

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

February 2026

Introduction

What is the Uniform Collateral Data Portal?

The Uniform Collateral Data Portal® (UCDP®) is the web-based portal that lenders and their designated agents can use to electronically submit appraisal report files prior to loan delivery to Fannie Mae and/or Freddie Mac (the GSEs).

The GSEs developed UCDP at the direction of Federal Housing Finance Agency, to facilitate the electronic delivery of appraisal data to the GSEs. When lenders deliver mortgages supported by appraisal reports to a GSE, lenders must use UCDP to submit electronic appraisal report data files that meet the GSE's requirements, including use of the Uniform Appraisal Dataset (UAD), before the delivery date of the mortgage to the GSE.

The UAD defines all fields required for an appraisal report submission and standardizes definitions and responses for a key subset of fields. Through the UAD and UCDP, lenders have a GSE-consistent approach and understanding of appraisal report definitions and requirements and a common portal for submitting appraisal report data files.

More details about the UAD are on the [UAD | Fannie Mae](#) and [UAD | Freddie Mac](#) webpages.

Who should read this User Guide?

The UCDP User Guide is for lenders and their agents who manage appraisal submissions to each GSEs, through the UCDP user interface (UI). The UCDP UI is the web-based interface that enables users to submit and search appraisal report files, as well as download the resulting Submission Summary Report (SSR).

NOTE: A lender agent is an entity that a lender authorizes to perform functions within UCDP, such as uploading appraisals and evaluating results.

How do you access the UCDP UI?

Lenders and their agents with existing UCDP credentials who manage appraisal submissions to each GSE, can login to the UCDP UI through the current URL (www.uniformdataportal.com) or by launching the application from each GSE's UCDP pages: [UCDP | Fannie Mae](#) or [UCDP | Freddie Mac](#).

Stay up to date with UCDP

Additional resources and guidance about UCDP are available on each GSE's UCDP pages: [UCDP | Fannie Mae](#) or the [UCDP | Freddie Mac](#).

What's in this User Guide?

Section 1: Getting Started

Learn how to register and get started using the UCDP.

Section 2: Navigating the UCDP Home Page

Learn how to navigate the Home page, use Quick Search features and navigate to the Submit and Search Appraisal pages.

Section 3: Submit Appraisal

Learn how to submit appraisal report files via the Submit Appraisal page.

Section 4: Search Appraisal

Learn how to search for previously submitted appraisal report files and retrieve results.

Section 5: Appraisal: View / Edit

Learn how to navigate the Appraisal: View/Edit page to view submission status, edit or resubmit appraisal report files, and download the Submission Summary Report.

- [Appraisal: View/Edit Page for UAD 2.6 XML File Submissions](#)
- [Appraisal: View/Edit Page for UAD 3.6 ZIP File Submissions](#)

Section 6: Help Center

Learn about links to each GSE's UCDP pages and additional resources for UCDP support.

Appendix

- A. Glossary of Terms
- B. Submission Validation Messages
- C. Submission Summary Report
- D. Password Strength Rules and Reset Instructions
- E. Appraisal License Verification for UAD 2.6
- F. List of Hard Stops for UAD 2.6
- G. List of UCDP System Findings for UAD 3.6

Section 1: Getting Started

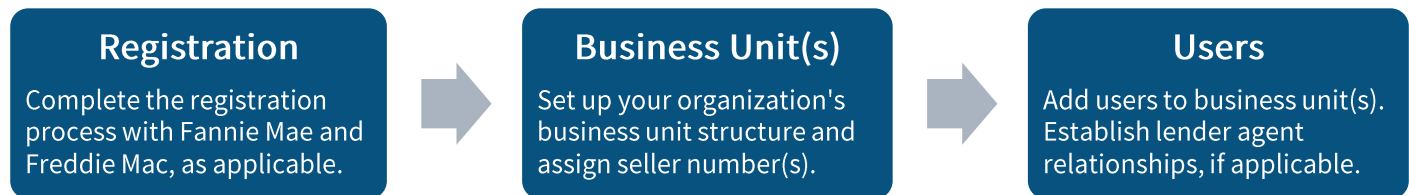
New UCDP Account

To use UCDP, your company must first register with Fannie Mae, Freddie Mac, or both GSEs, as applicable.

Each GSE has separate multi-step registration processes for users of UCDP. Registration is completed by one designated user known as the UCDP Lender Administrator (lender admin) who can invite additional lender admins and general users to register for the portal on behalf of your organization. If your organization delivers loans to both GSEs, the primary lender admin must be the same individual for both.

NOTE: *If you are the first person registering your organization, you will have a few additional steps in the registration process to link your organization to Fannie Mae and/or Freddie Mac.*

The primary lender admin must first complete their registration before proceeding with setting up business units, adding users, or if applicable, establishing lender agent relationships. Details on how to register as a Lender Admin, set up and manage users can be found in the Lender Admin Reference Series available in the [UCDP Learning Center | Fannie Mae](#) and [UCDP | Freddie Mac](#).



Lender agents, or third parties that can work with appraisals in UCDP on behalf of a lender, must complete the joint UCDP registration process if a lender chooses to work with them. For detailed steps related to lender agent registration, organization, and user set-up, refer to the [Lender Agent Administrator User Guide | Fannie Mae](#) and [Lender Agent Administrator User Guide | Freddie Mac](#).

Existing UCDP Account

If your organization is already registered with UCDP, the lender admin 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 or invite a general user to register for UCDP.

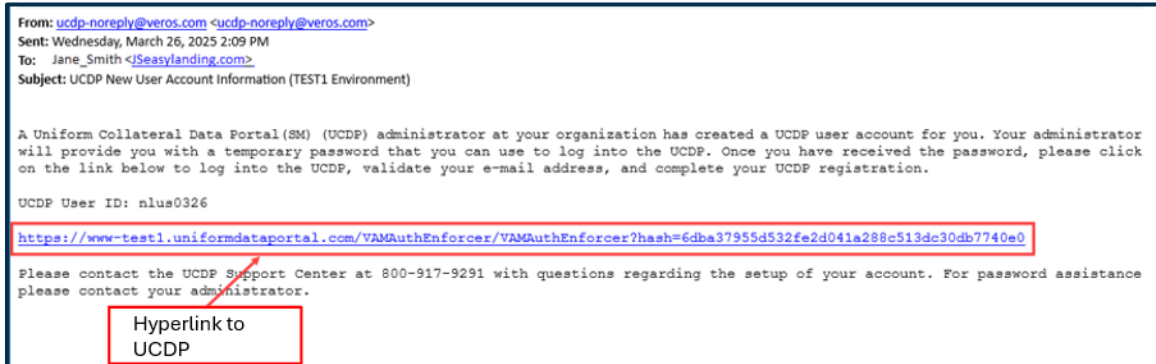
- **Created Users:** When creating a new user, the Lender Admin assigns that user a permanent username and a temporary password that can be changed after the user logs in.
- **Invited Users:** When inviting a new user, the Lender Admin can send the user an invitation whereby the user can create a unique User ID and password.

NOTE: *Make sure your organization has completed business unit set up and assigned at least one Seller Number for each GSE before inviting additional users. For additional guidance on managing business units, refer to Series 2 of the Reference Series for the Lender Administrator, [Managing Business Units | Fannie Mae](#) and [Managing Business Units | Freddie Mac](#).*

For Users Created in UCDP

When your Lender Admin creates your account, you will receive a UCDP system-generated email informing you that your account has been created. This email includes your permanent username. Your Lender Admin will also assign you a temporary password, which will be provided to you outside of the UCDP system-generated email.

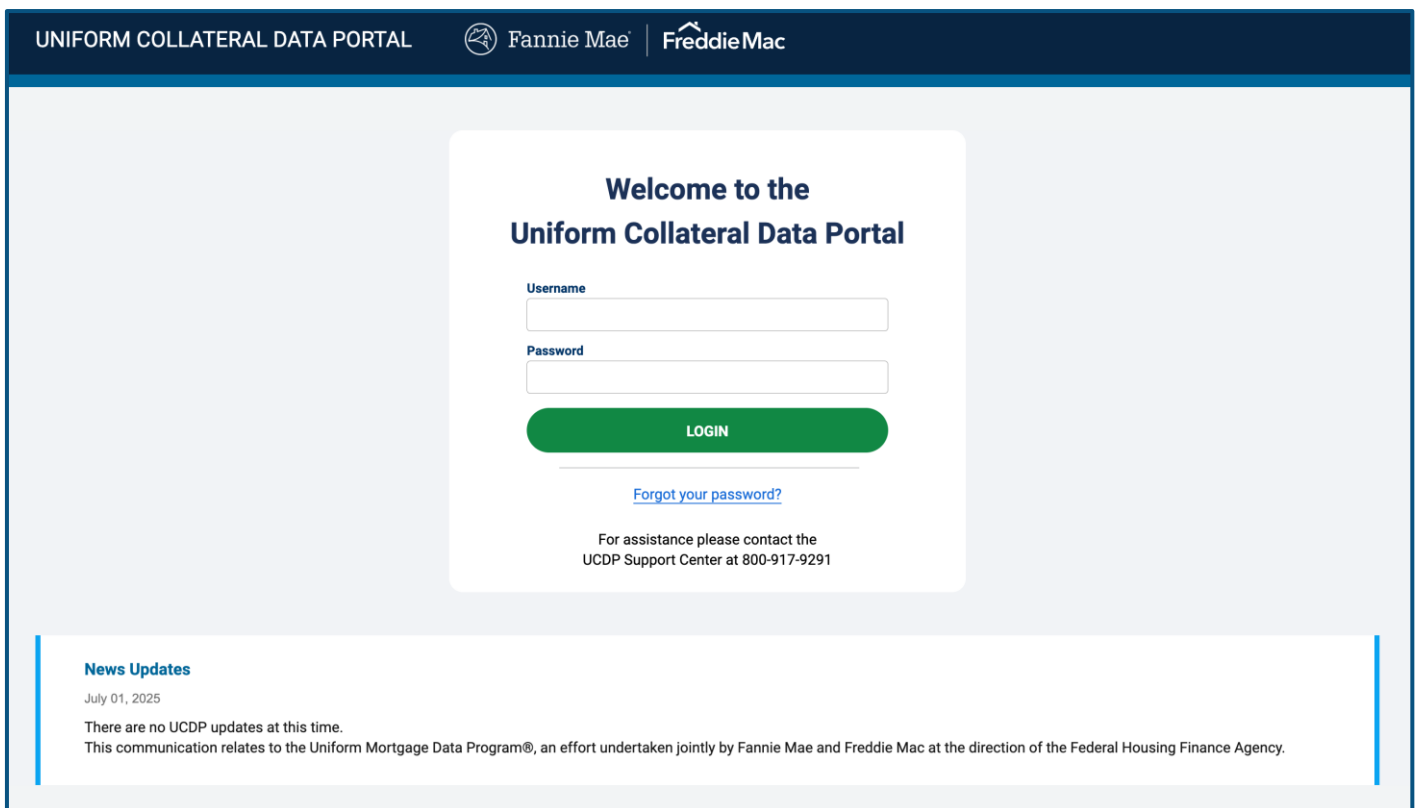
Figure 1.0 Email sent to “Created” Users



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

Log in to UCDP using the username in the UCDP New User Account Information email and the temporary password provided by your organization’s Lender Admin.

Figure 1.1 UCDP Login Page



NOTE: *Bookmark the login page so you can easily find it in the future*

After you log in, you'll be prompted to change your temporary password to a permanent password.

Figure 1.2 Password Expired

Password Expired
Enter your current UCDP credentials.

Username
Testuser@email.com

Current Password

Password Requirements:

- Contains at least 8 characters
- Contains at least one letter
- Contains at least one number
- May not be previously used password
- May not contain username
- Recommend creating a strong password by mixing upper/lowercase and special characters

New Password

Confirm New Password

CREATE NEW PASSWORD

For assistance please contact the
UCDP Support Center at 800-917-9291

NOTE: Password requirements are provided to help you set strong passwords. If minimum requirements are not met, you will receive an error message specifying the password requirement that was not met.

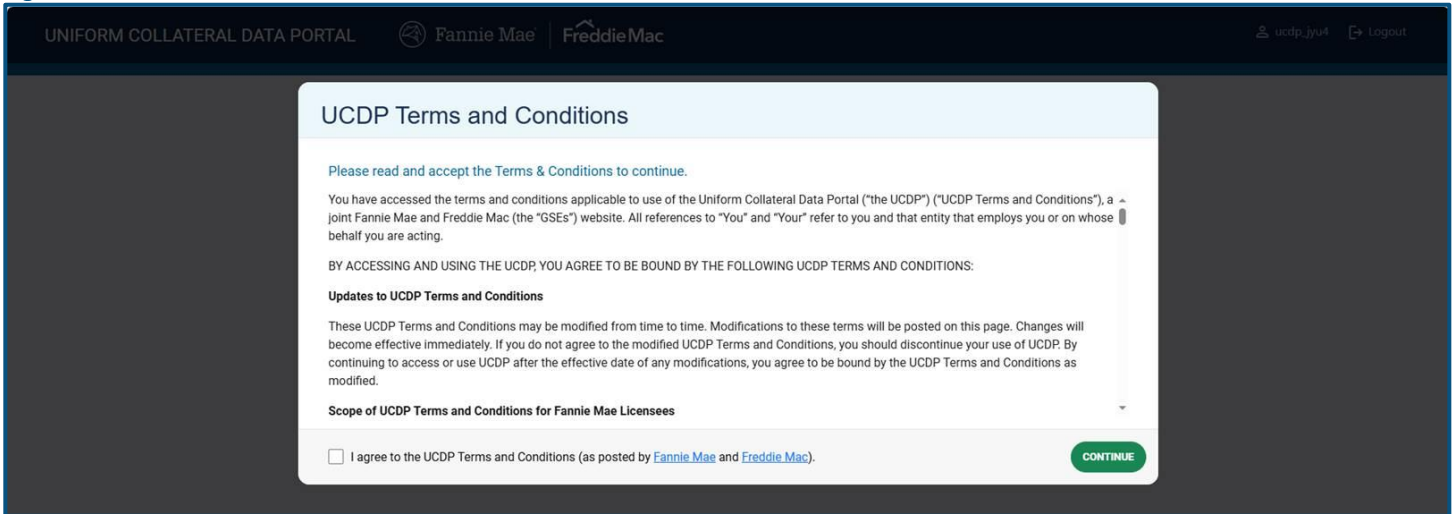
Upon a successful password change, a confirmation message will be displayed, and you will receive an email confirmation that your password has been changed.

UCDP then asks you to log out and log back in to the portal using your permanent username and new password. When you log back in to UCDP, the system will navigate you through the following steps to finalize your registration:

- Accept the UCDP Terms and Conditions
- Set-up Challenge Response Questions

UCDP Terms and Conditions

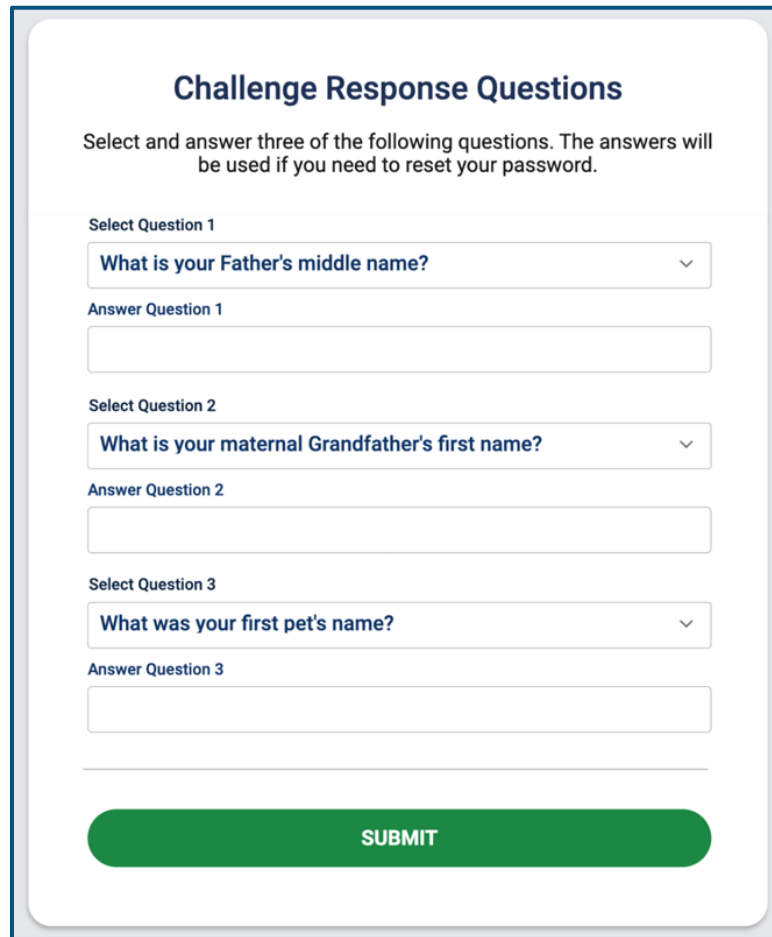
Figure 1.3 Terms and Conditions



- A modal with the UCDP Terms and Conditions will appear.
- Scroll down to read through and accept the UCDP Terms and Conditions.
- Check the box to agree and click **Continue** to proceed with registration.
 - You must check the box to agree to the UCDP Terms and Conditions to continue to the next step. An unchecked box will result in an error message.

Set up Challenge Response Questions

Figure 1.4 Challenge Response Questions



The screenshot shows a web form titled "Challenge Response Questions". Below the title is a sub-header: "Select and answer three of the following questions. The answers will be used if you need to reset your password." The form contains three question sets. Each set consists of a "Select Question" dropdown menu and an "Answer Question" text input field. The first question is "What is your Father's middle name?". The second is "What is your maternal Grandfather's first name?". The third is "What was your first pet's name?". At the bottom of the form is a large green "SUBMIT" button.

- Select one question from the six options provided in each of the three drop-down menus.
- Enter an answer for each question. Note: Answers must contain at least 3 characters.
- 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.

For Users Invited to UCDP

When your Lender Admin invites you to create an account in UCDP, you'll receive a UCDP system-generated email. When you receive the email, click the hyperlink to access the **Self Registration** page.

Figure 1.5 Email sent to "Invited" Users

From: ucdp-noreply@veros.com <ucdp-noreply@veros.com>
Sent: Wednesday, December 4, 2024 2:11 PM
To: LenderAqent@Emailaddress.com
Subject: UCDP Registration Invitation (TEST1 Environment)

A Uniform Collateral Data Portal(SM) (UCDP) administrator at your organization has sent you an invitation to create a UCDP user account. Please click on the link below to create your UCDP user account.

<https://nam04.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.dev1.ucdp.verosapps.com%2FVAMAuthUtility%2FSelfRegistration%3Fhash%3DXJVeA6r1vYOTt0OODfpJzujzob%252fS1G8Hb%252fNts72h96Pw1V96IiXhTAVAZKGH91gRmwQGmnyvoNxKmBijD%252fHilY%252ft8aC3t3sjMABa6FEd58QrlyXlOHdaDeemg%252bzYi2mRDbo2sF2irJLC9FeRASupmujtNHny5x1yBotRSo7jY%253d&data=05%7C02%7CHGranger%40veros.com%7Ce6530cf998b347107e0d08dde1db96af%7C37093314a8eb4169b02b9cf94a71c2e1%7C0%7C0%7C638915055422473076%7CUknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIslIAiOiJXaW4zMiIsIkFOIjoIjWFBpbCislldUljoyfQ%3D%3D%7C%7C%7C&sdata=sXW6fUbVILGi2FV1W6jPTJhK96OGz49mQQu8rBVDQc0%3D&reserved=0>

Please contact the UCDP Support Center at 800-917-9291 with questions regarding the setup of your account.

Hyperlink to UCDP to Self Register

When you receive the email message, click the hyperlink to access the **Self Registration** form in UCDP, shown in Figure 1.6.

Figure 1.6 Self-Registration Page

Complete your Self-Registration

Email Address	Role
<input type="text" value="mxzc@veros.com"/>	Lender Admin
First Name	Last Name
<input type="text" value="demoenforcer2"/>	ch
Preferred Username	Confirm Preferred Username
<input type="text"/>	<input type="text"/>

Password Requirements:

- Contains at least 8 characters
- Contains at least one letter
- Contains at least one number
- May not contain username
- Recommend creating a strong password by mixing upper/lowercase and special characters

Password	Confirm Password
<input type="password"/>	<input type="password"/>

[CLEAR](#)

To complete registration, fill out all fields in the form, including username and password.

All open form fields are required in this section.

- Preferred Username and Confirm Preferred Username
- Password and Confirm Password

NOTE: Minimum passwords requirements are displayed to help you set a strong password. If the minimum requirements are not met, you will receive an error message specifying the password requirement that was not met. For a comprehensive list of password requirements, see [Appendix D: Password Strength Rules and Reset Instructions](#).

The **Create** and **Clear** options at the bottom perform the following functions:

- **Create** will finalize creation of the new user account with the parameters provided, once all fields are filled and validations passed. For example, if the name entered in the Preferred Username and Confirm Preferred Username fields is already in use, you get the error message “Username is not available” and you need to select a different user ID. If the passwords entered in the Password and Confirm Password fields are different, an error message “Password values do not match” appears.
- **Clear** will reset all the fields and empty the form to start again.

Once the new user is created successfully, you’ll receive a “Success” confirmation message with a link to “Return to Login,” which will log you out of the system and return you to the **UCDP Login** page.

To log back in, you’ll need to open the UCDP system-generated email and click the link, which will validate your registration email and returns you to the **UCDP Login** page.

Figure 1.7 UCDP Login Page

UNIFORM COLLATERAL DATA PORTAL | Fannie Mae | Freddie Mac

Welcome to the Uniform Collateral Data Portal

Username

Password

LOGIN

[Forgot your password?](#)

For assistance please contact the UCDP Support Center at 800-917-9291

News Updates

July 01, 2025

There are no UCDP updates at this time.
This communication relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.

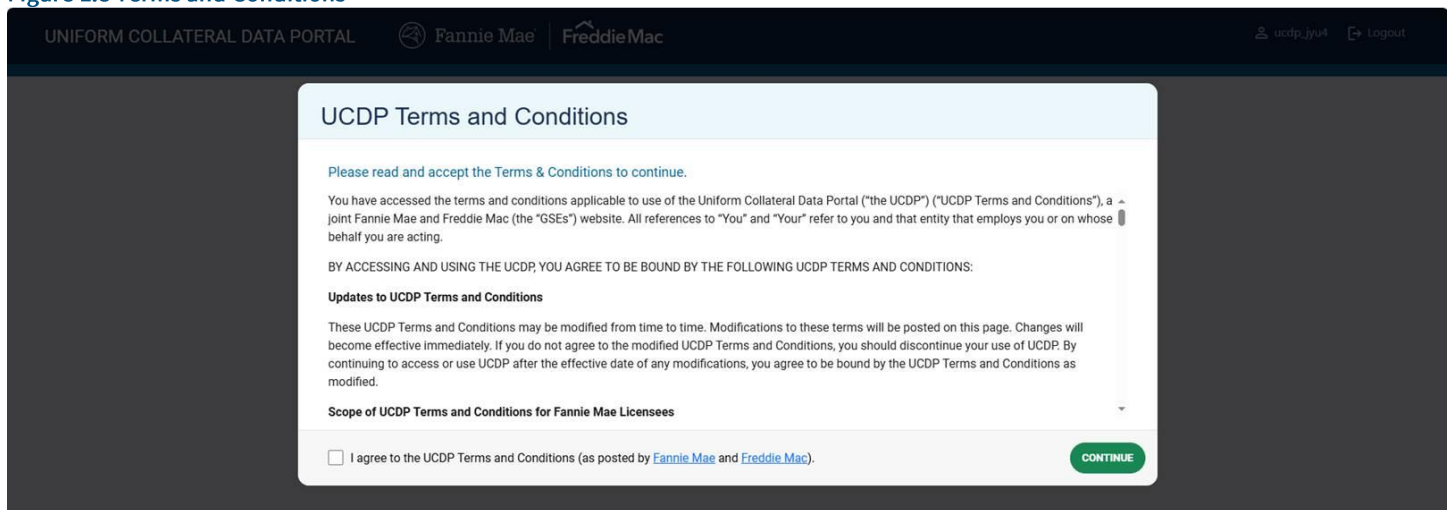
You can now log in to UCDP using your newly created username and password.

UCDP then asks you to log out and log back in to the portal using your permanent username and new password. When you log back in to UCDP, the system will navigate you through the following steps to finalize your registration:

- Agree to the UCDP Terms and Conditions
- Set-up of the Challenge Response Questions

UCDP Terms and Conditions

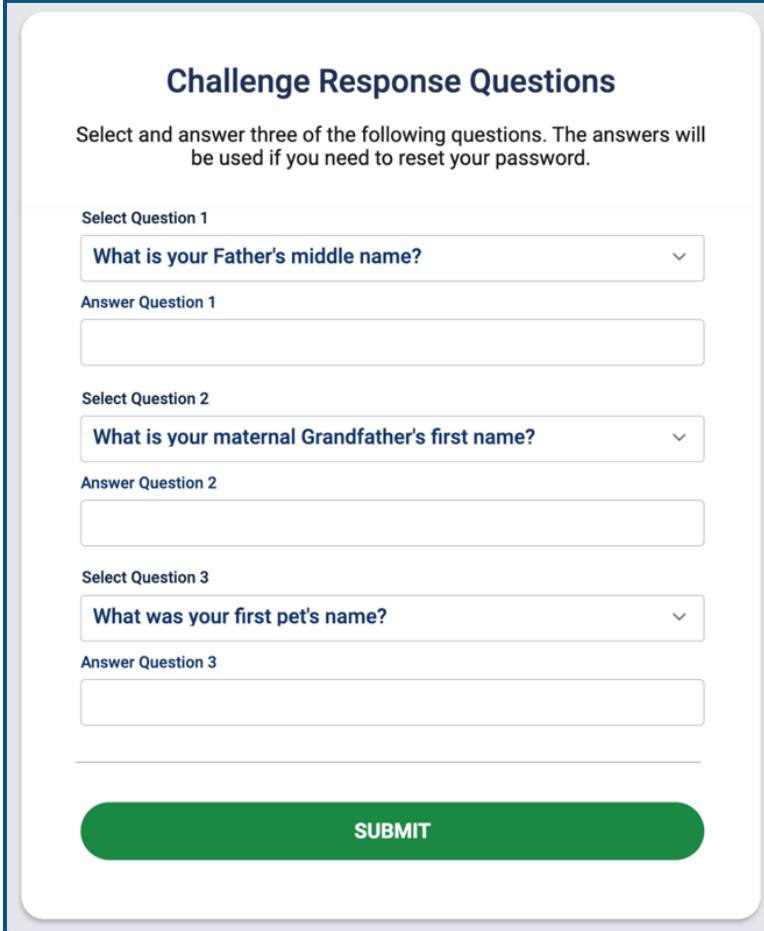
Figure 1.8 Terms and Conditions



- A page with the UCDP Terms and Conditions modal will appear.
- Scroll down to read through and agree to the UCDP Terms and Conditions.
- Check the box to agree and click **Continue** to proceed with registration.
 - You must check the box to agree to the UCDP Terms and Conditions to continue to the next step. An unchecked box will result in an error message.

Set up Challenge Response Questions

Figure 1.9 Challenge Response Questions



The screenshot shows a web form titled "Challenge Response Questions". Below the title is a instruction: "Select and answer three of the following questions. The answers will be used if you need to reset your password." The form contains three question sets. Each set starts with a "Select Question" label and a drop-down menu. The first drop-down menu is selected with the question "What is your Father's middle name?". Below each question is an "Answer Question" label and a text input field. At the bottom of the form is a large green "SUBMIT" button.

- Select one question from the six options provided in each of the three drop-down menus.
- Enter an answer for each question. Note: Answers must contain at least 3 characters.
- 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.

Section 2: Navigating the UCDP Home Page

To access the UCDP UI, visit www.uniformdataportal.com. You can also launch the application from each GSE's [UCDP | Fannie Mae](#) or [UCDP | Freddie Mac](#) website.

General User Roles and Read-only Roles

General user roles have access to all the functions described herein (except the ability to invite and/or create users, which is reserved for the Lender Admin). Users with read-only roles have limited access to certain screens and can only read information from the screens available to them, they cannot access the **Submit Appraisal** or **Account Administration** pages.

Existing users can log in by entering their valid username and password in the **UCDP Login** page. Once logged in, users can manage their appraisal report files from the main UCDP UI navigation pages: Home, Submit Appraisal, Search Appraisal, and Appraisal: View/Edit.

Figure 2.0 UCDP UI Login

UNIFORM COLLATERAL DATA PORTAL

Fannie Mae | Freddie Mac

Welcome to the Uniform Collateral Data Portal

Username

Password

LOGIN

[Forgot your password?](#)

For assistance please contact the UCDP Support Center at 800-917-9291

News Updates

July 01, 2025

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Single Session Login Policy

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, the user will receive error message: “Additional Login Denied” displayed on the screen. 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.

The UCDP Home page serves as the default landing page when users first log in to UCDP. From here, users can search for existing appraisal reports, submit new appraisal reports, or update their user preferences, including changing the default landing page.

Figure 2.2 UCDP Home Page

The screenshot displays the UCDP Home Page. At the top, there is a navigation bar with the text "UNIFORM COLLATERAL DATA PORTAL" and logos for "Fannie Mae" and "FreddieMac". On the right side of the navigation bar, there is a user profile icon labeled "WIND1" and a "Logout" link. Below the navigation bar, there are tabs for "HOME", "SEARCH", "SUBMIT", and "HELP". The main content area is titled "Welcome to UCDP" and features two primary action buttons: "Search Appraisal" and "Submit Appraisal". The "Search Appraisal" button includes a sub-description: "Search for previously submitted appraisal reports to view, edit loan data, or upload additional appraisal reports, as needed." and a "Start Appraisal Search" link. The "Submit Appraisal" button includes a sub-description: "Upload a new appraisal report by providing loan details and investor selection. Each submission will be assigned a unique Document File Identifier to be used at loan delivery." and a "Start Appraisal Submission" link. Below these buttons is a "Quick Search" section with a text input field labeled "Search by Lender Loan Number or Document File ID" and a search icon. At the bottom of the page, there is a "Recently Viewed Files" section containing a table with the following data:

Document File ID	Lender Loan Number	Lender Name	Address	City	State	Zip
360000A563	FRE	WFBoth	630 N Kingshighway St	St Charles	MO	63301
360000A562	FNM	WFBoth	630 N Kingshighway St	St Charles	MO	63301
360000A561	GATEST48_4JP	WFBoth	630 N Kingshighway St	St Charles	MO	63301
360000A560	SMACKET040925	WFBoth	630 N Kingshighway St	St Charles	MO	63301
360000A540	040725034452	WFBoth	1300 KENMORE DRIVE	ST LOUIS	MO	63122-3142

List of Features in the UCDP Home Page

Feature	Description
UCDP Navigation Menu	The UCDP Navigation Menu is a persistent menu located at the top of the application interface. It provides quick access to the main features of UCDP and a Universal Search feature, ensuring users can easily move between key pages regardless of where they are in the app.
Submit Appraisal	Upload feature where an appraisal report file can be submitted to UCDP to receive a unique Document File ID (also known as a “Doc File ID”) and submit to each GSE to run validations to be used for loan delivery to either Fannie Mae or Freddie Mac. For more information on File Delivery Requirements and Supported File Formats, refer to the UCDP Overview Fannie Mae or UCDP Overview Freddie Mac ; for more information on Submitting an Appraisal, see Section 3: Submit Appraisal in this document.
Search Appraisal	Locate previously submitted appraisal data files to view status updates and navigate to the file’s Appraisal: View/Edit page. For more information on searching for Previously Submitted Appraisals, see Section 4: Search Appraisal of this document; for more information on Viewing and Editing Appraisal Information, see Section 5: Appraisal: View / Edit in this document.
Universal Search	This feature ensures users can initiate a search from anywhere in the application without needing to navigate to a dedicated search page. The Universal Search feature allows users to quickly locate files using either the Document File ID or Lender Loan Number. Positioned at the top right of the UCDP Navigation Menu, this search bar is accessible from all main pages of the UCDP, including Home, Search, Submit, Appraisal: View/Edit, Help and User Preference page.
Quick Search	The Quick Search feature enables users to perform a fast lookup directly from the Home page by searching on Lender Loan Number or Document File ID. Users can quickly locate specific records without navigating to the full Search Appraisal interface.
Recently Viewed Files	The Recently Viewed Files helps users resume work efficiently without needing to perform a new search. This section provides users with quick access to files they’ve recently opened, directly from the Home page. This feature displays up to five files in descending order, based on the most recent viewing activity.
User Profile	The User Profile menu is in the top-right corner of the UCDP header. When clicked, it reveals a drop-down menu that allows users to manage their personal settings and account preferences. This centralized menu ensures users can easily access and manage their profile and administrative tools from anywhere in the application.
News Updates	View information on issues affecting use and availability of UCDP. Items such as planned maintenance, scheduled outages, and application changes are posted and described here in the UCDP Login page. When updates are available, the News Updates will also be visible on the Home page; see Figure 2.4 .
Logout	End the UCDP session and return to the UCDP Login page. The system automatically ends the UCDP session after 10 minutes of inactivity.
Help	The Help menu will navigate to the UCDP Help page and display links to each GSE’s website for user guides and other information.

List of Fields in the UCDP Footer

Field	Function
Support Information	For assistance, please contact the UCDP Support Center at 800-917-9291.
Fannie Mae Logo	Link that opens a new window and displays the Home page of Fannie Mae’s website.
Terms and Conditions	Link that opens a new window and displays the UCDP Terms and Conditions on Fannie Mae’s website.
Privacy	Link that opens a new window and displays the Privacy Policy page of Fannie Mae’s website.
Veros Logo (“Powered by Veros”)	Displays the Veros logo.
Freddie Mac Logo	Link that opens a new window and displays the Home page of Freddie Mac’s website
Terms and Conditions	Link that opens a new window and displays UCDP Terms and Conditions on Freddie Mac’s website.
Privacy	Link that opens a new window and displays the Privacy Policy page of Freddie Mac’s website.

The **News Updates** will display at the top of the **Home** page when an update is published and will appear while the update is displayed on the UCDP **Login** Page.

Figure 2.4 UCDP Home page with News Update

The screenshot displays the UCDP Home page with the following sections:

- Header:** UNIFORM COLLATERAL DATA PORTAL, Fannie Mae, Freddie Mac, DEV_LDAM01, Logout.
- Navigation:** HOME, SEARCH, SUBMIT, HELP. Search bar: Document File ID or Lender Loan Number Type here...
- Welcome to UCDP:**
 - News Updates:** March 25, 2025. UCDP will be down this Saturday for a maintenance.
 - Search Appraisal:** Search for previously submitted appraisal reports to view, edit loan data, or upload additional appraisal reports, as needed. [Start Appraisal Search](#)
 - Submit Appraisal:** Upload a new appraisal report by providing loan details and investor selection. Each submission will be assigned a unique Document File Identifier to be used at loan delivery. [Start Appraisal Submission](#)
 - Quick Search:** Search for files quickly by providing either the Lender Loan Number or Document File ID in the text box. Search by Lender Loan Number or Document File ID.
 - Recently Viewed Files:**

Document File ID	Lender Loan Number	Lender Name	Address	City	State	Zip
200014953E	TEST033120254	Easy Landing LLC				
20001540E8	54365464	Easy Landing LLC				
200014953C	TEST03312025	Easy Landing LLC				
200014953F	TEST23532636	Easy Landing LLC	171 Cowboy Ln	Anyplace	TX	01234
200014953D	TEST0331202523	Easy Landing LLC				

Search Features in the Home Page

The **Home** page provides a few options to start searching and managing appraisal report submissions. In addition to navigating to the **Search Appraisal** and **Submit Appraisal** pages, the **Home** page offers three Quick Search features:

- Universal Search (Figure 2.6)
- Quick Search (Figure 2.7)
- Recently Viewed Files (Figure 2.8)

Figure 2.5 UCDP Home Page Search Features

The screenshot shows the UCDP Home Page with the following search features highlighted:

- 2.6 Universal Search:** A search bar at the top right of the navigation menu with the text "Document File ID or Lender Loan Number" and "Type here...".
- 2.7 Quick Search:** A section titled "Quick Search" with a search icon and the text "Search by Lender Loan Number or Document File ID". Below it is a text input field and a green search button.
- 2.8 Recently Viewed Files:** A table with the following data:

Document File ID	Lender Loan Number	Lender Name	Address	City	State	Zip
220000F3B	0911102410	FlutronBank620_up-AgentK1	731 Apricot Dr	Kyle	TX	78640
220000EFG	NEWSUB1250	FlutronBank620_up-AgentK1	1234 Anywhere Pl	Anywhere	MD	20854
220000EFF	NEWSUB1249	FlutronBank620_up-AgentK1	1234 Anywhere Pl	Anywhere	MD	20854

Universal Search (Figure 2.6)

This feature ensures users can initiate a search from anywhere, i.e., universally, in the application without needing to navigate to a dedicated search page. The **Universal Search** feature allows users to quickly locate files using either the Document File ID or Lender Loan Number. Positioned at the top right of the **UCDP Navigation Menu**, this search bar is accessible from all main pages of the UCDP.

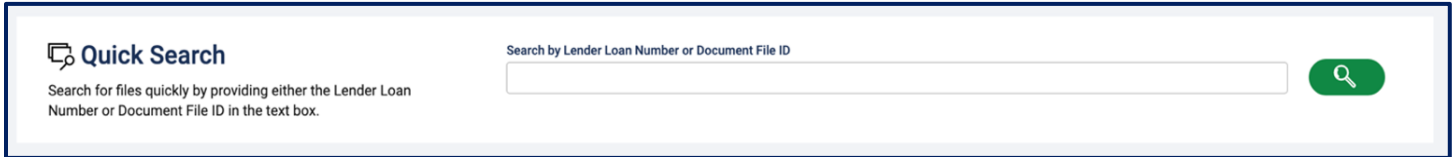
Figure 2.6 Universal Search Bar

Document File ID or Lender Loan Number Type here... 🔍

Quick Search (Figure 2.7)

The **Quick Search** feature enables users to perform a fast lookup directly from the **Home** page by searching on Lender Loan Number or Document File ID. Users can quickly locate specific records without navigating to the full Search Appraisal interface.

Figure 2.7 Quick Search



Quick Search

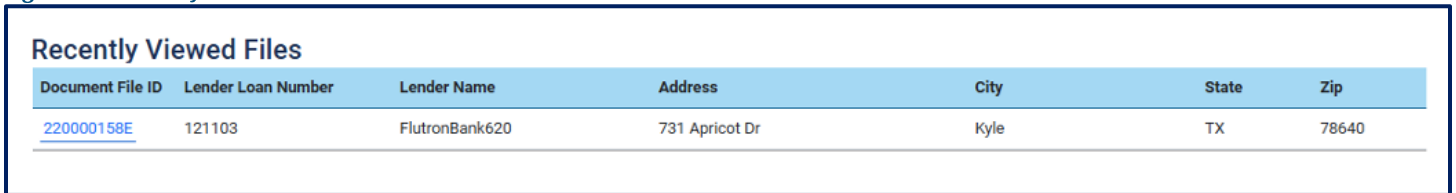
Search for files quickly by providing either the Lender Loan Number or Document File ID in the text box.

Search by Lender Loan Number or Document File ID

Recently Viewed Files (Figure 2.8)

The **Recently Viewed Files** helps users resume work efficiently without needing to perform a new search. This section provides users with quick access to files they've recently opened, directly from the Home page. This feature displays up to five files in descending order, based on the most recent viewing activity.

Figure 2.8 Recently Viewed Files



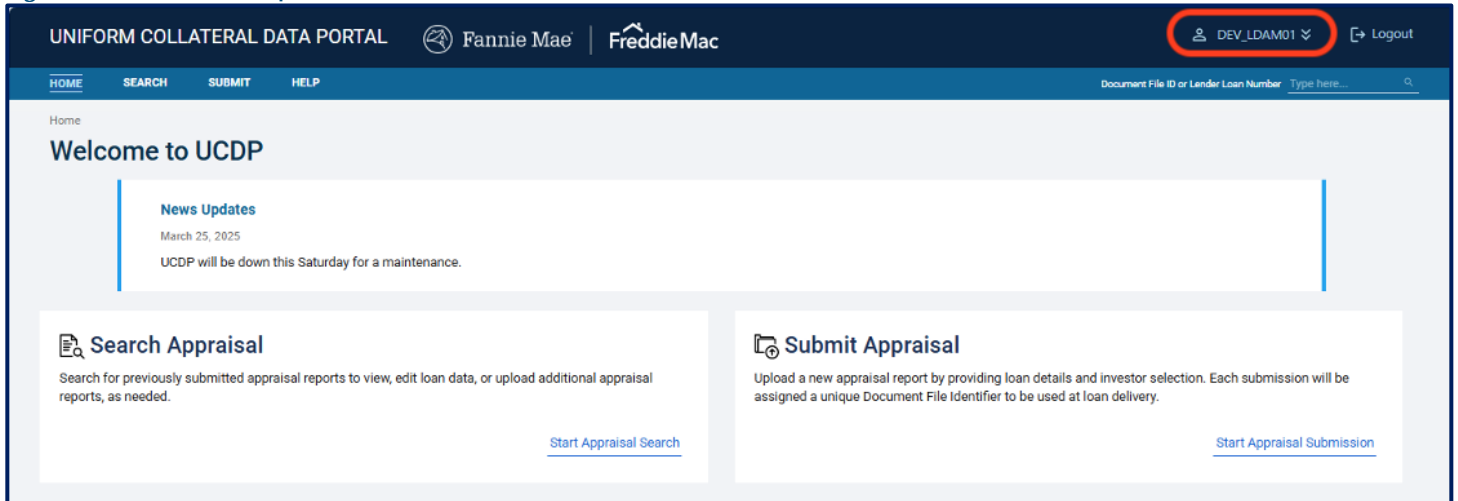
Document File ID	Lender Loan Number	Lender Name	Address	City	State	Zip
220000158E	121103	FlutronBank620	731 Apricot Dr	Kyle	TX	78640

Refreshed User Preference and Account Self Care

The **User Profile** menu is in the top-right corner of the UCDP header. When users click on their Username, it reveals a drop-down menu that allows users to manage their personal settings and account preferences. See Figure 2.9 User Profile Drop-Down Location.

This centralized menu ensures users can easily access and manage their profile and administrative tools from anywhere in the application.

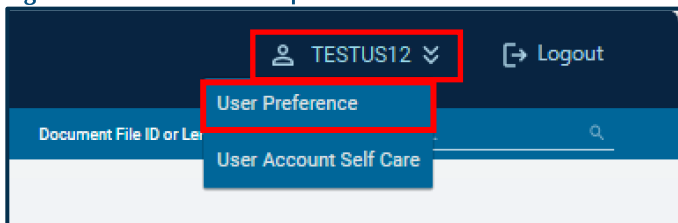
Figure 2.9 User Profile Drop-Down Location



Key Features:

- **User Preferences:** Customize settings such as default landing page to tailor the application experience.
- **User Account Self-Care:** Update or edit challenge questions and answers to maintain account security.

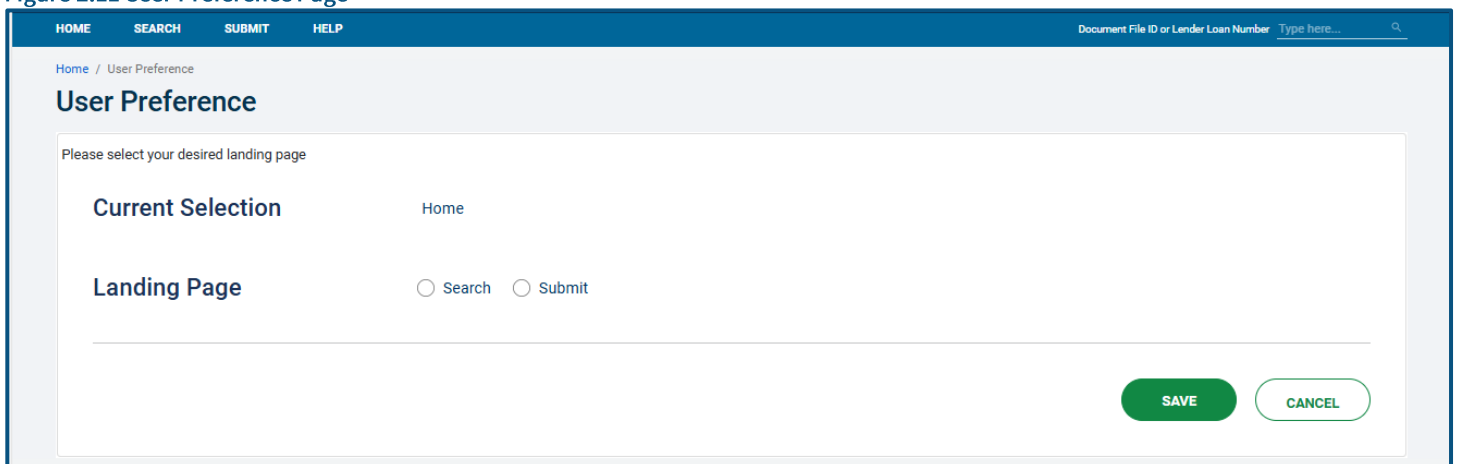
Figure 2.10 User Profile Drop-Down Menu



User Preferences

The User Preference page allows the user to customize their preferred landing page.

Figure 2.11 User Preference Page

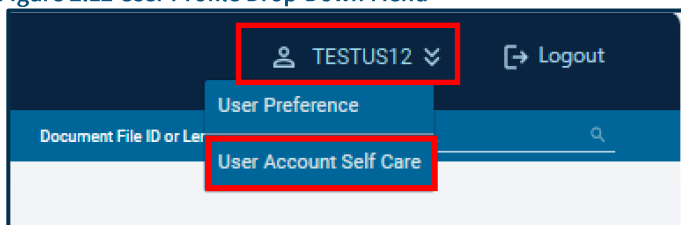


- All users start with the **Home** page as the default **Current Selection**.
- You can change the **Landing Page** to either the **Search** page or the **Submit Appraisal** page.
 - To update your **Landing Page**, select the radio button next to the desired landing page and click **Save**.
 - After successfully changing the **Landing Page**, you will see the new selection as the **Current Selection** and the other two pages listed as available radio buttons next to **Landing Page**.

User Account Self Care

The **User Account Self Care** page allows the user to update or edit account details to maintain account security.

Figure 2.12 User Profile Drop-Down Menu



The **User Account Self Care** page offers three options, including:

- Personal Details (Figure 2.13)
- Change / Update Password (Figure 2.14)
- Edit Questions (Figure 2.15)

Personal Details

The **Personal Details** tab is where you can update your preferred first name, last name, and email address.

Figure 2.13 User Account Self Care Page: Personal Details

 A screenshot of the 'User Account Self Care' page. At the top left, there is a breadcrumb trail: 'Home / User Account Self Care'. Below this is the main heading 'User Account Self Care'. There are three tabs: 'Personal Details', 'Change Password', and 'Edit Questions'. The 'Personal Details' tab is selected and highlighted. Below the tabs, the 'Personal Details' section is visible. It contains the text 'All fields required.' followed by three input fields: 'First Name', 'Last Name', and 'Email Address'. At the bottom right of the form, there are two buttons: a green 'SUBMIT' button and a white 'CLEAR' button with a green border.

Change Password

The **Change Password** tab is where you can update your current password. A list of password requirements is provided to help you create a strong password. For a comprehensive list of password requirements, see [Appendix D: Password Strength Rules and Reset Instructions](#).

Figure 2.14 User Account Self Care Page: Change Password

The screenshot shows the 'User Account Self Care' page with three tabs: 'Personal Details', 'Change Password', and 'Edit Questions'. The 'Change Password' tab is active. On the left, under 'Change password', there are 'Password Requirements' listed: at least 8 characters, at least one letter, at least one number, not previously used, not containing the username, and a recommendation to mix case and special characters. On the right, there are three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. At the bottom right of the form area are 'SUBMIT' and 'CLEAR' buttons.

NOTE: For assistance with resetting your password, you can use the “Forgot your Password?” function from the **Login** page or contact your UCDP Admin. If you don’t know your UCDP Admin, contact the UCDP Support Center at 800-917-9291.

Edit Questions

The **Edit Questions** tab is where you can update your selected **Challenge Response Questions**. This is a list of authentication questions set up during your initial registration to UCDP, which you can use to reset your password yourself. The system will authenticate you as the intended user based on your answers documented in this page. Be sure to check your spelling and use a minimum of 3 characters for each answer.

Figure 2.15 User Account Self Care Page: Change Password

Home / User Account Self Care

User Account Self Care

Personal Details | Change Password | Edit Questions

Challenge Response Questions

Question 1.	Select Question 1 Select	Answer Question 1
Question 2.	Select Question 2 Select	Answer Question 2
Question 3.	Select Question 3 Select	Answer Question 3

SUBMIT **CLEAR**

To change or update your **Challenge Response Questions** and/or Answers:

- Starting with Question 1, click the drop-down to select from several preset questions.
- Enter your answer to each challenge questions in the corresponding text box.
- Once all three questions and answers are completed, click **Submit**.

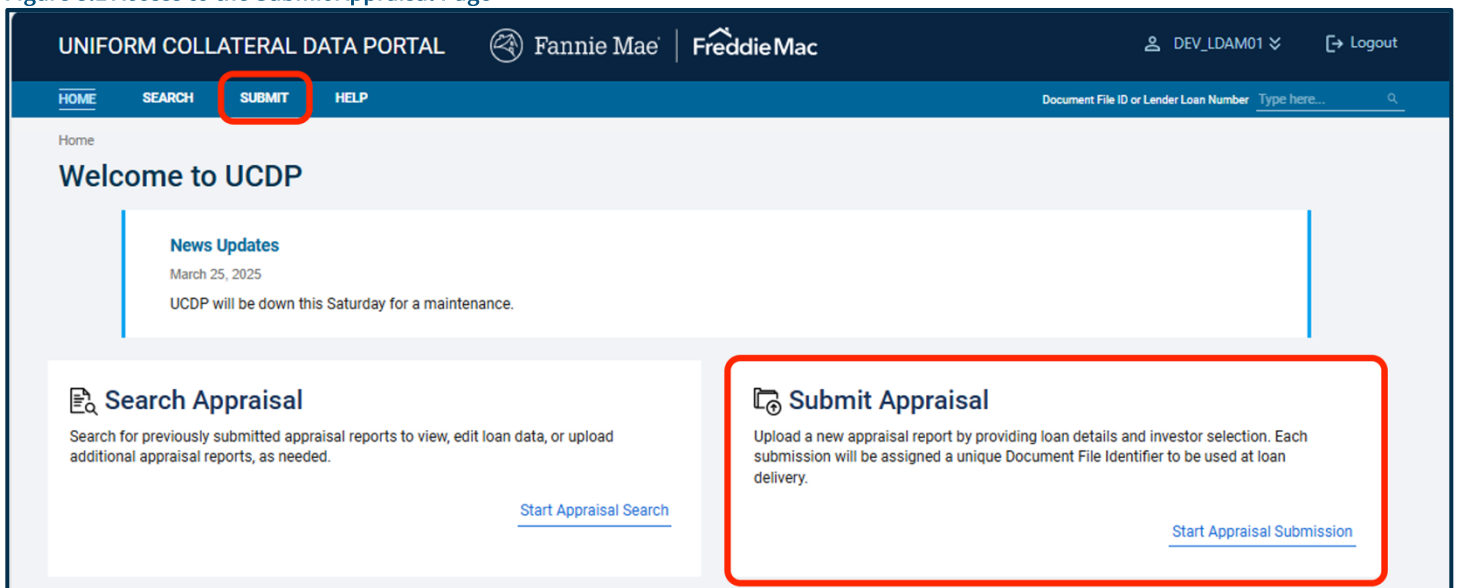
Section 3: Submit Appraisal

The submit function in UCDP enables you to upload a new appraisal report file associated with a loan, one file at a time through the UI. Every submission through the **Submit Appraisal** page generates a new, unique Doc File ID, which you must include with every loan package delivered to the GSEs.

You can access the **Submit Appraisal** page by clicking on the **Submit** tab on the UCDP Navigation Menu, or by clicking “Start Appraisal Submission” link on the Submit Appraisal tile on the **Home** page.

NOTE: *The Submit feature is limited by user permissions, as read-only users will not have access to this page. Please contact your organization’s lender admin if you have any questions regarding access rights to the Submit page.*

Figure 3.1 Access to the Submit Appraisal Page



To submit a revised appraisal report file, amend a second or third appraisal report file, or submit an associated Update Report or Completion Reports to an existing Doc File ID, you must first search for that record and upload through the **Appraisal View/Edit** page. See [Section 5: Appraisal: View / Edit](#) for additional information on how to view or edit appraisal submissions.

Steps to Submit an Appraisal Report File

After you click the **Submit Appraisal** link on the **Home** page, the **Submit Appraisal** page appears, as shown in Figure 3.2.

The user must enter all required fields and attach a valid appraisal report file to successfully submit a file to UCDP. Every submission through this page generates a unique Document File ID (Doc File ID) that is associated with that appraisal report through loan delivery. Be sure to submit through this page only when a property assignment requires a new Document File ID.

For more details on appraisal report file data delivery requirements and supported formats, refer to the UCDP Overview on each GSE's website [UCDP Overview | Fannie Mae](#) and [UCDP Overview | Freddie Mac](#).

Figure 3.2 Submit Appraisal Page

Fields in the Submit Appraisal Page

Loan Details

This section shows the loan details as assigned by your organization.

Field Name	Description	Conditionality
Lender Loan Number	The unique Loan Number assigned by the lender. (Max 15 characters)	Required
Business Unit	The UCDP assigned business unit defaults into the field if there is only one. Or you can select it from the drop down if you have multiple business units.	Required

NOTE: The Lender Loan Number must be unique within each organization's business unit. A duplicate lender loan number within that business unit will result in an error message; users will have to change the loan number to resolve the duplicate.

Investor Details

This section shows the investor(s) your organization is linked to. Only one GSE name will appear if your organization is registered to one investor.

Field Name	Description	Conditionality
Investor (Check box)	Checked by default and appear next to the corresponding Investor's (Fannie Mae or Freddie Mac) name. An unchecked box means you do not wish to submit the file to the corresponding Investor.	Required At least one box must be checked to make a submission.
S/SN or Non-S/SN	This is the Seller / Servicer Number or Non-Seller / Servicer Number field for Fannie Mae. If only one associated number exists, it will be prepopulated.	Required
S/SN or TPO#	Seller / Servicer Number or Third-Party Originator Number field for Freddie Mac. If only one associated number exists, it will be prepopulated.	Required
Delivery S/SN	Enter the originator's Freddie Mac-specific seller or branch number if it's different from the Seller number.	Optional
Loan Prospector Key	Enter the Freddie Mac-specific number that refers to the Loan Prospector® AUS Key.	Optional

NOTE: Only one GSE name will appear as investor if your organization is only linked to one GSE. Contact your Lender Admin to register a second investor.

File Upload

When all necessary fields have been filled out, the **File Upload** section is where you can browse and select a file from your device - or drag and drop a selected file from your device - to upload.

- Only one appraisal report file can be selected and uploaded at a time through this page.

The system will confirm the file selection by displaying the file name, format (XML or ZIP), and corresponding file size that is being uploaded as shown in Figure 3.2 for file confirmation prior to submission.

Figure 3.2 Submit Appraisal Page – File Confirmation Prior to Submission

Important: For UAD 3.6 submissions, the file submitted must be packaged as a single .ZIP file that includes the UAD 3.6 XML, the Appraisal Report PDF, and all images. XML-only submissions are not accepted for UAD 3.6.

File Upload

Upload Specifications

- Only one Appraisal Report may be uploaded at a time
- UAD 2.6 file max size: XML up to 15 MB
- UAD 3.6 file max size: Zip up to 60 MB



Browse from computer or Drag and drop file here

SUBMIT
CLEAR

If the file selected for upload is not the file you intend to submit, you can delete the file by clicking on the **red trash bin** button at the right of the file information. The **file upload** box will allow you to browse and select a file again to upload.

Once the correct file is selected and confirmed, click **Submit** to complete submission of your file.

Submit Appraisal Report Files for both UAD 2.6 and UAD 3.6

UCDP will accommodate submissions of appraisal report files in either UAD 2.6 or UAD 3.6 data standard through the **Submit Appraisal** page. When a user submits an appraisal report file to UCDP, the portal will automatically identify the standard and accept based on the specifications noted below and packaged according to the appropriate delivery format:

- **For UAD 2.6:** Appraisal report files will continue to be accepted as XML files with an embedded PDF, up to 15 MB.
- **For UAD 3.6:** Appraisal report files must be submitted as a ZIP file, up to 60 MB, and must include:
 - UAD 3.6 XML
 - PDF version of the UAD 3.6 appraisal report
 - Image folder containing all associated images

Important: UCDP does not accept mixed standard (UAD 2.6 or UAD 3.6) submissions under the same Document File Identifier (Doc File ID). For example, if an appraisal report was submitted using UAD 2.6, then any subsequent submissions for the same Doc File ID must be in the UAD 2.6 standard.

Submit Page Actions

Button	Description	Action
Submit	Clicking Submit will initiate the submission of the selected file to UCDP.	<ul style="list-style-type: none"> • UCDP will run initial file validations that may reject the file and result in an error message on this page. See Appendix B: Submission Validation Messages for appraisal report submission validation checks. • Upon successful submission, UCDP generates a unique Doc File ID. • The Appraisal Report File submission will be sent to the selected Investor(s) for processing.
Clear	Clear will reset <u>all</u> the fields on the page and clear the file upload box.	<p>When you click Clear, a pop-up will warn you that this action will clear the form, and you will lose all data entered.</p> <ul style="list-style-type: none"> • Click Confirm Clear to confirm page reset, or • Click Cancel to go back without resetting the page.

The user will be redirected to the **Appraisal View/Edit** page to view initial submission details while the file is processed by the selected Investor(s). An “In Progress” status will display while the submission is being processed. Refer to [Section 5: Appraisal: View / Edit](#) for more details on that page.

Section 4: Search Appraisal

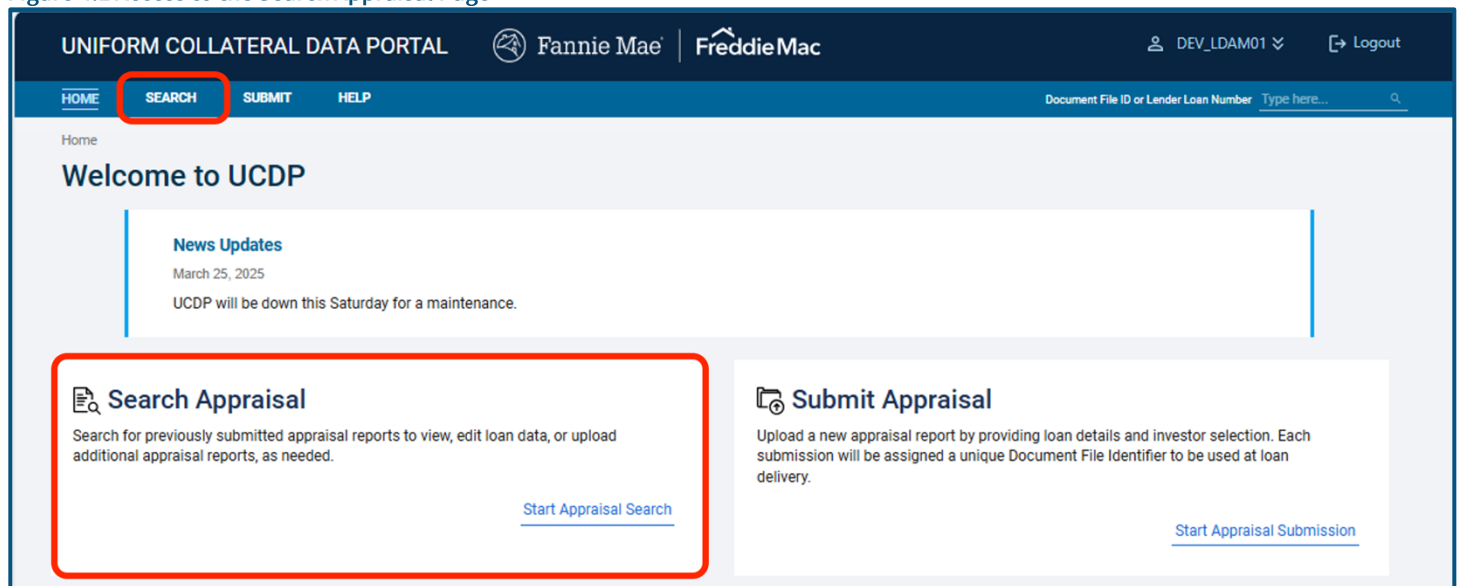
After you submit an appraisal report file, you can search for previously submitted appraisals to view the appraisal report file(s), check the submission status, identify appraisals with error conditions, submit a corrected appraisal data file, and print or download a **Submission Summary Report (SSR)**.

You can access the **Search Appraisal** page by clicking on the **Search** tab on the **UCDP Navigation Menu** at the top, or by clicking **Start Appraisal Search** link on the Search Appraisal tile on the **Home** page (see Figure 4.1).

The Home page offers search features that users can use to initiate a search in the application without needing to navigate to the dedicated search page. See [Section 2: Navigating the UCDP Home Page](#) and [Figure 2.5 UCDP Home Page Search Features](#).

NOTE: The **Universal Search**, **Quick Search** and **Recently Viewed Files** features on the Home page allow the user to search based on a Lender Loan Number or Document File ID. Additionally, the **Universal Search** feature is visible throughout the UCDP Navigation Menu.

Figure 4.1 Access to the Search Appraisal Page



The following section describes the steps to perform a detailed search when multiple search parameters are needed to search for a previously submitted file(s).

Steps for a Detailed Search of a Previously Submitted Appraisal Report File

After you click either Search Appraisal navigation option on the Home page, the Search Appraisal page appears, shown in Figure 4.2.

Figure 4.2 Search Appraisal Page

The screenshot shows the 'Search Appraisal' page with a navigation bar at the top containing 'HOME', 'SEARCH', 'SUBMIT', and 'HELP'. A search bar in the top right corner is labeled 'Document File ID or Lender Loan Number' and contains the placeholder text 'Type here...'. Below the navigation bar, the page title is 'Search' and there is a breadcrumb 'Home / Search'. A grey instruction box states: 'Detail search for previously submitted appraisal reports by providing any combination of date/date range, loan details, property details, investor details, or submission status.' The form is organized into several sections: 1. 'Date/Date Range' section with a 'Date or Date Range' field (selected as '0 Days') and a 'Quick Date Search' section with buttons for 'Today', 'Yesterday', 'Previous Week', and 'Previous Month'. 2. 'Loan Details' section with fields for 'Document File ID', 'Lender Loan Number', 'Lender Name' (a dropdown menu), and 'Username'. 3. 'Property Details' section with fields for 'Address', 'City', 'State' (a dropdown menu), and 'Zip'. 4. 'Investor' section with two columns: the first for 'Fannie Mae' with a status dropdown and an 'S/SN or Non-S/SN' dropdown; the second for 'Freddie Mac' with a status dropdown and an 'S/SN or TPO #' dropdown. 5. 'Rejected Submission' section with a checkbox labeled 'Show Rejected Submissions'. At the bottom right, there are two buttons: a green 'SEARCH' button and a white 'CLEAR' button with a green border.

List of Fields in the Search Appraisal Page

To search for appraisal data files, enter the parameters for your search. All fields on this page are optional; however, you must enter at least one search parameter to return results.

Date / Date Range selection

Field Name	Description	Conditionality
Date & Date Picker	Allows you to search by the appraisal file Submission date. You may enter a single date within the text box or select a range of dates through the calendar icon.	<i>Optional</i>
Quick Date Search (buttons)	Pre-selected date range buttons that immediately execute search: <ul style="list-style-type: none"> • “Today” automatically locates appraisal report files submitted on the current day only. • “Yesterday” automatically locates appraisal report files submitted the previous day (including Saturday and Sunday). • “Previous Week” automatically locates appraisal report files submitted the previous week (Sunday through Saturday), even if the week overlaps two different months. • “Previous Month” automatically locates appraisal report files submitted from the first to the last day of the previous month. It does not include any days from the current month. 	<i>Optional</i>

Loan Details

Field Name	Description	Conditionality
Document File ID	Returns appraisal reports tied to the specified Document File ID.	<i>Optional</i>
Lender Loan Number	Returns appraisal reports tied to the specified Lender Loan Number.	<i>Optional</i>
Lender Name	Returns appraisal reports associated with the specified Lender Name selected. Depending on the role, this may appear as a drop down or text field.	<i>Optional</i>
Username	Returns appraisal reports created or uploaded by the specified Username.	<i>Optional</i>

Property Details

Field Name	Description	Conditionality
Address	Returns appraisal reports associated with the specified street address. The street address includes number and street name, as well as any associated unit designator type, unit number, and direction; for example, 4321 NW Main St, Unit 101.	<i>Optional</i>
City	Returns appraisal reports associated with the specified city.	<i>Optional</i>
State	Returns appraisal reports associated with the specified state.	<i>Optional</i>
Zip Code	Returns appraisal reports associated with the specified Zip code. For search function, limit it to a five (5) digit Zip code.	<i>Optional</i>

Investor Details

This section shows the investor(s) selected at registration. Contact your lender admin to register a second investor.

Field Name	Description	Conditionality
Investor Checkbox	Checkboxes next to the Investor's (GSE's) name, when checked, they filter and return records for that specific GSE. If not checked, the search results will return any submission regardless of investor.	<i>Optional</i>
Investor Status	The Status will return records from that GSE with the corresponding status selected from the drop down: Successful, Not Successful, or In Progress.	<i>Optional</i>
S/SN or Non-S/SN	This is the Seller / Servicer Number or Non-Seller / Servicer Number field for Fannie Mae. Search results will return records submitted under the specified Seller Number.	<i>Optional</i>
S/SN or TPO#	Seller Servicing Number or Third-Party Originator Number field for Freddie Mac. Search results will return records submitted under the specified Seller Number.	<i>Optional</i>

Rejected Submission

When checked, the search results return only rejected submissions. This may include, for example, a duplicate submission for the same Business Unit and Lender Loan Number. Rejected submissions will not be assigned a Doc File ID and will not add or change any existing submission in the system. Refer to [Appendix B: Submission Validation Messages](#) in this document for validation checks that will be visible with a Rejected Submission.

Once you've selected your search criteria, click the **Submit** or **Clear** buttons at the bottom right to process your desired next step.

Search Page Actions

Field Name / Button	Description	Action
Clear	Clicking Clear will reset <u>all</u> the fields on the page and clear the file upload box.	When you click Clear , a pop-up will warn you that this action will clear the form, and you will lose all data entered. <ul style="list-style-type: none">• Click Confirm Clear to confirm page reset, or• Click Cancel to go back without resetting the page.
Search	Clicking Search will perform the search with the parameters provided.	

Viewing the Search Results

If there are records that meet the criteria of your search parameters, the search results will populate below the Search Criteria section, under Search Results.

Figure 4.3 Search Appraisal Page

The screenshot displays the 'Search' page with a navigation bar (HOME, SEARCH, SUBMIT, HELP) and a search input field. The 'Search Criteria' section is visible, showing parameters like Date Selected (01/18/2026 - 01/24/2026), Document File ID (--), Lender Loan Number (--), Lender Name (--), Username (--), Address (--), City (--), State (--), and Zip (--). Below this, the search is filtered for 'Fannie Mae' and 'Freddie Mac', with Fannie Mae Status set to 'All' and Freddie Mac Status set to 'All'. The 'Search Results' section features a table with columns for Status (FNM, FRE), Submitted On, Doc File ID, Lender Loan Number, Lender Name, Address, Zip, Username, FNM SSR, and FRE SSR. Five results are shown, all with a status of 'All' and 'SSR' buttons. The results table is as follows:

Status	Submitted On	Doc File ID	Lender Loan Number	Lender Name	Address	Zip	Username	FNM SSR	FRE SSR
✓	01/22/2026 16:27:26	220000288A	FRE0122	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	SSR	SSR
✓	01/22/2026 16:26:55	2200002889	FNM0122	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	SSR	SSR
✓	01/22/2026 16:19:50	2200002888	012226P_1UPD	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	SSR	SSR
✓	01/22/2026 16:18:00	1200002887	01222026DI01	FlutronBank620New	312 N VIRGINIA AVE CITY: FALLS CHURCH STATE: VA	22046	KWFLND156_DI	SSR	SSR
✓	01/22/2026 16:04:21	2200002886	0122202601_UPD1	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156_DI	SSR	SSR

At the bottom of the results section, it indicates '1-5 of 5' results and includes navigation arrows.

The Search Criteria at the top will confirm the parameters used for the corresponding Search Results.

You can modify the search criteria by clicking the **Edit Criteria** link at the top right corner of the page, the Search Criteria section will become editable, and you can update as necessary.

Figure 4.4 Edit Criteria link to Modify Search

Home / Search

Search

Search Criteria EDIT CRITERIA

Date Selected 03/16/2025 - 03/26/2025	Document File ID --	Lender Loan Number --	Lender Name --	Username --
Address --		City --	State --	Zip --

Fannie Mae		Freddie Mac	
Fannie Mae Status All	S/SN or Non S/SN --	Freddie Mac Status All	S/SN or TPO# --

NOTE: The Search Results from the preceding search parameters will continue to display until you run a new search.

The Search Results will return as a list at the bottom section of the page.






Figure 4.5 Search Results List

Search Results REFRESH DOWNLOAD


Status FNM FRE	Submitted On	Doc File ID	Lender Loan Number	Lender Name	Address	Zip	Username	FNM SSR	FRE SSR
✓ ✓	01/22/2026 16:27:26	220000288A	FRE0122	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	SSR	SSR
✓ ✓	01/22/2026 16:26:55	2200002889	FNM0122	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	SSR	SSR
✓ ✓	01/22/2026 16:19:50	2200002888	012226P_1UPD	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	SSR	SSR
✓ ✓	01/22/2026 16:18:00	1200002887	01222026DI01	FlutronBank620New	312 N VIRGINIA AVE CITY: FALLS CHURCH STATE: VA	22046	KWFLND156_DI	SSR	SSR
✓ ✓	01/22/2026 16:04:21	2200002886	0122202601_UPD1	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156_DI	SSR	SSR

1-5 of 5 << < 1 > >>


List of Fields in the Search Results

Name / Indicator	Description
GSE Status – FNM / FRE	Indicates status returned from Fannie Mae (FNM) and Freddie Mac (FRE). The icons represent the following results:
 Successful	The appraisal report file successfully passed GSE requirements.
 Not Successful	The appraisal report file did not pass GSE requirements.
 In Progress	UCDP is still processing the appraisal report file submission.
Submission Date	Date of when the appraisal report file was submitted to UCDP.
Doc File ID	Unique number automatically generated and assigned to the appraisal report when submitted to UCDP. The Doc File ID number listed is an active link that, when clicked, navigates the user to the Appraisal: View/Edit page. For more on the Appraisal: View/Edit page and its functions, please see Section 5: Appraisal: View / Edit .
Lender Loan Number	The unique Loan Number assigned by the lender.
Lender Name	Name of lender submitting the appraisal report file.
Address	The specified address of the associated property. This field includes the street address (number and street name, and, as applicable, unit designator, unit number, and direction), city, and state.
Zip	The specified Zip Code of the associated property.
Username	Identifies the user who created or uploaded the appraisal report file.
FNM SSR 	Fannie Mae SSR - The button displays when the Submission Summary Report is available for download. When the submission is “In Progress” the button will not appear.
FRE SSR 	Freddie Mac SSR - The button displays when the Submission Summary Report is available for download. When the submission is “In Progress” the button will not appear.

Users can download the search results by clicking the Download button at the top right of the Search Results section.

Name / Indicator	Description
 Download	Downloads the Search Results to Excel.

Users can run a real-time refresh by clicking the Refresh button at the top right of the Search Results section.

Name / Indicator	Description
 Refresh	Performs a real-time search based on the established search criteria.

Once you have found the file to access, click on the Doc File ID to navigate to the **Appraisal: View/Edit** page.

[Section 5: Appraisal: View / Edit](#)

Steps to View and Edit an Appraisal Report File Submission

After you submit an appraisal to UCDP, you can access the submission to view the results or edit certain details about the appraisal submission in the **Appraisal: View/Edit** page. This page enables you to review submission details and resubmit a corrected appraisal report file and/or add additional supporting appraisal report files, such as the Restricted Appraisal Update Report or Completion Report.

NOTE: *It is important to note that for any submission, either UAD 2.6 or UAD 3.6 standard, you cannot edit the appraisal report file within UCDP. You must resubmit a revised appraisal report file to make corrections within the file.*

Accessing the Appraisal: View/Edit pages

From the Home page

The **Home** page provides a few options to start searching and managing appraisal report submissions through the **Appraisal: View/Edit** page, which are highlighted in Figure 5.1, including:

- Universal Search (Figure 5.1.2): Enter the Document File ID or Lender Loan Number of the submission.
- Quick Search (Figure 5.1.3): Enter the Document File ID or Lender Loan Number of the submission.
- Recently Viewed Files (5.1.4): Select the Document File ID from the files listed. Note, the file will appear if it was recently accessed.

NOTE: *The **Universal Search** feature can be accessed from any of the main navigation pages of UCDP.*

Figure 5.1 UCDP Home Page Search Features

UNIFORM COLLATERAL DATA PORTAL | Fannie Mae | Freddie Mac | NAGA0728 | Logout

HOME SEARCH SUBMIT HELP

Document File ID or Lender Loan Number Type here... **5.1.2**

Home

Welcome to UCDP

News Updates
August 08, 2025

5.1.3 Search Appraisal
Search for previously submitted appraisal reports to view, edit loan data, or upload additional appraisal reports, as needed.
[Start Appraisal Search](#)

Submit Appraisal
Upload a new appraisal report by providing loan details and investor selection. Each submission will be assigned a unique Document File Identifier to be used at loan delivery.
[Start Appraisal Submission](#)

5.1.4 Quick Search
Search for files quickly by providing either the Lender Loan Number or Document File ID in the text box.
Search by Lender Loan Number or Document File ID

5.1.4 Recently Viewed Files

Document File ID	Lender Loan Number	Lender Name	Address	City	State	Zip
220000F3B	0911102410	FlutronBank620_up-AgentK1	731 Apricot Dr	Kyle	TX	78640
220000EFG	NEWSUB1250	FlutronBank620_up-AgentK1	1234 Anywhere Pl	Anywhere	MD	20854
220000EFF	NEWSUB1249	FlutronBank620_up-AgentK1	1234 Anywhere Pl	Anywhere	MD	20854

From the Search Appraisal page

Click the active Doc File ID link within the Search Results listed, as shown in Figure 5.2: Search Results List.

Figure 5.2 Search Results List

Search Results

REFRESH DOWNLOAD

Status	Submitted On	Doc File ID	Lender Loan Number	Lender Name	Address	Zip	Username	FNM SSR	FRE SSR
✓	01/22/2026 16:27:26	220000288A	FRE0122	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	ID SSR	ID SSR
✓	01/22/2026 16:26:55	2200002889	FNM0122	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	ID SSR	ID SSR
✓	01/22/2026 16:19:50	2200002888	012226P_1UPD	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156	ID SSR	ID SSR
✓	01/22/2026 16:18:00	1200002887	01222026DI01	FlutronBank620New	312 N VIRGINIA AVE CITY: FALLS CHURCH STATE: VA	22046	KWFLND156_DI	ID SSR	ID SSR
✓	01/22/2026 16:04:21	2200002886	0122202601_UPD1	FlutronBank620New	1300 KENMORE DR CITY: SAINT LOUIS STATE: MO	63122	KWFLND156_DI	ID SSR	ID SSR

1-5 of 5

◆ Dual Appraisal: View/Edit pages

UCDP will support submissions of appraisal reports files for both UAD 2.6 and UAD 3.6 data standard. This dual support is temporary, and the portal will automatically direct users to the appropriate **Appraisal: View/Edit** page to view results based on the submitted file's format.

There are two versions of the **Appraisal: View/Edit** page: the legacy page for UAD 2.6 XML file submissions and a new version for UAD 3.6 ZIP file submissions.

The following section guides users through both **Appraisal: View/Edit** pages:

- Appraisal: View/Edit page for UAD 2.6 XML file submissions, i.e., a Doc File ID that starts with a "1".
- Appraisal: View/Edit page for UAD 3.6 ZIP file submissions, i.e., a Doc File ID that starts with a "2".

Appraisal: View/Edit Page for UAD 2.6 XML File Submissions

For all Doc File ID submissions starting with a "1", the **Appraisal: View/Edit** page shown in *Figure 5.3* has three sections:

1. Section 1: Submission Information (Figure 5.3.1)
2. Section 2: Appraisal Information (Figure 5.3.2)
3. Section 3: Submission History (Figure 5.3.3)

Figure 5.3 Appraisal: View/Edit page for UAD 2.6 XML Submissions

Section 1:
Submission
Information

The screenshot shows the top navigation bar of the Uniform Collateral Data Portal. It includes the Fannie Mae and Freddie Mac logos, user information (User ID: JOHN_SMITH), and a navigation menu with options like Home, Submit Appraisal, Search, Reports, and Account Administration. Below the navigation is a table with submission details:

Document File ID	1100026091	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/SN or Non-S/SN ID	711130001	Institution ID			
Freddie Mac Status	Not Successful	S/SN or TPO #	711130055	Delivery S/SN			

5.3.1

Section 2:
Appraisal
Information
[1, 2, and/or 3]

This section provides detailed information for Appraisal 1. It is divided into several sub-sections:

- Submission Info:** A table comparing submission details for Fannie Mae and Freddie Mac.

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	FNM 1004/FRE 70	Appraised Value	\$475,000
File Format	XML - M3MO	Appraiser Name	John Jones
		State / License	MI / TL9992221
		Supv. Appraiser Name	Jane Jones
		State / License	MD / 00001
- Appraisal 1: File Operations:** Includes an upload field for corrected appraisal files.
- Appraisal 1: Hard Stops:** Lists four hard stops with reasons and options to override.
 - 1. Unknown subject address: Hard Stop 302 Found. Reason: Verify subject address is correct.
 - 2. Unverified appraiser license information: Hard Stop 202 Found. Reason: Appraiser license number could not be verified.
 - 3. Unverified supervisory appraiser license information: Hard Stop 212 Found. Reason: Supervisory appraiser license number could not be verified.
 - 4. UAD compliance check failure (warnings only): Hard Stop 402 Found. Reason: Appraisal failed one or more warning UAD compliance checks.
- Appraisal 1: Findings:** A table of UAD compliance messages.

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5158	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

5.3.2

Section 3:
Submission
History

The Submission History table shows a log of appraisal processing events:

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

5.3.3

UAD 2.6 Appraisal: View/Edit: Section 1 – Submission Information

The Submission Information section of the **Appraisal: View/Edit** page, shown in *Figure 5.4*, displays the **Document File ID**, loan metadata, and each GSE's **Document File Status**.

Figure 5.4 Appraisal: View/Edit – Submission Information Section

The screenshot shows a web interface for 'Appraisal: View / Edit'. At the top left is a 'Return to Search' button. Below it is a table of 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	S/SN or Non-S/SN ID	711130001	Institution ID			
Freddie Mac Status	Not Successful	S/SN or TPO #	711130055	Delivery S/SN	Loan Prospector® Key		


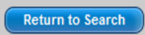

An 'Edit' button is located at the bottom right of the table.

List of Fields in the Submission Information

Name / Indicator	Description
Doc File ID	A unique identifier assigned by UCDP to all appraisal report submissions associated with a property.
Lender Loan Number	The unique Loan Number assigned by the lender. The Lender Loan Number is provided by the submitter of the first appraisal report submission and can be subsequently updated (i.e., corrected) by the submitter.
Date / Time Submitted	Date and time when the initial appraisal report file was submitted to the UCDP.
Last Update	The last date and time when a document was received for a given sequence/document type.
Lender Name	The name of the lending organization that is submitting the appraisal to UCDP. Note: The Lender Name may differ between each GSE.
Business Unit	The assigned business unit.

Fannie Mae Specific	
Status	Status of the submission(s) associated with a property. The status is determined by the results of all document validations, including Fannie Mae proprietary validations. If no fatal severity findings are fired, status is "Successful"; if fatal severity findings are fired, status is "Not Successful".
S/SN or Non-SSN	This is the Seller / Servicer Number or Non-Seller / Servicer Number field for Fannie Mae. If only one associated number exists, it will be prepopulated.
Institution ID	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	The Fannie Mae-specific ID that refers to the Desktop Underwriter (DU) Case File ID. UCDP does not edit or validate this value.

Freddie Mac Specific	
Status	Status of the submission(s) associated with a property. The status is determined by the results of all document validations, including Freddie Mac proprietary validations. If no fatal severity findings are fired, status is "Successful"; if fatal severity findings are fired, status is "Not Successful".
S/SN or TPO#	Seller / Servicer Number or Third-Party Originator Number field for Freddie Mac. If only one associated number exists, it will be prepopulated.
Delivery S/SN	The originator's Freddie Mac-specific seller or branch number if it's different from the seller number.
Loan Prospector Key	The Freddie Mac-specific number that refers to the Loan Prospector® AUS Key.

Actions/Buttons	
 SSR Link	<p>Click the SSR link to display the Submission Summary Report in PDF format. For more information on the Submission Summary Report, refer to Submission Summary Report for UAD 2.6.</p> <p>NOTE: If the appraisal was submitted to only one GSE, only one Submission Summary Report opens. If the appraisal was submitted to both GSEs, the Submission Summary Reports are placed in a folder, zipped, and then downloaded.</p>
	Returns to the UCDP Search page.
	Activates editable mode of the Submission Information section.

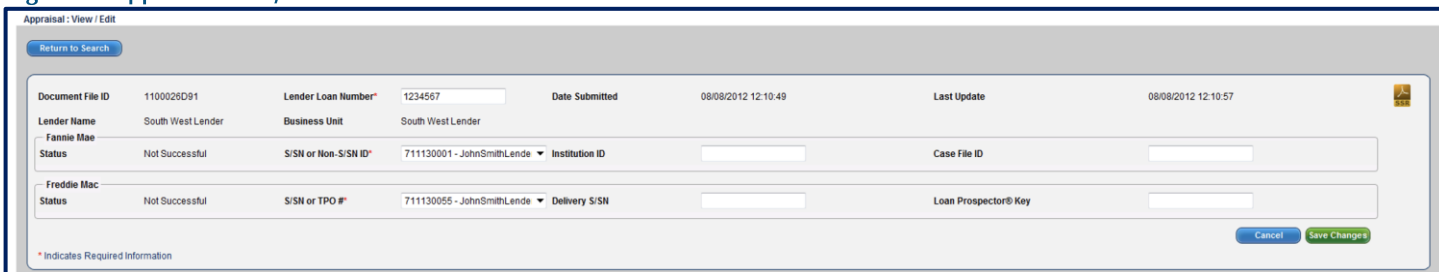
In the **Submission Information** section, you can edit certain loan metadata fields and download the SSR to review findings and use this information to correct and resubmit the appraisal report file, if necessary.

- To retrieve the **Submission Summary Report**, click the SSR link icon.
- To edit information, click the “Edit” button.

Edit the Submission Information (Edit Mode)

When you click the “Edit” button, the page changes to Edit Mode, as shown in Figure 5.5, with fields that can now be edited.

Figure 5.4 Appraisal: View/Edit – Submission Information in Edit Mode



While Edit Mode will allow you to 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.

The table below shows the fields that you can edit while in Edit Mode. 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.

Editable Metadata Fields	Non-Editable Metadata Fields
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

To proceed with Edit Loan Metadata:

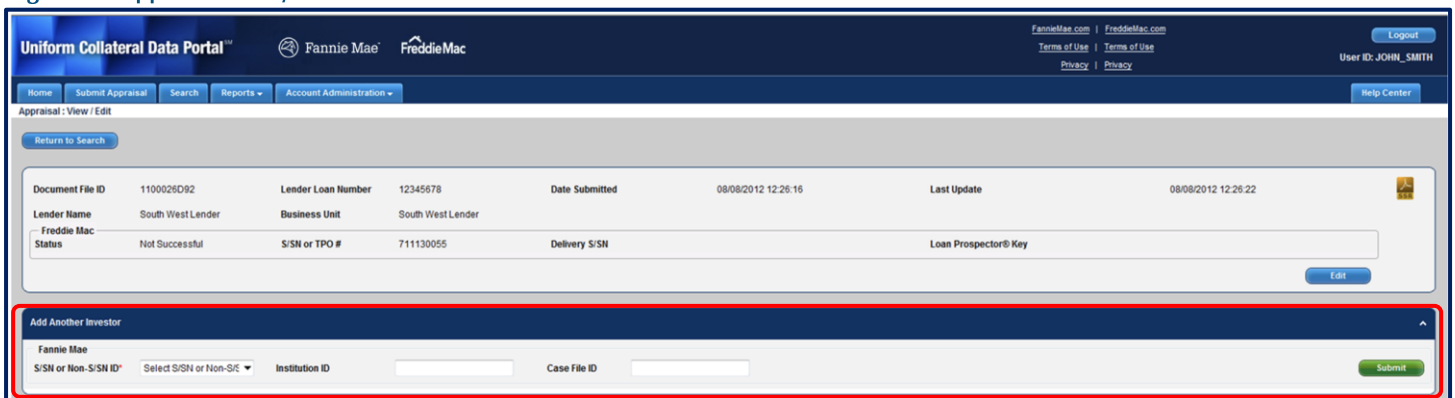
- **Save Changes** sends data to UCDP, updates the changes to the Doc File ID, and transmits the edited information to one or both GSEs.
- **Cancel** disables edit mode and all fields return to their original values.

Adding Another Investor (GSE)

If you selected only one GSE when you initially submitted the appraisal data file, the **Add Another Investor** option will automatically appear, as shown in Figure 5.5: Appraisal: View/Edit – Add Another Investor below.

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 5.5. Appraisal: View/Edit – Add Another Investor



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.

UAD 2.6 Appraisal: View/Edit: Section 2 – Appraisal Information

Section 2 of the **Appraisal: View/Edit** page displays specific information about your appraisal data submissions, as shown in Figure 5.6. This section has several subsections. You can reduce the size of the current section by clicking the **Minimize** icon.

The **Appraisal Information** page, shown in Figure 5.6, has five subsections:

- Subsection 1: Appraisal Submission Information (Figure 5.6.1)
- Subsection 2: Appraisal File Operations (Figure 5.6.2)
- Subsection 3: Appraisal Hard Stops (Figure 5.6.3)
- Subsection 4: Appraisal Findings (Figure 5.6.4)
- Subsection 5: Appraisal 2 and Appraisal 3 (Figure 5.6.5)

Figure 5.6 Appraisal: View/Edit – Appraisal Information Section

Section 1: Appraisal Submission Information (5.6.1)

Section 2: Appraisal File Operation (5.6.2)

Section 3: Appraisal Hard Stops (5.6.3)

Section 4: Appraisal Findings (5.6.4)

Section 5: Appraisal 2 and Appraisal 3 (5.6.5)

The screenshot displays the 'Appraisal 1' interface with five distinct sections, each highlighted with a red border and a red label in the top right corner:

- Section 1: Submission Info (5.6.1)**: A table with columns for 'Submitted', 'Subject Address', and 'Validated'. It lists submission details for 'Fannie Mae' and 'Freddie Mac' statuses, including dates, addresses, and appraiser information.
- Section 2: File Operations (5.6.2)**: A section for 'Upload Corrected Appraisal File' with a text input field for 'File Name / Location' and a 'Submit' button.
- Section 3: Hard Stops (5.6.3)**: A list of 'UCDP' hard stops with details on the error (e.g., 'Unknown subject address'), the reason (e.g., 'Hard Stop 302 Found'), and options to 'Override Request Reason' or 'Automated override request'.
- Section 4: Findings (5.6.4)**: A table titled 'UAD Compliance' with columns for 'Message ID', 'Form Section', 'Form Field Name', 'Datapoint Name', 'Property Affected', 'Action Message', and 'Severity'. It shows a warning about the 'Effective Date' format.
- Section 5: Appraisal 2 and Appraisal 3 (5.6.5)**: A vertical list of expandable sections for 'Appraisal 2' and 'Appraisal 3'.

Each section lists the following information for each appraisal file submission.

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 to receive a successful status. Each appraisal data file has a separate hard stop section.
Appraisal Findings	Lists all UAD compliance check messages
Appraisal 2 and Appraisal 3	Lists the above information for each subsequent Appraisal Sequence (2 or 3) that is submitted.

Appraisal Information Subsection 1: Appraisal Submission Information

The Appraisal Submission Information subsection shown in Figure 5.7 contains the submission date, last update (if applicable), file format, property address, property value, and appraiser information for each appraisal data file.

NOTE: 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 **Original PDF** and **Standard Form** (see Figure 5.7) in the top right corner of the Appraisal Information section. 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.



Actions/Buttons	
 PDF	Displays the submission in a PDF document in a new window. If the PDF document is unreadable, a blank window appears.
 Standard Data View	Displays the submitted appraisal data in the UCDP standardized format.

Figure 5.7 Appraisal: View/Edit – Appraisal Information Section



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	FNMI 1004FRE 70	Appraised Value	\$475000	Appraised Value	\$475,000
File Format	XML - MISMO	Appraiser Name	John Jones	Appraiser Name	
		State / License	MM / TL99992221	State / License	
		Supv. Appraiser Name	Jane Jones	Supv. Appraiser Name	
		State / License	MD / 00001	State / License	

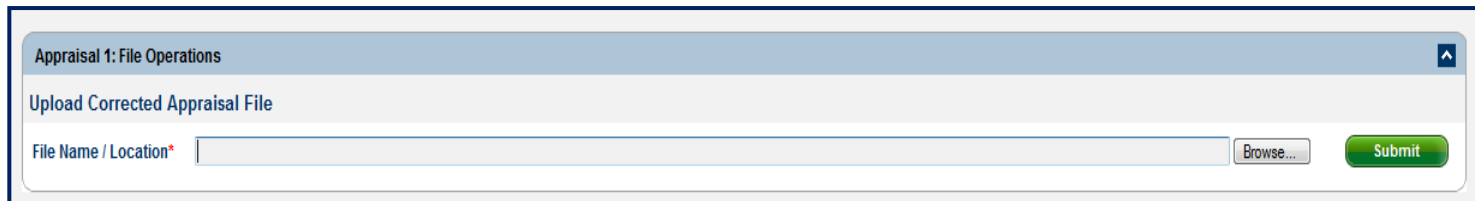
Appraisal Information Subsection 2: Appraisal File Operation

The **File Operations** subsection shown in Figure 5.8 allows you to submit a corrected appraisal data file to reflect appraiser updates and/or to resolve a hard stop error.

Follow these steps:

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

Figure 5.8 Appraisal: View/Edit – File Operations



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.

Appraisal Information Subsection 3: Appraisal Hard Stops

The **Appraisal Hard Stops** subsection shown in Figure 5.9 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:

- 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.
- 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 Appraisal Submission Information (Subsection 1: Appraisal Submission Information) of the page.

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 F: List of Hard Stops for UAD 2.6](#).

Figure 5.9 Appraisal: View/Edit – Appraisal Hard Stops

Appraisal 1: Hard Stops

UAD Compliance

1. 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: User ID: SYSTEM
 Override Decision Comments: User ID: SYSTEM

2. 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: User ID: SYSTEM
 Override Decision Comments: User ID: SYSTEM

3. 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: User ID: SYSTEM
 Override Decision Comments: User ID: SYSTEM

4. 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
 Select One

Appraisal Information Subsection 4: Appraisal Findings

The Appraisal Findings subsection shown in Figure 5.10 includes all UAD compliance results. To view the list of Fannie Mae or Freddie Mac results, click the corresponding tab.

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 5.10 Appraisal: View/Edit – Appraisal Hard Stops

Appraisal 1: Findings

UAD Compliance **Fannie Mae** **Freddie Mac**

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Action Message	Severity
5084	Improvements	Finished area: SOFT	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 "Unk" must be present.	Warning
5061	Site	Utilities: Water: Description	Site Utility Non/Public 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 Non/Public 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 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.n 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

Page size: 10 12 items in 2 pages

The information in the Findings subsection is listed below.

Subsection	Description
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.

Appraisal Information Subsection 5: Appraisal 2 and Appraisal 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 5.11.

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


Figure 5.11 Appraisal: View/Edit – File Operations – Appraisal 2 and/or 3



If you delete Appraisal 2 and/or 3, UCDP updates the Doc File ID and submits the changes. If you click Delete, a modal appears asking if you are sure you want to delete the file.

Figure 5.12 Appraisal: View/Edit – File Operations – Delete Option for Appraisal 2 and/or 3



Actions/Buttons	
 Delete	Click on the delete button with the recycle icon to delete Appraisal 2 and/or Appraisal 3 submissions.

UAD 2.6 Appraisal: View/Edit: Section 3 – History Information for All Appraisal Submissions

The History Information section shown in Figure 5.12 is a chronological audit trail for the appraisal report data submission, with the most recent activity listed first. Appraisal report files are available on UCDP for three years from the initial submission.

Figure 5.12 Appraisal: View/Edit – File Operations – Delete Option for Appraisal 2 and/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

List of information on the History Information 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**.

Appraisal: View/Edit Page for UAD 3.6 ZIP File Submissions

For all Doc File ID submissions starting with a "2", the **Appraisal: View/Edit** page shown in Figure 5.13 has three sections:

1. Section 1: Submission Details - Document File ID / Loan Level Results (Figure 5.13.1)
2. Section 2: Appraisal Report File Details - Document Level Results (Figure 5.13.2)
3. Section 3: Submission History (Figure 5.13.3)

Figure 5.13 Appraisal: View/Edit page

Section 1:
Submission
Details

HOME SEARCH SUBMIT HELP Document File ID or Lender Loan Number Type here...

Home / Submit / Appraisal: View/Edit

Appraisal: View/Edit

REFRESH

Submission Details

Date / Time Submitted: 08/12/2025 19:13:52
Last Update: 08/12/2025 19:26:57 **5.13.1**

Document File ID: 2200002776
Lender Loan Number: 202508120612
Lender Name: Business
Business Unit: Business-New Agent BU7324
[Edit Loan Data](#)

Fannie Mae

S/SN or Non-S/SN: 242657730

✔ Successful

Freddie Mac

S/SN or TPO #: 358171717
Delivery S/SN: _____
Loan Prospector@ Key: _____

✔ Successful

SSR

Section 2:
Appraisal
Information

Appraisal 1 Appraisal 2 + Add Appraisal 3 **5.13.2**

Appraisal 1: Report

Username: KCAMCAAGAD1
Date / Time Submitted: 08/12/2025 19:25:44
Last Update: 08/12/2025 19:27:15

Property Address

Subject Address: 731 Apricot Dr
City: Kyle State: TX Zip: 98640

Assignment Information

Effective Date of Appraisal: 2025-08-01
Appraiser Name: Agatha Appraiser

Appraised Value: \$491,000.00

Submission Results

GSE	GSE Status	Address	City	State	Zip	XML	PDF
Fannie Mae	Successful	98797 Heaven Ave	Ontario	CA	98797	XML	PDF
Freddie Mac	Successful	98797 Heaven Ave	Ontario	CA	98797	XML	PDF

Appraisal 1: Completion Report DELETE

Username: KCAMCAAGAD1
Date / Time Submitted: 08/12/2025 19:26:56
Last Update: 08/12/2025 19:26:57

Property Address

Subject Address: 731 Apricot Dr
City: Kyle State: TX Zip: 98640

Assignment Information

Effective Date of Appraisal: 2025-08-01
Appraiser Name: Agatha Appraiser

Value Decrease?: Yes

Submission Results

GSE	GSE Status	Address	City	State	Zip	XML	PDF
Fannie Mae	Successful	98797 Heaven Ave	Ontario	CA	98797	XML	PDF
Freddie Mac	Successful	98797 Heaven Ave	Ontario	CA	98797	XML	PDF

Appraisal 1: File Operations

Upload Specifications

- Only one Appraisal Report may be uploaded at a time
- Only 3.6 Appraisal Zip file types allowed on this page
- Max file size: Zip files up to 60 MB
- Resubmit Appraisal Report
- Add new or resubmit Appraisal Update or Completion Report

Browse from computer or drag and drop file here

Section 3:
Submission
History

Submission History **5.13.3** DOWNLOAD

Date Time	Document Type	Sequence	Description	Username
08/12/2025 19:27:15	AppraisalReport	1	Processing of document is not successful for Fannie Mae	SYSTEM
08/12/2025 19:26:57	ValuationCompletion	1	Processing of document is not successful for Freddie Mac	SYSTEM
08/12/2025 19:26:56	ValuationCompletion	1	New document uploaded	KCAMCAAGAD1
08/12/2025 19:25:45	AppraisalReport	1	Processing of document is not successful for Freddie Mac	SYSTEM
08/12/2025 19:25:44	AppraisalReport	1	New document uploaded	KCAMCAAGAD1
08/12/2025 19:17:50	AppraisalReport	1	Processing of document is not successful for Fannie Mae	SYSTEM
08/12/2025 19:17:35	AppraisalReport	1	Processing of document is not successful for Freddie Mac	SYSTEM
08/12/2025 19:17:33	AppraisalReport	1	New document uploaded	KCAMCAAGAD1
08/12/2025 19:15:44	AppraisalReport	2	Processing of document is not successful for Fannie Mae	SYSTEM
08/12/2025 19:15:30	AppraisalReport	2	Processing of document is not successful for Freddie Mac	SYSTEM

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UAD 3.6 Appraisal: View/Edit: Section 1 – Submission Details (Document File ID)

The Submission Details section of the **Appraisal: View/Edit** page displays the **Document File ID**, the loan metadata, and each GSE's Document File Status.

The **Document File Status** reflects the status of all appraisal report file submissions associated with a loan secured by a property. This status is determined by the results of all validations run by each GSE:

- If no fatal severity findings are triggered, the status is "Successful."
- If fatal severity findings are triggered, the status is "Not Successful."


To achieve a "Successful" Submission Summary Report (SSR), all fatal findings must be resolved. This may require updating the underlying data and resubmitting a corrected appraisal report file. Loans delivered to either GSE must have a "Successful" status in the SSR before loan delivery.


In the Submission Details section, the user can edit certain loan metadata fields and download the SSR to review findings and use the information to correct and resubmit the appraisal report file, if necessary.




Figure 5.2 Submission Details

List of Fields in the Submission Details

Name / Indicator	Description
Date / Time Submitted	Date and time the initial appraisal report file was submitted to UCDP.
Last Update	The last date and time a document was received for a given sequence/document type.
Doc File ID	Unique number automatically generated and assigned to the appraisal report when submitted to UCDP.
Lender Loan Number	The unique Loan Number provided by the submitter of the first appraisal report submission for the Document File ID of the updated (i.e., corrected) Lender Loan Number.
Lender Name	The name of the lending organization submitting the appraisal report to UCDP. Note: The Lender Name may differ between each GSEs SSR.
Business Unit	The assigned business unit.

Fannie Mae Specific	
Fannie Mae – S/SN or Non-SSN	Seller / Servicer Number or Non-Seller / Servicer Number field for Fannie Mae. If only one associated number exists, it will be prepopulated.
FNM SSR 	Fannie Mae SSR - The button displays when the Submission Summary Report is available for download. When the submission is "In Progress" the button will not appear.

Freddie Mac Specific	
Freddie Mac - S/SN or TPO#	Seller / Servicer Number or Third-Party Originator Number field for Freddie Mac. If only one associated number exists, it will be prepopulated.
Delivery S/SN	Enter the originator's Freddie Mac-specific seller or branch number if different from the seller number.
Loan Prospector Key	Enter the Freddie Mac-specific number that refers to the Loan Prospector® AUS Key.
FRE SSR 	Freddie Mac SSR - The button displays when the Submission Summary Report is available for download. When the submission is "In Progress" the button will not appear.

GSE Status	Indicates status returned from Fannie Mae (FNM) and Freddie Mac (FRE). The icons represent the following results:
 Successful	The appraisal report file successfully passed GSE requirements.
 Not Successful	The appraisal report file did not pass GSE requirements.
 In Progress	UCDP is processing the appraisal report file submission.

Edit Loan Data

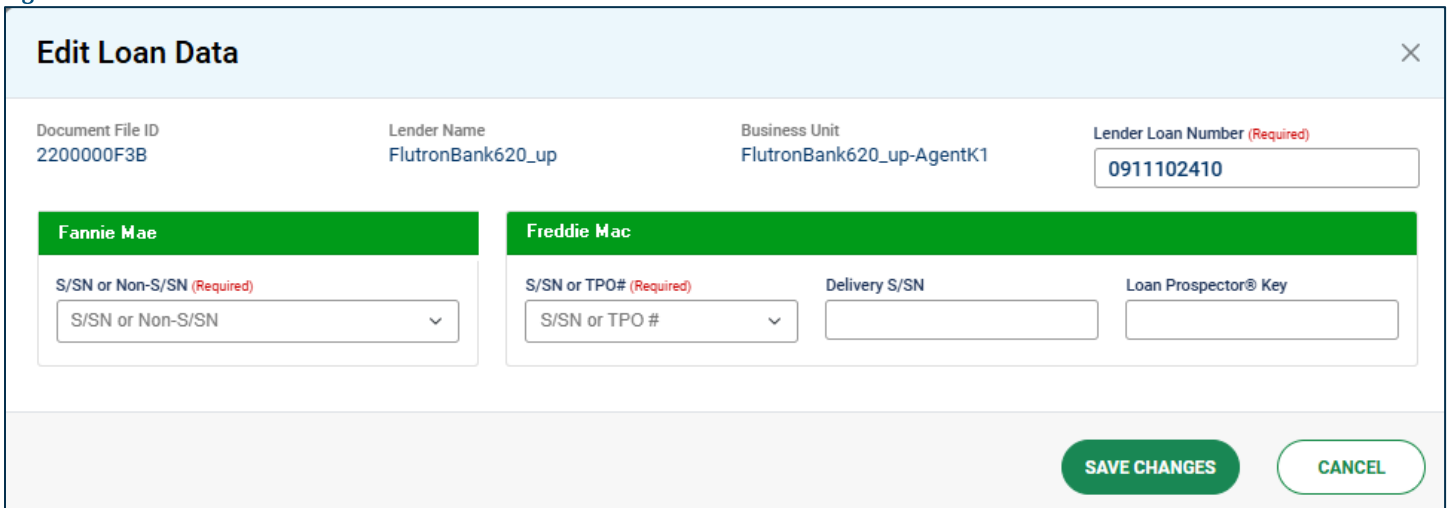
The **Edit Loan Data** link opens a modal where the user can edit some of the loan metadata details.

Figure 5.3 Submission Details – Edit Loan Data



The screenshot shows a 'Submission Details' page with two submission cards. The top right area contains a red-bordered button labeled 'Edit Loan Data'. Below are two cards: 'Fannie Mae' with S/SN or Non-S/SN 340455455 and 'Freddie Mac' with S/SN or TPO # 505505606. Both cards show a 'Successful' status and an 'SSR' button.

Figure 5.4 Submission Details – Edit Loan Metadata Modal



The 'Edit Loan Data' modal contains the following fields: Document File ID (2200000F3B), Lender Name (FlutronBank620_up), Business Unit (FlutronBank620_up-AgentK1), and Lender Loan Number (Required) (0911102410). Below are two sections: 'Fannie Mae' with a dropdown for 'S/SN or Non-S/SN (Required)' and 'Freddie Mac' with dropdowns for 'S/SN or TPO# (Required)', 'Delivery S/SN', and 'Loan Prospector® Key'. At the bottom are 'SAVE CHANGES' and 'CANCEL' buttons.

NOTE: While you can edit some metadata in UCDP associated with the appraisal report file submission, you cannot edit the data from the appraisal report file. If data from the appraisal report file needs to be revised, you must obtain a corrected appraisal report file from the appraiser and resubmit the appraisal report file to UCDP.

Editable Metadata Fields	Non-Editable Metadata Fields
Lender Loan Number	Doc File ID
FNM S/SN or Non S/SN ID	Date Submitted
FRE S/SN or TPO #	Last Update
FRE Delivery S/SN	Lender Name
FRE Loan Prospect Key	Business Unit
	FNM Status
	FRE Status

To proceed with Edit Loan Metadata:

- **Save Changes** will proceed with saving any edits made.
- **Cancel** will exit out of the modal without saving any edits.

Single Investor Scenarios

The Submission Details section will display data for both GSEs when an appraisal report file is submitted to both GSEs; however, there are cases where only one GSE’s submission results will display:

1. **Registered with One Investor:** During registration your organization linked to only one GSE. See Figure 5.5 for the Submission Details when registered with one investor.
2. **Add Investor:** You selected only one GSE when you initially submitted the appraisal report file to UCDP. See Figure 5.6 for the Add Investor button.

Registered with One Investor

A message will appear on the Submission Details section over the non-linked investor notifying you that you registered with only one investor. You will need to work with your lender admin to register a second investor.

Figure 5.5 Submission Details – Linked to One Investor

The screenshot displays the 'Submission Details' interface for Fannie Mae. It includes fields for Document File ID (23001AE24A), Lender Loan Number (411023996C8_807), Lender Name (GREEN), Date / Time Submitted (08/07/2025 10:13:11), Last Update (08/07/2025 10:13:48), and Business Unit (GREEN). A green bar identifies the lender as 'Fannie Mae' with an S/SN or Non-S/SN of 278100006. A 'Successful' status is shown with a green checkmark and an 'SSR' button. A prominent message states: 'You are currently registered with one investor. Contact your Lender Admin to register a second investor.' An 'Edit Loan Data' link is also visible.

Add Investor

If you are linked to both GSEs but selected only one GSE when initially submitting an appraisal report file to UCDP, the “Add Investor” button will appear where the missing GSE (investor) would automatically appear.

Figure 5.6 Submission Details – Add Investor

The screenshot shows the 'Submission Details' page. At the top, it displays 'Date / Time Submitted' as 10/06/2022 13:12:34 and 'Last Update' as 10/06/2022 13:12:34. Below this, there are three columns of information: Document File ID (1234567890), Leander Loan Number (12456789), and Lender Name (345678911). To the right, there is a Business Unit (000000) and an 'Edit Loan Data' link. A green bar indicates the lender is 'Fannie Mae' with an S/SN or Non S/SN of 3456789. A green checkmark and the word 'Successful' are visible, along with a yellow 'SSR' button. A large green 'ADD INVESTOR' button is prominently displayed in the center of the page.

Adding investor (or GSE) prompts a new appraisal report submission process for the added GSE, including the processing of all rule sets that pertain to that GSE. This new process does not affect the submission results for the original GSE.

Figure 5.6 Submission Details – Add Investor modal

The screenshot shows the 'Add Investor' modal form overlaid on the 'Submission Details' page. The modal is titled 'Add Investor' and is for 'Freddie Mac'. It contains three input fields: 'S/SN or TPO #' with a dropdown menu showing 'Select', 'Delivery S/SN' with the value '12345678', and 'Loan Prospector Key' with the value '123456789'. At the bottom of the modal are two buttons: 'ADD INVESTOR' and 'CANCEL'. The background page shows the same 'Submission Details' information as the previous screenshot, but it is dimmed.

The Add Investor modal will appear with the specific fields required to complete a submission to the selected GSE.

Fannie Mae Specific Add Investor field:	
S/SN or Non-SSN	Seller / Servicer Number or Non-Seller / Servicer Number field for Fannie Mae.
Freddie Mac Specific Add Investor fields:	
S/SN or TPO#	Seller / Servicer Number or Third-Party Originator Number field for Freddie Mac.
Delivery S/SN	The originator’s Freddie Mac-specific seller or branch number if different from the seller number.
Loan Prospector Key	The Freddie Mac-specific number that refers to the Loan Prospector® AUS Key.

To proceed with Add Investor:

- **Add Investor** will proceed with the submission of the appraisal report file to that GSE.
- **Cancel** will exit out of the modal without a submission.

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.

UAD 3.6 Appraisal: View/Edit: Section 2 – Appraisal Report File Details (Document Level Results)

The middle section of the **Appraisal: View/Edit** page displays the **Document Level Results** and helps manage all appraisal report files (individual documents) submitted under the same Document File ID.

This section has two subsections; each can be reduced in size by clicking the collapse/expand (caret) icon in the top right corner of each section.

Figure 5.7 Appraisal Report File Detail (Document Level Results)

Appraisal 1 + Add Appraisal 2

Appraisal 1: Report

Username: KMCAGADC366_DI Date / Time Submitted: 09/11/2024 19:06:11 Last Update: 10/15/2024 15:04:04

Property Address

Subject Address: 731 Apricot Dr
City: Kyle State: TX Zip: 78640

Assignment Information

Effective Date of Appraisal: 2019-09-20 Appraised Value: \$491,000.00
Appraiser Name: Agatha Appraiser

Submission Results

GSE	GSE Status	Address	City	State	Zip	XML	PDF
Fannie Mae	Successful	98797 Heaven Ave	Ontario	CA	98797		
Freddie Mac	Successful	98797 Heaven Ave	Ontario	CA	98797		

Appraisal 1: File Operations



Upload Specifications

- Only one Appraisal Report may be uploaded at a time
- Only 3.6 Appraisal Zip file types allowed on this page
- Max file size: Zip files up to 60 MB
- Resubmit Appraisal Report
- Add new or resubmit Appraisal Update or Completion Report

Browse from computer or Drag and drop file here

List of Document Level Results Section

Name / Indicator	Description
Username	The name of the user who created or uploaded the appraisal report file.
Date/Time Submitted	The original date and time the document was submitted for a given sequence/document type.
Last Update	The last date and time the document was submitted for a given sequence/document type.

Property Address – As Submitted	
Subject Address	Specified street address of the subject property as submitted in the XML. The street address includes number and street name, as well as any associated unit designator type, unit number, and direction; for example, 4321 NW Main St, Unit 101.
City	Specified city of the subject property as submitted in the XML.
State	Specified state of the subject property as submitted in the XML.
Zip	Specified Zip Code of the subject property as submitted in the XML.
Assignment Information	
Effective Date of Appraisal	The effective date of the appraisal report for the subject property.
Appraiser Name	The name of the appraiser who prepared the appraisal report for the property.
Appraised Value	The reconciled opinion of value in the appraisal report, which represents the conclusion of the approaches to value methods used by the appraiser.
Submission Results - Summary of each GSE's results	
GSE	The GSE name (Fannie Mae or Freddie Mac) indicates the entity to which all values in the corresponding row pertain.
GSE Status	Status of the appraisal report document determined by the results of the corresponding GSE's validations; if no fatal severity findings fire, status is "Successful"; if fatal severity findings fire, status is "Not Successful".
Address	Specified street address of the subject property as returned by the GSE. The street address includes number and street name, as well as any associated unit designator type, unit number, and direction; for example, 4321 NW Main St, Unit 101.
City	Specified city of the subject property as returned by the GSE.
State	Specified state of the subject property as returned by the GSE.
Zip	Specified Zip Code of the subject property as returned by the GSE.
 XML	The icon button displays when the appraisal XML file is available for download. When the submission is "In Progress" the button will not appear.
 PDF	The icon button displays when the appraisal PDF is available for download. When the submission is "In Progress" the button will not appear.

Updates to GSE's Appraisal Report Requirements for UAD 3.6

On June 4, 2025, the GSEs published updates to their respective Guides to introduce appraisal report requirement updates for lenders using UAD 3.6, including requirements related to appraisal report types that **must be** submitted through UCDP and receive a "Successful" status from UCDP before loan delivery.

Read more about each GSEs UAD 3.6 requirements:

- [Fannie Mae Selling Guide Supplement: Uniform Appraisal Dataset \(UAD\) 3.6 Policy](#)
- [Freddie Mac Single-Family Seller/Servicer Guide Section 5606.2\(b\) Delivery of appraisals through the UCDP](#)

Appraisal Sequences and Document Types

Each **Document File ID** can accommodate up to three Uniform Residential Appraisal Reports (URARs), identified as Appraisal Sequence 1, 2, or 3.

Following the initial submission of a single URAR (Appraisal 1: Report), UCDP can accommodate additional document types associated with that Document File ID (i.e., additional URAR(s), Restricted Appraisal Update Report(s), or Completion Report(s)), as required.

- For each Appraisal Sequence (1, 2, or 3), there is a corresponding tab in the UI:
 - **Appraisal 1: URAR is required** and cannot be deleted once submitted. Revisions can be made via resubmissions through the **File Upload** functionality in each tab.
 - **Appraisal 2: URAR is optional**, can be revised, or can be deleted if not required. A delete icon appears when a file qualifies for deletion.
 - **Appraisal 3: URAR is optional**, can be revised, or can be deleted if not required. A delete icon appears when a file qualifies for deletion.
- Within each URAR sequence (tab), up to two additional document types, i.e., a Restricted Appraisal Update Report or a Completion Report, can be added. The additional documents are automatically associated with the URAR in that sequence and can be submitted in any order after the URAR.
 - **Restricted Appraisal Update Report** can be revised or deleted, if not required.
 - **Completion Report** can be revised or deleted, if not required.

Figure 5.8 Appraisal Sequence and Document Type

The screenshot displays the user interface for managing appraisal sequences and document types. At the top, there are three tabs for 'Appraisal 1', 'Appraisal 2', and '+ Add Appraisal 3'. A vertical dropdown menu on the left lists document types: 'URAR', 'Restricted Appraisal Update Report', and 'Completion Report'. The main content area shows two panels for 'Appraisal 1: Report' and 'Appraisal 1: Completion Report'. Each panel includes a 'Property Address' section, an 'Assignment Information' section, and a 'Submission Results' table.

GSE	GSE Status	Address	City	State	Zip	XML	PDF
Fannie Mae	Successful	98797 Heaven Ave	Ontario	CA	98797		
Freddie Mac	Successful	98797 Heaven Ave	Ontario	CA	98797		

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

Figure 5.8 Appraisal Sequence and Document Type exhibits two appraisal report document types under one appraisal report sequence: **Appraisal 1: Report (URAR)** and a corresponding **Appraisal 1: Completion Report**.

NOTE: *In UCDP and the SSR, the Restricted Appraisal Update Report is referred to as “Update Report” for short.*

Submitting a New or Additional Appraisal Report File

If the lender requires more than one URAR for a loan due to applicable law, regulation, lender policy, or otherwise, a second URAR can be added and managed within the same Document File ID by following these steps:

- Click “+ Add Appraisal 2” tab to initiate a second URAR submission within the same Document File ID.
- The Appraisal 2 tab will open a new page with the File Operation section to upload a new file.
- Select a file to upload (or drag and drop over the browse file box) from your device.
- Confirm the file selection and click Submit.
- Once the second URAR successfully uploads, the Appraisal 2 tab will be active and the option to “+ Add Appraisal 3” tab will appear.

NOTE: *There is no option to add a fourth appraisal sequence after Appraisal 3 is active.*

- **The first submission to a new tab must be a URAR.** An error will display when a user tries to upload a Restricted Update Appraisal Report or Completion Report as the first document in a new tab.
- All files submitted within Appraisal 2 and Appraisal 3 tabs have the option to be deleted, starting with the last file entered within that sequence.

Resubmitting an Appraisal Report File

If you want to resubmit a revised appraisal report file from any appraisal report sequence tab, including sequence 1, UCDP will automatically detect the document type (URAR, Update Report, or Completion Report) and replace the existing report file within that tab.

In the example of Figure 5.8 above, if you need to revise the existing URAR:

- From the **File Operation** browse box (Figure 5.9), select a file from your device to upload (or drag and drop the selected file over the browse file box).
- Confirm the file selection and click **Submit**.
- UCDP will automatically detect the document type (URAR, Update Report, or Completion Report).
- If the uploaded file is a URAR, UCDP will replace the existing URAR with the new revised URAR file.

NOTE: *The same logic and steps apply for the Restricted Appraisal Update Report and Completion Report, when present.*

If there are subsequent revisions to the appraisal report, the final version of the appraisal report that is used in the underwriting decision must be submitted to UCDP and receive a “Successful” status before the sale of the loan to the GSEs.

File Operations in the Appraisal: View/Edit Page

Whether you are adding a new appraisal report file or resubmitting a revised appraisal report file, the steps above are performed through the **File Operation** section (shown in Figure 5.9). Each Add Appraisal (appraisal sequence) tab has its own **File Operation** section, where you can browse and select a file or drag and drop from your device to submit.

Figure 5.9 File Operation Section

The screenshot shows the 'Appraisal 1: Report' section with the following details:

- Appraisal 1: Report** (dropdown menu)
- Username:** KMCAGADC366_DI
- Date / Time Submitted:** 09/11/2024 19:06:11
- Last Update:** 10/15/2024 15:04:04

Property Address:

Subject Address	731 Apricot Dr	
City	State	Zip
Kyle	TX	78640

Assignment Information:

Effective Date of Appraisal	Appraised Value \$491,000.00
Appraiser Name	
Agatha Appraiser	

Submission Results:

GSE	GSE Status	Address	City	State	Zip	XML	PDF
Fannie Mae	Successful	98797 Heaven Ave	Ontario	CA	98797		
Freddie Mac	Successful	98797 Heaven Ave	Ontario	CA	98797		

Appraisal 1: File Operations (dropdown menu)

Upload Specifications:

- Only one Appraisal Report may be uploaded at a time
- Only 3.6 Appraisal Zip file types allowed on this page
- Max file size: Zip files up to 60 MB
- Resubmit Appraisal Report
- Add new or resubmit Appraisal Update or Completion Report

Upload Area: Browse from computer or Drag and drop file here

UCDP will confirm the file selection by displaying the name, format, and size of the file being uploaded, as shown in Figure 5.10, for confirmation before submission.

Figure 5.10 File Operation Section - File Confirmation Prior to Submission

The screenshot shows the 'Appraisal 1: File Operations' section with the following details:

- Appraisal 1: File Operations** (dropdown menu)
- Upload Specifications:** (same as Figure 5.9)
- Upload Area:** Browse from computer or Drag and drop file here

File Confirmation Table:

APPRAISAL 1	AU1_AppraisalUpdate_v1.1_clean_NO_UAD	ZIP	239.86 KB	
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Buttons: SUBMIT, CANCEL

If the file selected for upload is not the file you intend to submit, delete the file by clicking on the **red trash bin** button to the right of the file information. The file browse box will allow you to select a different file to upload.

Once the correct file is selected, click **Submit** to upload the file.

Submit Page Actions

Button	Description	Action
Submit	Clicking Submit will initiate the submission of the selected file to UCDP.	<ul style="list-style-type: none"> UCDP will run initial file validations that may reject the file and result in an error message on this page. See Appendix B: Submission Validation Messages for more details on UCDP auto detect errors. Upon successful submission, a new Document section will appear with the Sequence number and Document Type. The Appraisal Report File submission will be sent to the selected Investor(s) for processing. The Document File ID and GSE Status will appear “In Progress” until results are returned from GSE processing.
Cancel	Cancel will remove the selected file from the upload box.	<p>When you click Cancel, the file browse box will automatically clear without warning.</p> <p>The empty file upload box allows the user to browse and select a file to upload.</p>

When a UAD 3.6 ZIP file is submitted, UCDP runs the following rule sets to provide comprehensive feedback via the SSR:

- **System Findings** focus on the completeness and validity within UCDP of the submitted UAD 3.6 appraisal ZIP file. (See [Appendix G: List of UCDP System Findings](#) for UAD 3.6 for a full list and details).
- **UAD Compliance Findings** verify the submitted XML file adheres to UAD 3.6 specifications.
- **GSE Proprietary Findings** provide feedback specific to each GSE’s unique appraisal report requirements.

UCDP will process the file and automatically change the Document File ID status to “In Progress” until all Document statuses are processed and results are available. You will be able to download the SSR in PDF format to review all findings in each category.

Based on the severity ratings, the results will display “Successful” or “Not Successful” in each Document Level Result and roll-up to the overall Document File Status. Severity indicates the level of impact and guides urgently each finding should be addressed. While some findings cannot be cleared from the SSR, all findings should be reviewed and considered. Loans delivered to either GSE with an appraisal report must receive a "Successful" status before loan delivery.

NOTE: A comprehensive list of all finding messages that can return in the UAD 3.6 Submission Summary Report can be found on each GSE’s UCDP web pages [Messaging Guide for UAD 3.6 | Fannie Mae](#) and [Freddie Mac Collateral Feedback Messages: Loan Collateral Advisor and UCDP for UAD 3.6 | Freddie Mac](#).

UAD 3.6 Appraisal: View/Edit: Section 3 – Submission History

The **History Information** section in Figure 5.11 is a chronological audit trail for the appraisal report data submission, with the most recent activity listed first. Appraisal report data files are available on UCDP for three years from the initial submission.

Figure 5.11 Submission History

Submission History					DOWNLOAD
Date Time	Document Type	Sequence	Description	Username	
08/09/2025 20:18:41	ValuationUpdate	1	Document has been processed successfully for Fannie Mae	SYSTEM	
08/09/2025 20:13:58	ValuationCompletion	1	Document has been processed successfully for Fannie Mae	SYSTEM	
08/09/2025 20:10:33	ValuationUpdate	1	New document uploaded	ROOTED	
08/09/2025 20:10:00	ValuationCompletion	1	Document deleted	ROOTED	
08/09/2025 20:08:16	ValuationCompletion	1	New document uploaded	ROOTED	
08/09/2025 19:40:17	ValuationUpdate	1	Document has been processed successfully for Fannie Mae	SYSTEM	
08/09/2025 19:24:55	ValuationUpdate	1	New document uploaded	ROOTED	
08/09/2025 17:48:47	ValuationCompletion	2	Document deleted	ROOTED	
08/09/2025 16:38:53	ValuationCompletion	2	Document has been processed successfully for Fannie Mae	SYSTEM	
08/09/2025 16:33:35	ValuationCompletion	2	New document uploaded	ROOTED	

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List of Fields in the Submission History

Name / Indicator	Description
Date / Time	Shows the date each activity took place.
Document Type	Indicates the appraisal report document type affected by each activity.
Sequence	Indicates the appraisal report sequence affected by each activity.
Description	Explains what the activity was.
Username	Identifies who performed the activity.
DOWNLOAD Download	Downloads all Submission History information to Excel.

Section 6: Help Center

The **Help Center** page provides links to each GSE's UCDP webpage.

HOME SEARCH SUBMIT **HELP** Document File ID or Lender Loan Number

Home / Help

Help

Have additional questions? Access the UCDP Overview pages for a wealth of information on the features and functionality of the UCDP. User guides and other reference materials are available on [FreddieMac.com](https://www.freddiemac.com) and [FannieMae.com](https://www.fanniemae.com).

For assistance please contact the UCDP Support Center at 800-917-9291

Through each GSE's webpage you can access the Reference Series for the Lender Admin, Frequently Asked Questions (FAQs) and other resources for UCDP.

For assistance, contact the UCDP Support Center at 800-917-9291 M-F, 8:00am – 7:00pm (ET).

List of Content available in the UCDP Pages

Content	Description	Links	
UCDP Overview	Provides an overview of UCDP functionality, access, registration, learning resources, and data delivery requirements.	Fannie Mae	Freddie Mac
SSR Guide for UAD 3.6	Comprehensive Guide for the UAD 3.6 SSR.	Fannie Mae	Freddie Mac
UAD 3.6 Messaging Guide (FNM) / Freddie Mac Collateral Feedback Messages: Loan Collateral Advisor and UCDP for UAD 3.6 (FRE)	Comprehensive list of findings returning in the UAD 3.6 Submission Summary Report, including the UAD Compliance messages.	Fannie Mae	Freddie Mac
Uniform Collateral Data Portal (UCDP) webpage	Online source for all UCDP resources, including portal access, announcements, and technology and learning resources.	Fannie Mae	Freddie Mac
Uniform Appraisal Dataset (UAD) webpage	Online source for all UAD resources, including portal access, announcements, and technology and learning resources.	Fannie Mae	Freddie Mac

Appendix

Appendix A: Glossary of Terms

Appendix B: Submission Validation Messages

Appendix C: Submission Summary Report

Appendix D: Password Strength Rules and Reset Instructions

Appendix E: Appraisal License Verification for UAD 2.6

Error! Reference source not found.

Appendix G: List of UCDP System Findings for UAD 3.6

Appendix A: Glossary of Terms

Name / Indicator	Description
Business Unit	<p>A UCDP organizational structure that enables Lender Administrators to manage users, seller numbers, the relationships for submissions, and accessibility of different user roles. It also enables institutions to define subgroups (subordinate business units) within their organization for ease of use and management of activity. Organizations can partition their users and appraisal submissions and set up an organizational structure in UCDP based on division of work and responsibilities.</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:</p> <p>Fannie Mae Series 2: Managing Business Units Freddie Mac Series 2: Managing Business Units</p>
Doc File ID	The number assigned to each unique submission. There is a single Doc File ID for each loan submission for use with both GSEs (whether one, two, or three appraisals are submitted within that loan).
Embedded PDF	The first-generation PDF generated by the appraiser, embedded in the MISMO XML appraisal file. No changes can be made to the content from the PDF.
First Generation PDF	A PDF generated directly by the appraiser. No changes can be made to the content from the PDF.
FNM	Fannie Mae
FRE	Freddie Mac
GSE (or Investor)	Government Sponsored Enterprises, Fannie Mae and/or Freddie Mac
GSE Selling Guide	Each GSE has a Selling Guide on its website that outlines policies and guidelines for loans sold to each GSE. Lenders need to consult these guides for specific policies on appraisal eligibility.
Hard Stop	A fatal error encountered in UCDP that result in the failure of appraisal data file processing and a status of “Not Successful.”
Seller Number	<p>Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number.</p> <p>Freddie Mac Seller/Servicer Number or TPO Number.</p>

Appendix B: Submission Validation Messages

UCDP will perform validation checks when the user submits an appraisal report file from the **Submit Appraisal** page. The following table illustrates the validation checks.

The table also indicates the rejected submissions that will be visible in reporting and a specialized search query with a “Rejected” status. These Rejected Submissions will be stored in a separate rejected submissions table because they will not be assigned a Document File ID and will not add or change any existing submission in the system.

Validation Message	Visible Rejected Submission?	Applicable to UAD 2.6 / UAD 3.6
Please fill all required fields.	No	2.6, 3.6
Initial Submission must contain Zip or XML file.	No	2.6, 3.6
Lender Loan Number should not exceed 15 characters.	No	2.6, 3.6
Lender Loan Number should not contain special characters.	No	2.6, 3.6
Invalid file format - only MISMO .xml and .zip files are accepted.	No	2.6, 3.6
Delivery S/SN value should be numeric.	No	2.6, 3.6
Delivery S/SN value should be 6 digits.	No	2.6, 3.6
Loan Prospector Key value should be alphanumeric.	No	2.6, 3.6
Loan Prospector Key value should be 8 characters.	No	2.6, 3.6
At least one Investor must be selected.	No	2.6, 3.6
3.6 Zip file size may not exceed 60MB. 2.6 XML file size may not exceed 15MB.	No	2.6, 3.6
Invalid zip file.	Yes	3.6
Missing XML file.	Yes	3.6
Too many XML files.	Yes	3.6
XML not well formed.	Yes	3.6
XML has non-UTF-8 characters.	Yes	3.6
Cannot auto-detect document type.	Yes	3.6
An Appraisal Update Report or Completion Report was submitted before an Appraisal Report.	Yes	3.6
Duplicate submission. A submission has already been received for {BUSINESSUNITNAME} {LENDERLOANNO}.	Yes	2.6, 3.6
Expected file attachments are missing.	Yes	3.6
Business Unit Number is required but was not provided.	Yes	3.6
User {USERID} is not authorized to submit for the specified Business Unit Number.	Yes	3.6
The specified Business Unit Number is not configured as a Fannie Mae seller.	Yes	3.6
The specified Business Unit Number is not configured as a Freddie Mac seller.	Yes	3.6
Lender Loan Number is required but was not provided.	Yes	3.6
Lender Loan Number is invalid (may not contain special characters).	Yes	3.6
Initial submission must include at least one investor.	Yes	3.6
Fannie Mae Seller Number is invalid (must be numeric and 9 digits).	Yes	3.6
Fannie Mae Seller Servicer Number {SELLERSERVICERNO} is not valid for the specified Business Unit Number.	Yes	3.6

Freddie Mac Identification Number is invalid (must be numeric and between 6 and 10 digits).	Yes	3.6
Freddie Mac Seller Identifier is invalid (must be numeric and 6 digits).	Yes	3.6
Freddie Mac Loan Prospector Key is invalid (must be alphanumeric and 8 characters).	Yes	3.6
Freddie Mac Seller Identifier {SELLERSERVICERNO} is not valid for the specified Business Unit Number.	Yes	3.6
File too large.	Yes	3.6
Document File ID {DOCFIELDID} was not found, or you do not have permission to access it.	Yes	3.6
Document File ID {DOCFIELDID} cannot be updated because it is assigned to an inactive seller number.	Yes	3.6
Document File ID {DOCFIELDID} cannot be updated because it is assigned to a seller number that is no longer available in this Business Unit.	Yes	3.6
This API is only for UAD 3.6 submissions. Document File ID {DOCFIELDID} is a UAD 2.6 submission.	Yes	3.6
Invalid Document Type.	Yes	3.6

Appendix C: Submission Summary Report

The Submission Summary Report (SSR) is a document accessed through the Uniform Collateral Data Portal® (UCDP®) that provides a consolidated view of all appraisal report file submissions associated with a loan, submission status, and rule validation results. The UAD 3.6 SSR can be retrieved through UCDP for Fannie Mae and Freddie Mac (the GSEs) after a submission of a valid UAD 3.6 ZIP file.

Download the SSR from the UCDP UI anywhere you see the gold “SSR” button.



Submission Summary Report for UAD 2.6

The Submission Summary Report for UAD 2.6 XML submissions, shown below for Fannie Mae and Freddie Mac, can be retrieved from the UCDP portal when you click on the SSR icon on either the Search Results list or in the Appraisal: View/Edit pages.

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3).

UAD 2.6 Submission Summary Report for Fannie Mae



UCDP Submission Summary Report (SSR)			
Doc File ID	110001C07C	Report Date/Time	03/02/2016 18:09:49
Document File Status (FNM)	Successful	Seller/Servicer 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								

UAD 2.6 Submission Summary Report for Freddie Mac



UCDP Submission Summary Report (SSR)			
Doc File ID	110001C07C	Report Date/Time	03/02/2016 18:09:49
Document File Status (FRE)	Successful	Seller/Service 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								

The report includes the information shown the table below.

Section	Description
Submission Summary	<ul style="list-style-type: none"> • Report Date/Time • Doc File ID • Seller/Servicer 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>*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.</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)	<p>These are the same for Fannie Mae and Freddie Mac.</p> <p>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.</p>
UAD Compliance Findings	<p>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.</p>

Submission Summary Report for UAD 3.6

The Submission Summary Report for UAD 3.6 ZIP submissions, shown below for Fannie Mae and Freddie Mac, can be retrieved from the UCDP portal when you click on the **SSR** icon on either the Search Results list or in the **Appraisal: View/Edit** pages.

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3).


To learn more about the UAD 3.6 SSR and to view examples, refer to the Submission Summary Report (SSR) Guide for UAD 3.6 on the [Fannie Mae website](#) and [Freddie Mac website](#).



UCDP Submission Summary Report (SSR)

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

Appraisal 1 - Appraisal Report

Document Status	Value Rep and Warrant Relief	Risk Score
✔ Successful	✔ Eligible See Desktop Underwriter® Findings for final status	 999 Low Risk High Risk

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

Findings

System Findings

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

UAD Compliance Findings

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

Fannie Mae Proprietary Findings

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

UCDP Submission Summary Report (SSR)



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

Appraisal 1: Report

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

System Findings

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

UAD Compliance Findings

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

Freddie Mac Proprietary Findings

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

Appendix D: Password Strength Rules and Reset Instructions

Password Requirements:

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

Requirement	Value
Minimum character 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 Username as password For example, if your Username is <i>Jonathan</i> , your password cannot be <i>jonathan1</i> .	
Disallow Username as password For example, if your User ID is <i>ABCMortgage</i> , your password cannot be <i>abcmortgage22</i> .	

As a general user, you can manage your password by accessing the **User Account Self Care** page and using the **Change Password** functionality. Refer to [Figure 2.14 User Account Self Care Page: Change Password](#) for more details. for more details.

Forgot Password

Welcome to the
Uniform Collateral Data Portal

Username

Password

LOGIN

[Forgot your password?](#)

For assistance please contact the
UCDP Support Center at 800-917-9291

If you forgot your password, click on the **Forgot your password?** link from the login page and follow these steps:

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

- After clicking the link, you will be directed to the **Forgot Password** page to provide your UCDP Username for validation and click Submit.
- After you submit, the system displays a message informing you that an email has been sent to your registered email address.
- You’ll receive a UCDP system-generated email, click the hyperlink to continue with your password reset. Be sure to save ucdp-noreply@veros.com to your safe list to avoid these emails from getting caught in your spam filter.
- After clicking the password reset hyperlink in the email, you will be directed to the password reset page to answer two of your challenge questions set-up during registration. You can also manage them via your **User Account Self Care > Edit Questions** tab.
- When both challenge questions are answered correctly, the system will continue to the **Password Reset** page 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**.
- If the password is changed successfully, the system displays the message informing you that your password has been reset, and you can log in with your new password.
- A UCDP system-generated email will be sent notifying you of a change to your UCDP password.

Appendix E: Appraisal License Verification for UAD 2.6

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 each GSE due to invalid appraiser license information.

Each appraisal report 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 report 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 reduce 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 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

Appendix F: List of Hard Stops for UAD 2.6

Table F.1 lists the hard stops that can occur in an appraisal data submission of a UAD 2.6 XML file.

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 F.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 the [Appraisal Information Subsection 3: Appraisal Hard Stops](#)

Table F.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 F.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 G: List of UCDP System Findings for UAD 3.6

System findings are errors related to the submission of a UAD 3.6 .Zip file through the UCDP. This includes the management of all the documents within the Zip file or any of its components.

Table G.1 List of UCDP System Findings for UAD 3.6 Appraisal Submissions

Message Id	Severity	Message	Validation Details
SYS9001	Fatal	Appraisal data in invalid format: Line {m}/Position {n}: {message}.	<p>This validation will check the Appraisal XML against the UAD XSD specification and perform an XSD validation. If the XSD validation fails, one or more SYS9001 findings will be raised, up to a maximum of 40 XSD validations as separate SYS9001 messages.</p> <p>The format will be as follows: “Appraisal data in invalid format: Line {m}/Position {n}: {message}”</p> <p>Where {m} is the line number and {n} is the position in the XML file and {message} is the actual error.</p>
SYS9003	Fatal	Missing Appraisal Report PDF File.	<p>This validation will only check for the existence of a PDF file in the root folder of the 3.6 Appraisal Zip. If there are zero files with a file extension of PDF (case-insensitive), SYS9003 will be raised.</p>
SYS9004	Fatal	Mismatched PDF File Name: PDF reference {reference} in XML file does not match PDF file {PDF_FILE} in Zip file.	<p>This validation will check the name of the PDF file included in the 3.6 Appraisal Zip file against the reference to the PDF in the appraisal XML, case-insensitive, and raise SYS9004 if the name does not match.</p> <p>The PDF is referenced in the XML at the following location: MESSAGE/DOCUMENT_SETS/DOCUMENT_SET /DOCUMENTS/DOCUMENT/VIEWS/VIEW/VIEW_FILES /VIEW_FILE/FOREIGN_OBJECT/</p>
SYS9006	Fatal	More than One Appraisal Report PDF File.	<p>This validation will check if there are multiple PDF files. If there is more than one file with an extension of PDF (case-insensitive) in the root folder of the 3.6 Appraisal Zip, SYS9006 will be raised.</p>
SYS9007	Fatal	Invalid Appraisal Report PDF File.	<p>This validation will check if the single PDF file in the root folder of the 3.6 Appraisal Zip is a valid PDF. The first four bytes of the file should be ‘%PDF’ else SYS9007 will be raised.</p>
SYS9008	Warning	Missing Appraisal Image in Zip File: {ImageFileLocationIdentifier}.	<p>This validation will check if all the Appraisal image(s) referenced in the Appraisal XML are present in the Images folder in the Zip file. If one or more image(s) are missing, SYS9008 will be raised. In case of more than one missing image, multiple SYS9008 findings will be raised. A maximum of 40 findings will be persisted and sent to the GSEs.</p>

Message Id	Severity	Message	Validation Details
SYS9009	Warning	Unreferenced Appraisal Image in XML File: {ImageFileLocationIdentifier}.	<i>SYS9009 is raised if there exist images in the Images folder in the Appraisal Zip file that are not referenced at least once in the Appraisal XML file. In case of more than one unreferenced image, multiple SYS9009 findings will be raised. A maximum of 40 findings will be persisted and sent to the GSEs.</i>
SYS9010	Warning	Invalid Appraisal Image in Zip File: {ImageFileLocationIdentifier}.	<i>MISMO specifies nine allowable MIME Types and image types. Table G.2 below identifies the allowed file extensions for each MIME type. A MIME Type Identifier value that is not one of these allowed values (defined by the MISMO 3.6 Delivery Specification) will raise the SYS9010 finding.</i>

Note: “Fatal” severity findings will cause the Document Status and overall Document File Status to be “Not Successful” in UCDP.

UAD 3.6 ZIP file images must be in a dedicated folder named “Images” (case-sensitive) within the ZIP file. Images must not be embedded in the XML file.

Table G.2: Nine allowable MIME Types and File Extensions:

#	MIME Type Identifier	File Extensions
1	image/avif	.avif
2	image/bmp	.bmp, .dib
3	image/gif	.gif
4	image/heic	.heic, .heif
5	image/heif	.heif, .heifs; .heic, .heics; .avci, .avcs; .avif
6	image/jpeg	.jpg, .jpeg, .jpe, .jif, .jfif, .jfi
7	image/png	.png
8	image/tiff	.tiff, .tif
9	image/webp	.webp