Functional Requirements Specifications (FRS2)

UCDP - 1205 UCDP NextGen

(Joint GSE – FNM/FRE)

Version -FRS2\_Draft\_v2

Last Updated:

Contents

[1 Document Revisions 5](#_Toc128999284)

[2 Project Summary 5](#_Toc128999285)

[2.1 Objectives 5](#_Toc128999286)

[2.2 Phased Approach 5](#_Toc128999287)

[2.3 Benefits of UCDP NextGen 6](#_Toc128999288)

[2.4 Veros Assumptions 6](#_Toc128999289)

[2.5 GSE Assumptions 6](#_Toc128999290)

[3 References 7](#_Toc128999291)

[4 Terms and Definitions 7](#_Toc128999292)

[5 Overview 8](#_Toc128999293)

[5.1 Uniform Appraisal Dataset and Forms Redesign 8](#_Toc128999294)

[5.2 Document Types and 9-box model 8](#_Toc128999295)

[5.2.1 Document Types 8](#_Toc128999296)

[5.2.2 9 Box Model 8](#_Toc128999297)

[5.3 UCDP NextGen outline 10](#_Toc128999298)

[5.4 UCDP Web Pages- Summary 12](#_Toc128999299)

[6 Functional Requirements 15](#_Toc128999300)

[6.1 UCDP Web Portal: Header, Navigation Bar, and Footer 15](#_Toc128999301)

[6.1.1 Description 15](#_Toc128999302)

[6.1.2 Role-Based Privileges 15](#_Toc128999303)

[6.1.3 Screen Shots 16](#_Toc128999304)

[6.1.4 Functionality 16](#_Toc128999305)

[6.2 UCDP Web Portal: Registration and Linkage Pages 20](#_Toc128999306)

[6.2.1 Description 20](#_Toc128999307)

[6.2.2 Screen Shots 20](#_Toc128999308)

[6.2.3 Functionality 20](#_Toc128999309)

[6.3 UCDP Web Portal: Login Page 20](#_Toc128999310)

[6.3.1 Description 20](#_Toc128999311)

[6.3.2 Screen Shot 21](#_Toc128999312)

[6.3.3 Functionality 21](#_Toc128999313)

[6.4 UCDP Web Portal: Home Page 21](#_Toc128999314)

[6.4.1 Description 21](#_Toc128999315)

[6.4.2 Role Based Privileges 21](#_Toc128999316)

[6.4.3 Screen Shot 21](#_Toc128999317)

[6.5 UCDP Web Portal: Appraisal Pages: Submit Page 21](#_Toc128999318)

[6.5.1 Description 21](#_Toc128999319)

[6.5.2 Role-Based Privileges 22](#_Toc128999320)

[6.5.3 Screen Shot 23](#_Toc128999321)

[6.5.4 Functionality 23](#_Toc128999322)

[6.6 UCDP Web Portal: Appraisal Pages: Search Page 28](#_Toc128999323)

[6.6.1 Description 28](#_Toc128999324)

[6.6.2 Role-Based Privileges 28](#_Toc128999325)

[6.6.3 Screenshots 28](#_Toc128999326)

[6.6.4 Functionality 28](#_Toc128999327)

[6.7 UCDP Web Portal: Appraisal Pages: 3.6 Appraisal View: Edit Page 29](#_Toc128999328)

[6.7.1 Description 29](#_Toc128999329)

[6.7.2 Role-Based Privileges 29](#_Toc128999330)

[6.7.3 Screenshots 31](#_Toc128999331)

[6.7.4 Functionality 31](#_Toc128999332)

[6.8 Reports 52](#_Toc128999333)

[6.8.1 Description 52](#_Toc128999334)

[6.8.2 Role-Based Privileges 52](#_Toc128999335)

[6.8.3 Functionality 53](#_Toc128999336)

[6.9 UCDP Web Portal: Administration Pages: Business Administration 53](#_Toc128999337)

[6.9.1 Description 53](#_Toc128999338)

[6.9.2 Role-Based Privileges 53](#_Toc128999339)

[6.9.3 Functionality 53](#_Toc128999340)

[6.10 UCDP Web Portal: Self Care 53](#_Toc128999341)

[6.11 UCDP Web Portal: Help Page 53](#_Toc128999342)

[6.12 UCDP Submissions Processing 53](#_Toc128999343)

[6.12.1 Description 53](#_Toc128999344)

[6.12.2 Functionality 54](#_Toc128999345)

[6.12.3 Additional Validations and Conditions 60](#_Toc128999346)

[6.13 3.6 UCDP Hard Stops and Findings Restructuring 61](#_Toc128999347)

[6.14 UCDP Direct Integration 63](#_Toc128999348)

[6.15 Data Retention 63](#_Toc128999349)

[7 Non-Functional Requirements 65](#_Toc128999350)

[8 Appendices 65](#_Toc128999351)

[8.1 Document File and Document sequences 65](#_Toc128999352)

[8.2 3.6 System Findings 65](#_Toc128999353)

[8.3 UI Validation Messages 66](#_Toc128999354)

[8.3.1 Combo Submit Appraisal Page 66](#_Toc128999355)

[8.3.2 3.6 Appraisal View: Edit Page 69](#_Toc128999356)

[8.4 3.6 ZIP and MISMO UAD XML 69](#_Toc128999357)

# Document Revisions

| Version No. | Date | Description | Author |
| --- | --- | --- | --- |
| FRS2\_Draft\_v1 | 02/06/2023 | FRS2 Draft | Riya Dubal |
| FRS2\_Draft\_v2 | 0/3/06/2023 | FRS2 Draft | Gaurang Sunkersett |

# Project Summary

## Objectives

A UCDP solution that maintains the current single joint GSE data portal that will continue to allow Lenders/AMCs to access UCDP Web Portal via the user interface and Direct Integration (DI) access methods. The UCDP NextGen solution will provide the following enhancements:

1. Simplify UCDP by removing obsolete functionality and transferring much of the processing functionality (backend) to the GSEs to perform; however, continue to utilize UCDP to render the results to the user.
2. Modernize the UCDP Direct Integration interfaces to become REST/JSON API based.
3. Refresh the Portal (GUI) look and feel.
4. Accommodate the new UAD 3.6 appraisal file specifications along with its new structures (i.e., Zip File Delivery Method, No Form #’s, Appraisal Sequence, etc.).
5. Proceed with the UCDP users manually submitting documents into the 9 grids (An automated process is still being worked out).

## Phased Approach

A phased approach will ensure that UCDP's next-generation features can be rolled out without interrupting operations.

Graphical user interface, text, application

Description automatically generated

## Benefits of UCDP NextGen

1. Preserve the current UCDP customer experience.
2. Simplify UCDP greatly by:
   1. Reducing the redundant functions that are currently being accommodated by both UCDP & the GSE Proprietary applications (i.e., Parsing UAD XML, storing appraisal data & files, and running rulesets to generate messaging).
   2. Removing obsolete or unused functionality within UCDP.
   3. Remove unwanted calls in the new DI integration such as “Hard stop override”, “Make designations”, and “Get designations.”
   4. Reduce GSE interfaces that UCDP must support.
   5. Reduce GSE UCDP development & operating costs.
   6. Modernize the UCDP technology that our customers interact with (both Direct Integration & Portal interfaces).

## Veros Assumptions

The following technological improvements are being implemented throughout the application, which also include the areas where there are no functional or behavioral changes:

a. Refactoring the current code.

b. Implementing new technological components.

c. Using advanced framework.

## GSE Assumptions

1. Each GSE will run virus scanning on all files within the Appraisal Zip File.
2. No Multi-factor Authentication is required for UCDP at this time (Confirmed by both GSEs’ Information Security teams.)
3. Each GSE will need to provide UCDP the following information in the UCDP-GSE Response data to store for UCDP Search purposes:
4. Subject Address (each GSEs Standardized Address for the submission, if applicable)
5. GSE Document status
6. GSE Document File status
7. Each GSE will provide a separate and GSE-specific FRS1 detailing their proprietary interface requirements to support UCDP NextGen.
8. The following will be included in UCDP NextGen Phase 2 scope (i.e., When new 2.6 Document File IDs will be restricted, however, updates/resubmissions to UAD 2.6 Document File IDs are still allowed):
   1. Update the Submit Appraisal screen HINT below file picker (after you hit choose file and populated the file name – prior to hitting submit) to indicate you can no longer submit a new UAD 2.6 XML in Phase 2.
9. The following will be included in UCDP NextGen Phase 3 scope (When any submissions or updates to UAD 2.6 Document File IDs are restricted):
   1. Removal of the UAD 2.6 UCDP Appraisal/View Edit Screen.
   2. Modernize the technology for the existing User Administration Screens.

# References

|  |  |
| --- | --- |
| Terms | File |
| UCDP NextGen Release 1.0 Joint GSE FRS1\_v0.14 |  |
| UCDP Direct Integration Services Guide (For MISMO UAD 2.6) |  |
| UCDP Technical Integration Guide (For MISMO UAD 3.6) |  |

# Terms and Definitions

|  |  |
| --- | --- |
| Terms | Definitions |
| SSR | Submission Summary Report |

# Overview

## Uniform Appraisal Dataset and Forms Redesign

1. The Uniform Appraisal Dataset (UAD) and the appraisal forms are redesigned to improve the appraisal data quality and consistency. The current appraisal forms will be retired from Fannie Mae and Freddie Mac use and replaced by one Uniform Residential Appraisal Report (with one data format only). The new approach is flexible, data-driven, and provides a dynamic structure for appraisal reporting. Attributes within the appraisal XML will identify different property types (for example, single-family or condominium, etc.).

**Note:** All the property information and data photos will be in one file, which is a zip file described in section 8.4.



## Document Types and 9-box model

### Document Types

Following are UAD 3.6 MISMO Document Types:

1. Appraisal Report: A report produced by an appropriately qualified, competent, and independent appraiser in accordance with USPAP and in which the scope of work includes the development of a value conclusion.
2. Appraisal Update Report: Used to confirm that the subject property value has or has not declined since the effective date of the original appraisal.
3. Completion Report: Used to confirm that the conditions stated in the original Appraisal Report have been met.

### 9 Box Model

Document File Structure is depicted in the 9-box model below. Document Type (included in UAD 3.6- Appraisal Report, Valuation Update, Valuation Completion) defines the columns in the Document File Grid. Document File ID (UCDP generated. Document File ID (UCDP generated. Binds related documents for a given property and loan.

1. In the 9-box model, there will be three sequences (Appraisal Sequence 1, Appraisal Sequence 2, and Appraisal Sequence 3).
2. Each sequence will have three appraisals: Appraisal Report, Appraisal Update Report, and Completion Report.
3. By adding the Document Type to the Doc File ID and Sequence # as a new key value, we can easily support the following:
   1. Linking of the documents (e.g., a particular Appraisal Update Report is associated w/ a particular Appraisal Report by sharing the same Doc File ID and Sequence #).
   2. Capacity - Up to 3 different active appraisals and up to 3 linked documents of any type can be submitted and stored.
   3. Each appraisal sequence will contain appraisals based on the property valuation performed by the same appraiser. For example,
      1. The appraisal sequence 1 will contain the Appraisal Report, Appraisal Update Report, and Completion Report by the same appraiser. Likewise, appraisal sequences 2 and 3 will each contain the appraisals based on property valuation performed by the different appraisers.
4. Based on this 9-box appraisal model, the following table illustrates the dependencies on submitting appraisals of different types of documents in each appraisal sequence.

|  |  |  |  |
| --- | --- | --- | --- |
| Doc File ID: 1A23456789 | Document Type (sourced from Appraisal XML) | | |
| Appraisal Report  (Required for each row) | Appraisal Update Report (Optional) | Appraisal Completion Report  (optional) |
| Appraisal Sequence 1 | Appraisal Report can be submitted via the Combo Submit page.  Or  Appraisal Report can be resubmitted via the 3.6 Appraisal View: Edit  page . | Appraisal Update Report in this sequence can be submitted and resubmitted via the 3.6 Appraisal View: Edit Page  . | Completion Report can be submitted or resubmitted via the 3.6 Appraisal View: Edit Page. |
| Appraisal Sequence 2 | Appraisal Report in this sequence can be submitted and resubmitted via the 3.6 Appraisal View: Edit Page  (ONLY allow if Appraisal Report exists in sequence 1) | Appraisal Update Report can be submitted and resubmitted in this sequence via the 3.6 Appraisal View: Edit Page  . | Completion Report can be submitted and resubmitted in this sequence via the 3.6 Appraisal View: Edit Page  . |
| Appraisal Sequence 3 | Uniform Appraisal Residential Report can be submitted or resubmitted via the 3.6 Appraisal View: Edit Page  (ONLY allow if Appraisal Report in appraisal sequence 1 and 2 exists\*\*) | Appraisal Update Report can be submitted or resubmitted in this sequence via the 3.6 Appraisal View: Edit Page | Completion Report can be submitted and resubmitted in this sequence 3.6 Appraisal View: Edit Page |

(\*\*) – Constraint applies to the UCDP Portal only and not Direct Integration.

Note:

* Each appraisal sequence must have an Appraisal Report in order to upload either the Appraisal Update Report or Completion Report.
* The Appraisal Update Report and Completion Report within an appraisal sequence can be uploaded in any order.

#### Appraisal Deletion

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Appraisal Report can be deleted? | Appraisal Update Report can be deleted? | Completion Report can be deleted? | Comments |
| Appraisal Sequence 1 | No | Yes | Yes | * Appraisal Report cannot be deleted. * Appraisal Update Report and Completion Report within appraisal sequence 1 can be deleted in any order. |
| Appraisal Sequence 2 | Yes | Yes | Yes | * The Appraisal Report from appraisal sequence 2 can be deleted only if appraisal sequence 2 does not contain the Appraisal Update Report or Completion Report. * The Appraisal Report from appraisal sequence 2 can be deleted even if appraisal sequence 3 has appraisals. * Appraisal Update Report and Completion Report within appraisal sequence 2 can be deleted in any order. |
| Appraisal Sequence 3 | Yes | Yes | Yes | * The Appraisal Report from appraisal sequence 3 can be deleted only if appraisal sequence 3 does not contain the Appraisal Update Report or Completion Report. * Appraisal Update Report and Completion Report within appraisal sequence 3 can be deleted in any order. |

## UCDP NextGen outline

The following table outlines the UCDP NextGen features that will stay the same as Current UCDP, functions that will be modified, functions that will be obsolete, and functions that will move to GSEs:

|  | Registration/Setup  /Admin | DI and Portal Submissions | Reports | Other |
| --- | --- | --- | --- | --- |
| Functionality stays the same as the current UCDP | * Lender Feed * Admin Feed * Linkage * Authorization * Administration\* * Auth/Auth pages\* | * MISMO UAD 2.6 Doc File/Doc File ID creation * 2.6 Appraisal View: Edit page. * 2.6 DI |  | * Veros will host UCDP portal * Veros will host UCDP DI * UCDP Data Segregation capabilities will not change |
| Existing UCDP Functionality Modified |  | * Combo Submit page (2.6 and 3.6 appraisal submissions) * Appraisal Search page | UCDP Metrics   * Monthly GSE-specific AMC Activity Metrics Report * Monthly GSE-specific Lender Activity Metrics Report * Monthly User Browser Metrics Report * Monthly Click Metrics Report |  |
| New Functions added to UCDP |  | * Appraisal View: Edit page. * 3.6 DI |  |  |
| Functionality moved to GSEs |  | * Address Verification service * Appraiser License Verification * Address Standardization * Joint Hard Stops/UAD * Evaluate & Set UCDP Status * Generate SSR * Appraisal XML, PDF storage and Images |  |  |
| Functionality Obsolete |  | * VeroValue Rules & Analytics – TBD * Appraisal Sharing * Override Processing * Data Scrubbing (#’s & Dates) | Submission Report   * Appraisal Failure Details Report * Appraisal Failure Summary Report * Appraisal Submission Status Report * Appraisal Submission Override Report * Appraisal Submission Recap Report * Submission Summary Report   My Reports:   * Upload Confirmation Report * Scheduled Reports (Submission Reports) * System Performance Report**\*\*** * Scheduled Report Manager |  |

**(\*)**:The Admin, User Registration, and Auth/Auth functionalities remain unchanged, but the look and feel of these pages will change.

**(\*\*)**: GSE Specific System Performance Reports will be removed from “My Reports” since the data is inaccurate, and these System Performance Reports are sent via E-mail to the GSEs.

Note

1. Parse XML & store data.

* UCDP shall persist some 3.6 submission/update related data for the submission for UCDP search and troubleshooting purposes (see section 6.15 for additional details)
* UCDP shall store 3.6 Appraisal Zip Files for 12 month (see section 6.15 for additional details)

2. MISMO UAD 3.6 SSR structure will be defined by GSEs.

3. The appraisal PDF, SSR and appraisal XML can be retrieved from UCDP via an API call to GSEs.

## UCDP Web Pages- Summary

The following web page summary table evaluates each UCDP page by the following factors:

* 1. Is removed from NextGen?
     + Indicates if the page would be removed in NextGen.
  2. Is it a new page?
     + Indicates if the page is new and does not exist in the current UCDP.
  3. Does it have any functional change?
  + Indicates if the page is modified and will have any functional changes. This applies to existing pages that will have functional changes.
  1. Is the Look and Feel changing using modernized technology?
  + Indicates if the Look and Feel of a page are changing and new/modernized technology is applied.

**Note:** Only the look and feel will change for the static HTML error and success/confirmation pages.

Web Page Summary table

This table illustrates the type of changes per web page that will be included in the UCDP phase 1 release:

| Feature | No | Page Name from UCDP portal | Is removed from NextGen? | Is it a new page? | Does it have any functional change? | Is the Look and Feel changing using Modernized Technology? | Comments |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Home | 1 | [Home.aspx](http://home.aspx/) | N | N | Y | Y | Lenders and Agents will not see the report Tab. Share Appraisal and Retrieve Appraisal removed. |
| Reports | 2 | SubmissionReports.aspx | Y | NA | NA | NA |  |
| 3 | Reports.aspx | N | N | N | N |  |
| 4 | AppReports.aspx | Y | NA | NA | NA |  |
| 5 | UploadConformationReport.aspx | Y | NA | NA | NA |  |
| Share and Retrieve Appraisals | 6 | RetrieveAppraisals.aspx | Y | NA | NA | NA |  |
| 7 | ShareAppraisal.aspx | Y | NA | NA | NA |  |
| Appraisal Pages | 8 | SubmitAppraisal.aspx | N | N | Y | Y | Submit appraisal page will be a Combo page to support both MISMO UAD 2.6 submissions and MISMO UAD 3.6 appraisals. |
| 9 | 2.6 Appraisal\_View\_Edit.aspx | N | N | N | N | Separate Page for 3.6 Appraisal. The existing Appraisal: View/Edit page will be used for MISMO UAD 2.6 appraisal submissions. |
| 10 | 3.6\_Appraisal\_View\_Edit.aspx | NA | Y | NA | NA | The new 3.6 Appraisal: View/Edit will be built with a modernized Look and Feel. |
| 11 | Search.aspx | N | N | Y | Y | Search will be a Combo page to support both MISMO UAD 2.6 and MISMO UAD 3.6 appraisal searches. |
| Download Reports | 12 | SSRShowPDF.aspx | Y | NA | NA | NA |  |
| 13 | DownloadAppraisalXML.aspx | Y | NA | NA | NA |  |
| 14 | ViewDataStdForm.aspx (SDV) | Y | NA | NA | NA |  |
| 15 | ViewPDFForm.aspx | Y | NA | NA | NA |  |
| Support Pages | 16 | Help.aspx | N | N | Y | Y | Will we have a new Help page to support 3.6 submissions? |
| 17 | NewsUpdate.aspx | N | N | N | Y | This page appears when vendor logs in. |
| Self Admin Pages | 18 | UserProfile.aspx | N | N | Y | Y |  |
| 19 | User Account Self Care | N | N | N | Y |  |
| FRE Support Page | 20 | FRESupportPage.aspx | Y | NA | NA | NA | Will become obsolete with 2.6. (This is vendor admin feature) |
| User Creation | 21 | EAI/EAI.aspx | N | N | N | Y |  |
| 22 | Notification.aspx | N | N | N | Y |  |
| 23 | EAI/TermsandConditions.aspx | N | N | N | Y |  |
| Admin Activity | 24 | VAMAuthAdmin/InitialPage.aspx | N | N | N | N |  |
| 25 | VAMAuthAdmin /BusinessUnit.aspx | N | N | N | N |  |
| 26 | VAMAuthAdmin /RelationshipDetails.aspx | N | N | N | N |  |
| 27 | VAMAuthAdmin /SellerNumbers.aspx | N | N | N | N |  |
| 27 | VAMAuthAdmin /UserDetails.aspx | N | N | N | N |  |
| 28 | VAMAuthAdmin /EditUserDetails.aspx | N | N | N | N |  |
| 29 | VAMAuthAdmin /VendorAdminInitialPage.aspx | N | N | N | N |  |
| 30 | VAMAuthAdmin /AcceptInvitation.aspx | N | N | N | N |  |
| Login, Forgot Password/Reset Password/Password Expire | 31 | Login.aspx | N | N | N | Y |  |
| 32 | VAMAuthUtility/UserIDRequest.aspx | N | N | N | Y |  |
| 34 | VAMAuthPWApp/ForcePWChange | N | N | N | Y |  |
| User Creation and Registration | 35 | VAMAuthUtility/SelfRegistration.aspx | N | N | N | Y |  |
| 36 | VAMAuthEnforcer/ChallengeResponse.aspx | N | N | N | Y |  |
| Set FRE & FNM User | 37 | VAMAuthEAI/RootUser/SuccessPage.aspx | N | N | N | Y |  |
| FNM Linkage Process | 38 | VAMAuthLinkage/VAMFNMLinkage.aspx | N | N | N | Y |  |
| 39 | VAMAuthLinkage/FNMLinkageApp.aspx | N | N | N | Y |  |
| 40 | VAMAuthLinkage/FNMLinkageSuccess.aspx | N | N | N | Y |  |
| FRE Linkage Process | 41 | VAMAuthLinkage/VAMFRELinkage.aspx | N | N | N | Y |  |
| 42 | VAMAuthLinkage/LinkageSuccessful.aspx | N | N | N | Y |  |
| Error pages | 43 | AccessDenied.aspx | N | N | N | Y |  |
| 44 | Error.aspx | N | N | N | Y | Custom Error pages |

# Portal Functional Requirements

## UCDP Web Portal: Header, Navigation Bar, and Footer

### Description

The UCDP website will have a common header and footer for each page to provide consistency in functionality and visual appeal, except when the user is not logged in. The login page has a condensed version of the header/footer which is described further down.

* The header will provide navigation links internally within the UCDP website as well as externally to both Fannie Mae’s and Freddie Mac’s respective websites.
* The Navigation menu bar allows users to browse or navigate to other portal pages. The navigation menu will vary based on user roles. For example, the Lender and Lender Agents will not see the “Reports” tab on the navigation bar.
* The footer will provide copyright text as well as external links to both Fannie Mae’s and Freddie Mac’s respective websites.

### Role-Based Privileges

The following table shows which tabs on the navigation menu are accessible to users with different roles:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Role | GSE\_BUSINESS\_ADMIN | GSE\_REGISTRATION\_ADMIN | GSE\_OVERRIDE\_USER | GSE\_READ\_ONLY\_USER | LENDER\_ADMIN | LENDER\_READ\_ONLY\_USER | LENDER\_USER | AGENT\_ADMIN | AGENT\_USER | AGENT\_READ\_ONLY\_USER | VENDOR\_ADMIN | | VENDOR\_CUSTOMER\_SERVICE\_READ\_ONLY\_USER | VENDOR\_CUSTOMER\_SERVICE\_USER | |
| Home screen | X | X | X | X | X | X | X | X | X | X | X | | X | X | |
| Submit Appraisal visible |  |  |  |  | X |  | X | X | X |  |  |  | | |  |
| Search visible | X |  | X | X | X | X | X | X | X | X | X | | X | X | |
| Reports visible | X | X | X | X |  |  |  |  |  |  | X | | X | X | |
| Account Administration visible | X | X | X | X | X | X | X | X | X | X | X | | X | X | |
| Help Center visible | X | X | X | X | X | X | X | X | X | X | X | | X | X | |

### Screen Shots

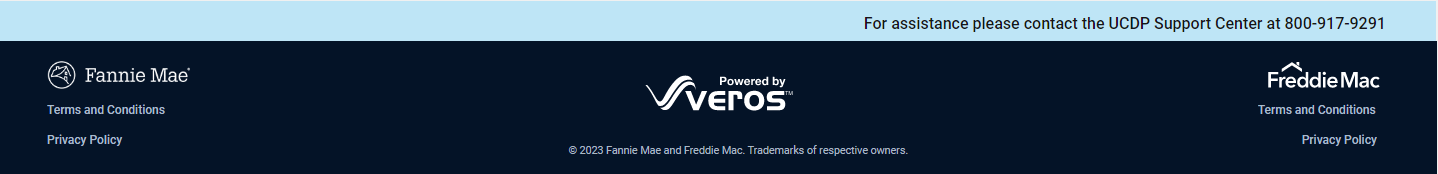
#### Header – Portal Login Page:



#### Header – User logged into Portal:



#### Footer – Login Page and User logged into Portal:



### Functionality

#### Header

| Field | Control | Function |
| --- | --- | --- |
| Uniform Collateral Data Portal | Label | Product name used to identify the application. |
| Fannie Mae Logo | Image/Link | Freddie Mac logo - used for company branding.  Link to the Fannie Mae Single Family website. Clicking on the logo will open a new window and display the “Home” page of Fannie Mae’s website using the following URL: https://www.fanniemae.com/singlefamily |
| Freddie Mac Logo | Image/Link | Freddie Mac logo - used for company branding.  Link to the Freddie Mac Single Family website. Clicking on the link will open a new window and display the “Home” page of Freddie Mac’s website using the following URL: https://sf.freddiemac.com/ |
| Username  (Visible only when user is logged in) | Label | The logged-in user’s Username is displayed for clarification since some users may have multiple Usernames. |
| Logout button  (Visible only when user is logged in) | Button | The Logout button will end the user’s UCDP session and navigate to the UCDP’s Login page**.** The system will automatically end the user’s UCDP session after 9 minutes of inactivity. |

#### Navigation Menu

The navigation menu will be visible only when user is logged in to the Portal.

| Field | Control | Function |
| --- | --- | --- |
| Home | Menu Link | The Home menu item will navigate to the UCDP’s Home page. |
| Submit | Menu Link  (Typical Windows functionality) | The Submit Appraisal menu item will navigate to the UCDP’s Submit Appraisal page. |
| Search | Menu Link | The Search menu item will navigate to the UCDP’s Search page. |
| Reports | Menu Link | The Reports menu item will navigate to the Reports page and display the UCDP reports that are available to the logged-in user (permission based). |
| User Account: User Profile | Menu Link | The User Account: User Profile menu will navigate to the User Profile page and provide access to user specific settings. |
| User Account: User Account Self Care | Menu Link | The User Account: User Account Self Care tab will navigate to the User Account Self Care page; the user will be able to change/ reset the password and/or edit the challenge questions. |
| User Account: User and Business Unit Administration | Menu Link | The User Account: User and Business Unit Administration tab will navigate to the page that will allow the admin users to perform administrative tasks such as invite users, manage Lender Relationships, manage Business units (create or delete child business units), transfer users between business units, etc. |
| Help Center: Help | Menu Link | Help Center: The Help Center tab will navigate to the Help Center page and display links to documentation and media that may be informative to new andexisting users on the general use of the UCDP system.  Items include UCDP User Guides, Training Videos, FAQs, and contact information. GSE-specific help items are accessible using the respective Training links. For additional details, see section 6.11. |

#### Footer

| Field | Control | Function |
| --- | --- | --- |
| Support Information  (Displays only when user is logged in) | Label | Displays the text “For assistance, please contact the UCDP Support Center at 800-917-9291 |
| Fannie Mae Logo | Image/Link | Clicking on the logo will open a new window and display the “Home” page of Fannie Mae’s website using the following URL:  https://www.fanniemae.com/singlefamily |
| Terms of Use | Link | Link to the Fannie Mae website. Clicking on the link will open a new window and display the Legal Disclosure page of Fannie Mae’s website using the following URL: https://www.fanniemae.com/portal/portal-ucdp-terms.html |
| Privacy | Link | Link to the Fannie Mae website. Clicking on the link will open a new window and display the Privacy Policy page of Fannie Mae’s website using the following URL:  https://www.fanniemae.com/about-us/corporate-governance/ucdp-privacy-policy |
| Veros Logo (“Powered by Veros”) | Image | Displays the Veros logo |
| Freddie Mac Logo | Image/Link | Clicking on the logo will open a new window and display the “Home” page of Freddie Mac’s website using the following URL:  https://sf.freddiemac.com/ |
| Term of Use | Link | Link to the Freddie Mac website. Clicking on the link will open a new window and display the Legal Disclosure page of Fannie Mae’s website using the following URL: https://www.freddiemac.com/terms/ucdpterms |
| Privacy | Link | Link to the Freddie Mae website. Clicking on the link will open a new window and display the Privacy Policy page of Freddie Mac’s website using the following URL:  <https://www.freddiemac.com/terms/privacy> |

## UCDP Web Portal: Registration and Linkage Pages

### Description

### Screen Shots

### Functionality

## UCDP Web Portal: Login Page

### Description

The login page will allow users to gain access to the UCDP portal by entering a valid username and password.

### Screen Shots

#### Default Login Page

Graphical user interface, text, application

Description automatically generated

##### Validations

| Scenario | Message |
| --- | --- |
| Username and /or Password left blank | Please enter valid Username and Password |
| Incorrect Username and/or Password | Authentication failed. You have entered an invalid Username or Password |

**Sample Screenshots**

Graphical user interface, text, application

Description automatically generatedGraphical user interface, text, application

Description automatically generated

#### Announcements Banner

When there are announcements to be displayed to the users, a banner will be shown as below.

**Single announcement banner**

A picture containing text

Description automatically generated

**Multiple announcements banner**

**Text

Description automatically generated**

**Color coded banners**

Banners will be color coded based on the severity of the message which will be provided to us by the GSEs.

| Color | Severity |
| --- | --- |
| Red | Critical – System is currently down etc. |
| Yellow | Medium – Partial outage, low impact etc. |
| Blue | Info – Upcoming maintenance etc. |

**Graphical user interface, text

Description automatically generated**

**A picture containing application

Description automatically generated**

**Text

Description automatically generated**

#### Forgot Password

When user clicks on ‘Forgot your password?’, the following screen will be displayed.

Graphical user interface, text, application

Description automatically generated

User will enter their username and click ‘Submit’. A confirmation modal box will be shown to the user.

Graphical user interface, text, application

Description automatically generated

##### Validations

| Scenario | Message |
| --- | --- |
| Username left blank | Please enter valid Username |

#### Password Expired

Graphical user interface, text, application

Description automatically generated

On successful password change, a confirmation model box will be displayed.

Graphical user interface, text, application, chat or text message

Description automatically generated

##### Validations

| Scenario | Message |
| --- | --- |
| Username and /or Password left blank | Please enter valid Username and Password |
| New and Confirm password does not match | New password and Confirm password do not match |
| Current password is incorrect | Authentication failed. You have entered an invalid Username or Password |
| Password does not meet minimum requirements | ??? |

### Functionality

There will be no functional change to the Login screen. Only the look and feel will change using modernized technology. The user authentication and authorization mechanism will stay the same as the current UCDP. The Password Expired and Forgot Password functionality will remain the same as the current UCDP.

## UCDP Web Portal: Home Page

### Description

The Home Page will provide quick access to users to perform a quick search for appraisals, view recently viewed appraisals, see news updates, and navigate to the search and submit appraisal pages.

### Role Based Privileges

### Screen Shots

Graphical user interface, text, application, email

Description automatically generated

#### Dynamic Cards Display

The cards displayed on the home page will be displayed or hidden based on the user role. When a card is hidden the other cards will move (flex) to fill the space automatically.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Role | GSE\_BUSINESS\_ADMIN | GSE\_REGISTRATION\_ADMIN | GSE\_OVERRIDE\_USER | GSE\_READ\_ONLY\_USER | LENDER\_ADMIN | LENDER\_READ\_ONLY\_USER | LENDER\_USER | AGENT\_ADMIN | AGENT\_USER | AGENT\_READ\_ONLY\_USER | VENDOR\_ADMIN | | VENDOR\_CUSTOMER\_SERVICE\_READ\_ONLY\_USER | VENDOR\_CUSTOMER\_SERVICE\_USER | |
| News Update (Visible only when there are updates) | X | NA | X | X | X | X | X | X | X | X | X | | X | X | |
| Submit Appraisal |  | NA |  |  | X |  | X | X | X |  |  |  | | |  |
| Search Appraisal | X | NA | X | X | X | X | X | X | X | X | X | | X | X | |
| Quick Search | X | NA | X | X | X | X | X | X | X | X | X | | X | X | |

**Sample Screenshots**

With News Update:

The news update card will be shown at the top and the rest of the cards will be pushed down.

Graphical user interface, text, application, email

Description automatically generated

User with no permission to submit appraisals:

The Quick search card will replace the Submit appraisal card.

Graphical user interface

Description automatically generated

### Functionality

| Field | Control | Function |
| --- | --- | --- |
| News Update | Card | Displays any news update that GSEs wish to communicate to the users. |
| Search Appraisal | Card with link | Clicking on ‘Start Appraisal Search’ link will navigate to the Search Page |
| Submit Appraisal | Card with link | Clicking on the ‘View Appraisal Submit’ link will navigate to the Appraisal Submit Page |
| Quick Search | Text Box | Lender Loan Number or Document File ID can be populated to search for appraisals |
| Button | Clicking on the ‘Search’ button will use the Loan Number or Document File ID and perform a search.  If the ‘Search’ Text Box, is left blank and user clicks on ‘Search’ button an error will be displayed – “Please enter a Lender Loan Number or Document File ID” |
| Recently Viewed Files | Grid | Lists up to 5 most recently viewed appraisals by the logged in user |

#### Enhancements to existing page

1. Add the ability for users to do a ‘Quick Search’ from the Home Page and the Top Band:
   1. Quick Search ability from the Top Band will be available from any screen apart from the Login screen and User & Business Unit Administration screens.
   2. Provide the user a ‘Quick Search’ text box to search for both UAD 2.6 & 3.6 appraisals using the following search criteria:
      1. Document File ID
      2. Lender Loan Number
   3. After Quick Search is performed from the Top Band, the quick search criteria will remain displayed in the field and page will navigate to the Search Results page.
   4. After Quick Search is performed from the Quick Search section on the Home Page, the page will navigate to the Search Results page.
2. Add the ability for users to access “Recent Appraisal Files” they have recently viewed.
   1. Provide the user a list of up to 5 last visited appraisal files.
   2. The results will be shown in a grid with the following columns:
      1. Document File ID (with hyper link to access file)
      2. Lender Loan Number
      3. Lender Name
      4. Address
      5. City
      6. State
      7. Zip
   3. Document File ID hyperlink will navigate directly to the Appraisal View/Edit page for the corresponding appraisal.
      1. Clicking on a UAD 2.6 appraisal will navigate to the existing Appraisal View/Edit page.
      2. Clicking on a UAD 3.6 appraisal will navigate to the NextGen Appraisal View/Edit page.

#### Deprecated Functionality

1. The “Share Appraisal” Tab & Icon on the UCDP Home Screen will be removed.
2. The “Reports” Tab & Icon on the UCDP Home Screen for Lender/Lender Agent Users will be removed.
   1. “Reports” functionality will be retained only for GSE user roles to access the UCDP Metrics Reports.
   2. “Reports” functionality will be accessible for GSE user role through the navigation menu visible throughout the application pages.

## UCDP Web Portal: Appraisal Pages: Search Page

### Description

The Search page will allow the user to search for appraisals submitted to UCDP.

### Role-Based Privileges

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Role** | **GSE\_BUSINESS\_ADMIN** | **GSE\_REGISTRATION\_ADMIN** | **GSE\_OVERRIDE\_USER** | **GSE\_READ\_ONLY\_USER** | **LENDER\_ADMIN** | **LENDER\_READ\_ONLY\_USER** | **LENDER\_USER** | **AGENT\_ADMIN** | **AGENT\_USER** | **AGENT\_READ\_ONLY\_USER** | **VENDOR\_ADMIN** | **VENDOR\_CUSTOMER\_SERVICE\_READ\_ONLY\_USER** | **VENDOR\_CUSTOMER\_SERVICE\_USER** |
| **Search visible** | X |  | X | X | X | X | X | X | X | X | X | X | X |

### Screenshots

#### Search Criteria Input Page

Graphical user interface

Description automatically generated

#### Search Results Page

Graphical user interface, application

Description automatically generated

#### Edit Search Criteria

Graphical user interface, application

Description automatically generated

### Functionality

#### Bread Crumb

The bread crumb will display as Home -> Search Appraisal

#### Search Criteria Fields

| Field Name | Conditionality | Field Type | Field Default Logic/Validations |
| --- | --- | --- | --- |
| Date/Date Range | Optional | Date Picker | Date picker allows to select date range  From Date must be less than To Date  From Date must be less than or equal to current date |
| Quick Date Search | Optional | Buttons | Populates dates corresponding to button clicked and immediately executes search |
| Loan Details | | | |
| Document File ID | Optional | Text Box | No illegal characters, 10-character maximum length. Must be alphanumeric using A-H and 0-9 |
| Lender Loan Number | Optional | Text Box | No illegal characters, 15-character maximum length |
| Lender Name | Optional | Drop down | The Lender Name that records must be associated with to be returned in the search results. Note: Lenders may have multiple S/SNs, Non-S/SNs or TPOs per Lender Name. This field will be populated at runtime based on the user’s permissions. |
| Username | Optional | Text Box | The User ID (exact match) that records must have been submitted by to be included in the search results. The search will return all Doc File IDs where the Document File metadata or any associated appraisals (submitted or resubmitted), i.e., Appraisal 1, 2 or 3, satisfy the search criteria, i.e., created or changed by the specified user.  No illegal characters, 12-character maximum length |
| Property Details | | | |
| Address | Optional | Text Box | The subject property’s street address that records must match to be included in the search results. The street address used for this parameter is the submitted property address for the current Appraisal ( per Document Type) submission after standardization by the UCDP’s AVS process. This parameter includes the street number, direction, street name, street mode, street mode direction and unit number (e.g., 123 W Main Street SE #42). |
| City | Optional | Text Box | The subject property’s city that records must match to be included in the search results. The city used for this parameter is the submitted property city for the current Appraisal (per. Document Type) submission after standardization by the UCDP’s AVS process. |
| State | Optional | Drop Down | The subject property’s state that records must match to be included in the search results. The state used for this parameter is the submitted property state for the current Appraisal (per Document Type) submission after standardization by the UCDP’s AVS process. |
| Zip | Optional | Text Box | The subject property’s ZIP Code that records must match to be included in the search results. The ZIP Code used for this parameter is the submitted property ZIP Code for the current Appraisal (per Document Type) submission after standardization by the UCDP’s AVS process. |
| Investor |  |  |  |
| Fannie Mae | Optional | Check Box | The GSE (i.e., Fannie Mae) that records must have been submitted to be included within the search results. The primary use of this field is to select records from only one GSE. If not checked then the search results may still return records that were submitted to Fannie Mae. |
| Fannie Mae Status | Optional | Drop Down | The Status that records currently matched, at runtime, to be included in the search results.  Default: All  Possible Values: All, Successful, Not Successful, In Progress |
| S/SN or Non-S/SN | Optional | Drop Down | The Seller Servicer Number or Non-Seller Servicer ID that records must have been submitted under to be included in the search results. This field is automatically populated at runtime based on the user’s permissions. |
| Freddie Mac | Optional | Check Box | The GSE (i.e., Freddie Mac) that records must have been submitted to be included within the search results. The primary use of this field is to select records from only one GSE. If not checked then the search results may still return records that were submitted to Freddie Mac. |
| Freddie Mac Status | Optional | Drop Down | The Status that records currently matched, at runtime, to be included in the search results.  Default: All  Possible Values: All, Successful, Not Successful, In Progress |
| S/SN or TPO # | Optional | Drop Down | The Seller Servicer Number or TPO that records must have been submitted under to be included in the search results. This field is automatically populated at runtime based on the user’s permissions. |
| Search |  | Button | Performs the Search with the parameters provided |
| Clear |  | Button | Clears the fields on the form |

##### Rejected Submissions

#### Search Results

Graphical user interface, text, application

Description automatically generated

Search Result Filtering: Regardless of the user’s search criteria, the following result filtering will be applied:

|  |  |
| --- | --- |
| GSE\_BUSINESS\_ADMIN  GSE\_OVERRIDE\_USER  GSE\_READ\_ONLY\_USER | Document Files returned will be filtered at the database level to only include submissions to the current user’s GSE. |
| LENDER\_ADMIN  LENDER\_READ\_ONLY\_USER  LENDER\_USER | Document Files returned will be filtered to only include submissions in the current user’s business unit or any of its child business units. |
| AGENT\_ADMIN  AGENT\_USER  AGENT\_READ\_ONLY\_USER | Document Files returned will be filtered to only include submissions in lender relationship business units linked to the current user’s business unit. |
| VENDOR\_ADMIN  VENDOR\_CUSTOMER\_SERVICE\_READ\_ONLY\_USER  VENDOR\_CUSTOMER\_SERVICE\_USER | All Document Files will be returned |

#### User Flow

## UCDP Web Portal: Appraisal Pages: Submit Page

### Description

The Submit Appraisal page enables users to submit appraisal reports to the UCDP system. The Submit appraisal page will be used to submit both MISMO UAD 3.6 and MISMO UAD 2.6 appraisals. The Submit appraisal page is intended for submitting the original Appraisal Report.

1. UCDP will allow submitting only one loan at a time.
2. Additionally, only one appraisal file can be selected and submitted for each loan.

### Role-Based Privileges

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Role** | GSE\_BUSINESS\_ADMIN | GSE\_REGISTRATION\_ADMIN | GSE\_OVERRIDE\_USER | GSE\_READ\_ONLY\_USER | LENDER\_ADMIN | LENDER\_READ\_ONLY\_USER | LENDER\_USER | AGENT\_ADMIN | AGENT\_USER | AGENT\_READ\_ONLY\_USER | VENDOR\_ADMIN | VENDOR\_CUSTOMER\_SERVICE\_READ\_ONLY\_USER | VENDOR\_CUSTOMER\_SERVICE\_USER |
| **Submit Appraisal visible** |  |  |  |  | X |  | X | X | X |  |  |  |  |

### Screen Shot

#### Submit New Appraisal

Graphical user interface, website

Description automatically generated

#### Error Messages Display

Graphical user interface, application

Description automatically generated

#### Clear fields on form

Graphical user interface, text, application, chat or text message

Description automatically generated

#### Upload file

Graphical user interface, application

Description automatically generated

Graphical user interface, text

Description automatically generated

#### Delete file

Graphical user interface, text, application, chat or text message

Description automatically generated

### Functionality

#### Bread Crumb

The bread crumb will display as Home -> Submit Appraisal

#### Submit Page Fields

| Field Name | Conditionality | Field Type | Field Default Logic/Validations |
| --- | --- | --- | --- |
| Lender Loan Number | Required | Text | 15-character maximum length  No spaces allowed.  No special characters: “&”, “<”, “>” |
| Business Unit | Required | Dropdown List | For Lender Roles, default to the user’s current Business Unit  For Lender Agents, all mapped Business Units will be populated. A Business Unit must be selected from the list. |
| Fannie Mae Checkbox | At least one GSE must be checked | Checkbox | Checked by default if organization is actively linked on UCDP.  Checkbox is unchecked and greyed out, however, visible if not actively linked on UCDP |
| S/SN or Non-S/SN | Required if Fannie Mae is checked | Dropdown List | For Lender/Lender Agent Roles, default FNM Seller Number if only one Seller Number exists.  For Lender Roles, default FNM Seller Number to the previously used FNM Seller Number if more than one Seller Number exists.  For Lender Agent Roles, no default and require user to select Seller Number from dropdown. |
| Freddie Mac Checkbox | At least one GSE must be checked | Checkbox | Checked by default if organization is actively linked on UCDP.  Checkbox is unchecked and greyed out, however, visible if not actively linked on UCDP |
| S/SN or TPO # | Required if Freddie Mac is checked | Dropdown List | For Lender/Lender Agent Roles, default FRE Seller Number if only one Seller Number exists.  For Lender Roles, default FRE Seller Number to the previously used FRE Seller Number if more than one Seller Number exists.  For Lender Agent Roles, no default and require user to select Seller Number from dropdown. |
| Delivery S/SN | Optional (FRE) | Text | Numeric, 6-digit exact length. |
| Loan Prospector® Key | Optional (FRE) | Text | Numeric, 8-digit exact length |
| File Upload | Required | File Upload | Clicking “Browse” icon will display a file select dialog box. Alternatively, a file can be dropped in the file upload area.  Only one file will be allowed to be uploaded |
| “Clear” Button | N/A | Button | Clicking “Clear” will clear all entered text, dropdown selections to default state as detailed above and clear the file upload box. |
| “Submit” Button | N/A | Button |  |

#### Validation Messages

| Scenario | Message |
| --- | --- |
| Required fields missing | Please fill all required(\*) fields at row # |

#### Deprecated Functionality

1. The ability to submit multiple loan appraisals on the Submit Appraisal screen.
2. The ability to submit multiple appraisals at one time on the Submit Appraisal. Only one file can be selected in the File Upload picker and submitted.

**Note:** The Combo Submit appraisal page will not have the following Fannie Mae fields:

* + Institution ID
  + Case File ID

#### User Flows

The following diagram describes the user flow for MISMO UAD 2.6 and MISMO UAD 3.6 appraisal submissions via the Submit Appraisal page:

Chart, diagram

Description automatically generated

User flow: Submit Appraisal

Steps

1. When the user submits the MISMO UAD 3.6 or MISMO UAD 2.6 appraisal file the UCDP processing begins.
2. If the appraisal is accepted, the user is taken to the Appraisal: View/Edit page.
   * + In case of MISMO UAD 2.6 successful appraisal submissions, UCDP shall no longer proceed to the Upload Confirmation Report (UCR) and instead take the user to the UAD 2.6 Appraisal: View/Edit page.
     + In case of the MISMO UAD 3. 6 successful appraisal submissions, the user will be taken to the 3.6 Appraisal: View/Edit page.
3. If the MISMO UAD 2.6 or MISMO UAD 3.6 appraisal is rejected that is failing the validation checks, the validation message will be displayed on the Submit page (see section 8.3.1 for validation messages.)

## UCDP Web Portal: Appraisal Pages: 3.6 Appraisal View/Edit Page

### Description

The 3.6 Appraisal View: Edit page allows Lender or Lender Agent to perform the following operations:

1. Provides the ability to view and edit data for a specific appraisal.
2. The top section allows for the editing of selected variables.
3. Allows to submit or resubmit appraisal in specific appraisal sequence.
4. Provides the ability to view the submission history.

### Role-Based Privileges

User must have credentials permitting access to the UCDP web portal and the ability to search appraisals. Portal users with “Receive Status” permissions can view this screen. Permission to view Document Files on this screen is subject to the same role-based and business unit-based restrictions as the “Search Result Filtering” rules on the search screen.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Role | GSE\_BUSINESS\_ADMIN | GSE\_REGISTRATION\_ADMIN | GSE\_OVERRIDE\_USER | GSE\_READ\_ONLY\_USER | LENDER\_ADMIN | LENDER\_READ\_ONLY\_USER | LENDER\_USER | AGENT\_ADMIN | AGENT\_USER | AGENT\_READ\_ONLY\_USER | VENDOR\_ADMIN | VENDOR\_CUSTOMER\_SERVICE\_READ\_ONLY\_USER | VENDOR\_CUSTOMER\_SERVICE\_USER |
| Appraisal View Edit screen | X |  | X | X | X | X | X | X | X | X | X | X | X |
| View Fannie Mae status and metadata | X1 |  | X1 | X1 | X | X | X | X | X | X | X | X | X |
| View Freddie Mac status and metadata | X1 |  | X1 | X1 | X | X | X | X | X | X | X | X | X |
| Edit metadata | X1 |  | X1 |  | X |  | X | X | X |  |  |  |  |
| Add another investor |  |  |  |  | X |  | X | X | X |  |  |  |  |
| View appraisal XML | X |  | X | X | X | X | X | X | X | X | X | X | X |
| View appraisal PDF | X |  | X | X | X | X | X | X | X | X | X | X | X |
| Add appraisal in appraisal sequences 2 or 3 |  |  |  |  | X |  | X | X | X |  |  |  |  |
| Resubmit appraisal files in appraisal sequences 1, 2 or 3 |  |  |  |  | X |  | X | X | X |  |  |  |  |
| Add appraisal update and completion report |  |  |  |  | X |  | X | X | X |  |  |  |  |
| View FNM/FRE SSR | X1 |  | X1 | X1 | X | X | X | X | X |  | X | X | X |
| View Appraisal History Table | X1 |  | X1 | X1 | X | X | X | X | X |  | X | X | X |

1 Fannie Mae users will only see the Fannie Mae status, FNM SSR, FNM Historic appraisal submissions and metadata (or edit metadata), and Freddie Mac users will only see the Freddie Mac status and metadata.

### Screenshots

Graphical user interface, application, website

Description automatically generated

Graphical user interface, text, application, email

Description automatically generated

Graphical user interface, text, application

Description automatically generated

### Functionality

#### Bread Crumb

In a portal, the breadcrumb trail serves as a navigational aid that allows users to keep track of their locations. The user can land on the 3.6 Appraisal View: Edit page either from the Combo Submit page (when MISMO UAD 3.6 appraisal is successfully submitted) or the search page (by clicking the 3.6 Document File ID).

a. Use Case 1: If a user is taken to the 3.6 Appraisal View: Edit page from the Search page will see the following path:

Bread crumb: Home > Search Results > 3.6 Appraisal: View/Edit

"Home" and "Search Results" in the above path are clickable links that take the user to the portal's home page or search results page. The search page will show the pre previously searched results.

When the user clicks the Search Results link, it re-executes the search based on the previously executed search criteria (prior to visiting the 3.6 Appraisal View: Edit page). If any search criteria were changed but the search had not been executed before navigating to 3.6 Appraisal View: Edit, those search criteria changes are reverted to the previous values. If the user was previously viewing a certain page of results (e.g., page 7), then that same page of the new results will be displayed unless that page does not exist in the new search results (e.g., if only 6 pages of results exist after re-executing) in which case the first page of results will be displayed.

b**.** Use Case 2: If a user is taken to the 3.6 Appraisal View: Edit page from Submit page will see the following path:

Bread crumb: Home > Submit Appraisal > 3.6 Appraisal: View/Edit

"Home" and "Submit Appraisal’ in the above path are clickable links that will take the user to the portal's home page or Combo Submit Appraisal page, respectively.

* + User can submit new appraisals when he lands on the Combo Submit Appraisal page.

#### Refresh Button

| Field Name | Conditionality | Field Type | Field Default Logic/Validations |
| --- | --- | --- | --- |
| Refresh | Required | Button | The refresh button will refresh the document file data per the recent appraisal submissions, appraisal deletions, or meta data updates. |

#### Submission Details

The 3.6 Appraisal View: Edit screen will be composed of the following Document File-level data/metadata elements. Some of the fields in this section will be editable; the Editable column in the below table indicates if Textbox fields or the Dropdown lists are editable in edit mode.

All the Datetime fields would be based on Eastern Time Zone.

| No | Field | Editable | Control | Conditionality | Default | Validations |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Document File ID  The Document File ID that was generated and assigned to the first submission of the current Business Unit plus the Lender Loan Number. | NA | Text | Display only | N/A | None |
| 2 | Lender Loan Number  The Lender Loan Number provided by the submitter of the first appraisal submission for the Document File ID or the updated (i.e., corrected) Lender Loan Number.  In **edit mode,** updates in the UCDP database may trigger GSE Proprietary notification. | Yes | Non-Edit Mode:  Text | Non-Edit Mode:  Display only | Non-Edit Mode:  Current Lender Loan Number | Non-Edit Mode:  None |
| Edit Mode:  Text box | Edit Mode:  Optional  "Lender Loan Number” will be modified if it requires an update or a correction. | Edit Mode:  Current Lender Loan Number | Edit Mode:  15 characters maximum.  Note:  Does not allow certain special characters:“&” , “<” and “>”  Does not allow space.  While modifying the Lender Loan Number cannot be left blank. |
| 3 | Lender Name  The name of the lending organization that is submitting the appraisal to the UCDP system. | NA | Text | Display only | NA | None |
| 4 | Business Unit  The business unit number that was provided by the submitter of the first appraisal submission for the Document File ID. | NA | Text | Display only | NA | None |
| 5 | Date/Time Submitted  The date and time of the first appraisal submission to this Document File and Document Type “Appraisal Report.” | NA | Text | Display only | NA | None |
| 6 | Last Update  The date and time of the most recent (i.e., latest) appraisal submission to this Document File and any of the applicable Document Types submitted in any of the three appraisal sequences. | NA | Text | Display only | NA | None |
| 7 | Fannie Mae Document File Status. This is the current status of the Document File.  Successful  Not Successful  In Progress   * The Document File Status “In Progress” will be provided by UCDP. * FNM Document File Status “Successful” and “Not Successful” is provided by FNM submission response File. * When FNM provides "Successful" or "Not Successful" statuses in submission response files, the "In Progress" status is updated with "Successful" or "Not Successful" status. | NA | Text  (Successful or Not Successful or In-Progress) | Display only  (Only displayed if Doc File was submitted to Fannie Mae) | NA | None |
| Icon  (Successful or Not Successful or In- Progress Indicator)  Depending on the Document File status, the appropriate status symbol/Icon will appear. |
| 8 | S/SN or Non-S/SN ID  The FNM Seller Servicer Number or Non-Seller Servicer ID that was used during the first appraisal submission to UCDP or the updated (i.e., corrected) S/SN. | Yes | Non-Edit Mode:  Text | Non-Edit Mode:  Required | Non-Edit Mode:  NA | Non-Edit Mode:  None |
| Edit Mode:  Dropdown list | Edit Mode:  Optional  "FNM S/SN ID” will be modified if it requires an update or a correction. | Edit Mode:  Current S/SN or Non-S/SN ID | Edit Mode:  Must be one from the list. |
| 9 | Download SSR  Fannie Mae Submission Summary Report.   * If clicked by the user, the UCDP will trigger the FNM API call to get the SSR report. * SSR received from FNM will be displayed in the browser window (in PDF format) or downloaded to the default directory (as a PDF) according to the browser's default settings. | NA | Icon  (clickable) | Optional | Not selected | None |
| 10 | Freddie Mac Document File Status.  This is the current status of the Document File.  Successful  Not Successful  In Progress   * The Document File Status “In Progress” will be provided by UCDP. * FRE Document File Status “Successful” and “Not Successful” is provided by FRE submission response File. * When FRE provides "Successful" or "Not Successful" statuses in submission response files, the "In Progress" status is updated with "Successful" or "Not Successful" status. | NA | Text  (Successful or Not Successful or In-Progress) | Display only  (Only displayed if Doc File was submitted to Freddie Mac) | NA | None |
| Icon  (Successful or Not Successful or In- Progress Indicator)  Depending on the Document File status, the appropriate status symbol/Icon will appear. |
| 11 | S/SN or TPO #  The FRE Seller Servicer Number or Third-Party Originator that was used during the first appraisal submission to UCDP or the updated (i.e., corrected) S/SN or TPO#.  In edit mode, updates in the UCDP database may trigger GSE Proprietary notification. | Yes | Non-Edit Mode:  Text | Non-Edit Mode:  Required | Non-Edit Mode:  N/A | Non-Edit Mode:  None |
| Edit Mode:  Dropdown list | Edit Mode:  Optional  FRE "S/SN or TPO # ” will be modified if it requires an update or a correction. | Edit Mode:  Current S/SN or Non-S/SN ID | Edit Mode:  Must be one from the list. |
| 12 | Delivery SS/N  The FRE Delivery S/SN that was used during the first appraisal submission to UCDP or the updated (i.e., corrected) S/SN. | Yes | Non-Edit Mode:  Text | Non-Edit Mode:  Optional | Non-Edit Mode:  NA | Non-Edit Mode:  None |
| Edit Mode:  Dropdown list  (Typical Windows functionality) | Edit Mode:  Optional  "FRE" S/SN or TPO # will be added if it was not entered during the initial submission or if it needs an update or correction. | Edit Mode:  Current S/SN or Non-S/SN ID | Edit Mode:  Must be one from the list |
| 13 | Loan Prospector Key  The Loan Prospector Key that was used during the first appraisal submission to UCDP or the updated (i.e., corrected) Loan Prospector Key. | Yes | Non-Edit Mode:  Text | Non-Edit Mode:  Optional  Only displayed if Doc File ID was submitted to Freddie Mac. | Non-Edit Mode:  NA | Non-Edit Mode:  None |
| Edit Mode:  Text box | Edit Mode:  Optional | Edit Mode:  Value previously entered.  (Either blank or Current Loan Prospector Key) | Edit Mode:  If entered: The value must be numeric and 8 digits long.  This field can be left blank. |
| 14 | Download SSR  Freddie Mac Submission Summary Report.   * If clicked by user, the UCDP will trigger the FRE API call to get the SSR report. * SSR received from FRE will be displayed in the browser window (in PDF format) or downloaded to the default directory (as a PDF) according to the browser's default settings. | NA | Icon  (clickable) | Optional | Not selected | None |
| 15 | Edit Loan Data  Allows Editable fields to be updated. | NA | Button  (Typical Windows functionality) | Optional | Not clicked | None |
| 16 | Save Changes  Transmits data to the UCDP database and updates the following data elements: Lender Loan Number; Fannie Mae’s S/SN or Non-S/SN ID, and Freddie Mac’s S/SN or TPO #, Delivery S/SN, Loan Prospector Key.  (Appears only in Edit Mode) | NA | Button  (Typical Windows functionality) | Optional | Not clicked | None |
| 17 | Cancel  (Appears only in Edit Mode) | NA | Button  (Typical windows functionality) | Optional | Not clicked | None |

#### Document File Level – Add Investor Window

1. The Add Investor window is displayed if applicable.
2. If Fannie Mae was selected initially (and not Freddie Mac), Freddie Mac will be listed in the Add Investor window. If Freddie Mac was selected initially (and not Fannie Mae), then Fannie Mae will be listed in the Add Investor window.
3. Item 3 below may be displayed or items 4, 5, and 6, but not both. Once both GSEs have been selected, the data will be displayed in the Document File ID Summary window, and the Add Investor window will not be displayed.
4. Adding an investor will initiate the complete appraisal submission process, including processing validation rules/checks and system findings. The previous processing results will remain valid for the original GSE.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Field | Control | Conditionality | Default | Validations |
| 1 Window Title: Add Investor | | | | | |
| 2 | Expand and Collapse  Location: “Add Investor” window header  This control will make the page length manageable and allow users to focus on the content most relevant to the task at hand. | Screen Control | Optional | Not clicked | None |
| 3 | S/SN or Non-S/SN ID  The FNM Seller Servicer Number or Non-Seller Servicer ID that was used during the first appraisal submission to UCDP or the updated (i.e., corrected) S/SN. The dropdown list is automatically populated at runtime based on the user’s permissions. | Dropdown list | Optional | Blank | Must be one from thelist**.** |
| 4 | S/SN or TPO#  The FRE Seller Servicer Number or Third-Party Originator that was used during the first appraisal submission to UCDP or the updated (i.e., corrected) S/SN or TPO#. | Dropdown list | Optional | Blank | Must be one from thelist**.** |
| 5 | Delivery S/SN  The FRE Delivery S/SN that was used during the first appraisal submission to UCDP or the updated (i.e., corrected) Delivery S/SN. | Text box | Optional | Blank | Numeric, 6 digits exact length. |
| 6 | Loan Prospector Key  The FRE Loan Prospector Keythat was used during the first appraisal submission to UCDP or the updated (i.e., corrected) Loan Prospector Key. | Textbox | Optional | Blank | AlphaNumeric, 8 digits exact length. |

Note:

* For Add Investor constraints, see section 6.15.

#### Document Level – Appraisal Sequence 1 Fields

Note:

* The window, tab, or section titles described in the below table are read-only text fields.
* All the Datetime fields would be based on Eastern Time Zone.

| No. | | Field | Control | Conditionality | Default | | | Validations | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 Window Title: Appraisal 1  The suffix ‘1’ in the Title represents the appraisal sequence number.  Expand and Collapse Icon: This will be located within the horizontal title bar. It will allow the Lender to expand or collapse content and make page length manageable. Also, it mitigates visual complexity and enables users to focus on the content most relevant to the task. This will be located with the window header. | | | | | | | | | | |
| 2 | Expand and Collapse  Location: “Appraisal 1” window header (appraisal sequence 1).  This control will make the page length manageable and allow users to focus on the content most relevant to the task at hand. | | Screen Control | Optional | Not clicked | | None | | | |
| 3 Sub-Section Window Title: Appraisal Report | | | | | | | | | | |
| 4 | | Expand and Collapse  Location: “Appraisal Report’ window header.  This control will make the page length manageable and allow users to focus on the content most relevant to the task at hand. | Screen Control | Optional | Not clicked | | | None | | |
| 5 | | Date/Time Submitted  The date and time of the first appraisal submission to this Document File and Document Type Appraisal Report in appraisal sequence 1. | Text | Display only | NA | | | NA | | |
| 6 | | Date/Time Updated  The date and time of the most recent (i.e., latest) appraisal submission to this Document File and any of the applicable Document Types submitted in appraisal sequence 1. | Text | Display only | NA | | | NA | | |
| 7 | | User ID Submitted  The User ID (i.e., UCDP user credential) that submitted the appraisal document to the UCDP system. | Text | Display only | NA | | | NA | | |
| 8Tab Title**:** Property Address  The raw property address (street address, state, city, and zip code) is displayed under this tab; the raw property address is provided by UCDP. | | | | | | | | | | |
| 9 | | Subject Address:  Displays the raw property street address per the Appraisal XML (will display all parts of the address other than city state or zip). | Text | Display only | NA | | | NA | | |
| 10 | | State  Displays the subject state received per the appraisal XML. | Text | Display only | NA | | | NA | | |
| 11 | | City  Displays the subject city received per the appraisal XML. | Text | Display only | NA | | | NA | | |
| 12 | | Zip  Displays the subject zip code received per the appraisal XML. | Text | Display only | NA | | | NA | | |
| 13 | | Appraiser Name  Displays the name of the appraiser. | Text | Display only | NA | | | NA | | |
| 14 | | Amount  The appraised value of the subject property is submitted to UCDP. The numeric value presented is after validation and will be null if the submitted data is not numeric. | Text | Display only | NA | | | NA | | |
|  | |  |  |  |  | | |  | | |
| 15 Tab Title: Submission Results  This tab marks the beginning of the “submission results” section. That is, the sections containing submission results will be found under this tab. | | | | | | | | | | |
| 16 Sub-Section Title: Fannie Mae  The Fannie Mae section will appear if the initial appraisal is being submitted to Fannie Mae. | | | | | | | | | | |
| 17 | | Fannie Mae Document Status  This is the current status of the Document.  Successful  Not Successful  In Progress   * The Document Status “In Progress” will be provided by UCDP. * FNM Document Status “Successful” and “Not Successful” is provided by FNM submission response File. * When FNM provides "Successful" or "Not Successful" statuses in response files, the "In Progress" status is updated with "Successful" or "Not Successful." | Text  (Document status values: Successful or Not Successful or In-Progress) | Display only | NA | | | None | | |
| Icon  (Successful or Not Successful or In-Progress Symbols)  Depending on the Document status, the appropriate status symbol/Icon will appear. |
| 18 | | Appraisal XML   * If clicked by the Lender, the FNM API call will be triggered. * If the API call is successful, the appraisal XML received from FNM will be displayed in the browser window or downloaded to the default directory according to the browser's default settings. | Icon  (clickable) | Optional | Not clicked | | | “Appraisal XML is not available” message will be displayed if 9001-system finding is identified. | | |
| 19 | | Appraisal PDF   * If clicked by the Lender, the FNM API call will be triggered. * If the valid virus-free appraisal PDF is summited as a part appraisal zip file and the FNM API call is successful, the appraisal PDF will be displayed in the browser window or downloaded to the default directory according to the browser's default settings. | Icon  (clickable) | Optional | Not clicked | | | In the following scenarios "Appraisal PDF is not available" message will be displayed:   * If the appraisal PDF fails the Fannie Mae virus scan. * If the 9003, 9006 and 9007 system findings are identified. | | |
| 20 | | Subject Address  Displays the standardized property street address received in the FNM’s response file. | Text | Display only | NA | | | None | | |
| 21 | | City  Displays the standardized subject city received in the FNM’s response file. | Text | Display only | NA | | | None | | |
| 22 | | State  Displays the standardized subject state received in the FNM’s response file. | Text | Display only | NA | | | None | | |
| 23 | | Zip  Displays the standardized subject zip code received in the FNM’s response file. | Text | Display only | NA | | | None | | |
|  | |  |  |  |  | | |  | | |
| 24Sub-Section Title: Freddie Mac  The Freddie Mac section will appear if the initial appraisal is being submitted to Freddie Mac. | | | | | | | | | | |
| 25 | | Freddie Mac Document Status  This is the current status of the Document.  Successful  Not Successful  In Progress   * The Document Status “In Progress” will be provided by UCDP. * FRE Document Status “Successful” and “Not Successful” is provided by FRE submission response File. * When FRE provides "Successful" or "Not Successful" statuses in response files, the "In Progress" status is updated with "Successful" or "Not Successful." | Text  (Document status values Successful or Not Successful or In-Progress) | Display only | NA | | | None | | |
| Icon  (Successful or not Successful or In-Progress Indicator)  Depending on the Document status, the appropriate status symbol/Icon will appear. |
| 26 | | Appraisal XML   * If clicked by the user, UCDP will trigger an FRE API call. * In accordance with the browser's behavior or default settings, the appraisal XML will be displayed in the browser window or downloaded to the default directory specified in the browser's default setting. * The Appraisal XML cannot be downloaded If the 9001-system finding is identified and “Appraisal XML is not available” message will be displayed on the UCDP portal. | Icon  (clickable) | Optional | Not clicked | | | “Appraisal XML is not available” message will be displayed if 9001-system finding is identified. | | |
| 27 | | * Appraisal PDF * If clicked by the user, UCDP will trigger an FRE API call. * If the valid virus-free appraisal PDF is summited as a part appraisal zip file and the FRE API call is successful, the appraisal PDF will be displayed in the browser window or downloaded to the default directory according to the browser's default settings. | Icon  (clickable) | Optional | Not clicked | | | In the following scenarios, the "Appraisal PDF is not available" message will be displayed on the UCDP portal:   * If the appraisal PDF fails the Freddie Mac virus scan. * If the 9003, 9006 and 9007 system findings are identified. | | |
| 28 | | Subject Address  Displays the standardized subject street address received in the FRE response file. | Text | Display only | NA | | | None | | |
| 29 | | City  Displays the standardized subject city received in the FRE response file. | Text | Display only | NA | | | None | | |
| 30 | | State  Displays the standardized subject state received in the FRE response file. | Text | Display only | NA | | | None | | |
| 31 | | Zip  Displays the standardized subject zip code received in the FRE response file. | Text | Display only | NA | | | None | | |
| 32 Sub-Section Title: Appraisal Update Report  This section will show the Appraisal Update Report details.  All the fields in the Appraisal Update Report section are identical to the fields in the Appraisal Report section, except that they describe information related to the Appraisal Update Report. Additionally, the Appraisal Update Report includes a Delete Icon on the header bar. | | | | | | | | | | |
| 33 | Delete  Removes the Appraisal Update Report from the Document File ID group.  Location: Appraisal Update Report header | | Link  (Typical Windows functionality) | Optional | Not clicked | | | | None | |
| 34 Sub-Section Title: Completion Report  **Description**: This section will show the Completion Report details. All the fields in the "Completion Report” section are identical to the fields in the “Appraisal Report” section, except that they describe information related to the "Completion Report.” Additionally, the "Completion Report" includes a Delete Icon on the header bar.  For appraisal submission dependencies and deletion rules, see section 5.2.2 | | | | | | | | | | |
| 35 | Delete  Removes the Completion Report from the Document File ID group.  Location: Completion Report header | | Link  (Typical Windows functionality) | Optional | | Not clicked | | | | None |
|  | | | | | | | | | | |
| 36 Window Title: Appraisal Report Operations | | | | | | | | | | |
| 37 | | Instructional Text  “Upload the appraisal Zip file.”  This text will appear above the File Upload control | Text | Display only | NA | | | None | | |
| 38 | | File Upload Control  The file must be a ZIP file.  This control is used to submit or resubmit the appraisals in appraisal sequence 1 | Browse link  (Typical Windows functionality)  Allows to select the file. | Required  Either the Lender can drag and drop the files or select the file using the browse link. | Not Clicked | | |  | | |
| 39 | | Submit  Transfers data from the user’s system to the UCDP via the Internet. Only one file at a time may be uploaded as a corrected file | Button  (Typical Windows functionality) | Optional | Not selected | | | For UI Validations see section 8.3.2.  For System Findings see section 8.2 | | |

#### Document Level – Appraisal Sequence 2 Fields

The fields in the "Appraisal 2" section are largely the same as those in section 6.7.2.5 (Appraisal 1 section), but they will provide information about the appraisal submitted in appraisal sequence 2.

Sections 6.7.4.6.1 and 6.7.4.6.2 below describe additional elements/controls in appraisal sequence 2 and the elements that are different (either in naming convention or behavior) from the ones in sequence 1.

##### Appraisal Sequence 2 - Window Header

Window Title: Appraisal 2

* The title of the appraisal sequence 2 window will have the number 2 as a suffix. '2' represents the appraisal sequence number.

Note:

* The window title is a display-only field, and no validations will apply to the title field.
* The window header will have the “Expand and Collapse” icon; its behavior will be the same as described in section 6.7.4.5.

##### Appraisal Report - Delete Icon

The Appraisal Report can be deleted from appraisal sequence 2 by clicking on the delete icon in its header.

| No. | Field | Control | Conditionality | Default | Validations |
| --- | --- | --- | --- | --- | --- |
| 1 | Delete  Location: Appraisal Report header  (Appraisal sequence 2) | Link | Optional | N/A | The Delete icon will be disabled if there is an “Appraisal Update Report” and/or “Completion Report” in the same sequence.  Following Tool Tip will show up when the Delete Icon is in disabled.  “Delete the Appraisal Update Report or Completion Report before deleting the Appraisal Report.” |

#### Document Level – Appraisal Sequence 3 Fields

The fields in the "Appraisal 3" section are largely the same as those in section 6.7.2.5, but they will provide information about the appraisal submitted in appraisal sequence 2.Sections 6.7.4.7.1 and 6.7.4.7.2 below describe additional elements/controls in appraisal sequence 3 and the elements that are different (either in naming convention or behavior) from the ones in sequence 1.

##### Appraisal Sequence 3 - Window Header

Window Title**:** Appraisal 3

* The title of the appraisal sequence 3 window will have the number 3 as a suffix. '3' represents the appraisal sequence number.

Note:

* The window title is a display-only field, and no validations will apply to the title field.
* The window header will have the “Expand and Collapse” icon; its behavior will be the same as described in section 6.7.4.5.

##### Appraisal Report - Delete Icon

The Uniform Appraisal Report can be deleted from appraisal sequence 3 by clicking on the delete icon in its header.

| No. | Field | Control | Conditionality | Default | Validations |
| --- | --- | --- | --- | --- | --- |
| 1 | Delete Icon  Location: Appraisal Report header  (Appraisal Sequence 3) | Link | Optional  The Delete icon will be disabled if there is an “Appraisal Update Report” and/or “Completion Report” in the same sequence. | N/A | Following Tool Tip will show up when the Delete Icon is in disabled mode:  Delete the Appraisal Update Report or Completion Report before deleting the Appraisal Report. |

#### “Add Appraisal Report - 2” Button

This button will be used to add expand the appraisal sequence 2.

| Field | Control | Conditionality | Default | Validations |
| --- | --- | --- | --- | --- |
| Add Uniform Residential Appraisal - 2  The user will use this control to expand appraisal sequence 2 in order to upload Appraisal Report via the file upload control in appraisal sequence 2. | Button | Optional | Not clicked | None |

#### “Add Appraisal Report - 3” Button

The “Add Uniform Residential Appraisal – 3” button will be a dynamic control web element that appears when the user submits the Appraisal Report in appraisal sequence 2.

| Field | Control | Conditionality | Default | Validations |
| --- | --- | --- | --- | --- |
| Add Uniform Residential Appraisal - 3  The user will use this control to expand appraisal sequence 3 in order to upload Appraisal Report via the file upload control in appraisal sequence 3. | Button | Optional | Not clicked | None |

#### Appraisal Operations – Element Visibility

When the user adds the appraisal or deletes the appraisal, the 3.6 Appraisal: View Edit page will transition to a new state. See below diagram, it applies to appraisal submit and delete event within an appraisal sequence.

Notes:

1. \* From the Start state, if an Add Appraisal event occurs, the state transitions to State A. This happens automatically for sequence 1 when a Document File is created.
2. \*\*From State A, if Deleted Appraisal event occurs, the state returns to the Start state. This is restricted for sequence 1 as a Doc File must always have an appraisal.
3. Within and appraisal sequence the AU and AC can be added in any order. Similarly, once these appraisals (AU and AC) are added, they can be deleted in any order.
4. The State diagram and other examples provided in this section are not intended to demonstrate the user’s ability to Resubmit, as the Resubmission action will not cause a change in State.
   1. After an appraisal has been submitted, the users will always have the option to resubmit that appraisal.



For following abbreviations are used to denote appraisal with various Document Types:

AR = Uniform Residential Appraisal Report

AU = Appraisal Update Report

AC = Completion Report

##### Element Visibility Table

The following table describes the elements and when they will appear on the 3.6 Appraisal: View Edit page. The suffixes 1, 2 and 3 added to the document type abbreviations represents the appraisal sequence number:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Element | Visible/Enabled Conditionality | Notes |
| 1 | AR1 Details | Always visible |  |
| 2 | AR1 Delete Button | Never visible |  |
| 3 | Appraisal File Operations (for appraisal sequence 1) | Always visible | Uploaded file may be rejected if invalid. |
| 4 | AC1 Details | Visible if AC1 exists and not deleted |  |
| 5 | AC1 Delete Button | Visible if AC1 exists and not deleted |  |
| 6 | AU1 Details | Visible if AU1 exists and not deleted |  |
| 7 | AU 1 Delete Button | Visible if AU1 exists and not deleted |  |
| 8 | AR2 Details | Visible if AR2 exists and not deleted |  |
| 9 | AR2 Delete Button | Visible if AR2 exists and not deleted, but disabled if AC2 or AU2 exist and are not deleted |  |
| 10 | Add Appraisal Report -2 button | Always visible |  |
| 11 | Appraisal File Operations (for appraisal sequence 2) | When user clicks on the button in row #10 the appraisal sequence 2 section expands, and Appraisal File Operations section is displayed | Uploaded file may be rejected if invalid, or if file type is Update or Completion if AR2 does not exist or is deleted. |
| 12 | AC2 Details | Visible if AC2 exists and not deleted |  |
| 13 | AC2 Delete Button | Visible if AC2 exists and not deleted |  |
| 14 | AU2 Details | Visible if AU2 exists and not deleted |  |
| 15 | AU2 Delete Button | Visible if AU2 exists and not deleted |  |
| 16 | AR3 Details | Visible if AR3 exists and not deleted |  |
| 17 | AR3 Delete Button | Visible if AR3 exists and not deleted, but disabled if AC3 or AU3 exist and are not deleted |  |
| 18 | Add Appraisal Report -3 button | Visible if AR2 exists and not deleted |  |
| 19 | Appraisal File Operations (for appraisal sequence 3) | When AR2 exists and user clicks on the button in row #18 the appraisal sequence 3 section expands and Appraisal File Operations section is displayed  Also, visible if does not exist since even if AR3 exists the user can delete AR2 (if AU2 and/or AC2 does not exist). This scenario will result in Appraisal File Operations section being visible without AR2. | Uploaded file may be rejected if invalid, or if file type is Update or Completion if AR3 does not exist or is deleted. |
| 20 | AC3 Details | Visible if AC3 exists and not deleted |  |
| 21 | AC3 Delete Button | Visible if AC3 exists and not deleted |  |
| 22 | AU3 Delete Button | Visible if AU3 exists and not deleted |  |
| 23 | AU3 Delete Button | Visible if AU3 exists and not deleted |  |

#### History Window

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No. | Field | Control | Conditionality | Default | Validation |
| Window Title: History | | | | | |
| 1 | Expand and Collapse Icon: The section header panel will have an “expand and collapse” icon to make the page length manageable. | Screen Control | Optional | Not clicked | None |
| 2 | Date/Time  The date and time of submission to the UCDP system. | Text | Display only | NA | None |
| 3 | Document Type  The Document Type of the appraisal submission. | Text | Display only | NA | None |
| 4 | Description  Text description of the event listed. | Text | Display only | NA | None |
| 5 | UserID  The User ID of the user that was responsible for the event is listed. ‘SYSTEM’ is used for UCDP system-generated events. | Text | Display only | NA | None |

##### History Grid View and Pagination

Default: The history grid set to show 10 rows as default. All the Datetime fields would be based on Eastern Time Zone.

| No | Field | Control | Conditionality | Default | Validations |
| --- | --- | --- | --- | --- | --- |
| 1 | Page Size  Used to display the number of records per page in the History Grid view. | Dropdown list | Optional | 10 | None |
| 2 | Pagination Controls  When the user clicks on the numeric pagination control the user will be taken to the next set of records/page in the History Grid. | Icon  (clickable) | Optional | Page 1 is selected | None |
| 3 | First page icon  When user clicks this icon, it will take the user to the first page in the history grid view | Icon  (clickable) | Optional | Not Selected | None |
| 4 | Last page icon  When user clicks this icon, it will take the user to the last page in the history grid view | Icon  (clickable) | Optional | Not Selected | None |
| 5 | Next page icon  When user clicks this icon, it will take the user to next to the current page in the history grid view | Icon  (clickable) | Optional | Not Selected | None |
| 6 | Previous page icon  When user clicks this icon, it will take the user to previous to the current page in the history grid view | Icon  (clickable) | Optional | Not Selected | None |

Note: The following buttons will be removed:

* Print
* Download to Excel

## UCDP Web Portal: Administration Pages: Business Administration

### Description

### Role-Based Privileges

### Functionality

## UCDP Web Portal: Self Care

### Description

### Role-Based Privileges

### Screenshots

#### Personal Details

Graphical user interface, text, application, email

Description automatically generated

#### Change Password

Graphical user interface, application, email

Description automatically generated

#### Edit Questions

Graphical user interface, application, email

Description automatically generated

### Functionality

## UCDP Web Portal: Help Page

Graphical user interface, text, application, email

Description automatically generated

Graphical user interface, text, application, email

Description automatically generated

Graphical user interface, text, application, email

Description automatically generated

## Reports

### Description

### Role-Based Privileges

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Role | GSE\_BUSINESS\_ADMIN | GSE\_REGISTRATION\_ADMIN | GSE\_OVERRIDE\_USER | GSE\_READ\_ONLY\_USER | LENDER\_ADMIN | LENDER\_READ\_ONLY\_USER | LENDER\_USER | AGENT\_ADMIN | AGENT\_USER | AGENT\_READ\_ONLY\_USER | VENDOR\_ADMIN | VENDOR\_CUSTOMER\_SERVICE\_READ\_ONLY\_USER | VENDOR\_CUSTOMER\_SERVICE\_USER |
| Reports visible | X | X | X | X |  |  |  |  |  |  | X | X | X |

### Functionality

#### Portal Browser Metrics

There will be no change to the Portal Browser Metrics except that they will now be captured for the NextGen site.

The records will be sorted in ascending order according to browser name.

File Naming Convention: “UCDP Portal Browser Metrics Report ” + [start\_date| + “to “ + [end\_date| + “.xlsx”, e.g. UCDP Portal Browser Metrics Report 07-01-2023 to 07-31-2023.xlsx

Table

Description automatically generated

#### Portal Click Metrics

This report will capture user activity within the UCDP Portal.

##### List of Click Metrics to Capture

|  |  |  |
| --- | --- | --- |
| Page/Section | Control | Notes |
| Header | Fannie Mae Logo Link |  |
|  | Freddie Mac Logo Link |  |
|  | Logout Link |  |
| Navigation Menu | Home |  |
|  | Search |  |
|  | Submit |  |
|  | Help |  |
| Quick Search | Quick Search |  |
| Footer | Fannie Mae Logo Link | Same counter as Header |
|  | Freddie Mac Logo Link | Same counter as Header |
|  | Fannie Mae Terms of Use |  |
|  | Fannie Mae Privacy |  |
|  | Freddie Mac Terms of Use |  |
|  | Freddie Mac Privacy |  |
| Login Page | Forgot your password Link |  |
| Home Page | Advanced Search Button |  |
|  | Submit New Appraisal File Button |  |
|  | Quick Search Button |  |
|  | Doc File ID Link in Recently Viewed Files Section |  |
| Search Page | Date Range |  |
|  | Document File ID |  |
|  | Lender Loan Number |  |
|  | Lender Name |  |
|  | User ID |  |
|  | Address |  |
|  | City |  |
|  | State |  |
|  | Zip |  |
|  | Fannie Mae Checkbox |  |
|  | Freddie Mac Checkbox |  |
|  | S/SN or Non-S/SN (Fannie Mae |  |
|  | S/SN or TPO # (Freddie Mac) |  |
|  | Fannie Mae Status -> Successful |  |
|  | Fannie Mae Status -> Not Successful |  |
|  | Fannie Mae Status -> In Progress |  |
|  | Freddie Mac Status -> Successful |  |
|  | Freddie Mac Status -> Not Successful |  |
|  | Freddie Mac Status -> In Progress |  |
|  | Search Button |  |
| Search Results Page | Edit Search Button |  |
|  | Search Results Document File ID Link |  |
|  | Fannie Mae SSR Button |  |
|  | Freddie Mac SSR Button |  |
|  | Refresh Button |  |
| Expanded Search Results | PDF Button | Removed |
|  | SDV Button | Removed |
|  | SSR Button | Removed |
| Submit Appraisal | No Click Metrics |  |
| NextGen Appraisal View/Edit Page | Edit Loan Data Link |  |
|  | Fannie Mae SSR Button |  |
|  | Freddie Mac SSR Button |  |
|  | Add Investor Button | This count is different from 2.6 Page |
|  | Fannie Mae Appraisal XML Button |  |
|  | Fannie Mae Appraisal PDF Button |  |
|  | Freddie Mac Appraisal XML Button |  |
|  | Freddie Mac Appraisal PDF Button |  |
|  | Delete Button |  |
| NextGen Appraisal View/Edit Page -> File Operations | No Click Metrics |  |
| NextGen Appraisal View/Edit Page -> History Section | Download Button |  |
| 2.6 Appraisal View/Edit Page | Edit Loan Metadata Button |  |
|  | Add Investor Button |  |
| Appraisal 1/2/3 Panels | SSR Button |  |
|  | PDF Button |  |
|  | SDV Button |  |
| Hard Stops Panel | UCDP Tab |  |
|  | Fannie Mae Tab |  |
|  | Freddie Mac Tab |  |
| Findings Panel | UAD Compliance Tab |  |
|  | Fannie Mae Tab |  |
|  | Freddie Mac Tab |  |
| History Panel | Pagination Buttons |  |
|  | Change Page Size Dropdown |  |
|  | Print Button |  |
|  | Download to Excel Button |  |
| User Profile Page | Page Load |  |
| User Account Self Care Page | Page Load |  |
| User and Business Unit Administration | Page Load |  |
|  | Seller Numbers Page |  |
|  | Relationships Page |  |
|  | Business Units Page |  |
|  | Users Page |  |
| Admin User Details | Create Button |  |
|  | Invite Button |  |
|  | Suspend Button |  |
|  | Transfer Button |  |
|  | Restore Button |  |
|  | Delete Button |  |
| Admin User Edit Page | Update Button |  |
|  | Save Button |  |

##### Report Column/Portal event mapping

This report provides portal user click metrics, i.e., count of the number of times the users used the different functionalities in the UCDP Portal. This report contains only one record since the users are anonymous.

The table below maps the report columns with the event or user action on the UCDP portal. It specifies what event or user action will trigger 1 count in the metrics.

| **Report Column/Portal Event Mapping** | | |
| --- | --- | --- |
| Column | Column Name | Portal Event or User Action |
| A | Search page | Search page was rendered |
| B | SSR button | SSR button is clicked on the Search page or Appraisal: View/Edit Page |
| C | PDF button | PDF button is clicked on the Search page or Appraisal: View/Edit Page |
| D | SDV button | SDV button is clicked on the Search page or Appraisal: View/Edit Page |
| E | AVE Edit metadata button | Edit metadata: Edit button is clicked on the Appraisal: View/Edit Page |
| F | AVE Add Investor button | Submit button is clicked on the Add Another Investor panel in the Appraisal: View/Edit Page |
| G | AVE UCDP HS tab | UCDP tab is clicked on the Hard Stops panel in the Appraisal: View/Edit Page |
| H | AVE FNM HS tab | Fannie Mae tab is clicked on the Hard Stops panel in the Appraisal: View/Edit Page |
| I | AVE FRE HS tab | Freddie Mac tab is clicked on the Hard Stops panel in the Appraisal: View/Edit Page |
| J | AVE UAD tab | UAD Compliance tab is clicked on the Findings panel in the Appraisal: View/Edit Page |
| K | AVE FNM findings tab | Fannie Mae tab is clicked on the Findings panel in the Appraisal: View/Edit Page |
| L | AVE FRE findings tab | Freddie Mac tab is clicked on the Findings panel in the Appraisal: View/Edit Page |
| M | AVE History buttons | The Pagination, Print or Download button was clicked, or Page Size was changed on the History panel in the Appraisal: View/Edit Page. A click on each button or page size change is counted as 1. |
| N | User Profile page | User Profile page was rendered |
| O | User Self Care page | User Self Care page was rendered |
| P | User BU Admin page | User Business Unit Administration page was rendered |
| Q | Admin SN page | Seller Numbers page was rendered by clicking the Seller Numbers node. Clicking on a specific seller number is not counted since no new page is rendered. |
| R | Admin Relationships page | Relationships page was rendered. Clicking on a specific relationship is also counted as 1. |
| S | Admin BU page | Business Unit page was rendered. Clicking on a specific business unit is also counted as 1. |
| T | Admin Users page | User Details page or Edit User Details page was rendered |
| U | AUD Create button | Create button is clicked on the Administration - User Details page |
| V | AUD Invite button | Invite button is clicked on the Administration - User Details page |
| W | AUD Suspend button | Suspend button is clicked on the Administration - User Details page |
| X | AUD Transfer button | Transfer button is clicked on the Administration - User Details page |
| Y | AUD Restore button | Restore button is clicked on the Administration - User Details page |
| Z | AUD Delete button | Delete Permanently button is clicked on the Administration - User Details page |
| AA | AUE Update button | Update button is clicked on the Administration – Edit User Details page |
| AB | AUE Change Password button | Save button is clicked on the Administration – Edit User Details page – Change User Password panel |
| AC | Help Center page | Help Center page was rendered |
| AD | FannieMae.com link | FannieMae.com page was rendered |
| AE | FreddieMac.com link | FreddieMac.com page was rendered |
| AF | FNM ToU link | Fannie Mae Terms and Conditions page was rendered |
| AG | FRE ToU link | Freddie Mac Terms and Conditions page was rendered |
| AH | FNM Privacy link | Fannie Mae Privacy Policy page was rendered |
| AI | FRE Privacy link | Freddie Mac Privacy Policy page was rendered |
| AJ | Forgot Password page | Forgot Password page was rendered |
| AK | Logout button | Logout button was clicked |
| AL | Home nav | Home page navigation tab |
| AM | Search nav | Search page navigation tab |
| AN | Submit nav | Submit page navigation tab |
| AO | Account nav | Account page navigation tab |
| AP | Help nav | Help page navigation tab |
| AQ | Quick Search | Quick Search field |
| AR | HP Advanced Search | Home page Advanced Search button |
| AS | HP Submit Appraisal | Home page Submit New Appraisal Files button |
| AT | HP Quick Search | Home page Quick Search button |
| AU | HP recent files | Home page Recently Viewed Files links |
| AV | SPI Document File ID | Search Page Input Document File ID |
| AW | SPI Lender loan number | Search Page Input Lender loan number |
| AX | SPI Lender name | Search Page Input Lender name |
| AY | SPI User ID | Search Page Input User ID |
| AZ | SPI Address | Search Page Input Address |
| BA | SPI City | Search Page Input City |
| BB | SPI State | Search Page Input State |
| BC | SPI Zip | Search Page Input Zip |
| BD | SPI FNM checkbox | Search Page Input FNM checkbox |
| BE | SPI FRE checkbox | Search Page Input FRE checkbox |
| BF | SPI FRE S/SN | Search Page Input FRE S/SN |
| BG | SPI FNM S/SN | Search Page Input FNM S/SN |
| BH | SPI FNM Success | Search Page Input FNM Successful status |
| BI | SPI FNM Not Successful | Search Page Input FNM Not Successful status |
| BJ | SPI FNM In Progress | Search Page Input FNM In Progress status |
| BK | SPI FRE Success | Search Page Input FRE Successful status |
| BL | SPI FRE Not Successful | Search Page Input FRE Not Successful status |
| BM | SPI FRE In Progress | Search Page Input FRE In Progress status |
| BN | SPI Search button | Search Page Input Search button |
| BO | SPR Modify Search | Search Page Results Modify Search button |
| BP | SPR Doc File link | Search Page Results Document File ID button |
| BQ | FNM SSR button | FNM SSR download (common between Search page and AVE) |
| BR | FRE SSR button | FRE SSR download (common between Search page and AVE) |
| BS | AVE FNM appraisal XML | Appraisal View/Edit FNM appraisal XML |
| BT | AVE FNM appraisal PDF | Appraisal View/Edit FNM appraisal PDF |
| BU | AVE FRE appraisal XML | Appraisal View/Edit FRE appraisal XML |
| BV | AVE FRE appraisal PDF | Appraisal View/Edit FRE appraisal PDF |
| BW | AVE Delete button | Appraisal View/Edit Delete button |

##### Report Specification

#### Lender and AMC Activity Metrics Browser Metrics

This section describes the Joint GSE Lender & AMC Activity Metrics Report Requirements.

##### Lender Activity Metrics

Lender activity metrics provide the count for selected activities performed by lenders on the portal and through DI including submissions performed by AMCs on behalf of the lender.

* With 1.x, other DI function calls performed by AMCs such as GetFindings, GetFindingsWait, etc. will not be counted towards the lender.
* With 2.x, other DI REST calls performed by AMCs such as Get Document File SSR (JSON), Get Document File SSR (PDF), etc. will not be counted towards the lender.

The table below lists the field columns included in the report. The new columns are shown in green.

|  |  |  |
| --- | --- | --- |
| Lender activity metrics data dictionary | | |
| Column | Column Name | Description |
| A | Lender | Lender name |
| B | Active | Indicates if the lender is in active status with the specific GSE  Y – active status  N –inactive or deleted status |
| C | Portal Logins | Count of the number of times the users for that lender logged in UCDP portal  *Note: Logins by AMCs will not be counted here. They will appear in the AMC Activity Metrics Report.* |
| D | 2.6 Portal Submissions | Number of 2.6 appraisal submissions (including resubmissions) via portal |
| E | 2.6 Initial Portal Submissions | Number of 2.6 appraisal submissions (excluding resubmissions) via portal |
| F | 2.6 DI Submissions | Number of 2.6 appraisal submissions (including resubmissions) via DI |
| G | 2.6 Initial DI Submissions | Number of 2.6 appraisal submissions (excluding resubmissions) via DI |
| H | 2.6 DI GetFindings | Number of 2.6 DI GetFindings calls |
| I | 2.6 DI GetFindingsWait | Number of 2.6 DI GetFindingsWait calls |
| J | 2.6 DI GetReports | Number of 2.6 DI GetReports calls |
| K | 2.6 DI MakeDesignation | Number of 2.6 DI MakeDesignation calls |
| L | 2.6 DI GetDesignations | Number of 2.6 DI GetDesignations calls |
| M | 3.6 Post Document File | Number of 3.6 initial appraisal submissions via DI |
| N | 3.6 Post Document Sequence | Number of 3.6 appraisal submissions via DI |
| O | 3.6 Patch Document File Loan Metadata | Number of 3.6 loan metadata updates via DI |
| P | 3.6 Delete Document Type | Number of 3.6 appraisal deletions via DI |
| Q | 3.6 Get Document File SSR JSON | Number of 3.6 DI Get Document File SSR JSON calls |
| R | 3.6 Get Document File SSR PDF | Number of 3.6 DI Get Document File SSR PDF calls |
| S | 3.6 Post Document File SSR Callback Request | Number of 3.6 DI Post Document File SSR Callback Request calls |
| T | 3.6 Get Document Type PDF | Number of 3.6 DI Get Document Type PDF calls |
| U | 3.6 Get Document Type XML | Number of 3.6 DI Get Document Type XML calls |

Note: We will not track 2.6 or 3.6 DI Monitor calls as they are not required.

##### AMC Activity Metrics

This report provides the count for selected activities performed by AMCs on the portal and through DI. The table below lists the field columns included in the report. The new columns are shown in green.

|  |  |  |
| --- | --- | --- |
| AMC activity metrics data dictionary | | |
| Column | Column Name | Description |
| A | AMC | Name of AMC |
| B | Portal Logins | Count of the number of times the users for that AMC logged in UCDP portal |
| C | 2.6 Portal Submissions | Number of 2.6 appraisal submissions (including resubmissions) via portal |
| D | 2.6 Initial Portal Submissions | Number of 2.6 appraisal submissions (excluding resubmissions) via portal |
| E | 2.6 DI Submissions | Number of 2.6 appraisal submissions (including resubmissions) via DI |
| F | 2.6 Initial DI Submissions | Number of 2.6 appraisal submissions (excluding resubmissions) via DI |
| G | 2.6 DI GetFindings | Number of 2.6 DI GetFindings calls |
| H | 2.6 DI GetFindingsWait | Number of 2.6 DI GetFindingsWait calls |
| I | 2.6 DI GetReports | Number of 2.6 DI GetReports calls |
| J | 2.6 DI MakeDesignation | Number of 2.6 DI MakeDesignation calls |
| K | 3.6 Post Document File | Number of 3.6 initial appraisal submissions via DI |
| L | 3.6 Post Document Sequence | Number of 3.6 appraisal submissions via DI |
| M | 3.6 Patch Document File Loan Metadata | Number of 3.6 loan metadata updates via DI |
| N | 3.6 Delete Document Type | Number of 3.6 appraisal deletions via DI |
| O | 3.6 Get Document File SSR JSON | Number of 3.6 DI Get Document File SSR JSON calls |
| P | 3.6 Get Document File SSR PDF | Number of 3.6 DI Get Document File SSR PDF calls |
| Q | 3.6 Post Document File SSR Callback Request | Number of 3.6 DI Post Document File SSR Callback Request calls |
| R | 3.6 Get Document Type PDF | Number of 3.6 DI Get Document Type PDF calls |
| S | 3.6 Get Document Type XML | Number of 3.6 DI Get Document Type XML calls |

Note: We will not track 2.6 or 3.6 DI Monitor calls as they are not required.

# Daily Reconciliation API

## Description

* 1. **Transfer Mechanism**:   UCDP to send to GSE via API
     1. FRE has 2 endpoints > LCA & FRE endpoints
     2. FNM needs an API, onboarded to API with OAuth
  2. **Frequency of Sending Recon Report:**  Daily that includes a 12:00AM – 11:59PM ET (24-hour timeframe view of transactions).  Can be sent at a time close to the end of the 24-hour period (ie. 2AM for example)
  3. **Format of Recon Report:**   JSON for API
  4. **Content of Recon Report:**
  5. Only provide UCDP 3.6 Submissions that have Doc File ID/Document ID (ie. has NOT been rejected).
  6. A list of Document File ID (DocFileID) created by UCDP NextGen for version UAD 3.6 or higher submissions for a given day to the appropriate GSE investor.
     1. Include the DocFileID Portal Updated Time/Date for the transaction or a better timestamp based on ET zone
     2. Include the sequence number for the document ID
  7. A breakdown of metadata updates and their associated DocID Metadata transactions with the following transactions
     1. Document Delete with associated Doc ID
  8. A list of corresponding Document IDs (DocID) that are associated with the UAD 3.6 DocFileID for the same day to the appropriate GSE investor.
     1. Include the DocID Portal Updated Time/Date for the transaction based on ET zone
     2. Include the sequence number for the document ID

GSE example

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Doc ID** | **DocFileID** | **Sequence** | **DocumentType** | **Status** | **Deleted** | **Create Date** | **Portal/DI Updated Time/Date** |
| **1** | 93030453 | 1101F07D87 | 2 | AppraisalReport | Successful | Y | 11MAR2022:17:55:48.974577 | 11MAR2022:18:55:48.974577 |

## Report Specification

{

"data": [{

"DocID": "93030453",

"DocFileID": "1101F07D87",

"Sequence": "2",

"DocumentType": "AppraisalReport",

"Status": "Successful",

"Deleted": "Y",

"CreateDate": "2023-05-08T05:19:11.082Z",

"UpdateDate": "2023-05-08T05:19:13.082Z"

},

{

"DocID": "93030454",

"DocFileID": "1101F07D88",

"Sequence": "2",

"DocumentType": "AppraisalReport",

"Status": "Successful",

"Deleted": "N",

"CreateDate": "2023-05-08T05:19:11.082Z",

"UpdateDate": "2023-05-08T05:19:13.082Z"

}

]

}

# UCDP Submissions Processing

## Description

The UCDP processing system will accept 2.6 appraisal XML files (.xml file extension) and 3.6 appraisal ZIP files (with .zip extension.)

For 2.6 submissions, the system will continue to support the following forms.

1. Fannie Mae 1004 + Fannie Mae 1004MC / Freddie Mac 70 + Freddie Mac 71
2. Fannie Mae 2055 + Fannie Mae 1004MC / Freddie Mac 2055 + Freddie Mac 71
3. Fannie Mae 1073 + Fannie Mae 1004MC / Freddie Mac 465 + Freddie Mac 71
4. Fannie Mae 1075 + Fannie Mae 1004MC / Freddie Mac 466 + Freddie Mac 71
5. Fannie Mae 2090 + Fannie Mae 1004MC / Freddie Mac (no form number) + Freddie Mac 71
6. Fannie Mae 2095 + Fannie Mae 1004MC / Freddie Mac (no form number) + Freddie Mac 71
7. Fannie Mae 1004C + Fannie Mae 1004MC / Freddie Mac 70 B + Freddie Mac 71
8. Fannie Mae 1025 + Fannie Mae 1004MC / Freddie Mac 72 + Freddie Mac 71
9. Fannie Mae 1004D + Freddie Mac 442

## Functionality

Appraisal processing for MISMO UAD 2.6 and MISMO UAD 3.6 is illustrated in the diagram below.

* 1. **As Is:** 2.6 appraisal submission pipeline (blue)

Since the 2.6 appraisal processing functionally remains the same as the current UCDP, a high-level description is provided in section 6.12.2.1.

2. **New**: 3.6 appraisal submission pipeline (green)

The new pipeline developed for 3.6 appraisal submissions will be used for processing MISMO UAD 3.6 appraisals. The MISMO UAD 3.6 appraisal processing steps are described in detail in section 6.12.2.2.

Diagram

Description automatically generated

#### Current - Appraisal Submission Flow (MISMO UAD 2.6)

##### 2.6 DI

UCDP uses the same 2.6 DI endpoint for all submission types: Initial (submit request) appraisal submissions or appraisal resubmissions (resubmit request). Submit request XML will require specific attributes depending on the submission type (for example, the Document File ID must be provided for resubmissions).

2.6 DI processing high-level steps

There will be no change to the appraisal processing when appraisals are submitted or resubmitted via the 2.6 DI endpoint. The high-level steps 2.6 appraisal processing steps are as follows:

|  |  |  |
| --- | --- | --- |
| No. | Steps | Description |
| 1 | 2.6 DI validation checks | 2.6 DI validation checks are executed. If the appraisal fails the validation rules, the appraisal gets rejected, and an error code and description are sent in response to the submitter. Refer to the UCDP Direct Integration Services Guide in section 3 for DI error codes. |
| 2 | 2.6 Appraisal Submission Commit | Appraisal data is standardized, scrubbed, and saved. |
| 3 | 2.6 XML processing | The system finding and hard stops are generated. This step includes the execution of auto-detection logic, for example, if the submitted appraisal form in appraisal sequence 1 is a 1004 form or 1004D). |
| 4 | 2.6 FNM and FRE proprietary processing | * The UCDP sends appraisal data to the GSEs for rules and scoring via the respective API calls (FNM call1 / FRE call1), receives messages and results from the GSEs, and determines the Document File status. * Through API call (FNM call1), UCDP transmits appraisal XML with embedded PDF to Fannie Mae * Through API call (FRE call 1), UCDP transmits appraisal PDFs to Freddie Mac |

##### Combo Submit Page (If the appraisal file submitted is MISMO UAD 2.6)

If the appraisal file is submitted via the combo submit page and is identified as MISMO UAD 2.6, it will be processed using the current 2.6 appraisal processing pipeline, the high-level processing steps are as follows:

|  |  |  |
| --- | --- | --- |
| No. | Steps | Description |
| 1 | 2.6 specific (combo submit page) validation. | If the appraisal fails the 2.6 specific Combo Submit page validation rules, the appraisal gets rejected, and validation messages will be displayed on the UI (submit page).  For 2.6 specific Combo Submit page validations, see section 8.3.1. |
| 2 | 2.6 Appraisal Submission Commit | Same as section 6.12.2.1.1 (#2 in 2.6 DI processing high-level steps). |
| 3 | 2.6 XML processing | Same as section 6.12.2.1.1 (#3 in 2.6 DI processing high-level steps). |
| 4 | 2.6 FNM and FRE proprietary processing. | Same as section 6.12.2.1.1 (#4 in 2.6 DI processing high-level steps). |

##### 2.6 Appraisal View: Edit page

There is no change to the appraisal processing when appraisals are submitted or resubmitted via the 2.6 Appraisal View: Edit page. The user can use the 2.6 Appraisal View: Edit page to submit or resubmit the appraisals; the high-level processing steps are as follows:

|  |  |  |
| --- | --- | --- |
| No. | Steps | Description |
| 1 | 2.6 specific (2.6 Appraisal View: Edit page) validation checks. | If the appraisal fails the 2.6 Appraisal View: Edit page validation rules, the appraisal gets rejected, and validation messages are displayed on the UI (submit page).  The 2.6 Appraisal: Edit validation rules and messages will remain the same as current UCDP. |
| 2 | 2.6 Appraisal Submission Commit | Same as section 6.12.2.1.1 (#2 in 2.6 DI processing high-level steps). |
| 3 | 2.6 XML processing | Same as section 6.12.2.1.1 (#3 in 2.6 DI processing high-level steps). |
| 4 | 2.6 FNM and FRE proprietary pipelines | Same as section 6.12.2.1.1 (#4 in 2.6 DI processing high-level steps). |

Delete Appraisal Request

* When the user submits the delete appraisal request (for appraisal 2 or appraisal 3) via the direct integration or the portal, the delete request details will be submitted to the FNM and/or FRE (as applicable).
* In case of a successful delete request each GSE will return the confirmation status. UCDP will update the Document File status.

#### New - Appraisal Submission Flows (MISMO UAD 3.6)

This section describes the processing steps in the proposed 3.6 appraisal processing pipeline. The submit are resubmit appraisal scenarios are considered to describe the submission processing.

##### 3.6 DI

| No. | Steps | Descriptions |
| --- | --- | --- |
| 1 | The User Submits the Initial Appraisal | The user can submit the initial MISMO UAD 3.6 appraisals by posting the request on the 3.6 specific root doc file source URL. |
| 2 | 3.6 DI Validation Check: | UCDP will run the 3.6 DI-specific validations. If the initial appraisal fails the validation rules, the error codes and error descriptions will be returned in response to the submitter, and the appraisal will be rejected. The next step (step 3) will be executed if the appraisal passes the validation.  If the appraisal is rejected at this step, the appraisal processing will not continue to the next step.)  Example of rejection scenario: The appraisal will be rejected if the loan number is identified as duplicate.  Note:  Refer to the UCDP Technical Integration Guide (for MISMO UAD 3.6) for DI error codes. |
| 3 | Appraisal Submission Commit [Auto Detect] | UCDP runs the auto-detect logic to determine the document type. The auto-detect logic determines whether the appraisal submitted/resubmitted is an appraisal report, valuation update, or valuation completion.   * Example of rejection scenario: An initial appraisal will be rejected if auto-detect logic detects a document type other than "Appraisal Report.” The error code and error description will be sent in response to the submitter. If the appraisal is rejected at this step, the appraisal processing will not continue (i.e., the next XML processing step will not be executed).   If the appraisal is rejected at this step, the appraisal processing will not continue to the next step.)  Refer to the UCDP Technical Integration Guide (for MISMO UAD 3.6) for DI error codes. |
| 4 | The XML processing | UCDP will execute the system findings rules. System Findings will be generated if the appraisal fails to meet these rules. See section 8.2 for System Findings. |
| 5 | GSE proprietary processing pipeline | UCDP will make the FNM and/or FRE proprietary calls depending on whether the appraisal is submitted to both or only one investor. UCDP will send the system finding and appraisal file/data to the GSEs.  FRE Call  UCDP will send the appraisal files/data and System findings to FRE. FRE will process the data and provide the following data elements, reports, and file status in response to UCDP:   * + Standardized Address   + Document File Status   + Document Status   FNM Call  UCDP will send the appraisal files/data and System findings to FNM.  FNM will process the data and provide the following data elements, reports, and file status in response to UCDP:   * + Standardized Address   + Document File Status   + Document Status   Note: The document status and document file status will stay “In progress” until UCDP receives document and document file status from the respective GSEs (as applicable) |

##### 3.6 DI (POST Sequence)

|  |  |  |
| --- | --- | --- |
| No. | Steps | Description |
| 1 | The user submits or Resubmits Appraisal | The user can submit or resubmit 3.6 appraisals to an existing Doc File by POST to a 3.6 sequence-level resource URL.  Using this resource URL, users can perform the following operations:  Appraisal Sequence 1 operations  a. Resubmit “Appraisal Report”.  b. Submit or Resubmit the “Appraisal Update Report” or “Appraisal Completion Report”.  Appraisal Sequence 2 and 3 operations  a. Submit or Resubmit “Appraisal Report”, “Appraisal Update Report,” or “Completion Report”. |
| 2 | 3.6 Validations Check | UCDP will run the 3.6 DI-specific validations; if the appraisal submissions or resubmissions fail, the error code and message will be returned in response to the submitter.  If the appraisal is rejected at this step, the appraisal processing will not continue to the next step.  **Note:** Refer to the UCDP Technical Integration Guide (for MISMO UAD 3.6) for DI error codes. |
| 3 | Appraisal Submission Commit [Auto Detect] | UCDP runs the auto-detect logic to determine the document type.   * Example error/rejection scenario: An appraisal will be rejected if sequence 2 does not contain a "Appraisal Report" and if the appraisal submitted in appraisal sequence 2 is an “Appraisal Update Report". The error code/error description will be sent in response to the submitter. |
| 4 | XML Processing | This step is the same as step 4 from Section 6.12.2.2.1 |
| 5 | FNM and FRE proprietary processing pipelines | This step is the same as step 5 from Section 6.12.2.2.1 |

##### Combo Submit Page (if appraisal file submitted is MISMO UAD 3.6)

|  |  |  |
| --- | --- | --- |
| No. | Steps | Description |
| 1 | The User Submits the Appraisal via the Combo Submit page | The Combo Submit page allows the user to submit 2.6 initial appraisals (in sequence 1) or 3.6 initial appraisals (i.e., Appraisal Report in sequence1). |
| 2 | Routing | UCDP will identify the appraisal whether the file is a 2.6 appraisal file (.XML) or a 3.6 appraisal file (.ZIP). Once the type of appraisal file is identified UCDP will route it to its respective processing pipeline.   * There is no change to the 2.6-appraisal processing. * The 3.6 processing steps will be as described below from step 3 to step 5. |
| 3 | 3.6 Portal Validation Checks | UCDP will run the 3.6 Portal-specific validations. If the initial appraisal submission fails the validation checks, then the appraisal will be rejected, and UI validations will be displayed on the combo Submit page.  See section 8.3 for UI validations messages. |
| 4 | Appraisal Submission Commit [Auto Detect] | UCDP runs the auto-detect logic to determine the document type.   * Example of rejection scenario: An initial appraisal will be rejected if the document type detected by auto-detect logic is different from "Appraisal Report.”. The validation message will be displayed on the Submit page. If the appraisal is rejected at this step, the appraisal processing will not continue (i.e., it will not move on to the next XML processing step).   If the appraisal is rejected at this step, the appraisal processing will not continue to the next step.) |
| 5 | XML processing | This step is the same as step 4 from Section 6.12.2.2.1 |
| 6 | FNM and FRE proprietary processing pipelines | This step is the same as step 5 from Section 6.12.2.2.1 |

##### 3.6 Appraisal View: Edit page

|  |  |  |
| --- | --- | --- |
| No. | Steps | Descriptions |
| 1 | The user Submits or Resubmits the Appraisal | Using 3.6 Appraisal: View Edit page users can Submit /Resubmit appraisal to existing Document file:  Appraisal Sequence 1 operations  a. Resubmit “Appraisal Report”.  b. Submit or Resubmit the “ Appraisal Update Report” or “Completion Report”.  Appraisal Sequence 2 and 3 operations  a. Submit or Resubmit “Appraisal Report,” “ Appraisal Update Report,” or “Completion Report”. |
| 2 | 3.6 Portal Validation Checks | UCDP will run the 3.6 Portal-specific validations. If the initial appraisal submission fails the validation checks, the appraisal will be rejected, and UI validations will be displayed on the 3.6 Appraisal View: Edit page. |
| 3 | Appraisal Submission Commit [Auto Detect] | UCDP runs the auto-detect logic to determine the document type.   * Example of rejection scenario: The Appraisal Update Report in appraisal sequence 2 will be rejected if appraisal sequence 2 for a loan does not contain Appraisal Report.   If the appraisal is rejected at this step, the appraisal processing will not continue to the next step. |
| 4 | XML processing | This step is the same as step 4 from Section 6.12.2.2.1 |
| 5 | FNM and FRE proprietary processing pipelines | This step is the same as step 5 from Section 6.12.2.2.1 |

Delete Appraisal Request

* When the user submits the delete appraisal via the direct integration or the portal after the validation checks, the delete request details will be submitted to the FNM and/or FRE (as applicable).
* In case of a successful delete request, each GSE will return the Document File status in response to UCDP.

Note:

* UCDP Portal (3.6 Appraisal View: Edit page)

The delete button for Appraisal Report in appraisal sequences 2 and 3 is disabled if either the Appraisal Update Report or the Completion Report exists in these sequences. Hence the user’s delete action is restricted in this scenario.

* UCDP DI (3.6 POST Sequence)

For the DI delete request, refer to UCDP Technical Integration Guide (For MISMO UAD 3.6) for error codes.

### Additional Validations and Conditions

#### Document File ID Specifications and Conditions

The Document File ID will be generated as a result of the successful portal submission (via the Submit appraisal page) or a DI submission (POST DocFile).

1. Document File ID generated for MISMO UAD 2.6 and MISMO UAD 3.6 submissions will have a different sequence number; see section 8.1.
2. If a UCDP submission (via DI or Portal) that generates a new Document File ID has a .xml file extension, it will be flagged as a 2.6 Document File ID such that it only allows 2.6 submissions/resubmissions under it.
   1. UCDP cannot convert a 2.6 Document File ID after creation to a 3.6 Document File ID.
3. If a UCDP submission (via DI or Portal) that generates a new Document File ID has a .zip file extension, it will be flagged as a UAD 3.6 Document File ID such that it only allows 3.6 submissions/resubmissions under it.
   1. UCDP cannot convert a 2.6 Document File ID after creation to a 3.6 Document File ID.

#### Race Conditions

When the 3.6 Appraisal Zip file is submitted, the system will auto-detect whether it is a Appraisal Report, Appraisal Update Report, or Completion Report. If multiple appraisals of various document types are submitted for the same loan simultaneously, the rejection will depend on which appraisal is auto detected by UCDP first.

As an example, if appraisal sequence 2 does not contain any appraisals and the Appraisal Report and Appraisal Update Report are submitted at about the same time, UCDP will reject the Appraisal Update Report if it detects the Appraisal Update Report before the Appraisal Report since the Appraisal Report is still being detected.

## 3.6 UCDP Hard Stops and Findings Restructuring

The concept of a UCDP Hard Stop will eliminated and will result in transforming the current UCDP Joint GSE Hard Stops into the following findings:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Hard Stop Category | Hard Stop Code | UCDP Hard Stop Description | New UCDP NextGen Finding Category | Generating Application |
| Appraised Value | 100 | Appraised value missing or invalid | UAD Compliance Finding | GSEs |
| 101 | Appraised value < $5,000 | UAD Compliance Finding | GSEs |
| 102 | Appraised value is <= $0 | UAD Compliance Finding | GSEs |
| Appraiser License | 200 | Missing appraiser license | UAD Compliance Finding | GSEs |
| 201 | Unverified appraiser license (near match) | Proprietary Finding | GSEs |
| 202 | Unmatched appraiser license information - (no match) | Proprietary Finding | GSEs |
| 203 | Appraiser license is suspended in the ASC database (exact match) | Proprietary Finding | GSEs |
| 204 | Appraiser license is suspended in the ASC database (near match) | Proprietary Finding | GSEs |
| 210 | Missing supervisory appraiser license | UAD Compliance Finding | GSEs |
| 212 | Unmatched supervisory appraiser license information - (no match) | Proprietary Finding | GSEs |
| 213 | Supervisory appraiser license is suspended in the ASC database (exact match) | Proprietary Finding | GSEs |
| 214 | Supervisory appraiser license is suspended in the ASC database (near match) | Proprietary Finding | GSEs |
| 300 | Missing subject address | UAD Compliance Finding | GSEs |
| Subject Property Address | 301 | Unknown subject address (new const) | Proprietary Finding | GSEs |
| 302a | Unknown subject address (not new construction) | Proprietary Finding | GSEs |
| 302b | Unknown subject address (not new construction) - Puerto Rico | Proprietary Finding | GSEs |
| 303a | Invalid address - unit number required but not validated | Proprietary Finding | GSEs |
| 303b | Invalid address - unit number required or not validated - Puerto Rico | Proprietary Finding | GSEs |
| 304 | Invalid address - multiple units per address | Proprietary Finding | GSEs |
| Appraisal Data | 401 | UAD Compliance Check – At least one Fatal UAD Finding | Remove\* | - |
| 402 | UAD Compliance Check – All Warning UAD Findings | Remove\* | - |
| System | 9000 | Invalid submission: File too large | System Finding (Joint) | UCDP |
| 9001 | Appraisal data in invalid format  (Fails UAD 3.6 sub schema validations) | System Finding (Joint) | UCDP |
| 9002 | Unable to convert PDF file | Remove (obsolete) | - |
| 9003 | PDF not included in XML submission | System Finding (Joint) | GSEs |
| 9004 | PDF conversion not allowed | Remove (obsolete) | - |
| 9005 | Invalid form type for Appraisal 1: 1004D/442 | Remove (Appraisal Sequence handles) | - |

(\*) – With the removal of the UCDP Hard Stop structure there will be one level of Findings where the Finding Severity will be used to determine the UCDP GSE Status.

Note:

1. UAD Hard Stops 401 & 402 are no longer needed.

2. All the findings will appear in SSR with the following prefix:

* “SYS” – System Findings (for example: “SYS9000”)
* “UAD”- UAD Compliance Findings (for example: “UAD1200”)

3.For the all the MISMO UAD 3.6 system findings, see section 8.2.

4. For MISMO UAD 2.6 appraisal submissions, the UCDP generated hard stops (system , UAD, Appraised Value, Appraisal License, Subject Property Address, Appraisal Data ), Compliance Findings and Completeness Findings will remain the same.

5. For MISMO UAD 2.6 appraisal submissions, the FRE Findings, FNM findings, Compliance Findings , and Completeness Findings will remain the same.

# UCDP Direct Integration

UCDP will expose a new REST based API to accept appraisals in the Mismo 3.6 format. This API is detailed in a separate Technical Integration Guide (TIG).

The following table summarizes the old vs new operations:

|  |  |  |
| --- | --- | --- |
| 1.x Function  for MISMO 2.6 | 2.x Operation and Resource  for MISMO 3.6 | Comment |
| SubmitAppraisal: Initial submission | Post Document File | Create a new Document File |
| SubmitAppraisal: Resubmission | Post Document Sequence | Upload a revised appraisal document |
| SubmitAppraisal: Update loan number | Patch Document File Loan Metadata | Update the loan number |
| SubmitAppraisal: Update investor | Patch Document File Loan Metadata | Update investor seller number or other seller-specific information |
| SubmitAppraisal: Add investor | Patch Document File Loan Metadata | Add new investor data |
| SubmitAppraisal: Hard stop override | N/A | No hard stops to override in 2.x |
| SubmitAppraisal: Delete | Delete Document Type | Delete an appraisal document |
| GetFindings | Get Document File SSR (JSON) | Get findings that can be easily parsed by programming |
| GetFindingsWait | Post Document File SSR Callback Request | Get findings asynchronously that can be parsed by programming |
| GetReports | Get Document File SSR (PDF) | Get findings that can be easily read by people |
| MakeDesignation | N/A | Sharing Document Files is not supported with 2.x |
| GetDesignations | N/A | Retrieving shared Document Files is not supported with 2.x |
| ReturnEST | Get Monitor | Retrieve an Eastern timestamp |
| N/A | Get Document Type | New with 2.x, get the appraisal PDF or XML |

# Data Retention

UCDP shall persist the following 3.6 submission/update related data for the submission for UCDP search and troubleshooting purposes:

|  |  |  |  |
| --- | --- | --- | --- |
| UCDP Persisted Data Elements | | | |
| No. | Datapoint | Source of Datapoint | Field Size |
| 1 | Business Unit Name (Lender Name) | Submitter Selected | 100 characters |
| 2 | Freddie Mac Seller # | Submitter Selected | 10 characters |
| 3 | Fannie Mae Seller # | Submitter Selected | 9 characters |
| 4 | Relationship Business Unit Name  (Business Unit Name if Lender Agent) | Submitter Selected | 100 characters |
| 5 | Lender Loan Number | Submitter Provided | 15 characters |
| 6 | Appraisal Sequence # | Submitter Selected | 4 numeric |
| 7 | GSE Investor Submitted To (FRE/FNM/Both) | Submitter Selected | 6 numeric |
| 8 | Delivery S/SN (FRE) | Submitter Provided | 6 characters |
| 9 | Loan Prospector® Key (FRE) | Submitter Provided | 8 characters |
| 10 | Document File ID | UCDP Generated | 38 numeric |
| 11 | Document ID | UCDP Generated | 38 numeric |
| 12 | Date/Time Submitted | UCDP Generated | TIMESTAMP(6) WITH TIME ZONE |
| 13 | Date/Time Updated | UCDP Generated | TIMESTAMP(6) WITH TIME ZONE |
| 14 | User ID (associated with UCDP action) | UCDP Generated | 38 numeric |
| 15 | Document Type (Appraisal Report, Valuation Update, Valuation Completion) | MISMO UAD 3.6 Appraisal XML | 30 characters |
| 16 | Raw Subject Property Address (Address, City, State, Zip) | MISMO UAD 3.6 Appraisal XML | 100 characters |
| 17 | MISMO Reference Identifier Model (i.e., Version ID) | MISMO UAD 3.6 Appraisal XML | 20 characters |
| 18 | Raw Appraiser Name | MISMO UAD 3.6 Appraisal XML | 100 characters |
| 19 | Raw Appraisal Effective Date | MISMO UAD 3.6 Appraisal XML | 4000 chars |
| 20 | Raw Appraised Value | MISMO UAD 3.6 Appraisal XML | 20 characters |
| 21 | Fannie Mae Standardized Subject Property Address (Address, City, State, Zip) | Fannie Mae Response File | Address – 100 chars  City -40 chars  State – 2 chars  Zip – 5 digits |
| 22 | Fannie Mae UCDP Document ID Status | Fannie Mae Response File | 15 chars |
| 23 | Fannie Mae UCDP Document File ID Status | Fannie Mae Response File | 15 chars |
| 24 | Freddie Mac Standardized Subject Property Address (Address, City, State, Zip) | Freddie Mac Response File | Address – 100 chars  City -40 chars  State – 2 chars  Zip – 5 digits |
| 25 | Freddie Mac UCDP Document ID Status | Freddie Mac Response File | 15 chars |
| 26 | Freddie Mac UCDP Document File ID Status | Freddie Mac Response File | 15 chars |

1. UCDP shall store 3.6 Appraisal Zip Files for 12 months (keep all “active” Document IDs Zip Files under a Document File ID submitted/updated within 12 months from the current date).
   1. Supports the “Add Investor” scenario where UCDP can send prior Appraisal files to the newly added GSE for an existing Doc File ID that originally only had one GSE.
   2. Prohibit the ability to “Add Investor” for any Document File ID 12 months old or provide a UCDP error to any UCDP user that attempts to “Add Investor” for a Document File ID 12 months old.
2. UCDP shall only store the Appraisal Zip Files and will only parse and store from the Appraisal UAD 3.6 XML the list of data points stated in the “UCDP Persisted Data Elements” table above.

**Note:** There is no change in requirement related to 2.6 appraisal data persistence.

# Non-Functional Requirements

# Appendices

## Document File and Document sequences

2.6 Document File IDs would begin with “11” in production.

* 3.6 Document File IDs would begin with “20”.
* Other environments follow a similar pattern.
* No change for Document IDs.

|  |  |  |  |
| --- | --- | --- | --- |
| Environment | 2.6 Doc File IDs | 3.6 Doc File IDs | Document ID |
| Production | 1100000000 | 2000000000 | ~ 98,000,000 |
| TEST1 | 1200000000 | 2200000000 | 1,020,000,000 |
| ACPT1 | 1300000000 | 2300000000 | 1,030,000,000 |
| TEST2 | 1400000000 | 2400000000 | 1,040,000,000 |
| ACPT2 | 1500000000 | 2500000000 | 1,050,000,000 |
| TEST3 | 1600000000 | 2600000000 | 1,060,000,000 |
| ACPT3 | 1700000000 | 2700000000 | 1,070,000,000 |
| INTG | 1800000000 | 2800000000 | 1,080,000,000 |
| TEST0 | 1A00000000 | 2A00000000 | 1,110,000,000 |

Note: TEST2 and ACPT2 have been retired.

## 3.6 System Findings

For MISMO UAD 3.6 appraisal submissions the following 9X00 series systems findings will be generated by UCDP.

|  |  |  |  |
| --- | --- | --- | --- |
| UCDP Generated System Findings | | | |
| System Finding | Description | UCDP Action | Severity |
| SYS9001 | Appraisal data in invalid format  (Fails UAD sub schema validation) | UCDP provides a Doc File ID and sends this transaction and the System Findings to the GSEs for processing. | Fatal |
| SYS9003 | Missing Appraisal Report PDF File | UCDP provides a Doc File ID and sends this transaction and the System Findings to the GSEs for processing. | Fatal |
| SYS9006 | More than One Appraisal Report PDF File | UCDP provides a Doc File ID and sends this transaction and the System Findings to the GSEs for processing. | Fatal |
| SYS9007 | Invalid Appraisal Report PDF File | UCDP provides a Doc File ID and sends this transaction and the System Findings to the GSEs for processing. | Fatal |
| SYS9008 | Missing Appraisal Images | UCDP provides a Doc File ID and sends this transaction and the System Findings to the GSEs for processing. | Fatal |
| SYS9009 | Invalid Appraisal Images (i.e., Validation of supported image file types and other identified approaches to be indicated in FRS2) | UCDP provides a Doc File ID and sends this transaction and the System Findings to the GSEs for processing. | Fatal |

**Note:** Did not use the following 9000 series Message ID’s as they were retired UCDP Hard Stops: codes:

* Hard Stop 9002 - Unable to convert PDF file
* Hard Stop 9003 - PDF not included in XML submission
* Hard Stop 9004 - PDF conversion not allowed
* Hard Stop 9005 - Invalid form type for Appraisal 1: 1004D/442 (will be retired when UAD 2.6 Doc File IDs are no longer accepted by UCDP in a future release - UAD Redesign Phase 3)

## UI Validation Messages

### Combo Submit Appraisal Page

1. When the user submits the appraisal, UCDP will perform an initial sanity check. The following table illustrates the validation checks.
2. 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.

| No. | Validation Message | Comments | Is it visible in Rejected Submissions search? | Applicable to 2.6 or 3.6? |
| --- | --- | --- | --- | --- |
| 1 | Please fill all requiredfields**.** | Check business unit, loan number, , FNM seller number and FRE seller number if investor. |  | 2.6,3.6 |
| 2 | Initial Submission must contain .zip or .XML file | When Appraisal File is missing. |  | 2.6,3.6 |
| 3 | Lender Loan Number value should not exceed 15**.** | Check lender loan number length. |  | 2.6,3.6 |
| 4 | Lender Loan Number value should not contain special characters**.** | Special characters are record separator (30), less than (60), greater than (62), UTF-8 values less than 33 (which includes space, linefeeds, and tabs), UTF-8 values greater than 126 (which includes single quotes, double quotes, currency, and other symbols). |  | 2.6,3.6 |
| 5 | Invalid file format only MISMO .xml and .zip files are accepted. | Checks for .xml files. |  | 2.6,3.6 |
| 6 | Delivery Seller Number value should be numeric | Checks FRE Delivery SSN is numeric. |  | 2.6,3.6 |
| 7 | Delivery Seller Number value should be 6 digits | Checks FRE Delivery SSN length |  | 2.6,3.6 |
| 8 | Loan Prospector Key value should be alphanumeric | Checks FRE loan prospector key is alphanumeric. |  | 2.6,3.6 |
| 9 | Loan Prospector Key value should be 8 characters | Checks FRE loan prospector key length. |  | 2.6,3.6 |
| 10 | At least one GSE must be checked. | Checks for at least one investor. |  | 2.6,3.6 |
| 11 | Total combined file size may not exceed 100MB. | Checks combined size of all files uploaded. |  | 2.6,3.6 |
| 12 | Duplicate loan submission. | Checks for duplicate loan numbers in the same upload. Not possible with NextGen. | Yes | 2.6,3.6 |
| 13 | Submission may not contain more than one data file record with the same data file name. |  |  | 3.6 |
| 14 | Invalid data file format type. |  |  | 3.6 |
| 15 | File too large |  | Yes | 3.6 |
| 16 | File deleted before submission |  | Yes | 3.6 |
| 17 | Invalid zip file (checks extension and then content) |  | Yes | 3.6 |
| 18 | Missing XML file |  | Yes | 3.6 |
| 19 | Too many XML files |  | Yes | 3.6 |
| 20 | XML not well formed |  | Yes | 3.6 |
| 21 | XML has non-UTF-8 characters |  | Yes | 3.6 |
| 22 | Cannot auto-detect document type |  | Yes | 3.6 |
| 25 | An appraisal update report or Completion Report was submitted before an appraisal. |  |  | 3.6 |
| 26 | An Completion Report was submitted before appraisal update report. |  |  | 3.6 |

### 3.6 Appraisal View: Edit Page

## 3.6 ZIP and MISMO UAD XML