



Uniform Collateral Data Portal (UCDP) FAQs

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The following provides answers to questions frequently asked about Fannie Mae and Freddie Mac's jointly developed Uniform Collateral Data Portal® (UCDP®).

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General

Q1. Do both GSEs accept the same electronic file format for delivery of appraisal report data?

Yes. Both GSEs accept the same file formats for electronic submission of data in the uniform residential appraisal report forms via the UCDP. Information about the acceptable file formats, including the preferred XML format, can be found on both GSEs' websites.

Q2. What fees are the GSEs charging associated with the use of UCDP?

The GSEs do not assess any fees in connection with the use of the UCDP. The GSEs do not charge lenders or their agents transaction fees for uploading appraisal data files directly to the portal or for using a vendor solution to access UCDP.

Q3. What training is available for UCDP?

The UCDP recorded tutorials, "Using the Uniform Collateral Data Portal" and "Submitting Appraisal Data Files to the UCDP" are available to provide users with a self-paced training opportunity containing a general overview of the UCDP and how to submit appraisals in the UCDP. In addition, the "Appraisal Sharing" tutorial covers steps on how to share appraisals and retrieve shared appraisals. Check the UCDP website for training resources.

Q4. Can I obtain the appraisal file in XML format from my appraiser?

Yes. Most appraisal form software vendors have integrated the ability to produce and transmit a complete XML file. Lenders should evaluate their processes and requirements and may want to require the appraiser to send them the appraisal file in XML format. Lender submission of the XML file produced by the appraiser helps to ensure data integrity by avoiding possible file conversion errors.

Q5. Is it required to submit appraisals supporting government loans such as Rural Development, FHA, and VA mortgages to the UCDP?

No, only the appraisal reports for conventional mortgages sold to the GSEs are required to be submitted to UCDP.

Q6. What vendors have developed integrations to UCDP?

A list of vendors that offer an integrated system interface to the UCDP is available on each GSE's web site, FannieMae.com and FreddieMac.com.

Q7. Does the UCDP accept a field review (including those reported on Fannie Mae Form 2000/Freddie Mac Form 1032)?



No. UCDP does not accept a field review. If the lender obtains a field review the original appraisal report must still be submitted to the portal. In the event that the lender relied upon the value obtained by the field review, that value should be provided at loan delivery. In addition, the lender must include in the mortgage file both the original appraisal report, as well as the field review.

Q8. Can the Market Conditions Addendum to the Appraisal Report (Freddie Mac Form 71 / Fannie Mae Form 1004MC) be uploaded to the UCDP as a separate document?

No. The Market Conditions Addendum may not be uploaded to the UCDP as a separate document. It must be included as an attachment to every appraisal report submitted to the UCDP. For example, XML submissions to the UCDP must include an embedded PDF file. The embedded PDF file must include all exhibits, addenda, and photographs, including the Market Conditions Addendum (Freddie Mac Form 71/Fannie Mae Form 1004MC).

Q9. Will the GSEs grant waivers if a lender is not able to submit an appraisal before a single delivery?

No. Variances and waivers will not be provided to lenders from either GSE for this data.

Registration, User IDs and Passwords

Q10. How does a lender register and gain access to the portal

Lenders must identify a lender administrator (lender admin) for their organization. The lender admin has authority within UCDP to set up and manage their company's business structure in the portal, and grant access privileges to other general users within their lender organization. If you are the lender admin, you must complete the GSE registration process for either or both GSEs. Registration instructions can be found at FannieMae.com and FreddieMac.com. If you are a general user, your lender admin will create your access directly within the portal.

Q11. How do lender agents register for the UCDP?

Lender agents must complete the UCDP Lender Agent Registration Form on either FannieMae.com or FreddieMac.com to request a UCDP account and appear on the lender agent list within the UCDP. Once the lender agent completes the UCDP lender agent registration form and account setup, their name will appear in the lender agent dropdown on the Relationships page in the UCDP. From there, you can identify and invite one or more lender agents to submit appraisals on your organization's behalf to the UCDP.

Q12. If I am an independent fee appraiser, can I register for access to the UCDP?

No. Independent fee appraisers cannot register for access to the UCDP.

Q13. If I am a mortgage broker, should I register for the UCDP?

No. Mortgage brokers cannot register for the UCDP.

Q14. Whom do I call if I have questions about the registration process for the UCDP?

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

Q15. What if I cannot remember my User ID or my password for the UCDP?

If you forget your User ID or password, contact your lender admin who will be able to look up your User ID or reset your password in the UCDP. If you don't know your lender admin, contact the UCDP Support Center at (800) 917-9291.

Q16. Do passwords for the UCDP expire?



Yes. Passwords for the UCDP expire every 90 days for users accessing the UCDP via the Web interface. When a user's password expires, they are prompted to change their UCDP password at the next log in.

UCDP Functionality

Q17. How will I know if my appraisal was submitted successfully to the UCDP and meets the requirements of the UAD?

All appraisals successfully uploaded to the UCDP receive a Submission Summary Report (SSR) summarizing the appraisal submission details and the status of the submission, as well as a Document File Identifier (Doc File ID), which is the unique appraisal identifier generated by the UCDP. Loans delivered to either GSE must have an appraisal with a "Successful" status in the UCDP prior to loan delivery.

Q18. How do I ensure the appraisal was completed using a UAD-compliant form?

Lenders may verify that they have a UAD appraisal report form based upon the updated version date footer at the bottom of each page the report form. The UAD forms indicate a version date of "UAD Version 9/2011" in addition to the current March 2005 form date, while the previous form has a March 2005 form date. An appraisal report is considered to be UAD compliant if it is completed in accordance with Appendix D, UAD Field-Specific Standardization Requirements of the UAD Specification.

Q19. What is the purpose of the Document File Identifier (Doc File ID)? And what is its connection to Loan Delivery?

The Doc File ID is the identifier assigned within UCDP to one or a set of appraisal data files associated with a given property and indicates the appraisal data file was uploaded to the UCDP. This Doc File ID does not change even if you upload appraisal updates as necessary. The Doc File ID is required to be included in the loan delivery file submitted to the GSEs. Each organization needs to determine how the Doc File ID will be captured in the loan delivery file.

Q20. Does the appraiser receive any information or feedback directly from the UCDP?

No. The lender or its agent submits the appraisal data to the UCDP and receives a Submission Summary Report with the status of the appraisal submission, and a Doc File ID to use when the loan is delivered to one of the GSEs. There are a number of edit checks in the portal including a UAD Compliance Check that may require the lender to go back to the appraiser. Lenders may contact the appraiser to clarify data points or obtain additional data to clear certain edit checks.

Q21. How do the UCDP requirements affect lenders that do not sell directly to the GSEs, but rather to an aggregator that sells to a GSE?

If your aggregator sells to the GSEs, you may be required by that aggregator to upload the appraisal to the portal and ensure your aggregator has the final results, including the Doc File ID assigned to the appraisal and a copy of the Submission Summary Report (SSR), prior to selling the loan to that aggregator. Please confirm the process with each aggregator you work with that sells to a GSE.

Q22. Can appraisals be transferred from one entity to another (such as from a correspondent to an aggregator) within the UCDP?

While edit rights to appraisals cannot be transferred within the UCDP, the appraisal sharing functionality provides correspondent lenders the ability to share individual appraisals, including the appraisal's Doc File ID, Status, Findings, Submission Summary Reports (SSR) and the embedded Appraisal PDF with their aggregators. The appraisal sharing feature does not include sharing the underlying appraisal data or the XML file.



The appraisal sharing functionality allows the correspondent to continue to update the appraisal even after it has been shared with an aggregator or subsequent aggregators. All aggregators, including subsequent aggregators that you share appraisals with, will retain view-access to the appraisal's latest information.

NOTE: Only users retrieving appraisals via the UCDP web interface are able to access the embedded Appraisal PDF; users retrieving appraisals through the Direct Integration interface will not be able to view the embedded Appraisal PDF.

Q23. How does an aggregator obtain the Doc File ID from a correspondent lender for loan delivery to the GSEs?

The appraisal sharing functionality in the UCDP allows a correspondent lender to share individual appraisals, including the Doc File ID, with their aggregators. When a lender shares an individual appraisal, the designated aggregator is able to view the appraisal's Doc File ID, as well as the appraisal's status, Findings, Submission Summary Reports (SSRs) and the embedded Appraisal PDF.

If you are not using the appraisal sharing functionality, then lenders should work with their correspondents to develop a process to ensure the aggregator receives the Doc File ID after the appraisals are uploaded to the UCDP and prior to loan delivery.

Q24. Can the UCDP support more than one appraisal for a loan if required?

Yes. If necessary, the UCDP can support up to three appraisals per loan.

Q25. How many appraisals can be uploaded to the UCDP at once?

Web access to the UCDP allows lenders or their agents to upload a maximum of 10 appraisal data files per upload request, file size permitting.

Q26. Is there a limit on the appraisal data file size that can be uploaded to the UCDP?

Yes. The maximum size per appraisal data file is 15 MB for an XML file format submission containing an embedded PDF. When uploading multiple appraisal files at one time, the total combined file size limit is 100 MB. It is important to note that performance of the system could be slower for individual files over 6MB.

Q27. Will the GSEs accept an XML submission where the embedded PDF is password protected?

No. The GSEs will not accept appraisals that require a password to open the embedded PDF.

Q28. How are revised appraisals handled in the UCDP?

Lenders have the ability to upload revised or corrected appraisal files, if needed. Lenders need to work with the appraiser to resolve issues and obtain a corrected appraisal. More information is available in the joint-GSE UCDP User Guide and the Submitting Appraisal Data Files to the UCDP.

Q29. What happens if I get a UAD compliance check message?

In general, the UAD Compliance Check messages indicate that the appraisal was not submitted with the proper format or enumerated values, or the appraisal was not completed in compliance with UAD requirements. Lenders may need to contact the appraiser to clarify data points or obtain additional data to clear certain edits checks.

Q30. Do lenders need to determine which GSE the loan will be sold to prior to uploading to the UCDP?

No. Lenders have the ability to upload and submit an appraisal to one or both GSEs, and do not need to know which GSE they will be selling the loan to before uploading the appraisal. Prior to loan delivery,



lenders must submit the appraisal file to the GSE they plan to deliver the loan to, and lenders must submit a Doc File ID for an appraisal with a “Successful” status as part of the loan delivery process to that GSE.

Q31. What happens if I upload an appraisal to the UCDP, but do not deliver the loan to either GSE?

The appraisal data will remain in the UCDP and with the GSE(s) you designated, even though the loan was not delivered to a specific GSE.

Q32. When do the GSEs require lenders to submit their appraisals to the UCDP?

Freddie Mac and Fannie Mae require appraisals to be submitted to the UCDP before the loan is delivered to either GSE. We recommend lenders submit appraisals as early as possible to allow ample time for the correction process before funding is expected or required. It is possible that there could be data errors and the portal will require that corrections be made by the appraiser to the appraisal report before the portal will provide a “successful” status, which is required for delivery.

Q33. Is there still a need to keep multiple hard copies of appraisals in the loan file at our branch?

Lenders must follow each GSE’s requirements and the lender’s own policy as it relates to retaining hard copies of appraisals.

Q34. How long will the appraisal be available to the lender if they need to replace the one that was originally submitted?

An appraisal submitted to UCDP that receives a Doc File ID is accessible for viewing within the portal for up to three years. If the appraisal is modified after the original submission to the portal and the submission needs to be updated, you are able to replace the original submission or add another appraisal, as appropriate. This situation may occur on appraisals that support a new construction loan or if the appraisal for new construction is no longer valid because of the age of the appraisal. Each GSE has existing guidelines that must be adhered to as applicable regarding the age of the appraisal and when a new or replacement appraisal should be uploaded to UCDP.

Q35. What Internet browsers support the UCDP?

Internet Explorer (IE) 8.0 or higher is strongly recommended as the supported/confirmed browser for the UCDP. Other versions and other browsers (e.g. Firefox, Chrome) may work, but are not supported.

Fannie Mae-Specific

Q36. Do I need to upload an appraisal to UCDP if I have obtained an exterior-only property inspection on Fannie Mae Property Inspection Report Form 2075?

No. Form 2075 is not considered an appraisal report. Form 2075 (Property Inspection Report) does not need to be uploaded to UCDP and a Doc File ID does not need to be included in the loan delivery file. However, a value of “None” in ULDD field PropertyValuationMethodType (Sort ID 89) and a value of “DUPropertyInspectionReportForm2075” in InvestorCollateralProgramIdentifier (Sort ID 376) must be provided at loan delivery. Please refer to the Selling Guide for further information regarding circumstances under which an appraisal report may be required based on the results of the property inspection.