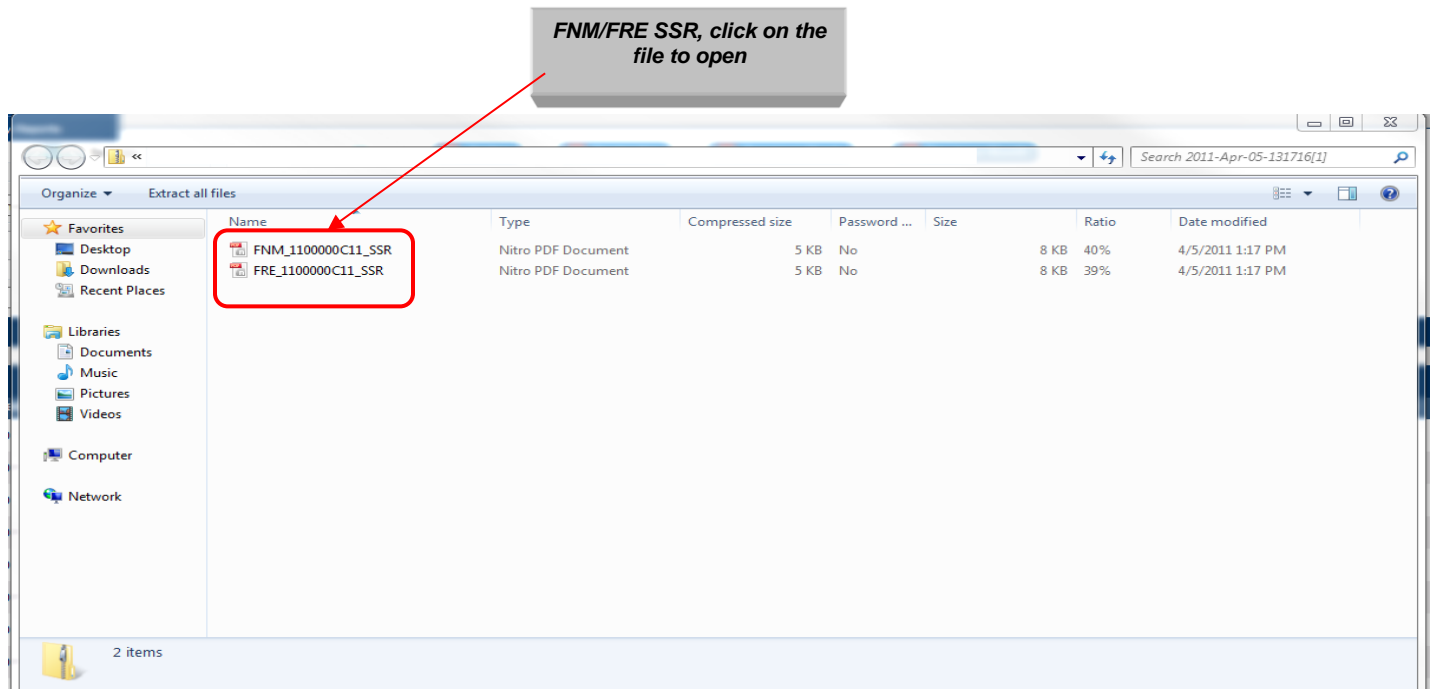
If the loan was submitted to both GSEs, the Submission Summary Reports are delivered to you in a Zip file. You can open the reports or save them to your computer (shown in Figure 3.3.1).

Figure 3.3.1 Zipped Folder Download Options



To open a Submission Summary Report, click the file name shown as SSR in Figure 3.3.2.

Figure 3.3.2 Zipped Folder Download



After opening a Submission Summary Report, you can read, save, and/or print it.

4. Viewing and Editing Appraisal Information

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

To access the Appraisal View/Edit page:

- Click the Doc File ID in the Upload Confirmation Report as shown in Figure 4.0.1 (for more information on the Upload Confirmation Report, see Section 2.2), or
- Click either the Doc File ID or Edit link on the Search Results page shown in Figure 4.0.2 (for more information on the Search Results page, refer to Section 3.2).

Figure 4.0.1 Access View/Edit Page from the Upload Confirmation Report

Upload Confirmation Report							
Date of Report:	04/26/2012 18:50:18	Uploaded Submissions:	1	Rejected Submissions:	0		
FNM Status	Doc File ID	Lender Name	FNM S/SN or Non S/SN FRE S/SN or TPO #	Lender Loan Number	Document Type	Submitted Date	Message
In Progress	1100019088	South West Lender	711130001	12345678901	Appraisal 1	04/26/2012 18:50:18	None
In Progress			711130055				

Click the Doc File ID Link

Figure 4.0.2 Access View/Edit Page from the Search Results Page

FNM Status	FRE Status	Submitted On	Document File ID	Lender Name	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	!	05/27/2011 12:02:34	11000015B3	South West Lender	2334501	123 Main Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:58:18	11000015B1	South West Lender	12334567	345 Elm Street	Anytown	VA	91111	JOHN_SMITH	Edit
>	!	05/27/2011 11:56:09	11000015B0	South West Lender	1233456	678 Oak Street	Anytown	VA	91111	JOHN_SMITH	Edit

Click the Doc File ID Link

Click the Edit Link

The View/Edit page shown in Figure 4.0.3 has three sections:

- Submission Information
- Appraisal Information
- Submission History

Figure 4.0.3 View/Edit

The screenshot displays the 'Uniform Collateral Data Portal' interface. At the top, there are navigation tabs for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The user is logged in as 'JOHN_SMITH'.

Section 1 – Submission Information (highlighted in red):

Document File ID	110002091	Lender Loan Number	1234567	Date Submitted	08/08/2012 12:10:49	Last Update	08/08/2012 12:10:57
Lender Name	South West Lender	Business Unit	South West Lender				
Fannie Mae Status	Not Successful	S/ISN or Non-S/ISN ID	711130001	Institution ID			
Freddie Mac Status	Not Successful	S/ISN or TPO #	711130055	Delivery S/ISN	Loan Prospector® Key		

Section 2 – Appraisal Information (1, 2, and/or 3) (highlighted in red):

Appraisal 1

Submission Info

Submitted		Validated	
Date Submitted	08/08/2012 12:10:49	Subject Address	123 North Main Street, NE, 101
Last Update	08/08/2012 12:10:57	City, State, ZIP	Any Town, MD 20853
Form Type	FNH 1004FRE 70	Appraised Value	\$475000
File Format	XML - MISMO	Appraiser Name	John Jones
		State / License	MM / TL99992221
		Supp. Appraiser Name	Jane Jones
		State / License	MD / 00001

Appraisal 1: File Operations

Upload Corrected Appraisal File

File Name / Location*

Appraisal 1: Hard Stops

UCDP

- Unknown subject address
 - Hard Stop 302 Found
 - Verify subject address is correct. You may upload a new or corrected file using File Operations above. If submitted data is valid, request override below.
 - Override Request Reason*
 - Provide comments to aid in processing your request
 -
- Unverified appraiser license information
 - Hard Stop 202 Found
 - Appraiser license number could not be verified. You may upload a new or corrected file using File Operations above.
 - Override Request Reason: Automated override request
 - Override Decision: Override automatically approved
 - Override Request Comments:
 - Override Decision Comments:
 - User ID: SYSTEM
- Unverified supervisory appraiser license information
 - Hard Stop 212 Found
 - Supervisory appraiser license number could not be verified. You may upload a new or corrected file using File Operations above.
 - Override Request Reason: Automated override request
 - Override Decision: Override automatically approved
 - Override Request Comments:
 - Override Decision Comments:
 - User ID: SYSTEM
- UAD compliance check failure (warnings only)
 - Hard Stop 402 Found
 - Appraisal failed one or more warning UAD compliance checks. You may upload a new or corrected file using File Operations above.
 - Override Request Reason: Automated override request
 - Override Decision: Override automatically approved
 - Override Request Comments:
 - Override Decision Comments:
 - User ID: SYSTEM

Appraisal 1: Findings

UAD Compliance

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5159	Sales Comparison	Effective Date	Data Source Effective Date	Subject	The Effective Date of the Data Source(s) used must be provided in mm/dd/yyyy format.	Warning

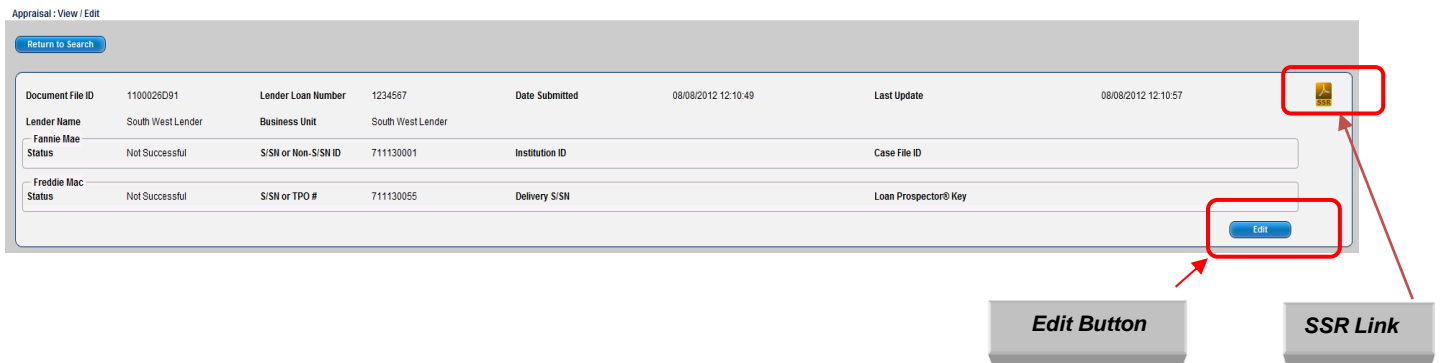
Section 3 – History of the Submission (highlighted in red):

Date	Document Type	Description	User ID
08/08/2012 12:10:57	Appraisal 1	Processing of document has encountered hard stop(s) for Fannie Mae	SYSTEM
08/08/2012 12:10:54	Appraisal 1	Processing of document has encountered hard stop(s) for Freddie Mac	SYSTEM
08/08/2012 12:10:53	Appraisal 1	Hard stop "302" encountered during processing of document: "Unknown subject address"	SYSTEM
08/08/2012 12:10:53	Appraisal 1	Override request for hard stop "Unverified supervisory appraiser license" approved with reason: "Override automatically approved"	SYSTEM
08/08/2012 12:10:53	Appraisal 1	Override for hard stop "Unverified supervisory appraiser license" requested for reason: "Automated override request"	SYSTEM
08/08/2012 12:10:53	Appraisal 1	Hard stop "212" encountered during processing of document: "Unverified supervisory appraiser license"	SYSTEM
08/08/2012 12:10:53	Appraisal 1	Override request for hard stop "Unverified appraiser license" approved with reason: "Override automatically approved"	SYSTEM
08/08/2012 12:10:53	Appraisal 1	Override for hard stop "Unverified appraiser license" requested for reason: "Automated override request"	SYSTEM
08/08/2012 12:10:53	Appraisal 1	Hard stop "202" encountered during processing of document: "Unverified appraiser license"	SYSTEM
08/08/2012 12:10:52	Appraisal 1	Override request for hard stop "UAD compliance check failure (warning)" approved with reason: "Override automatically approved"	SYSTEM

4.1 Section 1 – Submission Information

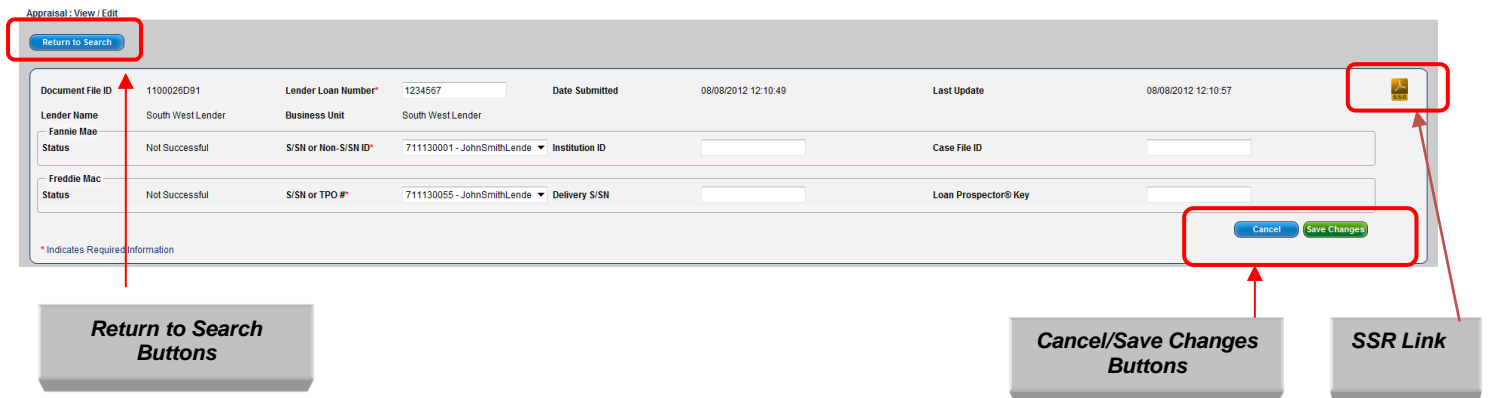
The Submission Information section of the View/Edit page shown in Figure 4.1.1 contains the Doc File ID and status of the appraisal data file with each GSE. To edit information, click the Edit button. To retrieve the Submission Summary Report, click the SSR link icon.

Figure 4.1.1 View/Edit Page – Submission Information (View Mode)



When you click the Edit button, the page changes to Edit Mode, as shown in Figure 4.1.2, with fields that can now be edited.

Figure 4.1.2 View/Edit Page – Submission Information (Edit Mode)



Note that while you can edit lender and loan information associated with the appraisal data file, you cannot edit the actual data from the appraisal data file itself. If appraisal data needs to be updated or corrected, you must obtain a corrected appraisal data file from the appraiser and upload it to UCDP.

Table 4.1.3 shows the fields that you can edit and those you cannot in UCDP. To save your edits, click the Save Changes button on the View/Edit page. The loan information associated with the Doc File ID is automatically updated.

Table 4.1.3 Submission Information Fields

Editable fields are:	Non-editable fields are:
Lender Loan Number	Doc File ID
FNM S/SN or Non S/SN ID	Date Submitted
FNM Institution ID	Last Update
FNM Case File ID	Lender Name
FRE S/SN or TPO #	Business Unit
FRE Delivery S/SN	FNM Status
FRE Loan Prospect Key	FRE Status

Table 4.1.4 describes the buttons you use when editing information.

Table 4.1.4 Additional View/Edit Features

Button	Description
Return to Search button	Returns to the UCDP Search page.
Cancel button	Disables edit mode and all fields return to their original values.
Save Changes button	Sends data to UCDP, updates the changes to the Doc File ID, and transmits the edited information to one or both GSEs.
Submission Summary Report (SSR) Link	<p>Click the SSR link to display the Submission Summary Report in PDF format. (For more information on the Submission Summary Report, see Generating Reports in Section 5.)</p> <p>NOTE: <i>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 placed in a folder, zipped, and then downloaded (see Section 3.3 above for directions on using zipped files).</i></p>

4.2 Adding Another Investor (GSE)

If you selected only one GSE when you initially submitted the appraisal data file, the “Add Another Investor” option shown in Figure 4.2.1 for the other GSE automatically appears in Section 1 of the View/Edit page.

Adding another GSE triggers a new appraisal submission process for the added GSE, including the processing of all rule sets, both common and specific, that pertain to the added GSE. This new process does not affect the submission results for the original GSE.

Figure 4.2.1 View/Edit Page – Add Another Investor

The screenshot displays the 'Uniform Collateral Data Portal' interface. At the top, there are navigation tabs: Home, Submit Appraisal, Search, Reports, and Account Administration. The user is logged in as JOHN_SMTM. The main content area is titled 'Appraisal: View / Edit' and contains a table of submission details. Below the table is an 'Add Another Investor' section with input fields for Fannie Mae and Freddie Mac details, and a 'Submit' button. Two callout boxes at the bottom identify the 'Add Another Investor Section' and the 'Submission Information Section'.

Document File ID	1100026D92	Lender Loan Number	12345678	Date Submitted	08/08/2012 12:26:16	Last Update	08/08/2012 12:26:22
Lender Name	South West Lender	Business Unit	South West Lender				
Freddie Mac Status	Not Successful	S/ISN or TPO #	711130055	Delivery S/ISN	Loan Prospector® Key		

Add Another Investor Section

Submission Information Section

If your initial submission was sent to both GSEs, the data for both displays in the Submission Information section and the “Add Another Investor” option does not display.

NOTE: Once you have selected a GSE and processed your submission, you cannot remove it. Any subsequent edits and/or submissions are automatically processed with that GSE.

4.3 Section 2 - Appraisal Information

Section 2 of the View/Edit page displays specific information about your appraisal data submissions, as shown in Figure 4.3.1. This section has several subsections. You can reduce the size of the current section by clicking the Minimize icon.

Figure 4.3.1 View/Edit Page – Appraisal Information

The screenshot displays a web application interface for managing appraisals. It is divided into several sections:

- Appraisal 1: Submission Info:** A table showing submission details for 'Fannie Mae Status: Not Successful' and 'Freddie Mac Status: Not Successful'. It includes fields for Date Submitted, Last Update, Form Type, File Format, Subject Address, Appraised Value, Appraiser Name, and State / License.
- Appraisal 1: File Operations:** A section for uploading corrected appraisal files, featuring a 'File Name / Location' field, a 'Browse' button, and a 'Submit' button.
- Appraisal 1: Hard Stops:** A section titled 'UCDP' listing four hard stop errors:
 - Unknown subject address (Hard Stop 302 Found)
 - Unverified appraiser license information (Hard Stop 202 Found)
 - Unverified supervisory appraiser license information (Hard Stop 212 Found)
 - UAD compliance check failure (warnings only) (Hard Stop 402 Found)
 Each error includes an 'Override Request Reason' dropdown, 'Override Request Comments', and 'Override Decision' fields.
- Appraisal 1: Findings:** A table with columns for Message ID, Form Section, Form Field Name, Datapoint Name, Property Affected, Action Message, and Severity. It shows one finding related to 'Sales Comparison' with a warning about the effective date format.
- Appraisal 2 and 3:** Collapsible sections for other appraisals, indicated by a callout 'Appraisal 2 and 3'.

Callouts in the image identify the 'Minimize Icon' in the top right corner, and labels for 'Appraisal Submission Information', 'Appraisal File Operations', 'Appraisal Hard Stops', 'Appraisal Findings', and 'Appraisal 2 and 3'.

Table 4.3.2 lists the information available in this section of the View/Edit page for each appraisal data file.

Table 4.3.2 Appraisal Information Subsections

Subsection	Description
Appraisal Submission Information	Lists the appraisal submission information, including submission date, last update (if applicable), file format, property address, property value, and appraiser information.
Appraisal File Operations	Enables you to upload a corrected appraisal data file. Each appraisal data file (Appraisal 1, Appraisal 2, and Appraisal 3) has its own file operation.
Appraisal Hard Stops	Lists hard stop errors for the submitted appraisal data file. Hard stop errors include warnings that are automatically overridden, as well as hard stops that you must correct in order to receive a successful status. Each appraisal data file has a separate hard stop section.
Appraisal Findings	Lists all UAD compliance check messages.

4.3.1 APPRAISAL SUBMISSION INFORMATION

The Appraisal Submission Information subsection shown in Figure 4.3.1.1 contains the submission date, last update (if applicable), file format, property address, property value, and appraiser information for each appraisal data file. UCDP automatically standardizes address formats; for example, 123 Main Street Southwest would become 123 Main St SW.

The actual appraisal submission is attached in both PDF and Standard Form (see Figure 3.2.5). The PDF file is a fixed document that includes text, fonts, graphics and other information; the standard form displays only text and no additional formatting or information.

- View Original PDF: Displays the submission in a PDF document in a new window. If the PDF document is unreadable, a blank window appears.
- View Data in Standard Form: Displays the submitted appraisal data in the UCDP standardized format (see Figure 3.2.5).

Figure 4.3.1.1 View/Edit Submission Information subsection

Submission Info		Fannie Mae Status : Not Successful		Freddie Mac Status : Not Successful	
	Submitted			Validated	
Date Submitted	08/08/2012 12:10:49	Subject Address	123 North Main Street, NE, 101	Subject Address	
Last Update	08/08/2012 12:10:57	City, State, ZIP	Any Town, MD 20853	City, State, ZIP	
Form Type	FNW 1004FRE 70	Appraised Value	\$475000	Appraised Value	\$475,000
File Format	XML - MISMO	Appraiser Name State / License	John Jones MM / TL99992221	Appraiser Name State / License	
		Supv. Appraiser Name State / License	Jane Jones MD / 00001	Supv. Appraiser Name State / License	

**View in either Original
PDF or in Standard Form
layout**

4.3.2 APPRAISAL FILE OPERATIONS

The File Operations subsection shown in Figure 4.3.2.1 allows you to submit a corrected appraisal data file to reflect appraiser updates and/or to resolve a hard stop error.

Follow these steps:

1. Enter the path to the corrected file or click the Browse button to locate the file.
2. Click Submit. You can upload and submit only one appraisal data file at a time.

Figure 4.3.2.1 File Operations subsection

Appraisal 1: File Operations

Upload Corrected Appraisal File

File Name / Location* Browse...

NOTE: You can upload a corrected appraisal data file for Appraisal 1, but you cannot delete it. The corrected appraisal data file will overwrite the existing appraisal data file.

4.3.3 APPRAISAL HARD STOPS

The Appraisal Hard Stops subsection shown in Figure 4.3.3.1 displays any hard stops that may have occurred, details of 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.

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

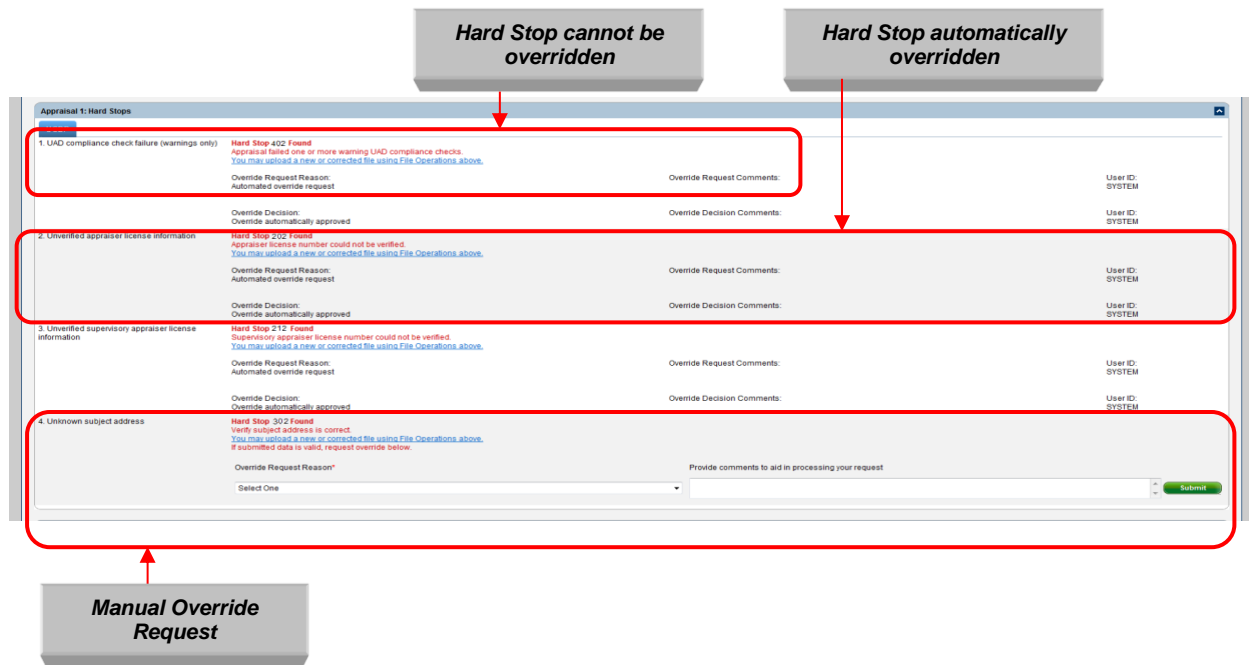
If a hard stop can be overridden, submit an override request by following these steps:

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

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

NOTE: *Some hard stops are warnings only and are automatically overridden. Other hard stops cannot be overridden and require that an updated appraisal data file be submitted. (For more details on hard stops, refer to Appendix D.)*

Figure 4.3.3.1 Hard Stops subsection



4.3.4 APPRAISAL FINDINGS (APPRAISAL 1, 2 AND/OR 3)

The Appraisal Findings subsection shown in Figure 4.3.4.1 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: You can sort the displayed information in ascending or descending order by clicking the column title.

Figure 4.3.4.1 Appraisal Findings Page

The screenshot shows a web application window titled "Appraisal 1: Findings". It contains a table with the following columns: Message ID, Form Section, Form Field Name, Datapoint Name, Property Affected, Action Message, and Severity. The table lists 12 findings, each with a unique Message ID and associated details. At the bottom right of the table, there are two buttons: "Print" and "Download to Excel". A red rectangular box highlights these buttons, and a red arrow points from a grey box below the screenshot, labeled "Print or Download findings to Excel", to the "Download to Excel" button.

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5004	Improvements	Finished area: SQFT	Gross Living Area Square Feet Count	Subject	The gross living area must be provided as a whole number	Fatal
5022	Subject	Offered for Sale: Days on Market	GSE Days On Market Description	Subject	The property has been listed for sale in the last 12 months; therefore, a numeric response of no more than four digits or "Link" must be present.	Warning
5061	Site	Utilities: Water: Description	Site Utility NonPublic Indicator & Description	Subject	For Water, at least one of "Public" or "Other" must be selected, or "None" must be present in the description field. If "Other" is selected, a description must be provided.	Warning
5063	Site	Utilities: Sanitary Sewer: Description	Site Utility NonPublic Indicator & Description	Subject	For Sanitary Sewer, at least one of "Public" or "Other" must be selected, or "None" must be present in the description field. If "Other" is selected, a description must be provided.	Warning
5064	Improvements	General Description: # of Stories	GSE Stories Count	Subject	The # of Stories must be provided in a numeric format up to two decimals.	Warning
5068	Improvements	Foundation: Basement Area	Square Feet Count	Subject	The Basement Area must be provided as a whole number. If a basement does not exist, zero must be present.	Warning
5082	Improvements	Finished area: Baths	Total Bathroom Count	Subject	The number of bathrooms must be provided as a whole number. The required format is nn.nn with the number of full baths up to two digits followed by a decimal point and then the number of half baths up to two digits.	Warning
5120	Sales Comparison	Actual Age	Sale Price Adjustment Description	Subject	The Actual Age must be provided as a whole number. For new construction that is less than one year old, zero must be present.	Warning
5129	Sales Comparison	Baths	Total Bathroom Count	Subject	The bathroom count must be provided. The required format is nn.nn with the number of full baths up to two digits followed by a decimal point and then the number of half baths up to two digits.	Warning
5144	Sales Comparison	Rooms Below Grade	GSE Below Grade Bathroom Room Count	Subject	The finished square footage below grade is greater than zero; therefore, the number of bathrooms must be provided. The required format is n.nn with the number of full baths up to one digit followed by a decimal point and then number of half baths up to one digit. If bathrooms below grade do not exist, 0.0 must be present.	Warning

The information in the Findings subsection is shown in Table 4.3.4.2.

Table 4.3.4.2 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 you're working on the subject of Baths and field name is "Total Bathroom Count," the action message might say "Bathroom count must be provided."
Severity	Indicates the severity of the error with a Warning or Fatal.

4.3.5 WORKING WITH APPRAISAL 2 AND/OR 3

You can add, delete, and/or upload a corrected appraisal data file for Appraisals 2 and/or 3 in the Appraisal 2 and/or 3 sections shown in Figure 4.3.5.1.

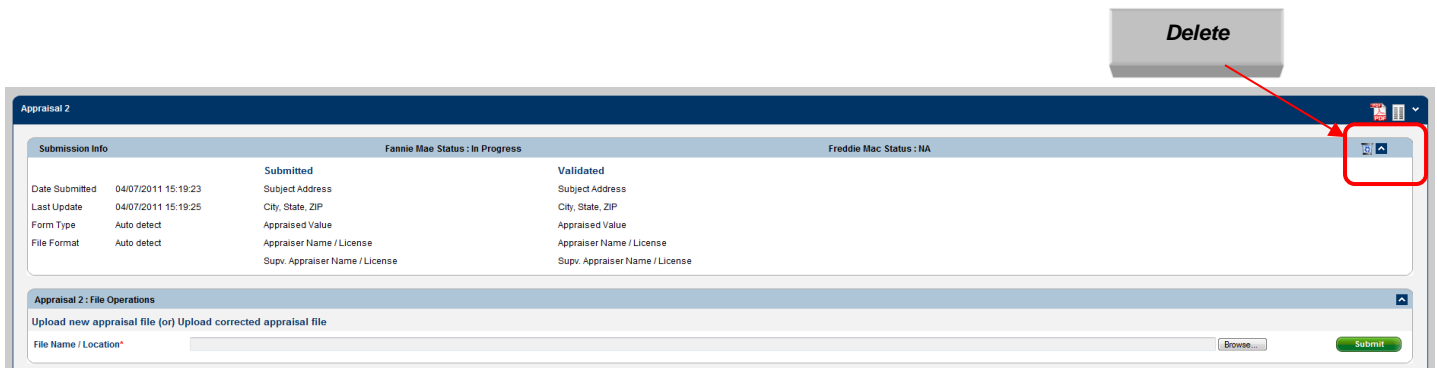
If you delete Appraisal 2 and/or 3, UCDP updates the Doc File ID and submits the changes. If you click Delete (Figure 4.3.5.2), a pop-up window appears asking if you are sure you want to delete the file.

NOTE: You can upload a corrected appraisal data file for Appraisal 1, but you cannot delete it.

Figure 4.3.5.1 File Operations Appraisal 2 and/or 3



Figure 4.3.5.2 Submission Information Appraisal 2 and/or 3



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

The History Information section shown in Figure 4.4.1 is a chronological audit trail for the appraisal data submission, with the most recent activity listed first. Appraisal data files are available on UCDP for three years from the initial submission.

Figure 4.4.1 History subsection page

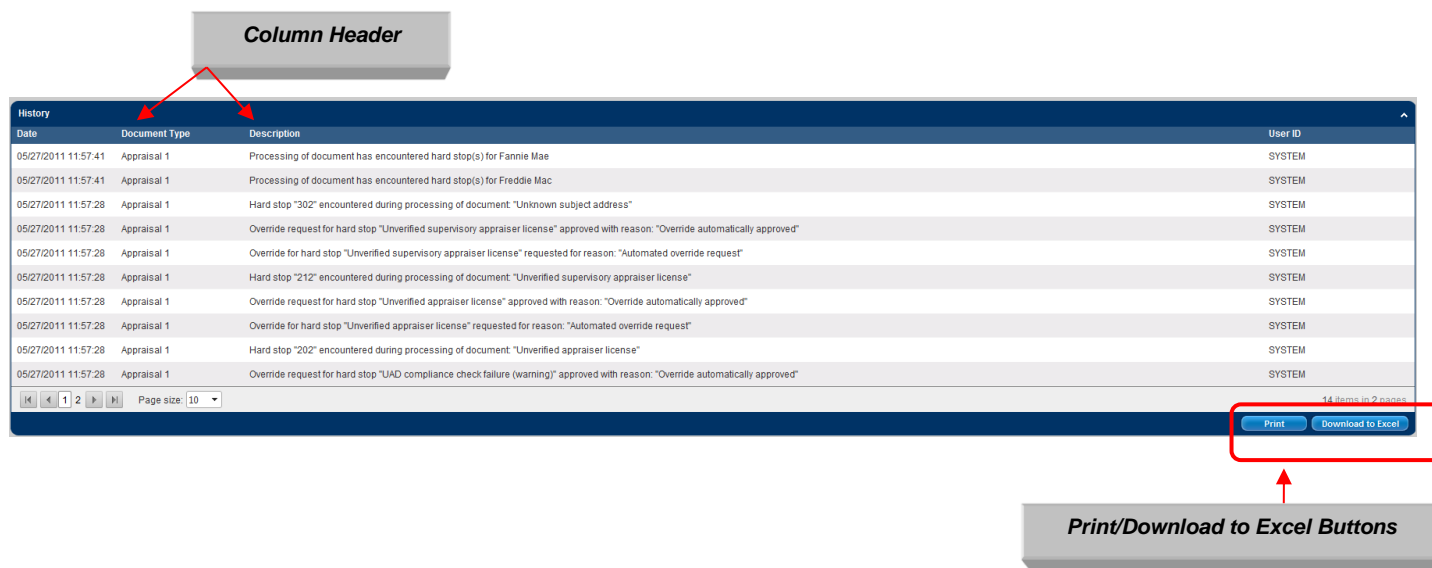


Table 4.4.2 lists the information on the History Information subsection.

Table 4.4.2 History subsection

Field	Description
Date	Shows the date each activity took place.
Document Type	Indicates the appraisal affected by each activity.
Description	Explains what the activity was.
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.

5. Generating Reports

The Reports option (shown in Figure 5.0.1) enables you to generate reports on your appraisal data submissions. To access Reports:

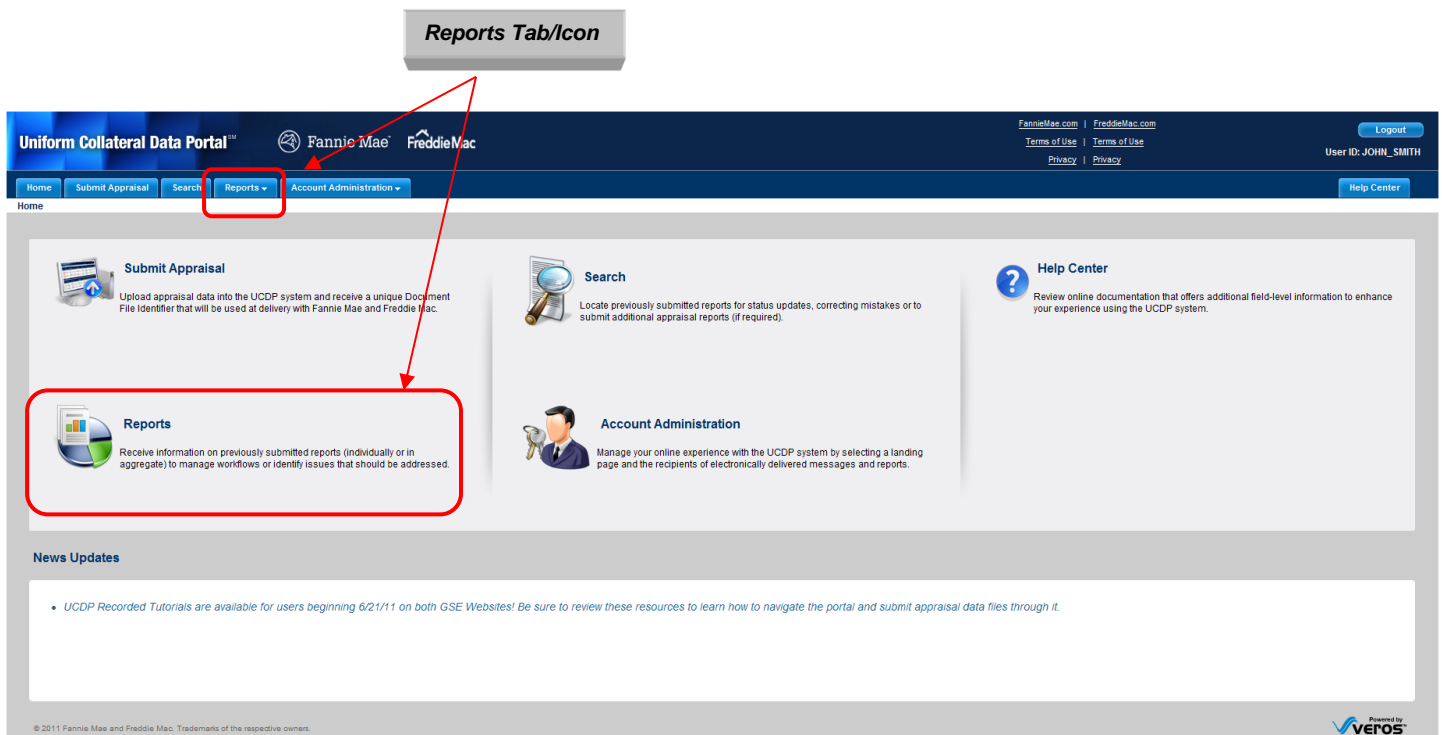
- Click the Reports tab on any page, or
- Click the Reports icon on the Home page.

The Reports tab has two options:

- Submission Reports provide access to the standard reports available in UCDP.
- My Reports tracks previously run or scheduled reports from the previous 90 days, specifically:
 - Upload Confirmation Report
 - Scheduled Reports
 - Scheduled Reports Manager

NOTE: The Reports Icon on the Home page accesses the My Reports option only. To access the Submission Reports, you must use the tab at the top of any page.

Figure 5.0.1 Reports Tab



5.1 Submission Report Details

Submission Reports (shown in Figure 5.1.1) include the UCDP standard reports detailed in Table 5.1.2.

Figure 5.1.1 Submission Report Page

Reports	
Report Name	Report Description
1 Appraisal Failure Details Report	Display Hard Stop failures for each appraisal submission
2 Appraisal Failure Summary Report	Display Hard Stop failures aggregated by Seller Number
3 Appraisal Submission Status Report	Display the status of appraisal submissions
4 Submission Summary Report	This is a summary of the document file and any documents it contains (Appraisal 1, 2, 3)

Table 5.1.2 UCDP Standard Reports

Report	Description
Appraisal Failure Details Report	Identifies hard stop failures for each appraisal submission.
Appraisal Failure Summary Report	Identifies hard stop failures for each appraisal submission by seller number.
Appraisal Submission Status Report	Shows the status of appraisal submission.
Submission Summary Report	Summarizes the appraisal submission and status for a specific GSE.

5.1.1 APPRAISAL FAILURE DETAILS REPORT

The Appraisal Failure Details Report displays hard stop failures for each appraisal submission. To request an Appraisal Failure Details Report on the page shown in Figure 5.1.1.1, follow these steps:

1. Select your search criteria:
 - A date range only (required)
 - A date range and a FNM seller number
 - A date range and a FRE seller number
 - A date range and a FNM and FRE seller number
2. Select your Output Format from the dropdown list:
 - Report Viewer (default): Displays the report in the Report Viewer on screen
 - Excel File: Generates a downloadable file in Excel containing the report data for the specified parameters
3. Click Run Report.

To discard the entries in the date and seller number fields, click Clear.

Figure 5.1.1.1 Appraisal Failure Details Report Creation Page



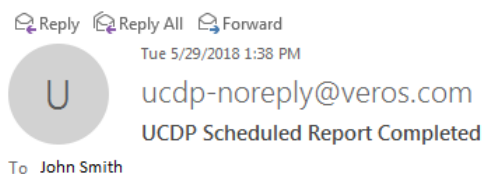
The screenshot displays the 'Uniform Collateral Data Portal' interface. At the top, there are navigation links for 'Home', 'Submit Appraisal', 'Search', 'Reports', 'Account Administration', and 'Share Appraisal'. The main content area is titled 'Reports : Appraisal Failure Details Report'. It features a search form with fields for 'From date', 'To date', 'Fannie Mae S/ SN or Non-S/ SN ID', and 'Freddie Mac S/ SN or TPO#'. An 'Output Format' dropdown is set to 'Report Viewer'. There are 'Run Report' and 'Clear' buttons. Below the search form is a 'Schedule Report' section with 'Schedule Definitions' and a 'Report Frequency' dropdown set to 'Daily'. A 'Schedule Report' button is also present.

To schedule automatic Appraisal Failure Details Reports, follow these steps:

1. Select the seller number(s) or leave the field blank to see all seller numbers.
2. Select the desired Output Format value from the dropdown (e.g., Report Viewer, Excel File).
3. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
 - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
 - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
 - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
4. Click Schedule Report.

When your scheduled reports have been run, an email (shown in Figure 5.1.1.2) is sent to you and to the users you added to your user profile to receive messages. See Section 6.1 for more information on how to add email addresses in your user profile so others receive scheduled reports.

Figure 5.1.1.2 Scheduled Reports Email Notification



When you click on the link, you will be directed to the UCDP Login page. Once you have successfully logged in, the Report Details page will be displayed.

In the Appraisal Failure Details Report (shown in Figure 5.1.1.3), only the hard stops that match the user's request (and not *all* the hard stops) for each appraisal data file within the selected date range are identified numerically. For example, if Hard Stop Code 101 did not occur within the selected date range, then this hard stop will not be shown on the report.

A legend at the bottom contains descriptions of the hard stop codes. The hard stops identified in the report, and displayed in the legend, include only those related to the criteria specified in the original search request as described above.

The report contains information about the following:

- Date of report
- Date range of report
- Submission Date and Time of when the appraisal data file was submitted
- Doc File ID
- Lender Loan Number
- FNM and FRE seller numbers
- Lender Name
- Document Type
- Form Type
- Hard Stop Conditions

Depending on the Output Format you chose, the report will either be displayed in the Report Viewer (See Figure 5.1.1.3) or directed to a screen to Open or Save as an Excel file (See Figure 5.1.1.5).

Report Viewer Output Format

Figure 5.1.1.3 Appraisal Failure Details Report Results Page

Submission Date	Document File ID	Lender Loan Number	FNM ID S/SN or Non-S/SN ID	FRE ID S/SN or TPO#	Lender Name	Document Type	Form Type	Hard Stop Conditions
05/02/2018 01:00:59	1400002CGB	3434TTRRFFGGG5	98777777	700000139	South West Lender	Appraisal 1	FNM 1025/FRE 72	101, 202, 212, 9003
05/02/2018 01:01:00	1400002CGB	3434TTRRFFGGG5	98777777	700000139	South West Lender	Appraisal 2	FNM 1004/FRE 70	102, 202, 212, 302, 401, 9003
05/02/2018 01:01:00	1400002CGB	3434TTRRFFGGG5	98777777	700000139	South West Lender	Appraisal 3	FNM 1004/FRE 70	102, 202, 212, 302, 401, 9003

101-Appraised value < \$5,000
 102-Appraised value is <= 50
 202-Unverified appraiser license
 212-Unverified supervisory appraiser license
 302-Unknown subject address
 401-UAD compliance check failure (fatal)
 9003-PDF not included in XML

At the top of the Appraisal Failures Details Report are navigational tools (shown in Figure 5.1.1.4) that enable you to page forward or backward, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown enables you to download the report to a PDF or Excel document, or print the report.

Figure 5.1.1.4 Report Navigation and Other Features



Excel File Output Format

Figure 5.1.1.5 Appraisal Failure Details Report Excel File Output

	A	B	C	D	E	F	G	H	I
1	Submission Date	Document File ID	Lender Loan Number	FNM ID S/SN or Non-S/SN ID	FRE ID S/SN or TPO#	Lender Name	Document Type	Form Type	Hard Stop Conditions
2	05/02/2018 01:00:59	1400002CGB	3434TTRRFFGGG5	98777777	700000139	South West Lender	Appraisal 1	FNM 1025/FRE 72	101, 202, 212, 9003
3	05/02/2018 01:01:00	1400002CGB	3434TTRRFFGGG5	98777777	700000139	South West Lender	Appraisal 2	FNM 1004/FRE 70	102, 202, 212, 302, 401, 9003
4	05/02/2018 01:01:00	1400002CGB	3434TTRRFFGGG5	98777777	700000139	South West Lender	Appraisal 3	FNM 1004/FRE 70	102, 202, 212, 302, 401, 9003

If you selected Excel File on your Output Format dropdown, you'll be able to download and open the Appraisal Failure Details Report in Excel (shown in Figure 5.1.1.5).

The Excel File will include a second tab called "Legend" where each of the hard stop codes and descriptions will be noted for all the hard stops present in the report.

NOTE: The Legend tab is only included for the Appraisal Failure Details Report and Appraisal Failure Summary Report.

Figure 5.1.1.6 Excel File Output – Sample Legend tab

	A	B
1	Hard Stop Code	Hard Stop Description
2	101	Appraised value < \$5,000
3	102	Appraised value is <= \$0
4	202	Unverified appraiser license
5	212	Unverified supervisory appraiser license
6	213	Supervisory appraiser license suspended
7	302	Unknown subject address
8	401	UAD compliance check failure (fatal)
9	9003	PDF not included in XML
10		
11		

Report Legend +

Refer to Section 5.2 My Reports for details on how to navigate scheduled reports.

5.1.2 APPRAISAL FAILURE SUMMARY REPORT

The Appraisal Failure Summary Report summarizes all submission failures due to hard stops by seller number. To request an Appraisal Failure Summary Report, follow these steps on the page shown in Figure 5.1.2.1:

1. Enter your search criteria:
 - A date range only (required)
 - A date range and a FNM seller number
 - A date range and a FRE seller number
 - A date range and a FNM and FRE seller number
2. Select your Output Format from the dropdown list:
 - Report Viewer (default): Displays the report in the Report Viewer on screen
 - Excel File: Generates a downloadable file in Excel containing the report data for the specified parameters
3. Click Run Report.

To clear the entries in the date and seller number fields, click Clear.

Figure 5.1.2.1 Appraisal Failure Summary Report Creation Page



The screenshot displays the 'Uniform Collateral Data Portal' interface. At the top, there are navigation links for 'Home', 'Submit Appraisal', 'Search', 'Reports', 'Account Administration', and 'Share Appraisal'. The main content area is titled 'Reports : Appraisal Failure Summary Report'. It features a search form with fields for 'From date', 'To date', 'Fannie Mae S/SN or Non-S/SN ID', and 'Freddie Mac S/SN or TPO#'. An 'Output Format' dropdown is set to 'Report Viewer'. There are 'Run Report' and 'Clear' buttons. Below this is a 'Schedule Report' section with a 'Report Frequency' dropdown set to 'Daily' and a 'Schedule Report' button.

To schedule automatic Appraisal Failure Summary Reports, follow these steps:

1. Select the seller number(s) or leave the field blank to see all seller numbers.
2. Select the desired Output Format value from the dropdown (e.g., Report Viewer, Excel File).
3. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
 - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
 - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
 - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
4. Click Schedule Report.

Refer to **Figure 5.1.1.2 Scheduled Reports Email Notification** section for details on how to retrieve a scheduled report.

In the Appraisal Failure Summary Report (shown in Figure 5.1.2.2), only the hard stops that match the user’s request (and not *all* the hard stops) for each appraisal data file within the selected date range are identified numerically. For example, if Hard Stop Code 101 did not occur within the selected date range, then this hard stop will not be shown on the report.

A legend at the bottom contains descriptions of the hard stop codes. The hard stops identified in the report, and displayed in the legend, include only those related to the criteria specified in the original search request as described above.

The report contains information about the following:

- Date of report
- Date range of report
- FNM and FRE seller numbers
- Lender Name
- Hard Stop Conditions

Depending on the selection made in the Output Format, your report will be available through the Report Viewer (Figure 5.1.2.2) or the Excel File (Figure 5.1.2.4).

Report Viewer Output Format

Figure 5.1.2.2 Appraisal Failure Summary Report Results Page

Appraisal Failure Summary Report								
Hard Stop Failures by Seller								
Date of Report: 05/27/2011 14:32			Date Range of Report: 5/27/2011 to 5/27/2011					
FNM ID	FRE ID	Lender	Hard Stop Conditions(GSE : FNM & FRE)					
S/SN or Non-S/SN ID	S/SN or TPO#	Name	101	202	212	302	402	9003
	123454	South West Lender			1	2	1	
123456784	123454	South West Lender	1	1	3		3	2

101-Appraised value < \$5,000	302-Unknown subject address	9003-PDF not included in XML
202-Unverified appraiser license	402-UAD compliance check failure (warning)	
212-Unverified supervisory appraiser license		

At the top of the Appraisal Failures Summary Details Report are navigational tools (shown in Figure 5.1.2.3) that allow you to page forward or backward, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown enables you to download the report to a PDF or Excel document, or print the report.

Figure 5.1.2.3 Report Navigation and Other Features



Excel File Output Format

Figure 5.1.2.4 Appraisal Failure Summary Report Results Page

	A	B	C	D	E	F	G	H	I
1	FNM ID S/SN or Non-S/SN ID	FRE ID S/SN or TPO#	Lender Name	101	202	212	302	402	9003
2		123454	South West Lender			1	2	1	
3	123456784	123454	South West Lender	1	1	3		3	2

If you selected Excel File on your Output Format dropdown, you’ll be able to download and open the Appraisal Failure Summary Report in Excel (shown in Figure 5.1.2.4).

The Excel File will include a second tab called “Legend” where each of the hard stop codes and descriptions will be noted for all the hard stops present in the report. Note: The Legend tab is only included for the Appraisal Failure Details Report and Appraisal Failure Summary Report.

Figure 5.1.2.5 Excel File Output – Sample Legend tab

	A	B
1	Hard Stop Code	Hard Stop Description
2	101	Appraised value < \$5,000
3	202	Unverified appraiser license
4	212	Unverified supervisory appraiser license
5	302	Unknown subject address
6	402	UAD compliance check failure (warning) I)
7	9003	PDF not included in XML
8		

Report Legend (+)

Refer to Section 5.2 My Reports for details on how to navigate scheduled reports.

5.1.3 APPRAISAL SUBMISSION STATUS REPORT

This report displays the status of appraisal submissions for a chosen date range. To request an Appraisal Submission Status Report, follow these steps on the page shown in Figure 5.1.3.1:

1. Enter your search criteria:
 - A date range only (required)
 - A date range and a FNM seller number
 - A date range and a FRE seller number
 - A date range and a FNM and FRE seller number
2. Select your Output Format from the dropdown list:
 - Report Viewer (default): Displays the report in the Report Viewer on screen
 - Excel File: Generates a downloadable file in Excel containing the report data for the specified parameters
3. Click Run Report.

To clear the entries in the date and seller number fields, click Clear.

Figure 5.1.3.1 Appraisal Submission Status Report Creation Page

The screenshot shows the 'Appraisal Submission Status Report' creation page. At the top, there is a navigation bar with 'Home', 'Submit Appraisal', 'Search', 'Reports', 'Account Administration', and 'Share Appraisal'. The main content area has a form with the following fields: 'From date' and 'To date' (both with calendar icons), 'Fannie Mae S/SN or Non-S/SN ID', 'Freddie Mac S/SN or TPO#', and 'Output Format' (a dropdown menu currently set to 'Report Viewer'). There are 'Run Report' and 'Clear' buttons. Below this is a 'Schedule Report' section with 'Schedule Definitions' and a 'Report Frequency' dropdown set to 'Daily'. A 'Schedule Report' button is also present.

To schedule automatic Appraisal Submission Status Reports, follow these steps:

1. Select the seller number(s) – or leave this space blank to see all seller numbers.
2. Select the desired Output Format value from the dropdown (e.g., Report Viewer, Excel File).
3. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
 - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
 - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
 - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
4. Click Schedule Report.

Refer to **Figure 5.1.1.2 Scheduled Reports Email Notification** section for details on how to retrieve a scheduled report.

The Appraisal Submission Status Report (shown in Figure 5.1.3.2) displays the results of each appraisal submission within the selected date range. The report contains the following information:

- Date of report
- Date range of report
- FNM and FRE Status of the submission
- Submission Date and Time of the appraisal data file
- Last Updated Date
- FNM and FRE seller numbers
- Lender Name
- Institution ID (FNM)
- Delivery SSN (FRE)
- Doc File ID
- Lender Loan Number
- Document Type (Appraisal 1, 2 or 3)
- Form Type (See Appendix B)

Depending on the selection made in the Output Format, your report will be available through the Report Viewer (Figure 5.1.3.2) or the Excel File (Figure 5.1.3.4).

Report Viewer Output Format

Figure 5.1.3.2 Appraisal Submission Status Report Results Page

Appraisal Submission Status Report												
Date of Report :		05/31/2018 10:52		Date Range of Report :		5/31/2018 to 5/31/2018						
FNM Status	FRE Status	Submission Date	Last Updated Date	FNM S/SN or Non-S/SN ID	FRE S/SN or TPO#	Lender Name	Institution ID	Delivery S/SN	Document File ID	Lender Loan Number	Document Type	Form Type
Successful	Successful	05/31/2018 06:30:09	05/31/2018 06:30:57	888545902	996654133	South West Lender	70000001	159753	11392C4D3H	TESTAPP-1	Appraisal 1	FNM 1073/FRE 465
Not Successful	Successful	05/31/2018 06:30:09	05/31/2018 06:30:38	888545903	996654133	South West Lender	70010005	357951	11392C4D40	TESTAPP-2	Appraisal 1	FNM 1004/FRE 70
Not Successful	Not Successful	05/31/2018 06:30:09	05/31/2018 06:30:37	888545904	996654133	South West Lender	70010007	123698	11392C4D41	TESTAPP-3	Appraisal 1	FNM 1004/FRE 70
Successful	Successful	05/31/2018 06:30:09	05/31/2018 06:30:57	888545902	996654134	South West Lender	70010008	789654	11392C4D42	TESTAPP-4	Appraisal 1	FNM 1073/FRE 465
Successful	Not Successful	05/31/2018 06:30:10	05/31/2018 06:31:16	888545903	996654134	South West Lender	70010010	789632	11392C4D43	TESTAPP-5	Appraisal 1	FNM 2055/FRE 2055

At the top of the Appraisal Submission Status Report are navigational tools (shown in Figure 5.1.3.3) that enable you to go forward or backward by page, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown lets you download the report to a PDF or Excel document, or print the report.

Figure 5.1.3.3 Report Navigation and Other Features



Excel File Output Format

Figure 5.1.3.4 Appraisal Submission Status Report Excel File Output

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	FNM Status	FRE Status	Submission Date	Last Updated Date	FNM S/SN or Non-S/SN ID	FRE S/SN or TPO#	Lender Name	Institution ID	Delivery S/SN	Document File ID	Lender Loan Number	Document Type	Form Type
2	Successful	Successful	05/31/2018 06:30:09	05/31/2018 06:30:57	888545902	996654133	South West Lender	70000001	159753	11392C4D3H	TESTAPP-1	Appraisal 1	FNM 1073/FRE 465
3	Not Successful	Successful	05/31/2018 06:30:09	05/31/2018 06:30:38	888545903	996654133	South West Lender	70010005	357951	11392C4D40	TESTAPP-2	Appraisal 1	FNM 1004/FRE 70
4	Not Successful	Not Successful	05/31/2018 06:30:09	05/31/2018 06:30:37	888545904	996654133	South West Lender	70010007	123698	11392C4D41	TESTAPP-3	Appraisal 1	FNM 1004/FRE 70
5	Successful	Successful	05/31/2018 06:30:09	05/31/2018 06:30:57	888545902	996654134	South West Lender	70010008	789654	11392C4D42	TESTAPP-4	Appraisal 1	FNM 1073/FRE 465
6	Successful	Not Successful	05/31/2018 06:30:10	05/31/2018 06:31:16	888545903	996654134	South West Lender	70010010	789632	11392C4D43	TESTAPP-5	Appraisal 1	FNM 2055/FRE 2055

If you selected Excel File on your Output Format dropdown, you'll be able to download and open the Appraisal Submission Status Report in Excel (shown in Figure 5.1.3.4).

Refer to Section 5.2 My Reports for details on how to navigate scheduled reports.

5.1.4 SUBMISSION SUMMARY REPORT

The Submission Summary Report (SSR) displays information about a specific Doc File ID including its related appraisal data files. To generate this report, follow these steps on the page shown in Figure 5.1.4:

1. Enter your search criteria:
 - Doc File ID
 - GSE: Fannie Mae or Freddie Mac (cannot select both)
2. Click Run Report.

To clear the entries in the Doc File ID and GSE fields, click Clear.

Figure 5.1.4 Submission Summary Report Creation Page

The screenshot shows the 'Uniform Collateral Data Portal' interface. At the top, there are logos for Fannie Mae and Freddie Mac, along with links for 'FannieMae.com', 'FreddieMac.com', 'Terms of Use', and 'Privacy'. A 'Logout' button and 'User ID: JOHN_SMITH' are visible in the top right. Below the header is a navigation bar with links for 'Home', 'Submit Appraisal', 'Search', 'Reports', 'Account Administration', and 'Share Appraisal'. The main content area is titled 'Reports : Submission Summary Report'. It contains a search form with a 'Document File ID' input field, a 'GSE' dropdown menu (with options: Fannie Mae, Fannie Mae, Freddie Mac), and 'Run Report' and 'Clear' buttons.

NOTE: This report can only be run on an *ad hoc* basis; you cannot currently schedule this report to be run on a regular (daily, weekly or monthly) basis.

The Submission Summary Report is shown in Figure 5.1.4.3 and 5.1.4.4. It is displayed in the Submission Summary Report PDF in the UCDP portal when you click on the SSR icon on the Search Page or when you click Submission Summary Report under the Submission Reports menu item.

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3). The report includes the information shown in Table 5.1.4.1. The UCDP Basic Edit Checks (Fannie Mae)/ UCDP Hard Stops (Freddie Mac) and UAD Compliance Findings sections are sorted by severity in the following order: Fatal, Overridable, Warning. A secondary sort is applied to the Message ID column within a severity grouping.

Table 5.1.4.1 Information contained in Submission Summary Report

Section	Description
Submission Summary	<ul style="list-style-type: none"> • Report Date/Time • Doc File ID • Seller/Service Number • Document File Status or Submission Status • Document File Owner - Lender name and Lender Loan number
Appraisal 1,2 and/or 3	<ul style="list-style-type: none"> • Original submitted Date/Time • Document Status (for each appraisal) • Number of Resubmissions • Last submission Date/Time • Subject Address • Appraiser • Form Type • Appraised Value • Appraisal Effective Date* • Supervisory Appraiser • Borrower Name <p><i>*Note: For Appraisal Update and/or Completion Report (FNM 1004D/FRE 442), the Appraisal Effective Date in the SSR is the Effective Date of Appraisal Update.</i></p>
Comp Number	<ul style="list-style-type: none"> • Comp Number • Comp Address • Adjusted Sales Price
UCDP Basic Edit Checks (Fannie Mae) / UCDP Hard Stops (Freddie Mac)	These are the same for Fannie Mae and Freddie Mac.
UAD Compliance Findings	These are messages generated during a UAD compliance check that contain information about data format and completeness issues. These are the same for Fannie Mae and Freddie Mac.

Table 5.1.4.2 Icons in Submission Summary Report



Icon	Option	Description
	Export to PDF	Exports the Submission Summary Report to a PDF file if the submission went to only one GSE. If both GSEs were selected in the submission process, then a ZIP file is created with two PDF documents containing one Submission Summary Report for each GSE.
	Print	Prints the contents of the Submission Summary Report

Figure 5.1.4.3 Fannie Mae Submission Summary Report



UCDP Submission Summary Report (SSR)			
Doc File ID	110001C07C	Report Date/Time	03/02/2016 18:09:49
Document File Status (FNM)	Successful	Seller/Service Number	852147963
Lender Name	TestBusinessunitname	Lender Loan Number	GUYGUYGUY5676

Appraisal 1			
Original Submitted Date/Time	02/29/2016 03:08:52	Document Status	Successful
Number of Resubmissions	0	Form Type	FNM 1004/FRE 70
Last Submission Date/Time	02/29/2016 03:08:52	Appraised Value	\$555000
Subject Address	312 N Virginia Ave, Falls Church, VA 22046	Appraisal Effective Date	06/06/2010
		Supervisory Appraiser	Zachary Kimmel NY / 45000038291
Appraiser	Mark Stewart TX / 1322065	Borrower Name	Borrower for 1004
Comps		Comp Address	Adjusted Sale Price
Comp1	310 N Virginia Ave, Falls Church, VA 22045		\$50000

UCDP Basic Edit Checks									
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time	
No findings returned									
UAD Compliance Findings									
No findings returned									
Fannie Mae Proprietary Edit Findings									
No findings returned									

Figure 5.1.4.4 Freddie Mac Submission Summary Report



UCDP Submission Summary Report (SSR)			
Doc File ID	110001C07C	Report Date/Time	03/02/2016 18:09:49
Document File Status (FRE)	Successful	Seller/Servicer Number	444100064
Lender Name	TestBusinessunitname	Lender Loan Number	GUYGUYGUY5676

Appraisal 1			
Original Submitted Date/Time	02/29/2016 03:08:52	Document Status	Successful
Number of Resubmissions	0	Form Type	FNM 1004/FRE 70
Last Submission Date/Time	02/29/2016 03:08:52	Appraised Value	\$555000
Subject Address	312 N Virginia Ave, Falls Church, VA 22046	Appraisal Effective Date	06/06/2010
		Supervisory Appraiser	Zachary Kimmel NY / 45000038291
Appraiser	Mark Stewart TX / 1322065	Borrower Name	Borrower for 1004
Comps	Comp Address	Adjusted Sale Price	
Comp1	310 N Virginia Ave, Falls Church, VA 22045	\$50000	

UCDP Hard Stops									
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time	
No findings returned									
Freddie Mac Proprietary Hard Stops									
No hard stops returned									
UAD Compliance Findings									
No findings returned									
Freddie Mac Proprietary Edit Findings									
No findings returned									

5.2 My Reports

My Reports tracks all previously run or scheduled reports for the previous 90 days. Table 5.2.1 shows the tracked reports.

Table 5.2.1 My Reports

Report	Description
Upload Confirmation Report	Provides the status of the submission and the Doc File ID. Reports are listed in chronological order with the most recent submission on top.
Scheduled Reports	Lists the scheduled daily, weekly or monthly reports and the selected output format. <ul style="list-style-type: none">• Appraisal Failure Details Report displays hard stop failures for each appraisal data file submission.• Appraisal Failure Summary Report summarizes submission failures due to hard stops by seller number.• Appraisal Submission Status Report displays the status of appraisal data file submissions for a chosen date range.
Scheduled Report Manager	Lists reports that have been scheduled, the frequency of delivery, the output format, status of the schedule, and any report criteria included in the scheduled report. It also has the option to edit the status and/or output format, or delete the report from the scheduler.

All reports are available in UCDP for three months. To remove reports prior to the expiration date, click the delete icon (✕) next to the report you wish to delete, as shown in Figure 5.2.2. Depending on the selection made in the Output Format, the report will be:

- Displayed on the Report Viewer, after which you may opt to print it or export it to a PDF or Excel report, or
- Directly downloaded to an Excel File.

Clicking the Edit icon (✎) will allow you to:

- Edit the “Output Format” column by selecting a value from the active dropdown list. This will take effect on the next scheduled run.
- Enable or disable a scheduled report:
 - If the report is enabled, it runs as scheduled.
 - If the report is disabled, it stops running until you re-enable the report. Disabled reports appear in the Scheduled Report Manager until deleted, so you can choose to enable the report at a future time.

Figure 5.2.2 My Reports Page

The screenshot shows the 'My Reports' page with the following data:

Report Name	Upload Date/Time	Report Expiration Date	Delete
1 Upload Confirmation Report	05/30/2018 04:18:50	08/28/2018	X
2 Upload Confirmation Report	05/30/2018 02:16:48	08/28/2018	X
3 Upload Confirmation Report	05/29/2018 06:50:21	08/27/2018	X
4 Upload Confirmation Report	05/29/2018 06:49:22	08/27/2018	X
5 Upload Confirmation Report	05/29/2018 06:30:38	08/27/2018	X
6 Upload Confirmation Report	05/29/2018 06:29:47	08/27/2018	X

Report Name	Frequency	Output Format	Run Date/Time	Report Expiration Date	Delete
1 Appraisal Failure Summary Report	Daily	Excel File	05/29/2018 00:15:05	08/27/2018	X
2 Appraisal Submission Status Report	Daily	Report Viewer	05/29/2018 00:15:05	08/27/2018	X
3 Appraisal Failure Details Report	Daily	Report Viewer	05/29/2018 00:15:05	08/27/2018	X
10 Appraisal Failure Summary Report	Daily	Excel File	05/28/2018 00:15:05	08/26/2018	X

Report Name	Frequency	Output Format	Report Criteria	Status	Edit	Delete
1 Appraisal Failure Details Report	Daily	Report Viewer	S/SN or Non-S/SN ID:987771130	Enable		X
2 Appraisal Failure Summary Report	Daily	Excel File	S/SN or Non-S/SN ID:987771130	Enable		X
7 Appraisal Submission Status Report	Daily	Excel File		Enable		X
10 Appraisal Failure Summary Report	Monthly	Report Viewer		Enable		X

Edit and Delete Icons

In Edit mode (shown in Figure 5.2.3), you can:

- Click the Save icon () to save the changes made.
- Click the Cancel icon () to cancel the changes made.

Figure 5.2.3 Edit Mode of the My Reports Page

The screenshot shows the 'Scheduled Report Manager' table with the following data:

Report Name	Frequency	Output Format	Report Criteria	Status	Edit	Delete
1 Appraisal Failure Details Report	Daily	Report Viewer	S/SN or Non-S/SN ID:987771130	Enable		X
2 Appraisal Failure Summary Report	Daily	Excel File	S/SN or Non-S/SN ID:987771130	Enable		X
3 Appraisal Submission Status Report	Daily	Report Viewer	S/SN or Non-S/SN ID:987791131	Enable		X

Edit mode

6. Account Administration

The Account Administration options enable you to manage your user account and user profile settings. To access Account Administration options:

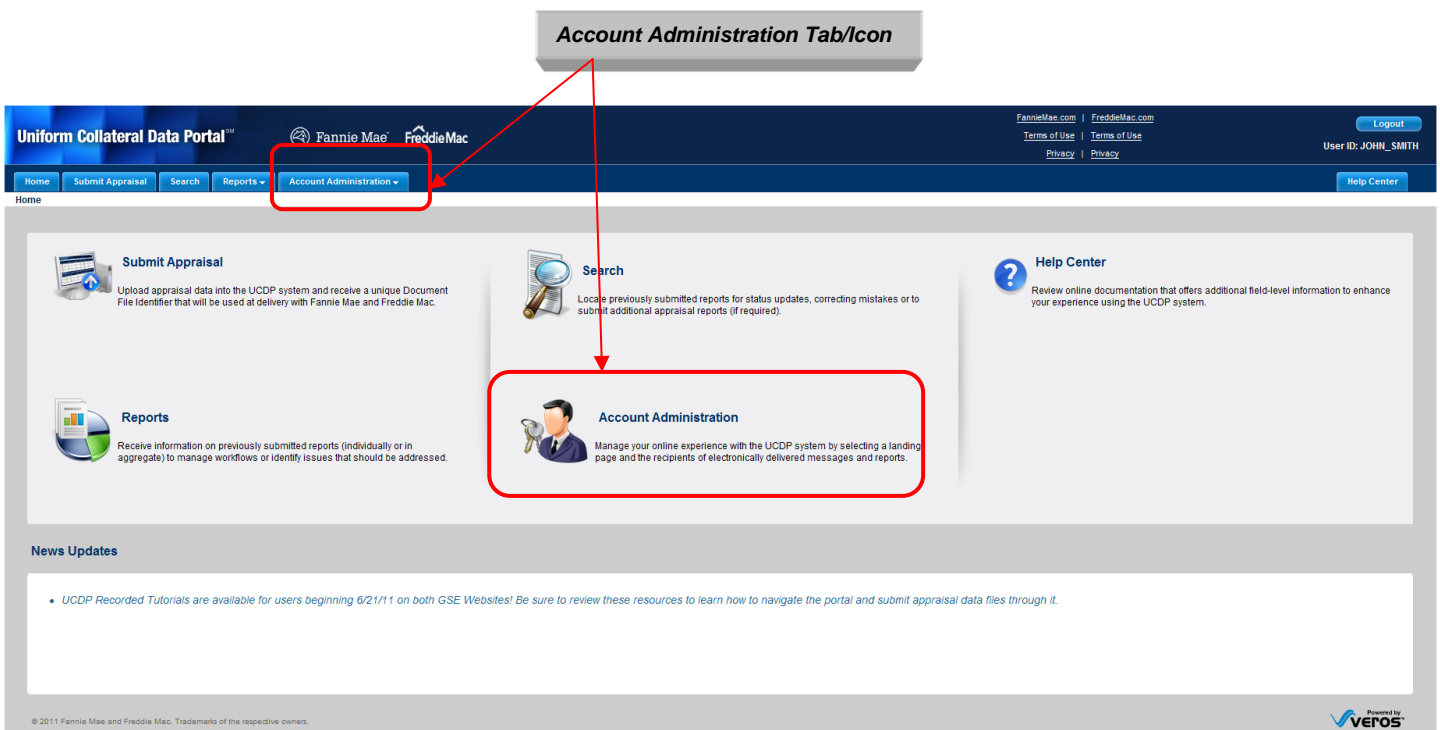
- Click the Account Administration tab at the top of any page, or
- Click the Account Administration icon in the center of the Home page.

The Account Administration tab has two options:

- User Profile
- User Account Self Care

NOTE: The icon on the Home page only accesses the User Profile option.

Figure 6.0.1 Account Administration



6.1 Managing Your User Profile

The User Profile section (shown in Figure 6.1.1) enables you to:

- Select the page you land on when you log in to UCDP. The choices are:
 - Home page
 - Submit Appraisal page
 - Search page
 - My Reports page
- Designate up to four UCDP users to be notified when scheduled reports are generated.
- Designate up to four UCDP users to receive system messages, such as a notification of a hard stop.

Figure 6.1.1 User Profile Page

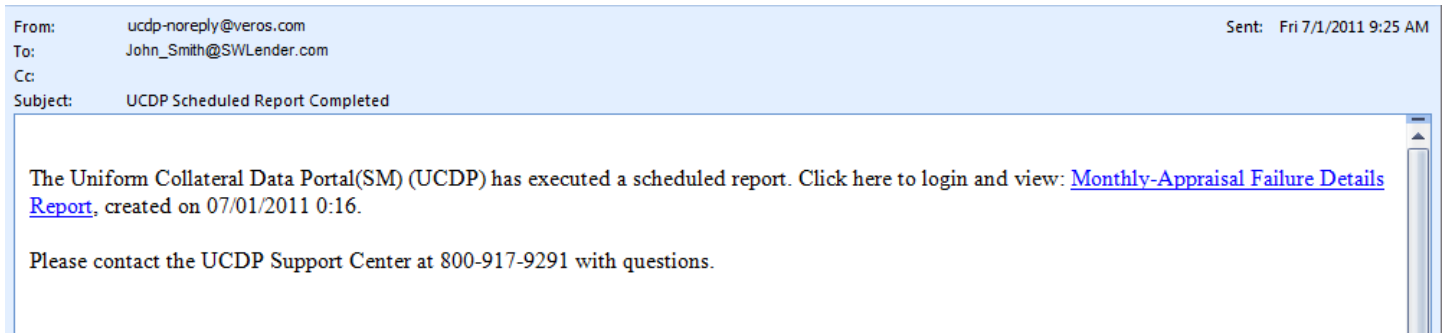
The screenshot displays the 'User Profile' page for a user named 'JOHN_SMITH'. The page header includes the 'Uniform Collateral Data Portal' logo and navigation links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The user's profile information is shown, including the username 'JOHN_SMITH'. The form contains three main sections: 1. A dropdown menu for 'Please select your desired landing page' currently set to 'Home Page'. 2. A section for 'Please enter up to four email addresses for scheduled reports' with four input fields labeled 'Enter Email Address-1' through 'Enter Email Address-4'. 3. A section for 'Please enter up to four email addresses for system messages' with four input fields labeled 'Enter Email Address-1' through 'Enter Email Address-4'. At the bottom right of the form, there are 'Cancel' and 'Save' buttons, which are highlighted with a red box. A callout box labeled 'Cancel/Save Buttons' points to this area.

To designate people to be notified of scheduled reports, enter their email addresses in the appropriate fields. An email (shown in Figure 6.1.2) is sent to the designated recipients with a link to the Reports section of UCDP, as well as a link to the Login page for their convenience.

NOTE: Only the original submitter (not the Lender Admin) of the appraisal data file can view the reports online, but he or she can export and share the report with others within the organization. Other email recipients are notified only that the report has been generated.

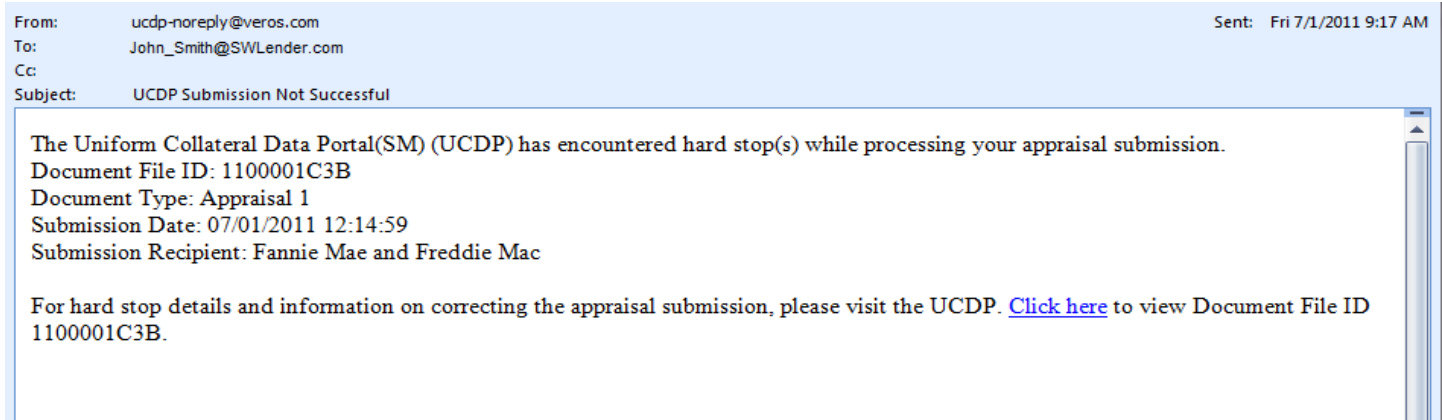
To update the UCDP portal with the information entered on the User Profile page, click Save.
To end the session without saving any information and return to the Home page, click Cancel.

Figure 6.1.2 Email Notice about a Scheduled Report



The following email (Figure 6.1.3) notifies the recipients that corrective action is required for this submission.

Figure 6.1.3 Email Notice about a System Hard Stop Encountered



6.2 Editing Your User Account

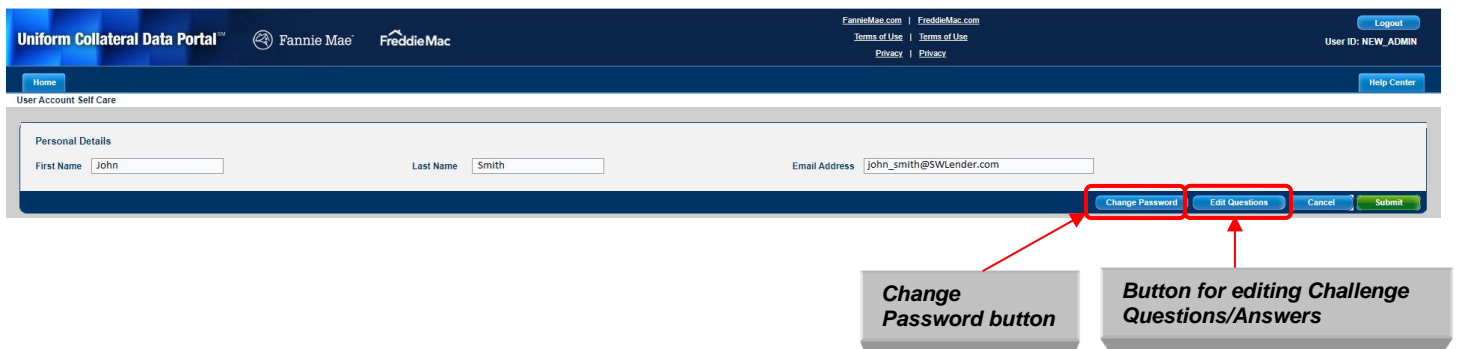
The User Account Self Care section shown in Figure 6.2.1 enables you to change:

- Personal details: First Name, Last Name, Email Address
- Your own password
- Challenge Question(s) and Response(s).

The other buttons at the bottom enable you to:

- Cancel: Discard changes and return to your landing page.
- Submit: Save changes and update your account information in the UCDP portal.

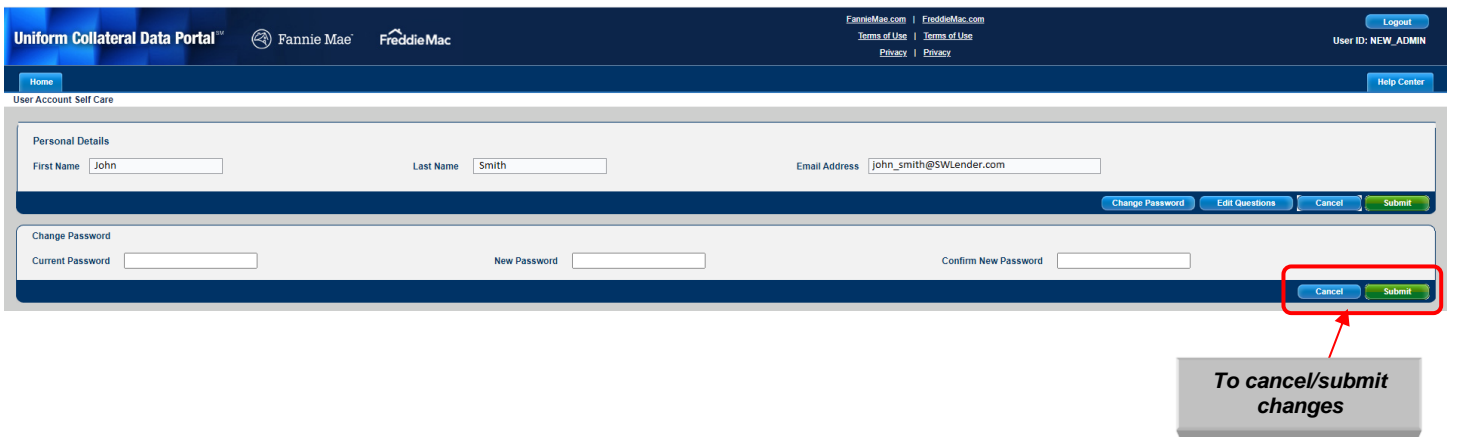
Figure 6.2.1 User Account Self Care Page



To change your password, follow the steps below:

1. Click the Change Password button. See Figure 6.2.1.
2. The Change Password section appears. See Figure 6.2.2.

Figure 6.2.2 Change Password Page



3. Fill in all the fields in this section, i.e., Current Password, New Password, and Confirm New Password.

NOTE: Passwords cannot be the same as the user ID and must be at least eight characters long. For more information, see Appendix E – Password Strength Rules and Reset Instructions.

To discard your changes and return to the Self Care page, click Cancel.

To save your changes and update your password, click Submit.

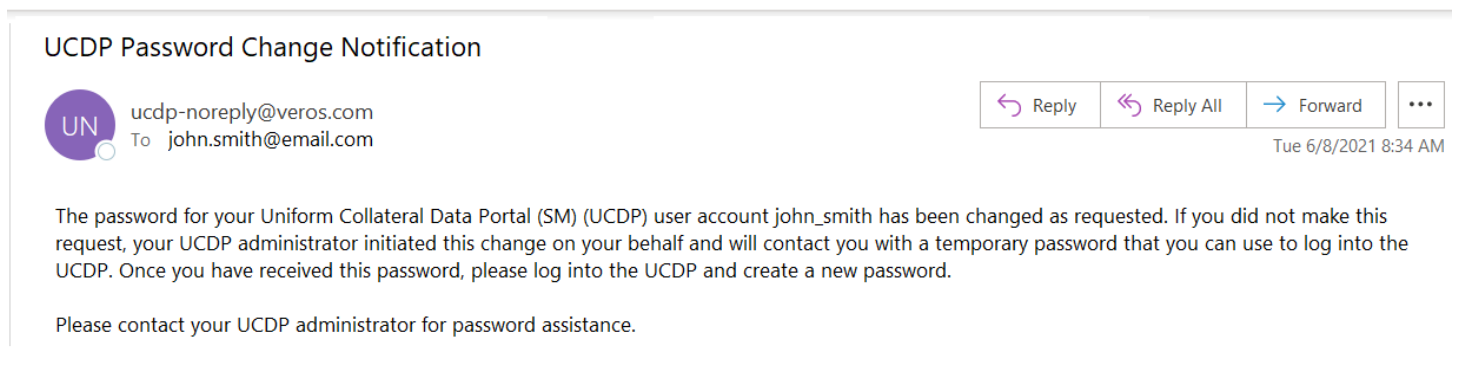
- If you enter an incorrect password in the Current Password field, all fields on the Change Password section will be cleared. No error message will be displayed.
- If the New Password and Confirm New Password fields do not match, the error message “The new password values entered do not match” will be displayed but the fields remain intact.
- If all the fields are correct, you will be logged out and the **Password Change Successful Page** will be displayed (as shown in Figure 6.2.3). When you click the link [here](#) you will be redirected to the Login Page where you may login with your new password.

Figure 6.2.3 Password Change Successful Page



You will also receive an email (shown in Figure 6.2.4) informing you that your password has been changed.

Figure 6.2.4 Email sent notifying of the password change



To change your Challenge Questions and/or Answers, follow these steps on the page shown in Figure 6.2.5:

1. Click the Edit Questions button. The Challenge Response Questions section appears.
2. Select new challenge questions from the respective dropdowns.
3. Enter the answers to the challenge questions in the respective fields.

To save your changes and update your account information in the UCDP portal, click Submit. To discard your changes and return to the Self Care page, click Cancel.

Figure 6.2.5 User Account Challenge Response Questions Page

Uniform Collateral Data Portal™ Fannie Mae Freddie Mac FannieMae.com | FreddieMac.com Terms of Use | Terms of Use Privacy | Privacy User ID: NEW_ADMIN Logout Help Center

Home User Account Self Care

Personal Details
First Name Last Name Email Address
[Change Password](#) [Edit Questions](#) [Cancel](#) [Submit](#)

Challenge Response Questions

Question 1
Answer

Question 2
Answer

Question 3
Answer

[Cancel](#) [Submit](#)

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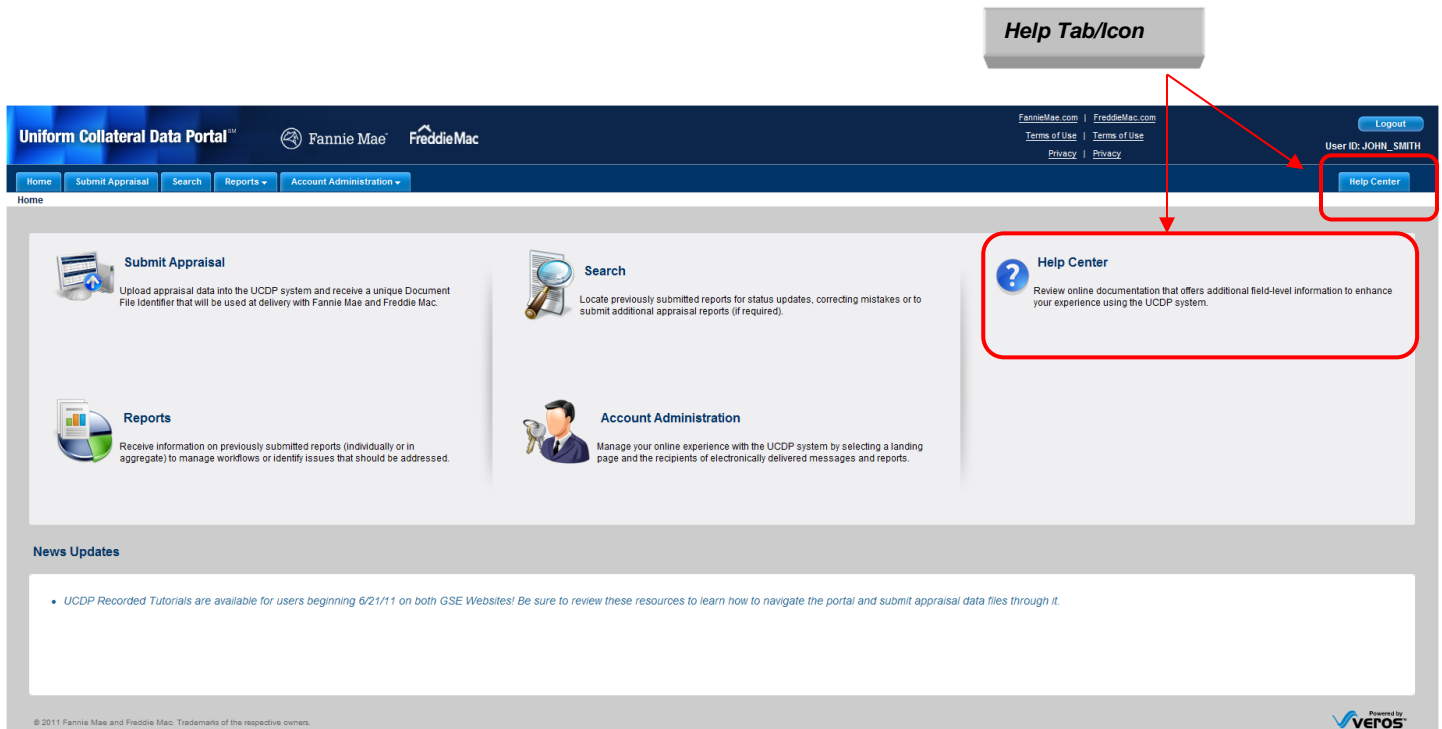
To cancel/submit changes

7. Help Center

The Help Center contains additional information about using UCDP that you may find helpful. To access the Help Center:

- Click the Help Center tab at the top of any page, or
- Click the Help Center icon on the Home page.

Figure 7.0.1 Help Center Access from Home Page



The Help Center Main page (Figure 7.0.2) displays links to instructive documentation and media for new and existing users on the general use of UCDP. It includes the UCDP General User Guide, Reference Series for the Lender Admin, Lender Agent Admin User Guide, Appraisal Sharing User Guide; Frequently Asked Questions (FAQs); and Tutorials.

Figure 7.0.2 Help Center User Guides Tab

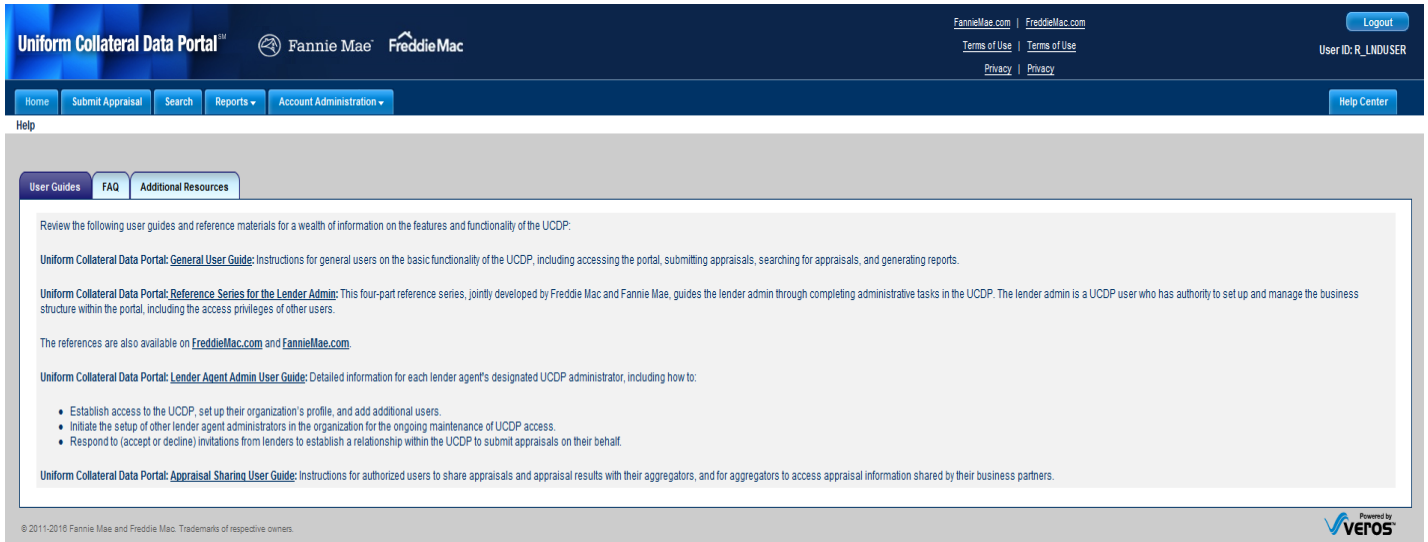


Table 7.0.3 lists the resources available in the Help Center.

Table 7.0.3 Help Center Contents

Content	Access Type	Description
User Guides	Tab	Lists downloadable resource documents.
FAQs	Tab	Lists common questions and answers about UCDP.
Additional Resources	Tab	Lists downloadable tutorials to walk you through: <ul style="list-style-type: none"> • Accessing the UCDP • Submitting appraisal data files to the UCDP • Sharing appraisals and retrieving shared appraisals
FannieMae.com	Link	Opens a new window with the Fannie Mae website about UCDP. https://www.fanniemae.com/singlefamily/uniform-collateral-data-portal
FreddieMac.com	Link	Opens a new window with the Freddie Mac website about UCDP. http://www.freddieMac.com/learn/

Appendix A: Frequently Used Terms

Term	Description
<i>Business Unit</i>	<p>A UCDP organizational structure that enables Lender Administrators to manage users, seller numbers, the relationships for submissions, and accessibility of different user roles.</p> <p>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.</p> <p>How to create a business unit is defined in the UCDP Reference Series for the Lender Admin accessible via the Help Center or at the following link: http://www.FreddieMac.com/learn/pdfs/uw/UCDP_references.pdf.</p>
<i>Doc File ID</i>	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).
<i>Embedded PDF</i>	The first generation PDF generated by the appraiser, embedded in the MISMO XML appraisal file. No changes can be made to the content from the PDF.
<i>First Generation PDF</i>	A PDF generated directly by the appraiser. No changes can be made to the content from the PDF.
<i>FNM</i>	Fannie Mae
<i>FRE</i>	Freddie Mac
<i>GSE (or Investor)</i>	Government Sponsored Enterprises, Fannie Mae and/or Freddie Mac
<i>GSE Selling Guide</i>	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.
<i>Hard Stop</i>	A fatal error encountered in UCDP that result in the failure of appraisal data file processing and a status of “Not Successful.”
<i>Seller Number</i>	Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number; FRE Seller/Servicer Number or TPO Number
<i>SSR</i>	Submission Summary Report is a UCDP report that summarizes the details of an appraisal data file(s) submission.
<i>UAD</i>	The Uniform Appraisal Dataset is a data specification that the GSEs have 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.
<i>UAD Compliance Check</i>	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.
<i>UCDP</i>	Uniform Collateral Data Portal is the joint portal for electronic submission of appraisal data to the GSEs.
<i>XML</i>	XML stands for Extensible Markup Language, which is a set of rules for encoding documents in machine-readable form. The design goal of XML is to emphasize simplicity, generality, and usability over the Internet. It is the primary method for lenders or vendors to transmit encoded documents to the UCDP server.

Appendix B: Supported Appraisal Forms

The supported appraisal types are shown in Table B.1.

Table B.1 Supported Appraisal Forms

Form Number	Form Title
FNM 1004 / FRE 70 (UAD standard required)	Uniform Residential Appraisal Report
FNM 1004C / FRE 70B	Manufactured Home Appraisal Report
FNM 1004D / FRE 442	Appraisal Update and/or Completion Report
FNM 1025 / FRE 72	Small Residential Income Property Appraisal Report
FNM 1073 / FRE 465 (UAD standard required)	Individual Condominium Unit Appraisal Report
FNM 1075 / FRE 466 (UAD standard required)	Exterior-Only Inspection Individual Condominium Unit Appraisal Report
FNM 2055 / FRE 2055 (UAD standard required)	Exterior-Only Inspection Residential Appraisal Report
FNM 2090	Individual Cooperative Interest Appraisal Report
FNM 2095	Exterior-Only Inspection Individual Cooperative Interest Appraisal Report

Each of the forms includes the FNM 1004MC / FRE 71 - Market Conditions Addendum to the Appraisal Report.

Appendix C: Supported File Formats

A MISMO XML data stream with an embedded first-generation PDF file must be submitted to the UCDP.

The MISMO® 2.6 Errata 1 GSE Extended XML format is the preferred format supported in the UCDP for the four UAD forms. The following XML formats are supported in the UCDP for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format

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

Appendix D: List of Hard Stops

Table D.1 lists the hard stops that can occur in an appraisal data submission. In the Override Allowed column, a Y means an override is allowed; an N means an override is not allowed and the appraisal data file must be resubmitted.

Table D.1 Hard Stop Description Table

Hard Stop Codes	Hard Stop Description	Override Allowed (Manual Request)
100	Appraised value is missing or provided in an invalid format	N
101	Appraised value is less than \$5,000	Y
102	Appraised value is less than or equal to \$0	N
200	Missing appraiser license information	N
202	Unverified appraiser license information	Y *
203	Appraiser license is suspended in the ASC database	Y *
204	Appraiser license is suspended in the ASC database	Y *
210	Missing supervisory appraiser license information	N
212	Unverified supervisory appraiser license information	Y *
213	Supervisory appraiser license is suspended in the ASC database	Y *
214	Supervisory appraiser license is suspended in the ASC database	Y *
300	Missing subject address	N
302	Unknown subject address	Y
303	Invalid address: unit number required or not validated	Y *
401	UAD Compliance Check Failure (one or more fatal)	N
402	UAD Compliance Check Failure (Warnings only)	Y*
9000	Invalid submission: File too large	N
9001	Appraisal data in invalid format	N
9003	PDF not included in XML submission	N
9005	Invalid form type for Appraisal 1: 1004D/442 may only be submitted as Appraisal 2 and/or 3	N

Hard stop errors marked with an asterisk generate a system Override Request and automatic approval. The hard stop is recorded, automatically overridden, and included in the response.

Note:

- For hard stops 401 and 402:
 - If an appraisal generates only Fatal UAD Compliance Errors, UCDP will return hard stop 401.
 - If an appraisal generates only Warning UAD Compliance Errors, UCDP will return hard stop 402.
 - If an appraisal generates both Fatal and Warning UAD Compliance Errors, UCDP will only return hard stop 401. Both the warning and fatal errors will be displayed in the UAD Compliance Findings section.
- Hard stop 9005 was introduced along with Form FRE 442/ FNM 1004D and will only apply to submissions of that form. If the form is submitted as Appraisal 1, UCDP will return hard stop 9005.

More information about Appraisal Hard Stops is in Section 4.3.3.

Table D.2 lists the causes and descriptions associated with a 9001 hard stop along with recommended actions to address the error and be able to resubmit the appraisal data file to the UCDP.

Table D.2 9001 Hard Stop Troubleshooting Guide

9001 Hard Stop – Causes	Cause Description/Examples	Actions
Appraisal file deleted or renamed prior to submission	This occurs when an appraisal file is selected either through the Submit screen or Appraisal View/Edit screen (to correct or upload Appraisal #2 or #3) and the appraisal is deleted or renamed before it is submitted.	Upload the file again through the Appraisal View/Edit screen and confirm that the file selected to re-upload has not been deleted or renamed prior to clicking on the "Submit" button.
XML is not well-formed	This occurs when the submitted XML document is not a complete and valid XML document. This usually occurs because of a syntax error such as missing or additional tags and/or XML related characters.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the UCDP meets the UCDP XML standards.
XML contains non-UTF8 characters	UCDP accepts XML documents that are formatted using the UTF8 encoding. If the XML document contains characters that are not encoded using UTF8, this error will be raised.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the UCDP meets the UCDP XML standards.
XML file type cannot be auto-detected	This occurs when the submitted document is not a valid appraisal XML file as accepted by the UCDP, (e.g., the user uploads the wrong XML file, or the file is not an accepted appraisal form type).	<ol style="list-style-type: none"> 1. Ensure the document uploaded to the UCDP is an XML file by opening the file on your computer using one of the following methods: <ul style="list-style-type: none"> • Double-click on the file to open it in a browser window. The tag at the top of the file should begin with "<?xml version=" for a valid XML file • Right-click on the file, select "Open With..." and select Microsoft Office Excel. When Excel opens, a dialog box titled "Open XML" will appear for a valid XML file 2. If the file is a valid XML file, confirm that the file is for one of the form types that the UCDP supports. 3. If the form type is supported, provide this hard stop description to your appraiser and request an updated appraisal file
XML file does not match the specified format and form	(DI submissions only) This occurs when a submitted XML file indicates it's a Freddie Mac 70 or a Fannie Mae 1004, but the actual file is a Freddie Mac 465/Fannie Mae 1073, as an example.	Contact your UCDP Direct Integration Solution Provider to ensure the DI submission form type selected matches the actual form type of the XML file.
XSD check failure	This occurs when the submitted XML document fails to validate against a predefined XSD.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the UCDP meets the UCDP XML standards.

Appendix E: Password Strength Rules and Reset Instructions

When changing your password, consider the following rules to make your password as secure as possible.

Table E.1 Password Strength Rules

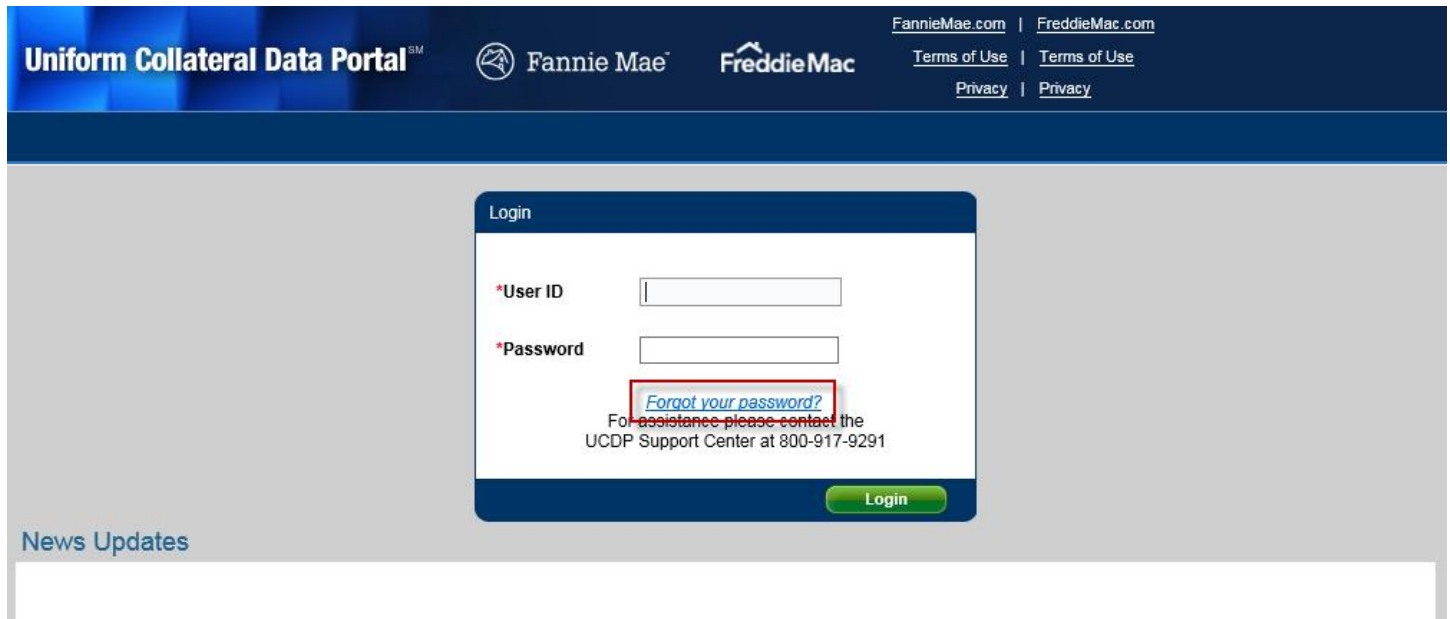
Requirement	Value
Minimum length	8
Maximum number of repeated characters	2
Minimum number of alphabetic characters	1
Minimum number of numeric characters	1
Repeated history length of time The last ten passwords cannot be used. For example, if one of your previous ten passwords was <i>123abc01</i> , you cannot change your new password to <i>123abc01</i> again until at least ten password changes occur.	10
Reversed history length of time The reverse order of the last ten passwords cannot be used. For example, if your password is <i>123abc01</i> , you cannot change your password to <i>10cba321</i> until at least ten password changes occur.	10
Disallow User Name as password For example, if your User Name is <i>Jonathan</i> , your password cannot be <i>jonathan1</i> .	Yes
Disallow User ID as password For example, if your User ID is <i>ABCMortgage</i> , your password cannot be <i>abcmortgage22</i> .	Yes

As a general user, you can change your password by accessing the **User Account Self Care Page** and using the **Change Password** functionality. Refer to section 6.2 for more details.

If you forgot your password, click on the “Forgot your Password?” link from the login page (shown in Figure E.2).

NOTE: You must set up your “Challenge Response Questions” before using the automated password reset functionality (refer to Section 6.2 Editing Your User Account to edit or change your questions and/or responses).

Figure E.2 Login Page – Forgot Password Link



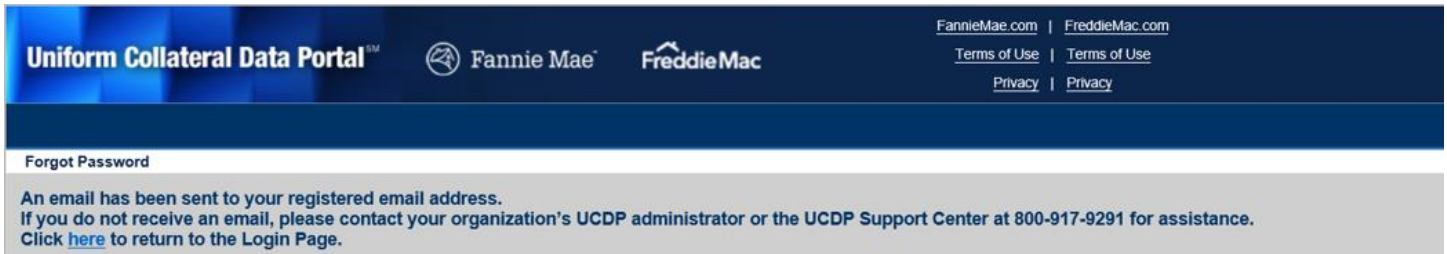
After clicking the link, you will be directed to the Forgot Password page (shown in Figure E.3). Provide your UCDP User ID and click Submit.

Figure E.3 Forgot Password Page



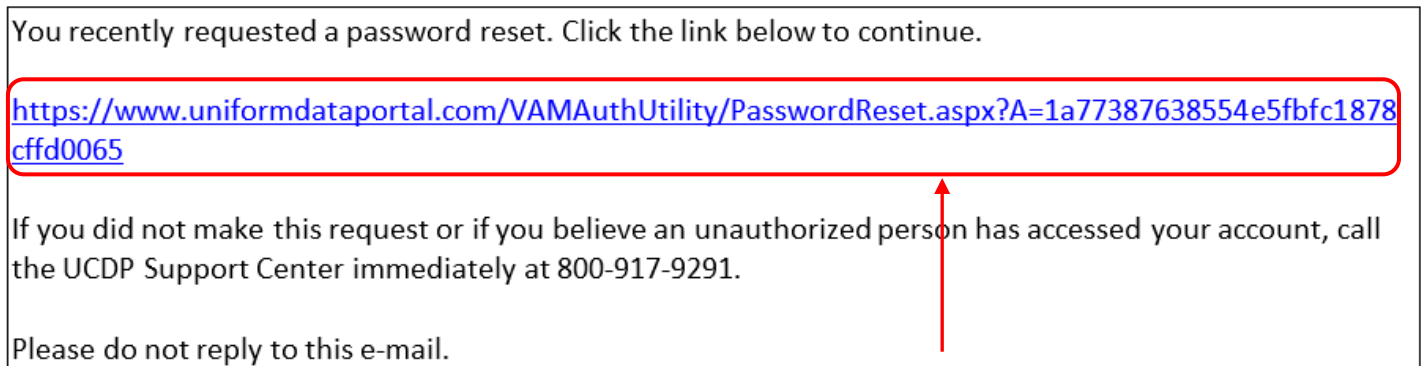
After you submit, the system displays a message informing you that an email has been sent to your registered email address, as shown in Figure E.4.

Figure E.4 Forgot Password – Request Message



When you receive the UCDP system-generated email (shown in Figure E.5), click the hyperlink to continue with your password reset.

Figure E.5 Email Sent to Reset Password Request



Hyperlink to reset your UCDP password

After clicking the password reset hyperlink in the email, you will be directed to the password reset page (shown in Figure E.6) to answer and submit the challenge questions.

Figure E.6 Password Reset Page – Challenge Questions and Answers

The screenshot shows the 'Uniform Collateral Data Portal' header with logos for Fannie Mae and Freddie Mac. Navigation links include FannieMae.com, FreddieMac.com, Terms of Use, and Privacy. The main content area is titled 'Password Reset' and contains the instruction: 'Please answer the following questions to verify your identity:'. There are two challenge questions, each with an 'Answer' input field. Question 1 asks 'What is your Mother's middle name?' and Question 2 asks 'What is the model of your first car?'. A green 'Submit' button is located at the bottom right of the form area.

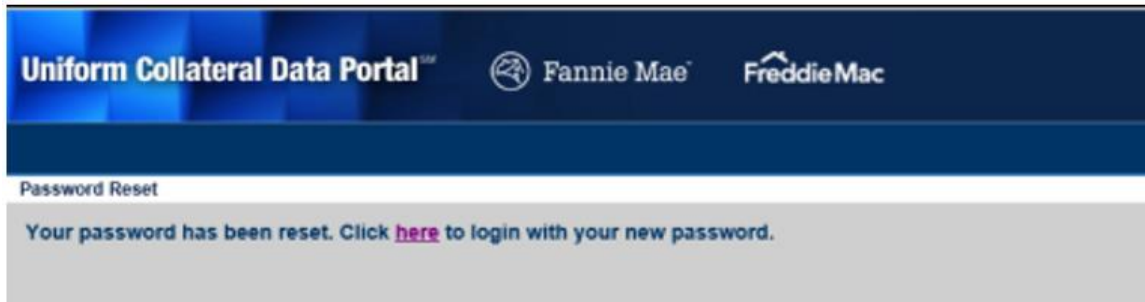
When both challenge questions are answered correctly, the system will continue to the Password Reset page (shown in Figure E.7), where you can create a new password. Make sure that the value in the Confirm Password field matches the value in the New Password field and then click Submit.

Figure E.7 Password Reset Page – New Password

The screenshot shows the 'Uniform Collateral Data Portal' header with logos for Fannie Mae and Freddie Mac. Navigation links include FannieMae.com, FreddieMac.com, Terms of Use, and Privacy. The main content area is titled 'Password Reset' and contains the instruction: 'Reset Password:'. There are two input fields: 'New Password' and 'Confirm Password'. A green 'Submit' button is located at the bottom right of the form area.

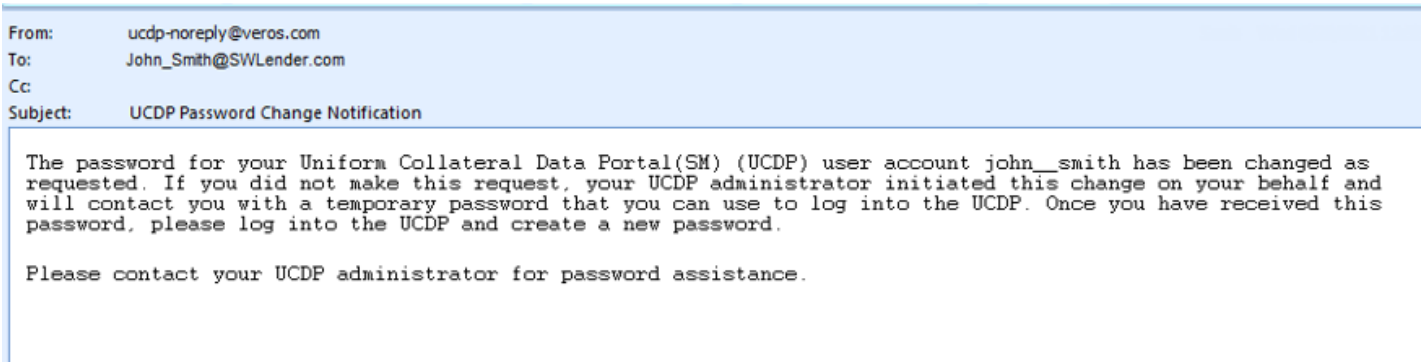
If the password is changed successfully, the system displays the message (shown in Figure E.8) informing you that your password has been reset, and you can log in with your new password.

Figure E.8 Password Reset Confirmation Page



A UCDP system-generated email (shown in Figure E.9) will be sent notifying you of a change to your UCDP password.

Figure E.9 Email Sent for UCDP Password Change



Appendix F: Appraiser License Verification (Guidance for Lenders and Appraisers)

UCDP verifies an appraiser's license information as entered on the submitted appraisal data file against the National Registry maintained by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council (www.asc.gov). These guidelines help prevent problems with the delivery of loans to Fannie Mae or Freddie Mac due to invalid appraiser license information.

Each appraisal form contains an important section for entering information about the appraiser and, optionally, the supervisory appraiser. Three key appraiser-related fields must contain valid information to enable UCDP to verify an appraiser's license:

- Appraiser's name
- Appraiser's certification or license number
- State of certification or license

Requirements:

- **The Appraiser Identifier Section must be completed.**

The appraisal data file must contain information sufficient to identify the appraiser including the appraiser's name, the appraiser's certification or license number, and the state of issuance for the certification or license number. In the event supervisory appraiser's information is entered, the same requirements apply.

NOTE: *If an appraiser is licensed in multiple states, only the license information relevant to the property being appraised should be entered. For example, if an appraiser is licensed in California and Nevada and is submitting an appraisal data file for a property in California - only the California license information should be submitted.*

- **Data entered must match data contained in the National Registry.**

UCDP validates the appraiser's information entered in the Identifier Section described above against data contained in the National Registry. It is important to remember that the:

- Appraiser's name submitted must be the same as the appraiser's name found in the National Registry.
- Appraiser's certification or license number submitted must be the same as the appraiser's certification or license number found in the National Registry.
- Appraiser's certification or license state of issuance submitted must be the same as the appraiser's certification or license state of issuance found in the National Registry (use only two-character state abbreviation only, even if licensed in multiple states).

NOTE: An appraiser can eliminate the risk of a mismatch or invalid license result from UCDP by visiting www.asc.gov and verifying the data online beforehand (this can be done immediately). If an appraiser wants to supplement the license information supplied in the appraisal data report, then that additional data can be entered in other areas of the appraisal data report (such as comment areas or other addenda).

- **The fields must contain the requested information and only the requested information.**

It is important to limit the data entered in these key fields to only the data requested unless otherwise mandated by state law or regulation. For example, if an appraiser desires to further explain (beyond what is required for licensing) that he/she is a “CERTIFIED RESIDENTIAL APPRAISER,” then that additional data should be entered in other areas of the appraisal data report (such as comment areas or other addenda) and not in one of the key fields.

Examples:

Appraiser’s Name Field:

Acceptable: Robert J. Smith, SRA, MAI
Not Acceptable: Robert J. “Bobby” Smith, SRA, MAI
Not Acceptable: Senior Real Estate Appraiser Robert J. Smith, SRA, MAI, State Certified

Appraiser’s Certification/License Number Field:

Acceptable: AR00001
Not Acceptable: AR00001/CERTIFIED RES.Appr.
Not Acceptable: CRREA-CA-AR0001-Exp. 12/1/2011

Appraiser’s Certification/License Number State of issuance Field:

Acceptable: CA
Not Acceptable: CA/NV/AZ/NY
Not Acceptable: CA-RES Cert.APPR. Exp. 12/2011