





## Uniform Collateral Data Portal Reference Series for the Lender Admin: 1- Lender Admin Registration

The Government-Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, have developed the Uniform Collateral Data Portal® (UCDP®) for the electronic submission of appraisal data files. The UCDP is the single portal for the electronic submission of appraisal data files through which lenders are required to submit files conforming to the requirements of Freddie Mac and Fannie Mae. Appraisal report forms for all conventional mortgage loans delivered to Freddie Mac or Fannie Mae must be submitted to the UCDP if an appraisal report is required.

This reference is the first in a series of five references for the lender administrator, a UCDP user who has authority to set up and manage the business structure within the portal, including the access privileges of other users. This user is known as the lender admin. The focus of this reference is on getting started and completing the registration process. It includes a getting started overview, a user structure and roles discussion, and steps for completing your registration process. The other references in this series include:

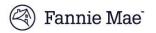
- Series 2: Managing Business Units
- Series 3: Managing Users

- Series 4: Managing Lender Agents
- Series 5: Managing Aggregator Profile

The topics covered in this reference include:

- **Getting Started Overview**
- **UCDP User Structure and Roles**
- **UCDP** Registration Process
  - Before You Can Complete Registration
  - **Lender Admin Registration Steps**
  - **Password Criteria**
- **UCDP** Access Post Registration
- Additional Assistance







# Getting Started Overview

At a high level, your overall process for getting started in the UCDP follows this process flow:

Complete the registration process with Fannie Mae and Freddie Mac, as applicable\*.

Set up your organization's business unit structure and assign a seller number(s).

**Business Unit(s)** 

Add users to the business unit(s). If applicable, establish third-party (lender agent) business relationships.

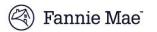
\*If you are the first person registering for your organization, you will have a few additional steps in the registration process to link your organization to Fannie Mae and/or Freddie Mac.

As a lender admin, the first task you need to complete is initial registration. Once initial registration is complete, your process may vary. You can set up your business units, add users, or if applicable, establish lender agent relationships.



Refer to the other references in this series for information on <u>Managing Business Units</u>, <u>Managing Users</u>, <u>Managing Lender Agents</u>, and <u>Managing Aggregator Profiles</u>.







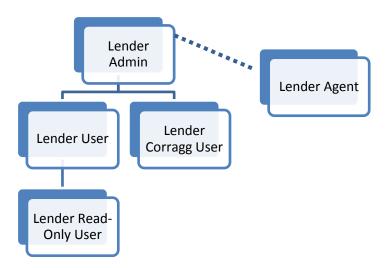
# UCDP User Structure and Roles

The UCDP is structured to manage three main types of users from within your internal organization: lender admin, lender user, and lender read-only user. In addition, UCDP will allow you to manage the lender corragg user role if your organization chooses to use the appraisal sharing functionality. Your organization may also have relationships with third-party organizations called lender agents who are contracted to upload appraisals and complete assigned tasks.



The lender corragg user role has access to the appraisal sharing functionality within the UCDP.

The following chart shows the UCDP hierarchical user structure based on the amount of functionality available to the user:



The lender admin is a UCDP user who has authority to set up and manage their business structure within the portal, including the access privileges of other users. Additionally, a lender admin may perform the aggregator setup if your organization chooses to access appraisals shared by your correspondent lenders. A lender admin may also invite a lender agent to submit appraisals on their behalf within the UCDP.





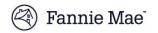


## **UCDP** User **Structure and Roles** (continued)

For each type of user role, specified functionality is available as indicated in the chart below:

Functionality Available by User Role					
Functionality	Lender Admin	Lender User	Lender Read- Only User	Lender CorrAgg User	
Set up business unit structure	√				
Add users and invite lender agents	√				
Manage users and lender agents	$\sqrt{}$				
Submit appraisal data files	√	$\checkmark$		√	
Search for appraisals	√	$\sqrt{}$	$\checkmark$	V	
Upload corrected appraisal data files	√	V		<b>√</b>	
Set up reports	√	$\sqrt{}$	$\checkmark$	V	
Review reports	√	$\sqrt{}$	<b>V</b>	V	
Request overrides	√	$\sqrt{}$		V	
Change your own user profile	√	$\sqrt{}$	$\checkmark$	V	
Complete user account self- care tasks	√	$\sqrt{}$	$\checkmark$	√	
Perform aggregator setup	√				
Share appraisals or search previously shared appraisals	√			<b>√</b>	
Retrieve shared appraisals	√			V	







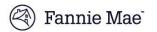
### UCDP User Structure and Roles

(continued)

According to the chart above, the lender admin role has access to all functionality available in the UCDP. To ensure business continuity, it is highly recommended that your organization designate two or more lender admins. You must designate a primary lender admin to complete the initial setup and general maintenance, and should designate one or more backup lender admin(s) to take over the primary lender admin's responsibilities when needed. However, it's important to establish which responsibilities are assigned to a given lender admin so the business structure remains effectively managed after it is initially set up.

Before a lender admin can access the functionality listed above, the lender admin must be authorized by Fannie Mae and/or Freddie Mac, as applicable, and complete a registration process in order to access the UCDP. The next few sections of this document focus on this registration process.





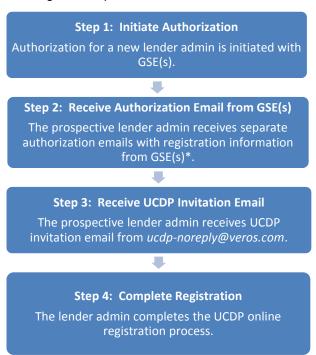


# UCDP Registration Process

Lenders obtain access to the UCDP through the registration process. Each lender must designate a primary lender admin to complete the initial registration process and create a link to the GSE(s) in the UCDP. If your organization delivers loans to both GSEs, the primary lender admin must be the same individual for both GSEs. Although Fannie Mae and Freddie Mac have separate registration processes for the UCDP, the same individual needs to register with both GSEs.

Once the primary lender admin has access to the UCDP, that user can set up the company's business structure and add other users to the UCDP, including a backup lender admin(s) who completes a similar registration process as outlined in the following Lender Admin Registration Steps section.

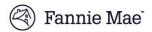
At a high level, the registration process follows this flow:



\* If registering with both GSEs, you will receive separate authorization emails from each GSE.

Detailed information and steps for completing the registration process are provided in the next few sections.







### Before You Can Complete Registration

Before you begin the lender admin registration steps, complete the following:

- Contact Fannie Mae and/or Freddie Mac (GSE(s)) with whom you transact business): Provide the GSE(s) with requested information on the designated lender admin(s), such as your name and contact information:
  - To register with Fannie Mae, refer to the <u>Uniform Collateral</u> <u>Data Portal page</u>
     (<a href="https://www.fanniemae.com/singlefamily/uniform-collateral-data-portal">https://www.fanniemae.com/singlefamily/uniform-collateral-data-portal</a>) on FannieMae.com for specific registration steps.
  - To register with Freddie Mac, complete the online <u>Uniform</u>
     <u>Collateral Data Portal Authorization Request Form</u>
     (<u>http://www.freddiemac.com/singlefamily/sell/ucdp\_authorization\_form.html</u>).



Additional lender admins may be added at a later time.

Ensure you are added as a lender admin in UCDP: If you are the first person registering as the primary lender admin for your organization and you have been in contact with Fannie Mae and/or Freddie Mac, this is completed for you. If you are not the first lender admin registering, ensure an existing lender admin has added you (refer to the Series 3: Managing Users).



You will know if you've been added as a user for your organization in UCDP if you receive an email from *ucdp-noreply@veros.com*.

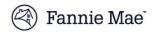
- Locate your registration emails: Continue the registration process described in the emails you receive after both tasks above have been completed:
  - If registering with Fannie Mae, an email from Fannie\_Mae\_Technology\_Administration@FannieMae.com containing your Fannie Mae User ID for the registration process
  - If registering with Freddie Mac, an email from no\_reply @FreddieMac.com containing your Freddie Mac UCDP Authorization Code for the registration process
  - Email from ucdp-noreply @veros.com containing your unique registration URL



If your organization delivers loans to both GSEs, all lender admins in your organization must register with both GSEs and create a business link to them. This requires emails from both Fannie Mae and Freddie Mac.

If registering with Freddie Mac, locate your primary Seller/Servicer Number or Third Party Originator (TPO) Number.







# **Lender Admin Registration Steps**

This section covers the registration steps for all lender admins. The registration process differs slightly between the primary and backup lender admins. If registering with both GSEs, you may complete the process simultaneously for both GSEs, or at another time if at first you have the authorization information available for only one GSE.

**IMPORTANT:** Your registration steps will vary and depend on whether or not you are:

- The primary lender admin completing the initial registration process for your organization\*, and/or
- Registering with one or both GSEs.

\*If you are the primary lender admin completing the initial registration process for your organization, you will have a few additional steps in the registration process to establish a link with the GSE(s).

The following steps are based on these dependencies, and will guide you through the registration process.



Fields in the screenshots with a red asterisk (\*) are required fields.





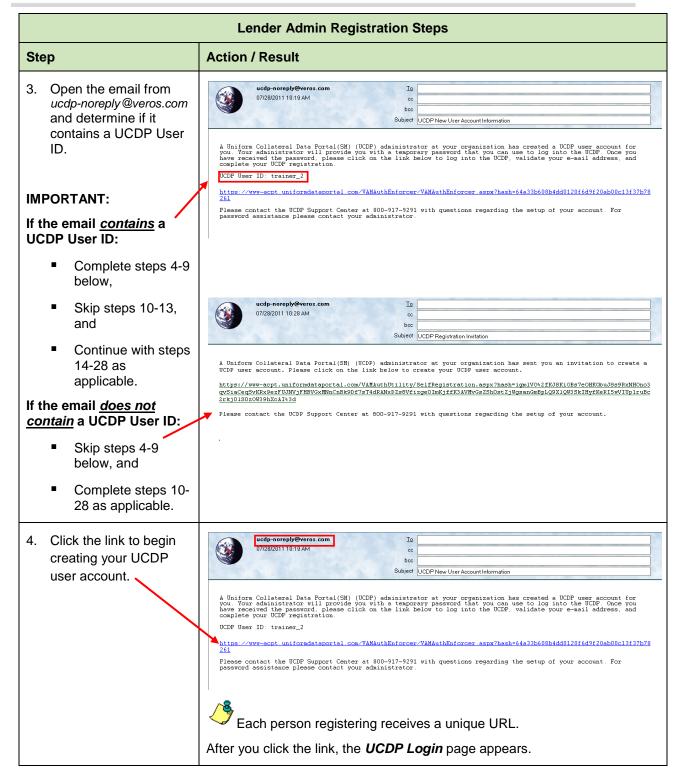


	Lender Admin Registration Steps					
Step		Action / Result				
1.	For Fannie Mae, complete the registration process as documented on FannieMae.com (https://www.fanniemae.com/singlefamily/uniform-collateral-data-portal).	For Fannie Mae, once you have completed the registration steps outlined on FannieMae.com, you will receive a welcome email indicating that you have been added to the UCDP application containing information regarding your Fannie Mae User ID.				
		For Freddie Mac Sellers, the <i>Uniform Collateral Data Portal</i> Authorization Request Form alerts Freddie Mac to send you a welcome email containing your unique UCDP Authorization Code. This code is needed to complete the registration process and linkage to Freddie Mac.				
	For Freddie Mac Sellers, complete the online <u>Uniform</u> <u>Collateral Data Portal</u> <u>Authorization Request</u> <u>Form</u> (http://www.freddiemac.com/s inglefamily/sell/ucdp_authoriz ation_form.html).	Freddie Mac's <i>Uniform Collateral Data Portal Authorization Request Form</i> must be completed by an authorized person in your organization to add you to the system.				
<u> </u>		<b>IMPORTANT INFORMATION FOR BOTH GSEs:</b> All lender admins need to complete the registration process, but only the primary lender admin needs to complete the initial GSE linkage process where a link to the GSE(s) is established. (This is covered in Steps 16-20.) Once you establish a link with either GSE as a lender admin, all your other lender admins inherit the same linkage. For each GSE selected, follow the process in the email from that GSE containing your unique information to complete registration. If you do not receive this email, contact the UCDP Support Center at 1-800-917-9291 for assistance.				
2.	If you are not the primary lender admin and registering as a backup lender admin, ensure an existing lender admin added you as a lender admin in the UCDP.	This generates an email from <i>ucdp-noreply</i> @ <i>veros.com</i> with your unique URL to begin your registration process and linkage to the applicable GSE(s).  If you are registering as the primary lender admin for your organization and you've been in contact with the applicable GSE(s), this step is completed for you.				





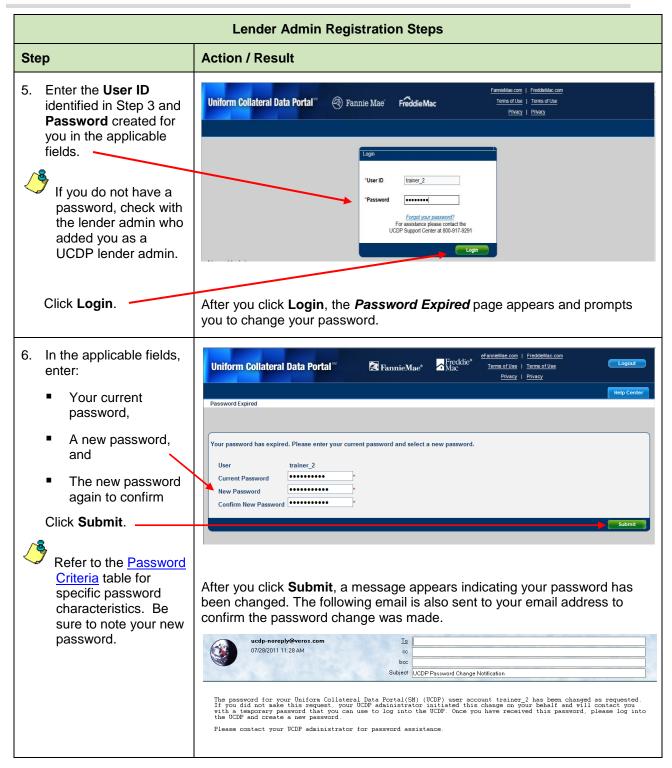








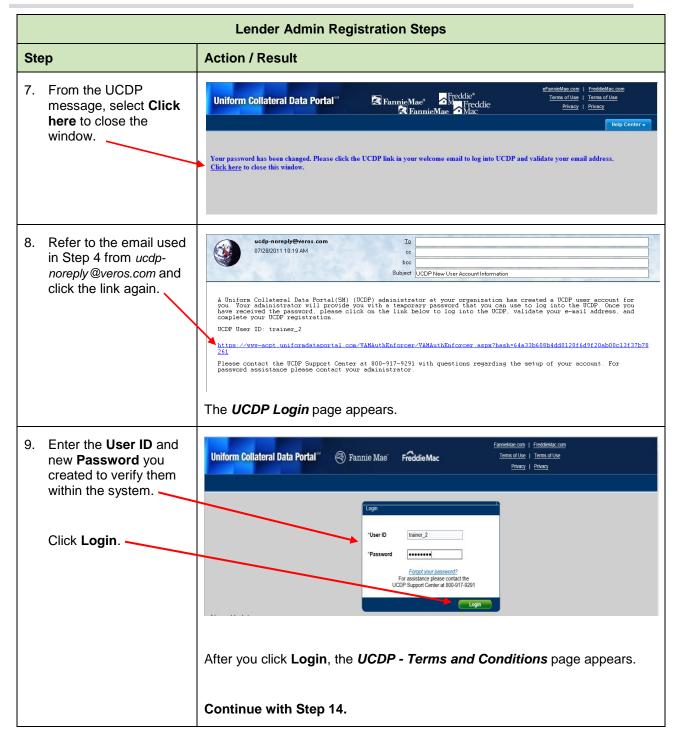








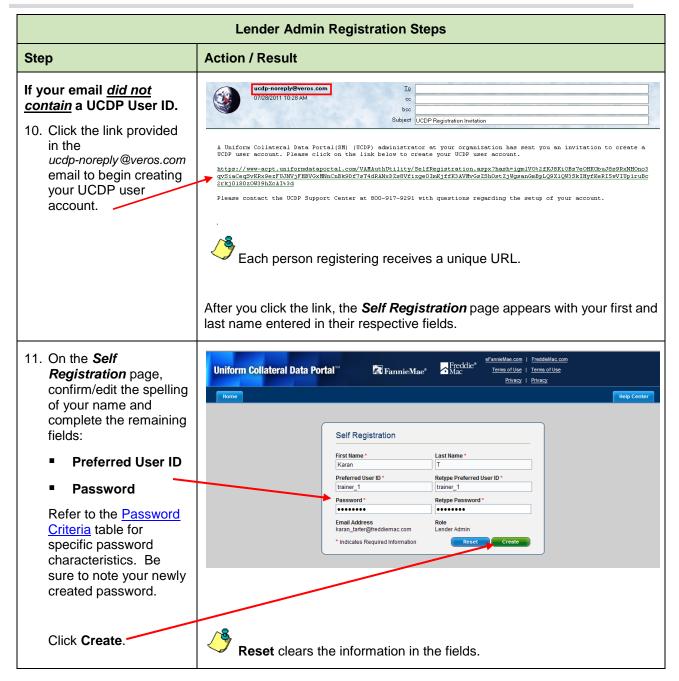








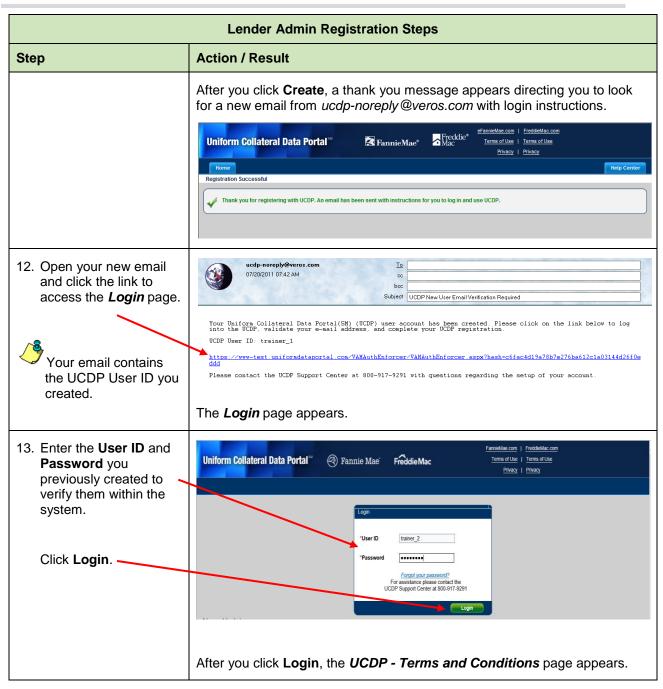








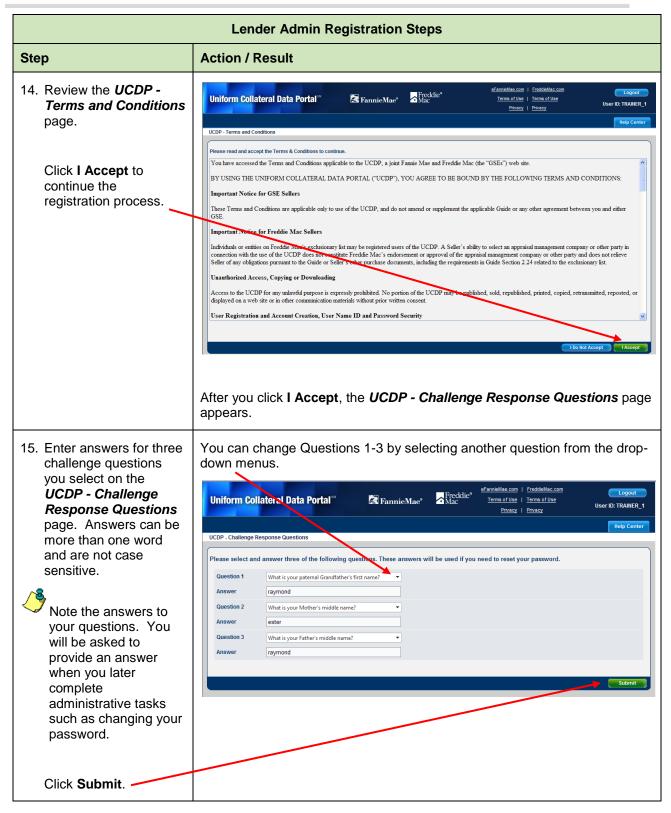


















Lender Admin Registration Steps						
Step	Action / Result					
	If you are registering for your organization as the primary lender admin, after you click <b>Submit</b> , a message appears indicating you are the first registrant from your organization.					
	Uniform Collateral Data Portal Fannie Mae*  Fannie Mae Find Cilie					
	Welcome, Karan T. You are the first registrant from Training Lender. Please click here to proceed with creating a Business Unit for your organization.					
	Continue with Step 16.					
	If you are <u>not</u> the primary lender admin registering for your organization, after you click <b>Submit</b> , the next page you see is either a <i>Freddie Mac Account Linkage</i> page or <i>Fannie Mae Account Linkage</i> page. If you are registering with:					
	■ Both GSEs:					
	The <i>Freddie Mac Account Linkage</i> pages appear, followed by the <i>Fannie Mae Account Linkage</i> pages. Continue with Step 21.					
	■ Freddie Mac only:					
	The <b>Freddie Mac Account Linkage</b> page appears requesting you to enter your Freddie Mac UCDP Authorization Code. <b>Continue</b> with Step 21.					
	■ Fannie Mae only:					
	The <b>Fannie Mae Account Linkage</b> page appears requesting you to enter your Fannie Mae User ID and Password. <b>Skip Steps 21-24</b> and continue with <b>Step 25</b> .					
16. If you receive this message as the first registrant, primary lender admin, select	Uniform Collateral Data Portal Francisco Freddice Freddice Freddice Terms of Use   Terms of Use					
click here.	Welcome, Karan 1, You are the first registrant from training condense lease click here to proceed with creating a Business Unit for your organization.					
	The <b>GSE Account Linkage</b> page appears.					







## **Lender Admin Registration Steps**

#### Step

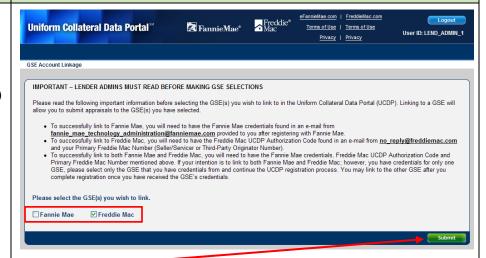
17. On the GSE Account Linkage page, review the important information on this page and select the applicable GSE box(es) to link your UCDP user account to your GSE user account.



Only the first lender admin, as the primary lender admin, is presented with this choice. Any backup lender admin(s) or general user inherits the account linkage selected.

Click Submit.

#### **Action / Result**





#### **IMPORTANT:** As indicated on this **GSE Account Linkage** page:

- To successfully link to Fannie Mae, you need to have the Fannie Mae credentials found in an email from: fannie mae technology administration@fanniemae.com.
- To successfully link to Freddie Mac, you need to have the Freddie Mac UCDP Authorization Code found in an email from no reply@freddiemac.com and your primary Freddie Mac Number (Seller/Servicer or Third-Party Originator Number).

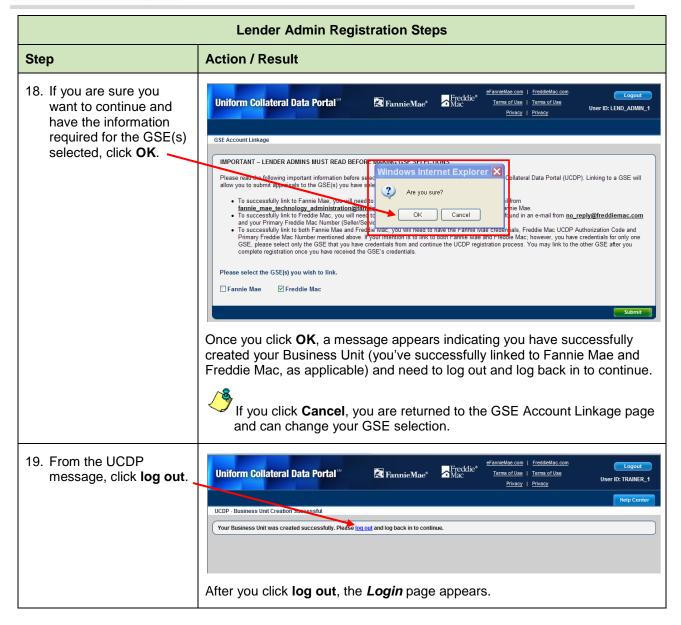
If you do not have the required information for each GSE that you have selected and choose to continue, you will not be able to change your GSE selections or complete your UCDP account setup. Please do not close your Internet browser without selecting at least one GSE on this screen or you will not be able to link to either GSE upon your next login. If you encounter errors, contact the UCDP Support Center at 1-800-917-9291 to determine what actions you will need to take to successfully link to the GSE(s).

After you click **Submit**, a pop-up message appears asking you if you are sure you want to click Submit.





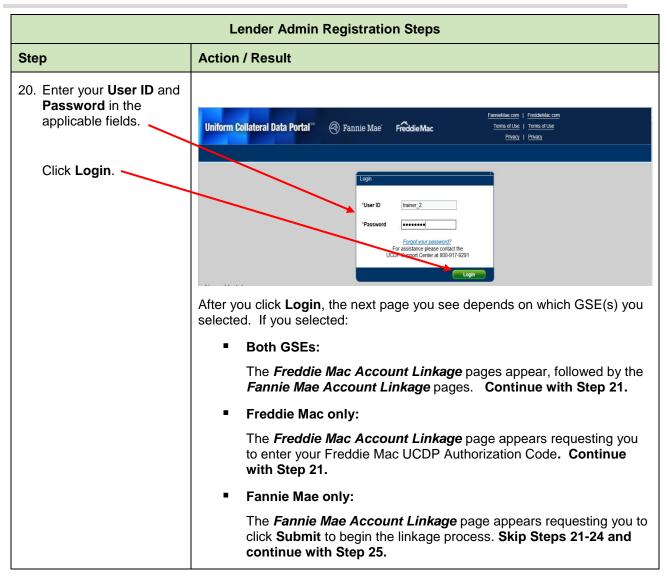








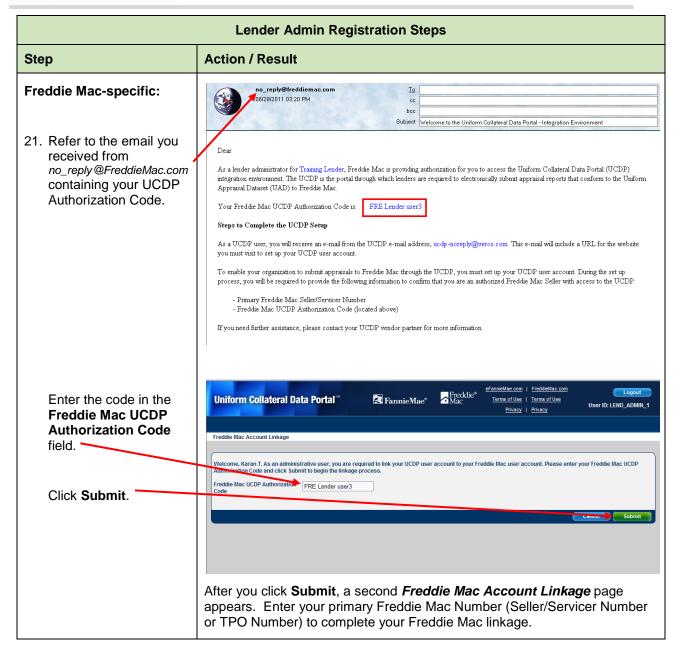








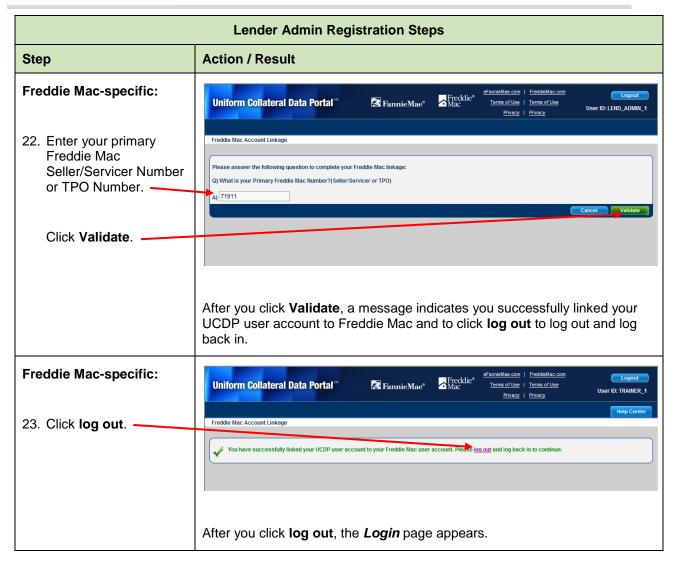








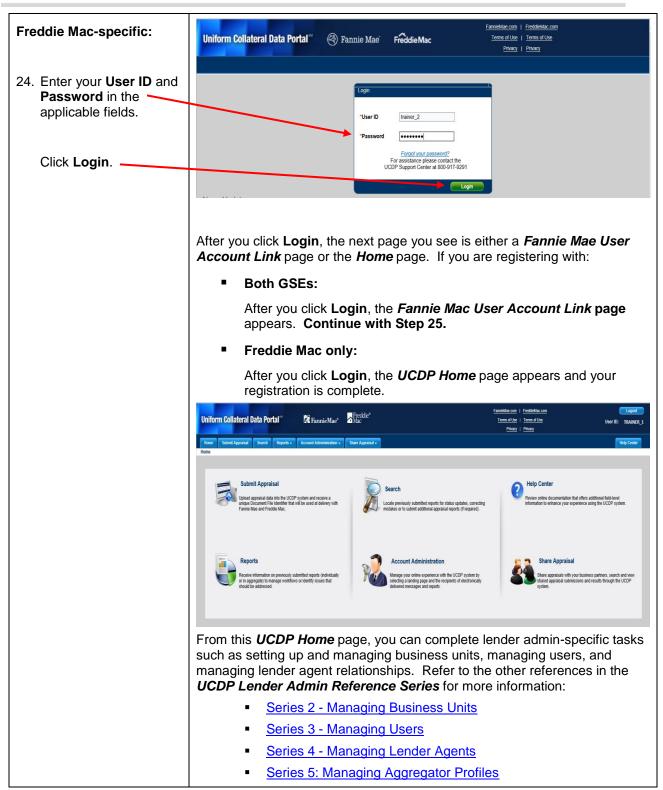








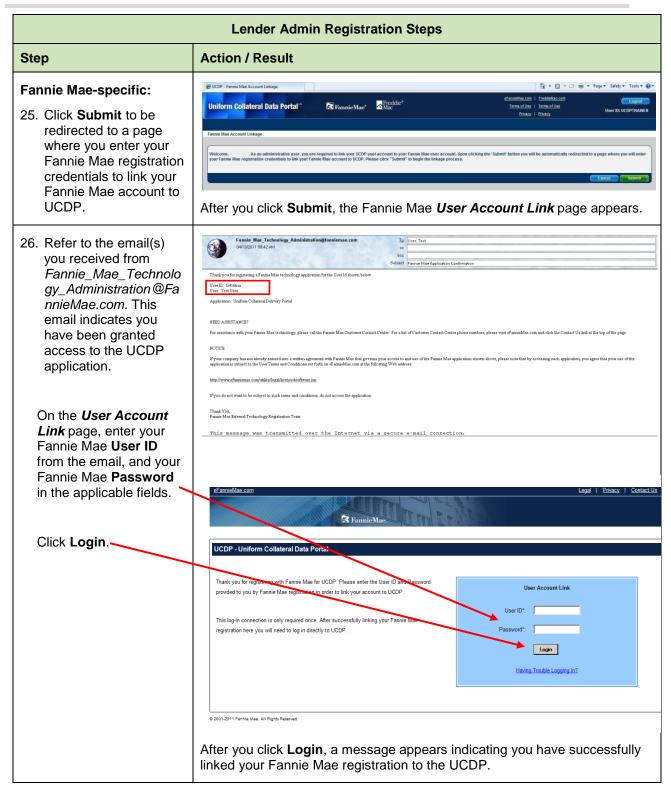








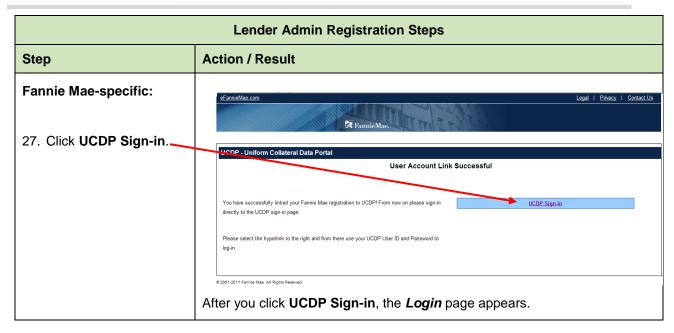








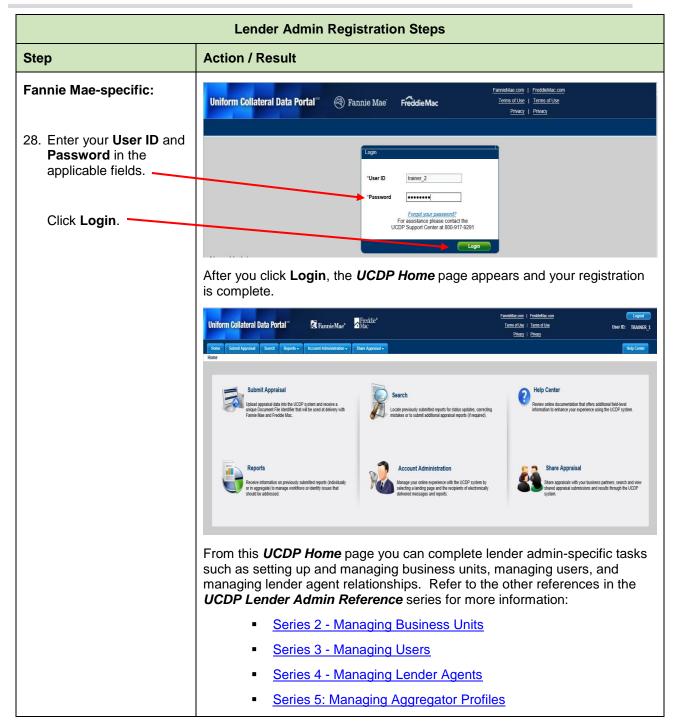


















#### **Password Criteria**

Refer to the following table for specific characteristics of acceptable passwords.

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







### **UCDP Access Post** Registration

Once your registration is complete, access the UCDP Login page via https://www.uniformdataportal.com/ucdp.



For easier access, bookmark this URL, or create a shortcut to this link on your desktop. A link is also available on both the Fannie Mae and Freddie Mac web pages.

### **Additional Assistance**

For additional assistance, refer to:

- Fannie Mae's UCDP web page (https://www.fanniemae.com/singlefamily/uniform-collateral-dataportal)
- Freddie Mac's UCDP web page (http://www.freddiemac.com/singlefamily/sell/uniform collateral data portal.html)
- The UCDP Support Center at 1-800-917-9291
- UCDP Help Center (accessible after you log in to the UCDP)

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