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

**August 2025**

# 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.
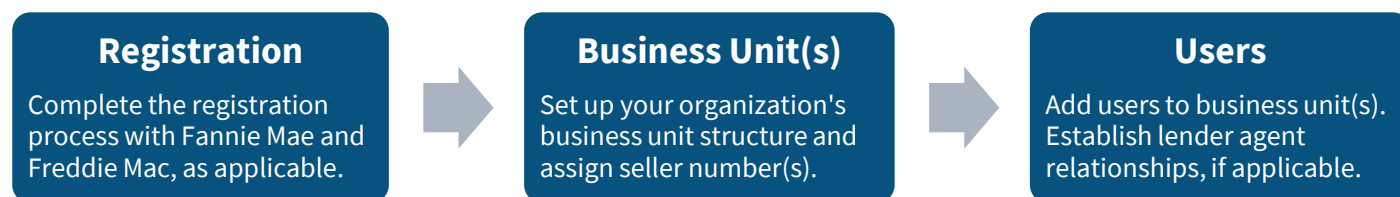
## Appendix

## 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.

| **Registration** | | **Business Unit(s)** | | **Users** |
|---|---|---|---|---|
| Complete the registration process with Fannie Mae and Freddie Mac, as applicable. | → | Set up your organization's business unit structure and assign seller number(s). | → | Add users to business unit(s). Establish lender agent relationships, if applicable. |

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.
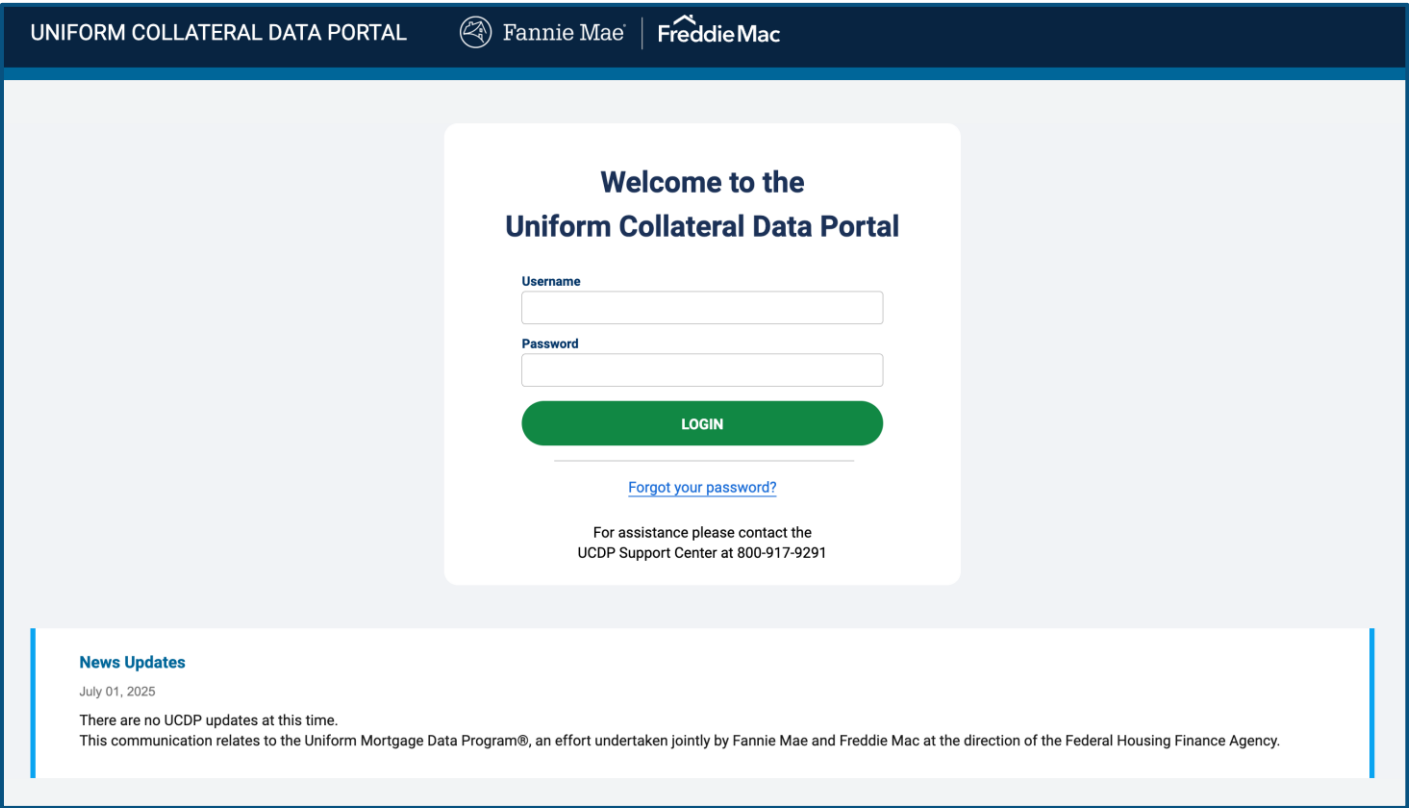
**Figure 1.0 Email sent to "Created" Users**



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.

*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*

Page 5 of 78

**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:** *Passwords 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

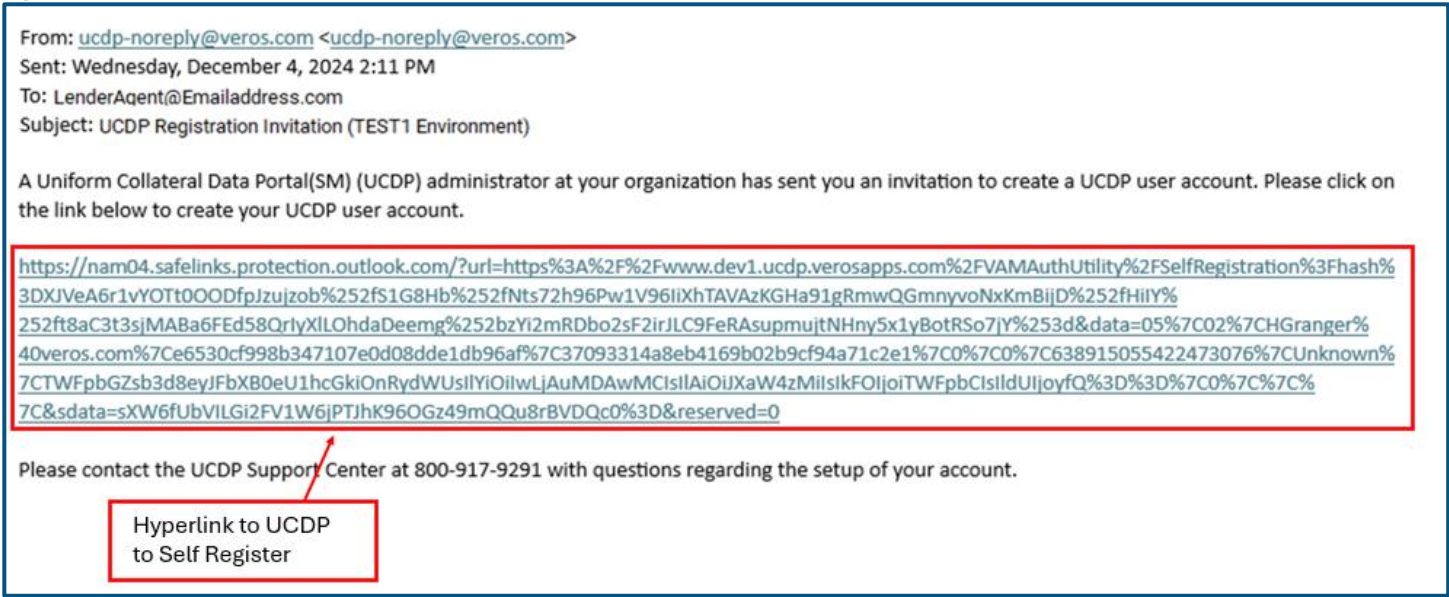**Figure 1.4 Challenge Response Questions**



- 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: LenderAgent@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%252fNts72h96Pw1V96IiXhTAVAzKGHa91gRmwQGmnyvoNxKmBijD%252fHiIY%252ft8aC3t3sjMABa6FEd58QrIyXlLOhdaDeemg%252bzYi2mRDbo2sF2irJLC9FeRAsupmujtNHny5x1yBotRSo7jY%253d&data=05%7C02%7CHGranger%40veros.com%7Ce6530cf998b347107e0d08dde1db96af%7C37093314a8eb4169b02b9cf94a71c2e1%7C0%7C0%7C638915055422473076%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%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 |
|---|---|
| mxcz@veros.com | Lender Admin |

| First Name | Last Name |
|---|---|
| demoenforcer2 | ch |

**Preferred Username**

**Confirm Preferred Username**

**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**

**CREATE**

**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**

*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*

Page 10 of 78

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**



- 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**

## 🛑 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**

## 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 |
| | of 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 : Search Appraisal of this document; for more information on Viewing and Editing Appraisal Information, see Section 5: Appraisal: View / Edit |
| | . |
| **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**

*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*

## 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**
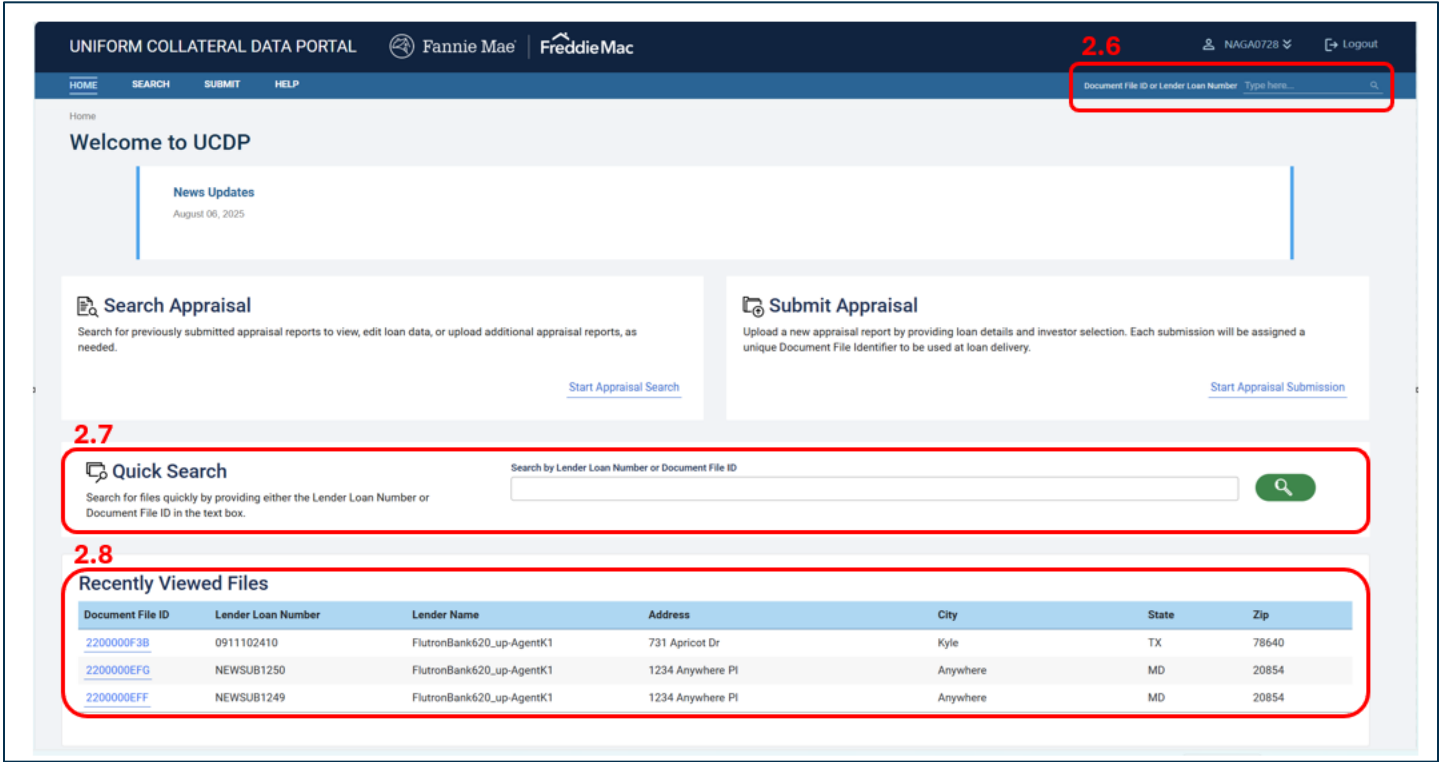


## Universal Search (Figure 2.6)

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**
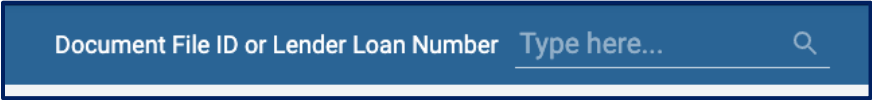
## Quick Search (Figure 2.7)

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.

## 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**



# 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.
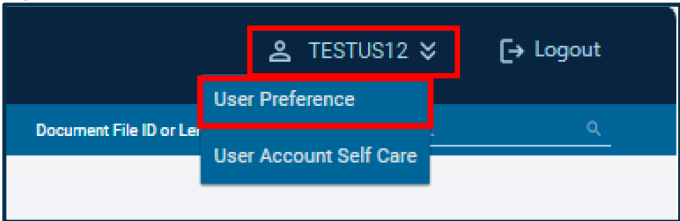
**Figure 2.9 User Profile Drop-Down Location**
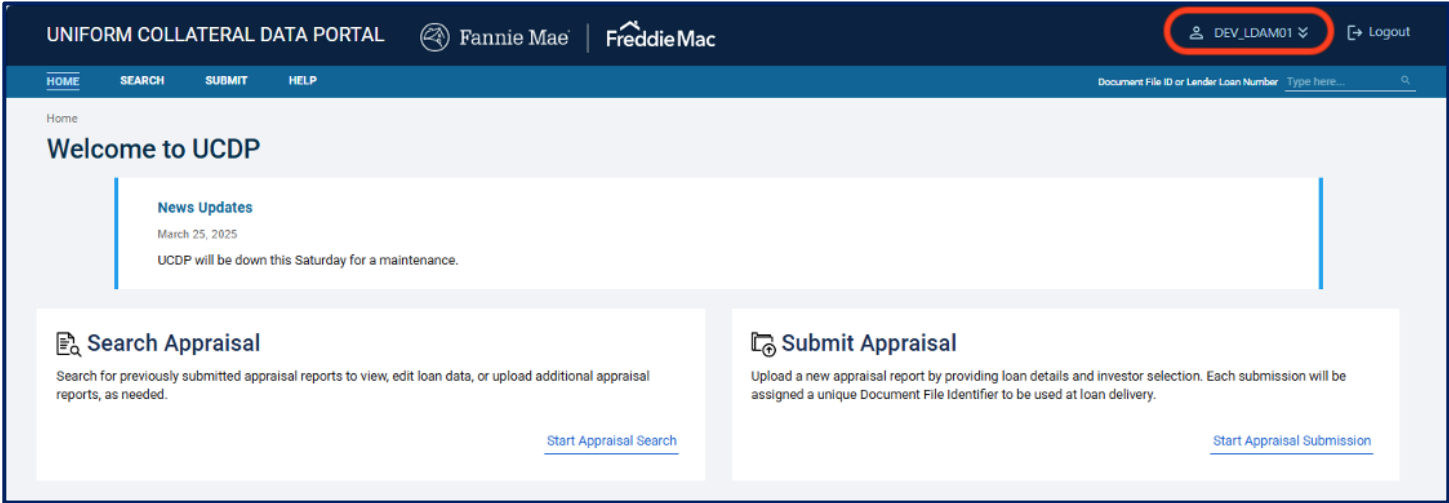


**Key Features:**

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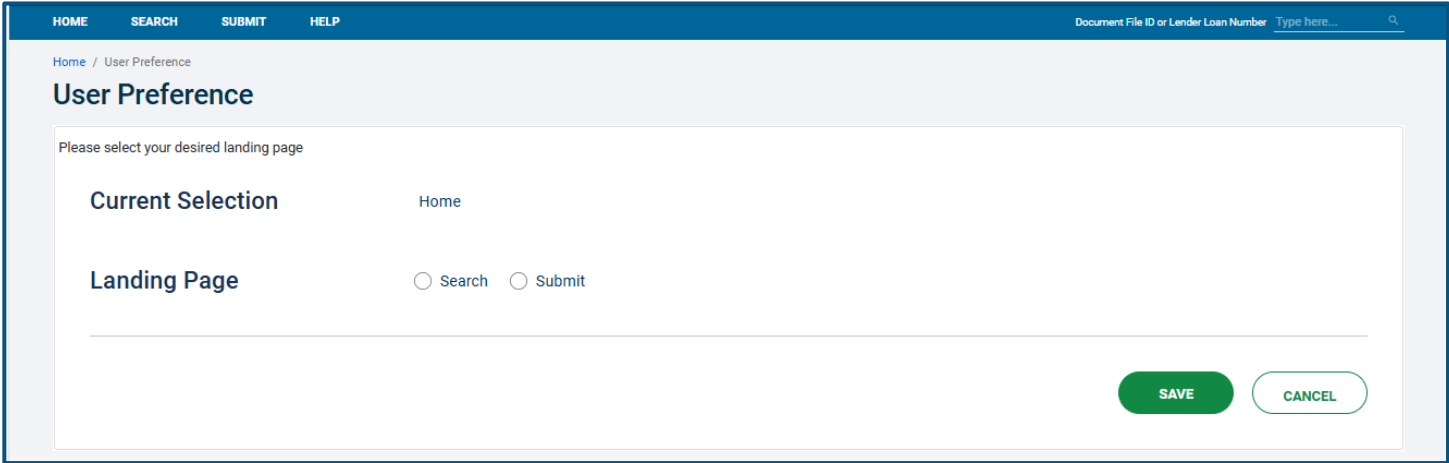- **User Account Self-Care:** Update or edit challenge questions and answers to maintain account security.

**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**
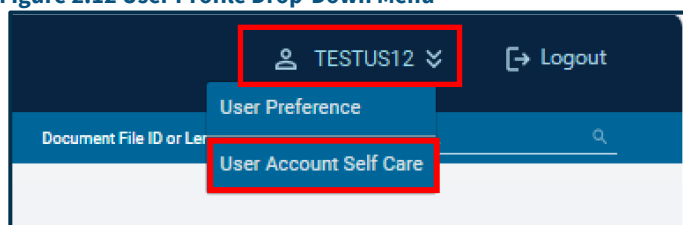


The **User Account Self Care** page offers three options, including:
- Personal Details (Figure 2.13)
- Change / Update Password (Figure 2.14)
- Edit Questions (Figure 2.15)

## 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**

## 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 at the end of this document.

**Figure 2.14 User Account Self Care Page: Change Password**



> **N O T E :** *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**



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.

> **N O T E :**   *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**
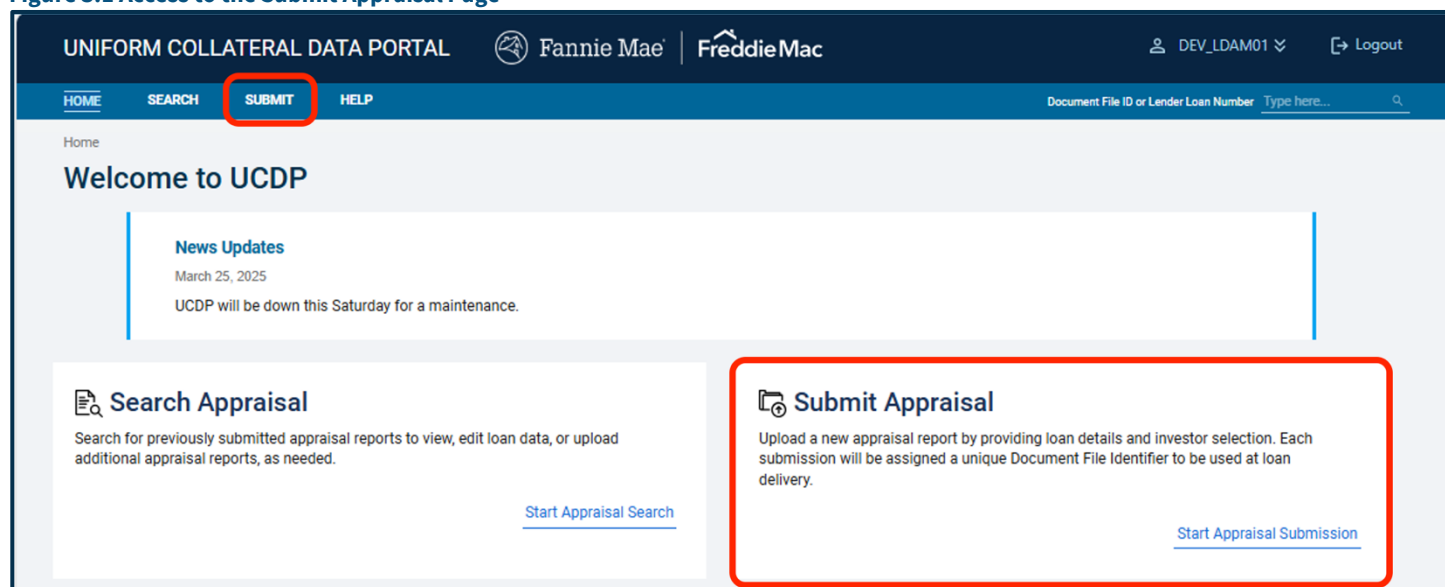


To submit a revised appraisal report file, amend a second or third appraisal report file, or submit an associated Update Report or Completion Reports to an existing Doc File ID, you must first search for that record and upload through the **Appraisal View/Edit** page. See Section 5: Appraisal: View / 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<br><br>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**

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. | • 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<br>• for appraisal report submission validation checks.<br>• Upon successful submission, UCDP generates a unique Doc File ID.<br>• The Appraisal Report File submission will be sent to the selected Investor(s) for processing. |
| Clear | Clear will reset all 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.<br>• Click **Confirm Clear** to confirm page reset, or<br>• 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**
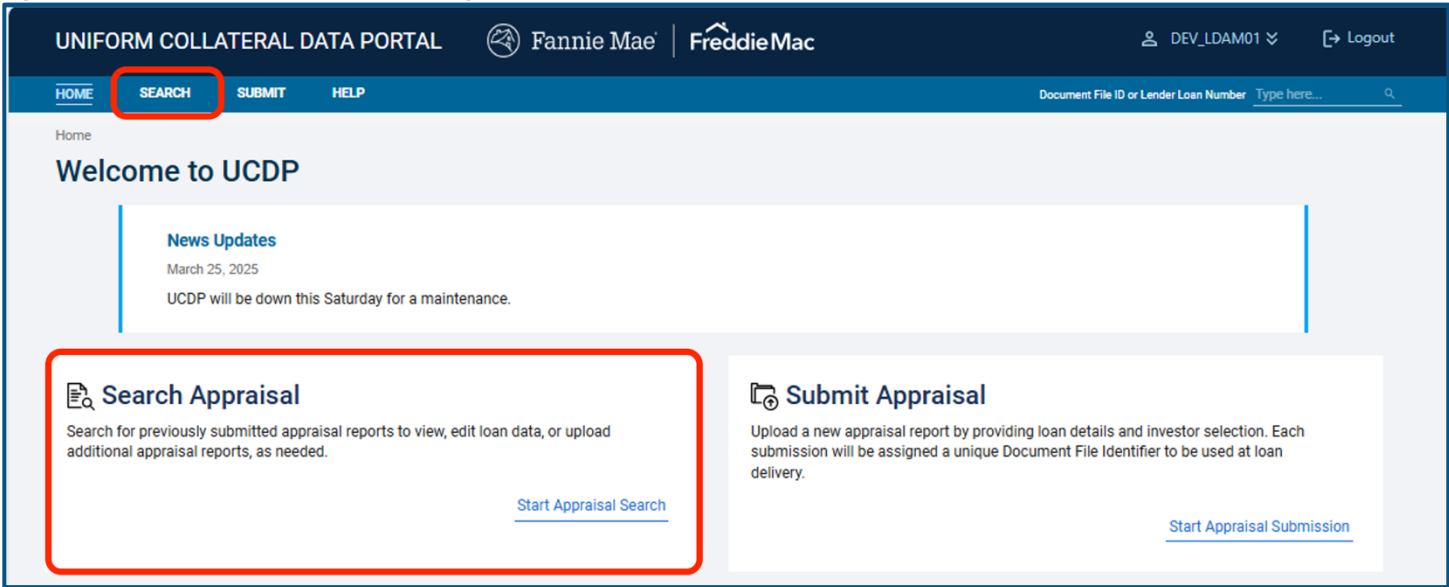


The following section describes the steps to perform a detailed search when <u>multiple search parameters are needed</u> to search for a previously submitted file(s).

## 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**



## 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. | *Optional* |
| **Quick Date Search (buttons)** | Pre-selected date range buttons that immediately execute search:<br><br>• **"Today"** automatically locates appraisal report files submitted on the current day only.<br><br>• **"Yesterday"** automatically locates appraisal report files submitted the previous day (including Saturday and Sunday).<br><br>• **"Previous Week"** automatically locates appraisal report files submitted the previous week (Sunday through Saturday), even if the week overlaps two different months.<br><br>• **"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. | *Optional* |

## Loan Details

| Field Name | Description | Conditionality |
|---|---|---|
| **Document File ID** | Returns appraisal reports tied to the specified Document File ID. | *Optional* |
| **Lender Loan Number** | Returns appraisal reports tied to the specified Lender Loan Number. | *Optional* |
| **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. | *Optional* |
| **Username** | Returns appraisal reports created or uploaded by the specified Username. | *Optional* |

## Property Details

| Field Name | Description | Conditionality |
|---|---|---|
| **Address** | Returns appraisal reports associated with the specified street address.<br><br>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. | *Optional* |
| **City** | Returns appraisal reports associated with the specified city. | *Optional* |
| **State** | Returns appraisal reports associated with the specified state. | *Optional* |
| **Zip Code** | Returns appraisal reports associated with the specified Zip code. For search function, limit it to a five (5) digit Zip code. | *Optional* |

## 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. | *Optional* |
| **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. | *Optional* |
| **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. | *Optional* |
| **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. | *Optional* |

## 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.<br><br>• Click **Confirm Clear** to confirm page reset, or<br>• 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 **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**



> **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**

## 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 in this document. |
| 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  ⚐ 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  ⚐ 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 run a real-time refresh by clicking the Refresh button at the top right of the Search Results section.

| Name / Indicator | Description |
|---|---|
| ↻ REFRESH  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 <u>cannot edit the appraisal report file within UCDP</u>. 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**
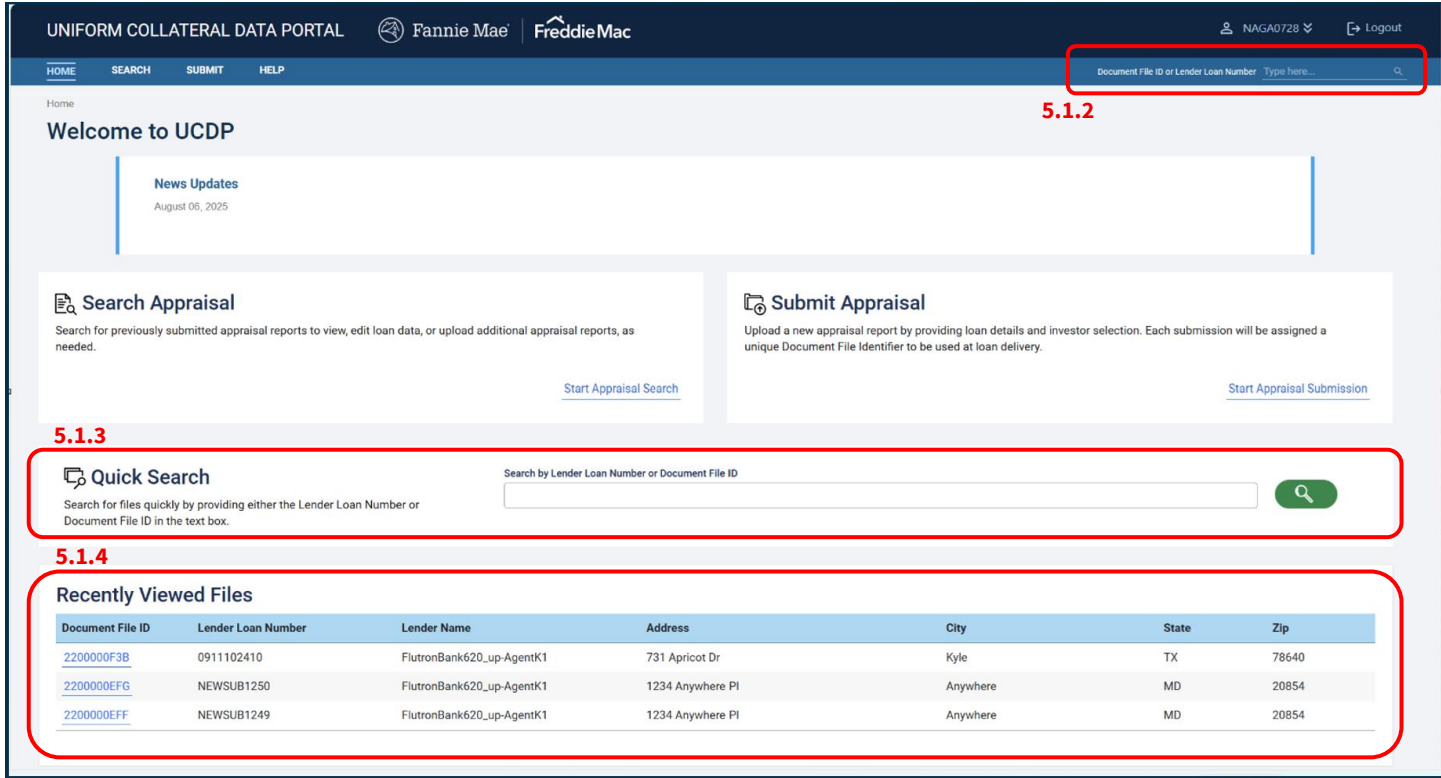


**From the Search Appraisal page**

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**

🛑 **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

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

**Section 3:** Submission History

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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*   Page 38 of 78

## 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



## 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 | 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 .<br><br>**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. |
| Return to Search | Returns to the **UCDP Search** page. |
| Edit | Activates editable mode of the Submission Information section. |
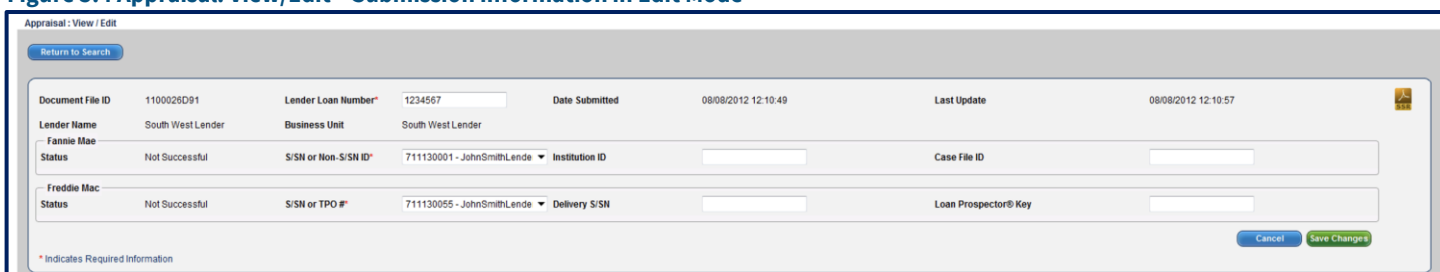
In the **Submission Information** section, you can edit certain loan metadata fields and download the SSR to review findings and use this information to correct and resubmit the appraisal report file, if necessary.

- 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)

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**

## 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 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**

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 | |
|---|---|
| | |

| | | |
|---|---|---|
| [recycle icon] 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**

| History | | | ^ |
|---|---|---|---|
| **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 |

|◄ ◄ 1 2 ► ►| Page size: 10 ▼        14 items in 2 pages

[Print]  [Download to Excel]

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

**Section 2:** Appraisal Information

**Section 3:** Submission History

*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*

## 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  [🏅 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 <br> 🏅 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
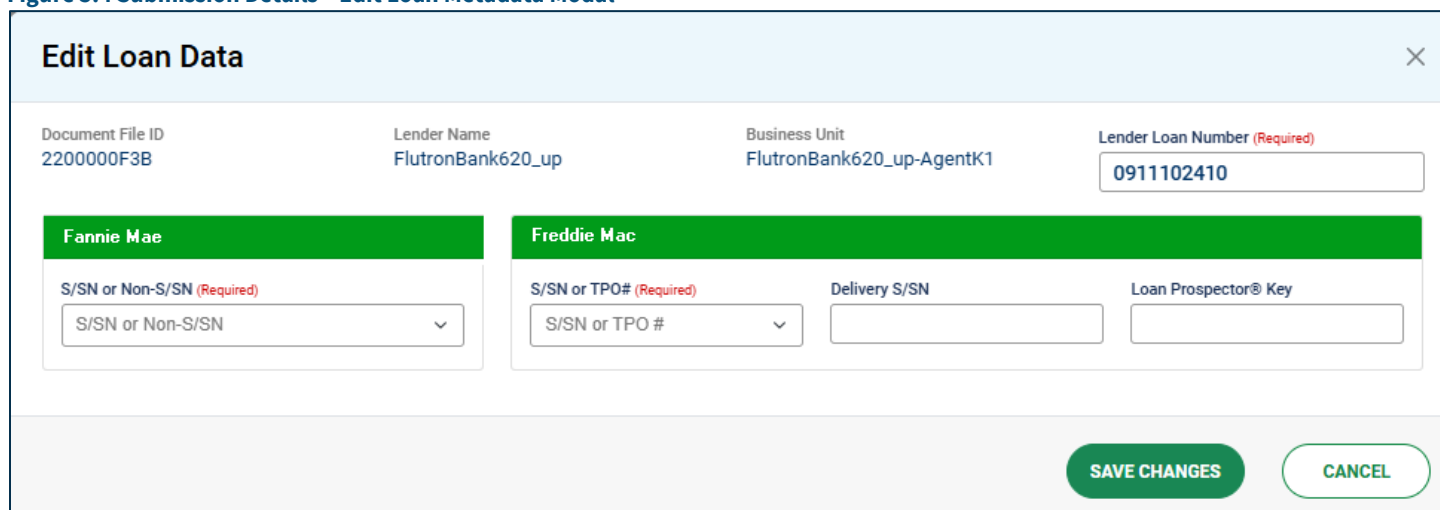
The **Edit Loan Data** link opens a modal where the user can edit some of the loan metadata details.

### Figure 5.3 Submission Details – Edit Loan Data



### Figure 5.4 Submission Details – Edit Loan Metadata Modal

**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**

## 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**



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 **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.

> **N O T E :**  *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)**



### 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**

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**



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**



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. | • 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.<br>• Upon successful submission, a new Document section will appear with the Sequence number and Document Type.<br>• The Appraisal Report File submission will be sent to the selected Investor(s) for processing.<br>• 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. | When you click **Cancel**, the file browse box will automatically clear without warning.<br><br>The empty file upload box allows the user to browse and select a file to upload. |

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.
- **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 |
| 1-10 of 17 | | | 10 \| 20 \| 50 | | \|< < 1 2 > >\| |

### 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.
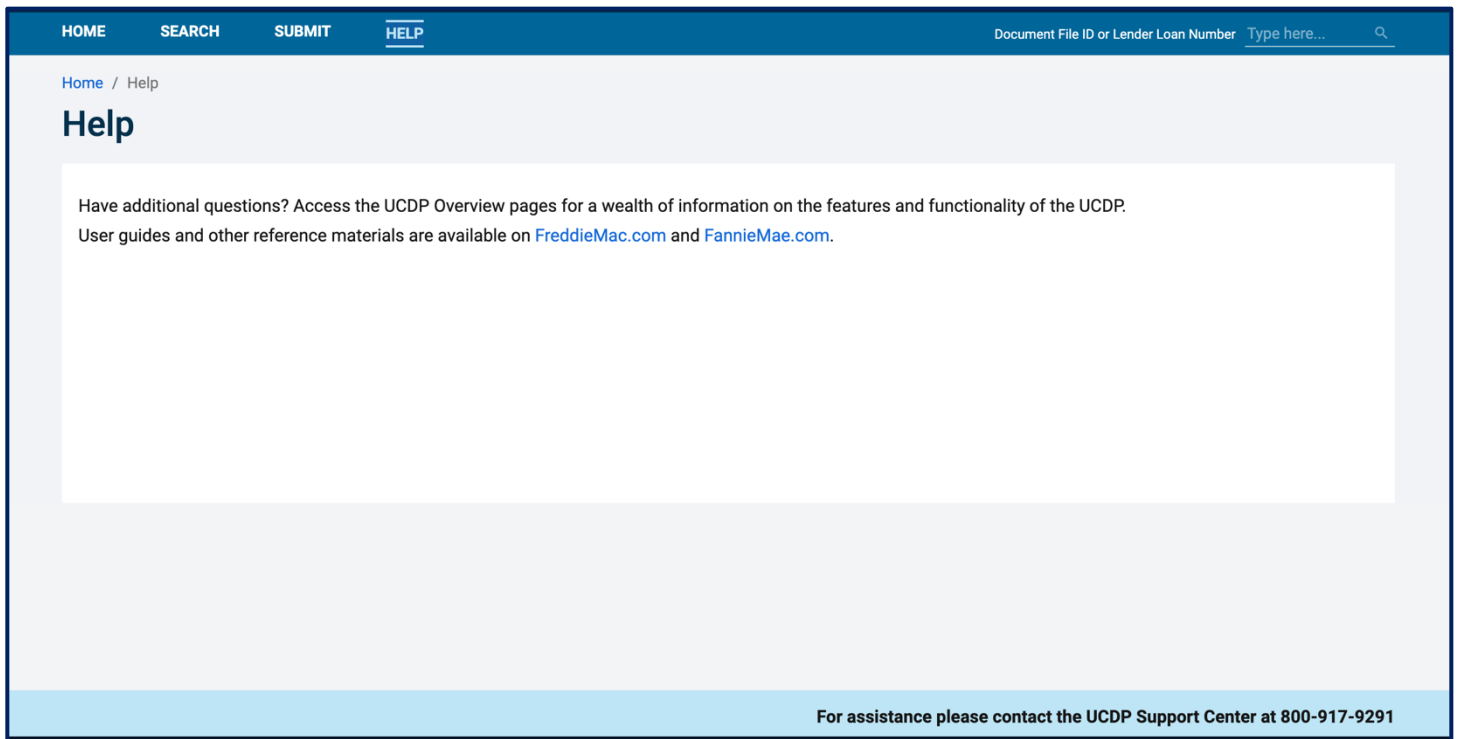


Through each GSE's webpage you can access the Reference Series for the Lender Admin, Frequently Asked Questions (FAQs) and other resources for UCDP.

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) /**<br><br>**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 | 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

| Name / Indicator | Description |
|---|---|
| Business Unit | A UCDP organizational structure that enables Lender Administrators to manage users, seller numbers, the relationships for submissions, and accessibility of different user roles.<br>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.<br><br>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:<br><br>Fannie Mae \| Series 2: Managing Business Units<br>Freddie Mac \| Series 2: Managing Business Units |
| 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 | Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number.<br><br>Freddie Mac Seller/Servicer Number or TPO Number. |

## 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 {DOCFILEID} was not found, or you do not have permission to access it. | Yes | 3.6 |
| Document File ID {DOCFILEID} cannot be updated because it is assigned to an inactive seller number. | Yes | 3.6 |
| Document File ID {DOCFILEID} 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 {DOCFILEID} 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**


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 |
|---|

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

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

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

*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*

The report includes the information shown the table below.

| Section | Description |
|---|---|
| **Submission Summary** | • Report Date/Time<br>• Doc File ID<br>• Seller/Servicer Number<br>• Document File Status or Submission Status<br>• Document File Owner - Lender name and Lender Loan number |
| **Appraisal 1,2 and/or 3** | • Original submitted Date/Time<br>• Document Status (for each appraisal)<br>• Number of Resubmissions<br>• Last submission Date/Time<br>• Subject Address<br>• Appraiser<br>• Form Type<br>• Appraised Value<br>• Appraisal Effective Date*<br>• Supervisory Appraiser<br>• Borrower Name<br><br>*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. |
| **Comp Number** | • Comp Number<br>• Comp Address<br>• Adjusted Sales Price |
| **UCDP Basic Edit Checks (Fannie Mae) / UCDP Hard Stops (Freddie Mac)** | These are the same for Fannie Mae and Freddie Mac.<br><br>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. |
| **UAD Compliance Findings** | These are messages generated during a UAD compliance check that contain information about data format and completeness issues. These are the same for Fannie Mae and Freddie Mac. |

## 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)

🐴 **Fannie Mae**

| 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**<br>See Desktop Underwriter® Findings for final status | **999**<br>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)

Freddie Mac

| Document File Status | Document File ID | Lender Loan Number |
|---|---|---|
| ✓ **Successful** | 23001AD789 | SUCCESSTEST1 |

| Lender Name | Report Date Time |
|---|---|
| Cybertek Test 2 | 04/25/2025 14:30:07 ET |

| S/SN or TPO # | Delivery S/SN | Loan Prospector * Key |
|---|---|---|
| 000601 | — | — |

### Appraisal 1: Report

| Document Status | Value R&W | Risk Score |
|---|---|---|
| ✓ Successful | 🛡 Eligible | **1** |

Risk Score scale: 1 Very Low — Low — Moderate — High — 5 Very High

| Original Submission Date/Time | Number of Resubmissions | Last Submission Date/Time |
|---|---|---|
| 04/25/2025 14:29:56 ET | 0 | 04/25/2025 14:29:56 ET |

| Document ID | Appraisal Sequence Number | Document Type | Property Valuation Method |
|---|---|---|---|
| 2220029906 | 1 | Appraisal Report | Traditional Appraisal |

| Units Excluding ADUs | Accessory Dwelling Units | 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 | 01/02/2025 |

| Property Address | City | State | ZIP Code | Opinion of Market Value |
|---|---|---|---|---|
| 431 Hoover St NE | Grand Rapids | MI | 49505 | **$190,000** |

| Appraiser Name | License Type | License ID | License State | Date of Report Signature |
|---|---|---|---|---|
| Agatha Appraiser | Certified Residential | XYZ12345 | MI | 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_AbsorbtionRate.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) |

*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*

## Appendix D: Password Strength Rules and Reset Instructions
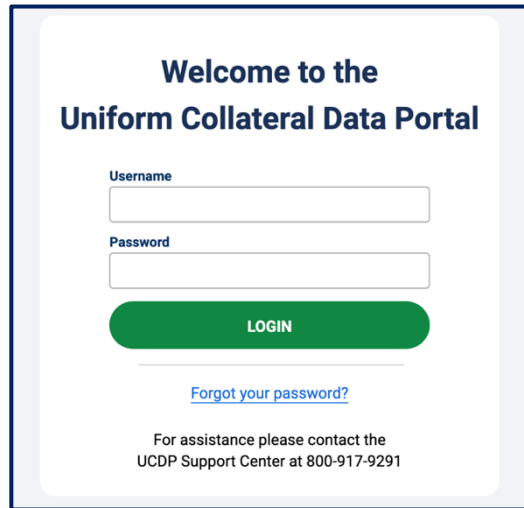
**Password Requirements:**

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**<br><br>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**<br><br>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 Username as password**<br><br>For example, if your Username is *Jonathan*, your password cannot be *jonathan1*. | |
| **Disallow Username as password**<br><br>For example, if your User ID is *ABCMortgage*, your password cannot be *abcmortgage22*. | |

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.

**Forgot Password**



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). | 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:<br>• 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<br>• 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<br>2. If the file is a valid XML file, confirm that the file is for one of the form types that the UCDP supports.<br>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. |