

# **Uniform Collateral Data Portal (UCDP) Lender Agent Admin User Guide**

**August 2011**

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## Introduction

### ***What is the Uniform Collateral Data Portal?***

The Uniform Collateral Data Portal<sup>SM</sup> (UCDP<sup>SM</sup>) is the Web-based portal lenders and their designated agents use to electronically submit appraisal data files prior to loan delivery to Fannie Mae and Freddie Mac (the Government-Sponsored Enterprises or GSEs).

**NOTE:** *The use of UCDP does not relieve lenders of any obligations under the Fannie Mae or Freddie Mac Guides, as applicable, including the representations and warranties they are required to make about the accuracy and sufficiency of appraisals relating to mortgages that are sold to either Freddie Mac or Fannie Mae, including adherence to the Uniform Appraisal Dataset (UAD) standards.*

### ***Who should read this manual?***

The UCDP Lender Agent Admin User Guide is for lender agents with administrative access (referred to as the Lender Agent Admin or LAA).

Lender agents are third-parties that can upload appraisals to UCDP on behalf of a lender. The lender agent must complete the UCDP registration process to request a UCDP account and appear on the lender agent list in UCDP. This list enables lenders to identify and authorize one or more lender agents to upload appraisals to UCDP on their behalf.

Once a lender authorizes a lender agent in UCDP, the LAA can:

- Perform the same functions as a user (see UCDP General User Guide) and a Lender Admin with the exception of inviting other lender agents into relationships (see UCDP Lender Admin Reference Series) and executing PDF contracts.<sup>1</sup>
- Manage users
- Manage business units
- Delegate seller/servicer numbers (referred to as seller number in this UCDP Lender Agent Admin Guide)
- Manage relationships between users and business units

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<sup>1</sup> In order for the lender agent to upload first-generation PDF appraisal data files to UCDP on behalf of a lender, the lender needs to assign the lender-lender agent relationship business unit to their PDF Extraction Service contract with Veros Real Estate Solutions (the UCDP technology provider).

## ***What's in this manual?***

This manual contains the following sections:

- **Section 1: Registering with the GSEs to become a Lender Agent** explains how the primary system administrator completes a single registration process with both GSE(s) in order to become a lender agent.
- **Section 2: Establishing Relationships with Lenders** explains how you link to lenders after they send you an invitation to become one of their lender agents.
- **Section 3: Managing Your Lender Relationships** explains how and when to change the status of your lender relationship from Pending, Active, or Declined.
- **Section 4: Managing Lender Agent Users** describes how to add users in the lender agent organization.
- **Section 5: Modifying a Lender Agent User** describes how to modify, transfer, restore, and delete users in the lender agent organization.
- **Section 6: Managing Your Business Unit(s)** explains how to create, delete, and modify business and child business units within the lender agent organization.
- **Section 7: Managing Child Business Unit Relationships** explains the steps to delegate (assign) and un-delegate (un-assign) relationships to child business units in the lender agent organization.
- **Appendices:**
  - A. Frequently Used Terms**
  - B. Appraisal Forms Supported**
  - C. Password Strength Rule**



# 1. Registering with the GSEs to become a Lender Agent

Lender agents are third parties that can upload appraisals on the lender's behalf to UCDP.

If a lender chooses to work with a lender agent, the lender agent must complete the joint UCDP registration process to request a UCDP account. After registering, the lender agent appears on the lender agent pick list in UCDP, as shown in Figure 1.0.1. This list enables lenders to identify and authorize lender agents to upload appraisals to the UCDP.

**Figure 1.0.1 Listing of Approved Lender Agents**

The screenshot displays the UCDP interface for a lender. The top navigation bar includes the 'Uniform Collateral Data Portal' logo, Fannie Mae and Freddie Mac logos, and links to 'eFannieMae.com' and 'FreddieMac.com'. The user is logged in as 'JOHN\_SMITH'. The main content area is titled 'Administration - Relationships' and shows the 'South West Lender' profile. The 'Relationships' section includes an 'Invite a Lender Agent' form with a 'Lender Agent\*' dropdown menu. This menu is highlighted with a red box and contains the following options: '-- Select Lender Agent --', '-- Select Lender Agent --', 'ABC Agency', 'AMC B', and 'Jim's Agency'. A red arrow points from a callout box labeled 'Lender Agent Pick List' to this dropdown menu. Below the dropdown is a table of 'Current Relationships' with columns for 'Relationship Name', 'Business Unit Number', 'Permissions', and 'Status'. The table lists four relationships: 'South West Lender-LenderAgent\_Smith', 'South West Lender -AMC B', 'South West Lender -AMC B', and 'South West Lender -AMC C'. The 'Status' column shows 'PENDING', 'DECLINED', 'DECLINED', and 'ACTIVE' respectively. The bottom of the page shows a footer with '© 2011 Fannie Mae and Freddie Mac. Trademarks of the respective owners.' and the 'VEROS' logo.

The registration process begins with one joint registration form, common to both GSEs (Fannie Mae and Freddie Mac), that the Lender Agent Admin (LAA) or the primary system administrator completes. Each lender agent company completes and submits **one** form through either the Fannie Mae or the Freddie Mac website.

Before completing the lender agent registration form:

- Confirm whether your lender(s) plan to authorize you to upload appraisals to UCDP.
- Locate the joint registration form available on FreddieMac.com or eFannieMae.com. Each company should complete only **one** UCDP lender agent registration form on one of the GSEs websites. Separate forms are NOT needed for each GSE or for each lender.

The registration form and other information can be found at:

Freddie Mac (FRE): [http://www.freddiemac.com/sell/secmktg/ucdp\\_lenderagent\\_form.html](http://www.freddiemac.com/sell/secmktg/ucdp_lenderagent_form.html)

Fannie Mae (FNM): <https://www.efanniemae.com/sf/technology/accountmanage/ucdplenderagent.jsp>

Submitting the joint registration form to one of the GSEs automatically initiates a registration request to the other GSE. Once you submit the joint registration form, you receive additional instructions from Fannie Mae on how to complete the Fannie Mae UCDP registration process; the Freddie Mac registration process is complete.

Only companies that intend to submit appraisals to UCDP on behalf of mortgage lenders or correspondents can use the joint registration form. Independent fee appraisers and mortgage lenders cannot submit a registration request using this form.

By completing and submitting the form, you are making the following representations:

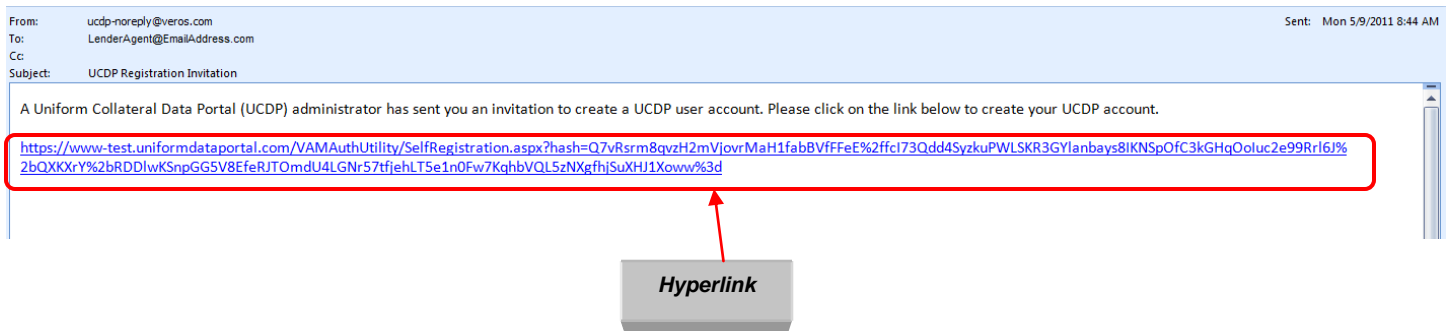
- You represent and warrant that the company intends to upload appraisals to UCDP on behalf of a mortgage lender or correspondent that sells mortgages to Fannie Mae and/or Freddie Mac and that you are duly authorized to request registration on behalf of your company.
- You acknowledge that registration makes certain details about you and your company viewable by other users of UCDP.
- You acknowledge that the registration form is solely for the purpose of administering access to UCDP. You further acknowledge that access to UCDP does not constitute an endorsement or approval to do business with Fannie Mae or Freddie Mac, nor does it supersede any agreement or understanding regarding eligibility to do business with Fannie Mae or Freddie Mac.
- You acknowledge that Fannie Mae and Freddie Mac retain the right to remove any account due to inactivity, misrepresentation or omission of any information on this form, or any other reason in their sole discretion.

When both GSEs process the registration, the LAA receives a UCDP email invitation to complete the registration process.

## 1.1 Registering with UCDP

After you complete the GSE registration process, you receive an email invitation to create a UCDP user account for your lender agent company, as shown in Figure 1.1.1. Click the embedded hyperlink to continue the registration process.

**Figure 1.1.1 UCDP Registration Invitation**



You are then directed to the Self Registration page shown in Figure 1.1.2.

To self-register and create your UCDP user ID and password, follow these steps:

1. Complete all required entry fields marked with a red (\*) asterisk. These are:

- First Name\*
- Last Name\*
- Preferred User ID\* (which must be retyped in the next entry field)
- Password\* (which must be retyped in the next entry field)

(The Email Address and Role fields automatically default to the information provided in the initial GSE registration.)

2. Click Create.

Reset clears all entry fields except those defaulted by UCDP.

**NOTE:** Passwords cannot be the same as the user ID and must be at least eight and no more than 18 characters long, using letters or numbers only. For more information, see Appendix C: Password Strength Rule.

Figure 1.1.2 Self Registration Page

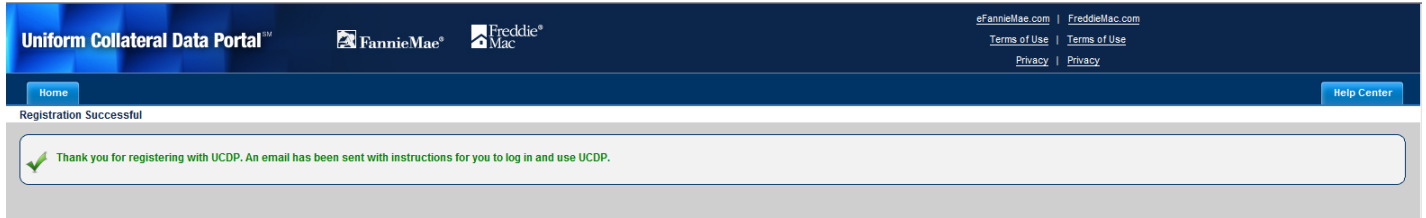
The screenshot shows the 'Self Registration' page of the Uniform Collateral Data Portal. The page has a dark blue header with the portal's name and logos for Fannie Mae and Freddie Mac. On the right side of the header are links for 'eFannieMae.com', 'FreddieMac.com', 'Terms of Use', 'Privacy', and 'Help Center'. The main content area is light gray and contains a white 'Self Registration' form. The form has the following fields: 'First Name \*', 'Last Name \*', 'Preferred User ID \*', 'Retype Preferred User ID \*', 'Password \*', 'Retype Password \*', 'Email Address' (with a default value 'LenderAgent@EmailAddress.com'), and 'Role' (with a default value 'Agent User'). A red circle highlights the 'Password \*' field. Below the form, there are two buttons: 'Reset' and 'Create', both of which are circled in red. Two callout boxes at the bottom of the page point to the red asterisks and the buttons. The first box, labeled 'Complete all fields marked with a red asterisk', points to the red asterisk in the 'Password \*' field. The second box, labeled 'Create/Reset Buttons', points to the 'Reset' and 'Create' buttons.

Complete all fields marked with a red asterisk

Create/Reset Buttons

The message “Thank you for registering with UCDP” appears on the page in green, as shown in Figure 1.1.3.

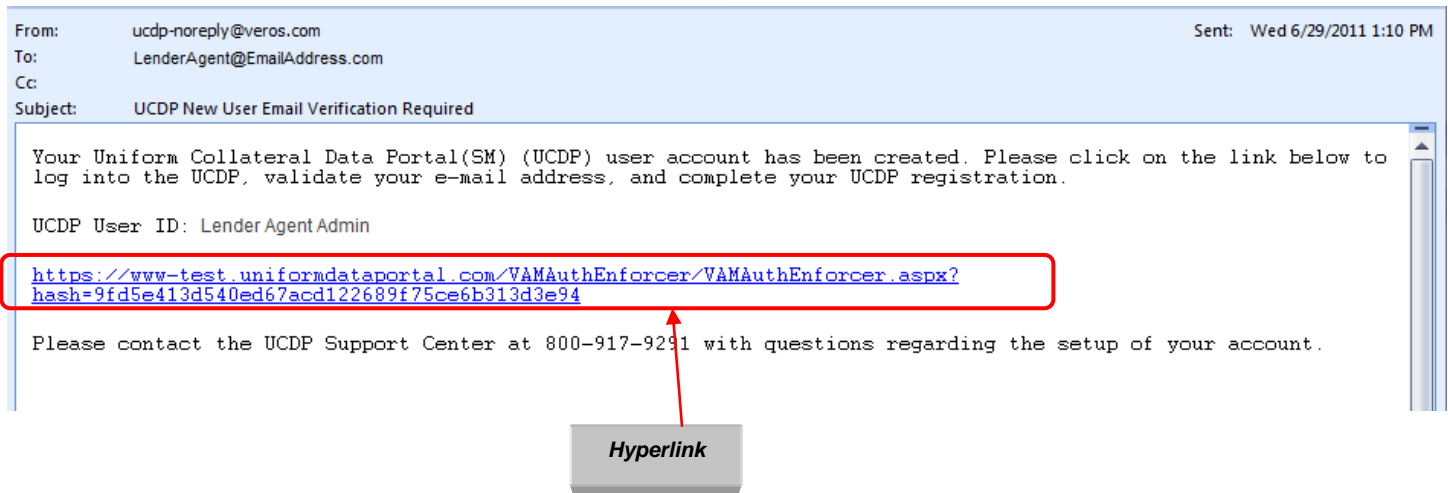
**Figure 1.1.3 Self Registration Success Message**



You then receive a new email with another hyperlink (shown in Figure 1.1.4) to validate your email address. To continue the registration, follow these steps:

1. Click the hyperlink in the email.

**Figure 1.1.4 Email Validation**



**NOTE:** Prior to logging into UCDP, you can click the Favorites button on your Internet Browser tool bar to save the website as a favorite bookmark.

2. Log in (as shown in Figure 1.1.5) using the user ID and password you created in the Self Registration page in Figure 1.1.2.

**Figure 1.1.5 Login Page**

Uniform Collateral Data Portal™

FannieMae® Freddie Mac®

[eFannieMae.com](#) | [FreddieMac.com](#)  
[Terms of Use](#) | [Terms of Use](#)  
[Privacy](#) | [Privacy](#)

[Help Center](#)

**Login**

\*User ID

\*Password

Having trouble logging in? Please contact the UCDP Support Center at 800-917-9291

[Login](#)

**News Updates**

- UCDP Recorded Tutorials are available for users beginning 6/21/11 on both GSE Websites! Be sure to review these resources to learn how to navigate the portal and submit appraisal data files through it.

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Powered by **VEROS**

After you log in, the Terms and Conditions page shown in Figure 1.1.6 appears. To validate your email within UCDP, follow these steps:

1. Read the Terms and Conditions.
2. Click “I Accept.” If you do not accept the Terms and Conditions, you receive an error message stating “You must accept the Terms and Conditions before you use the UCDP Application” (Figure 1.1.7).

**Figure 1.1.6 Terms and Conditions Page**

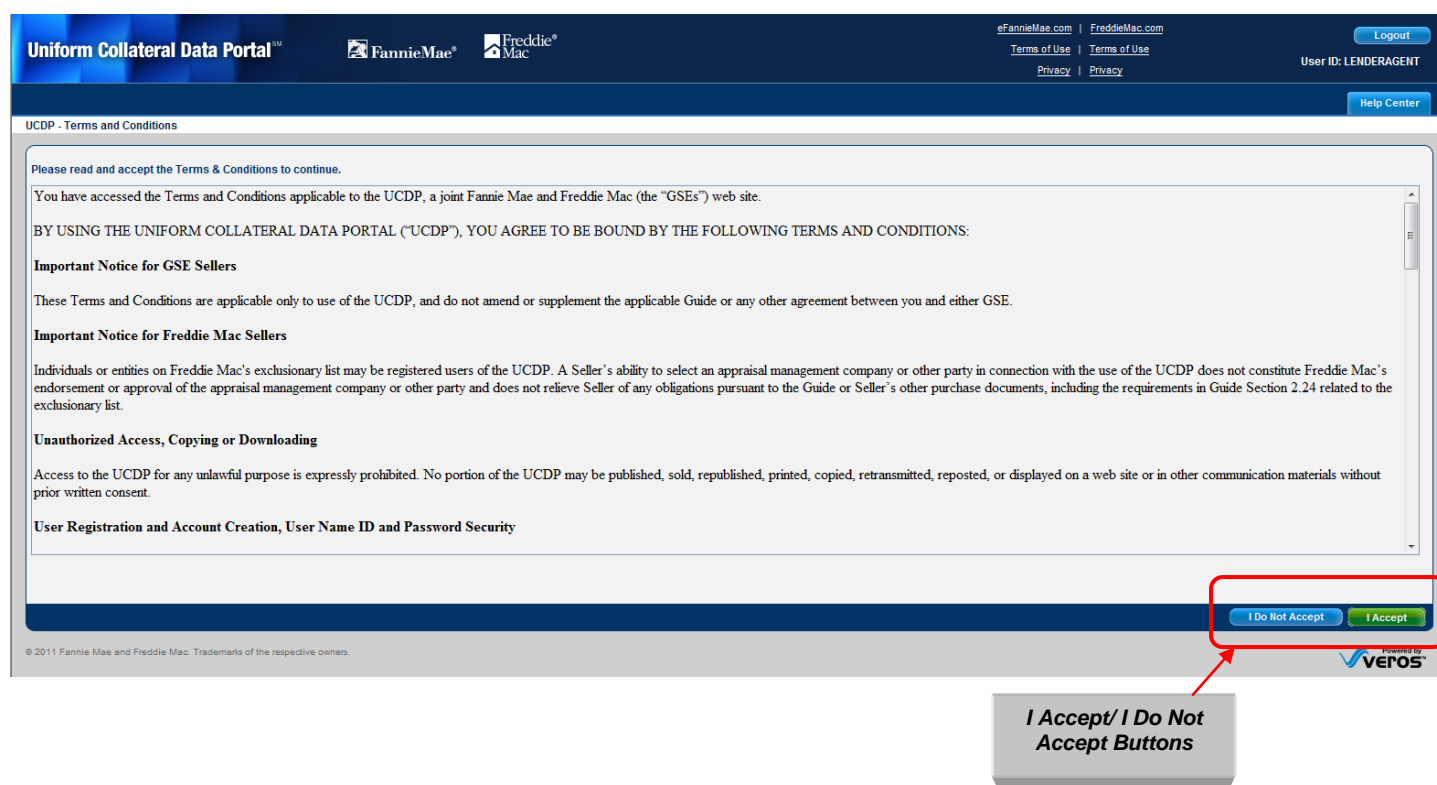
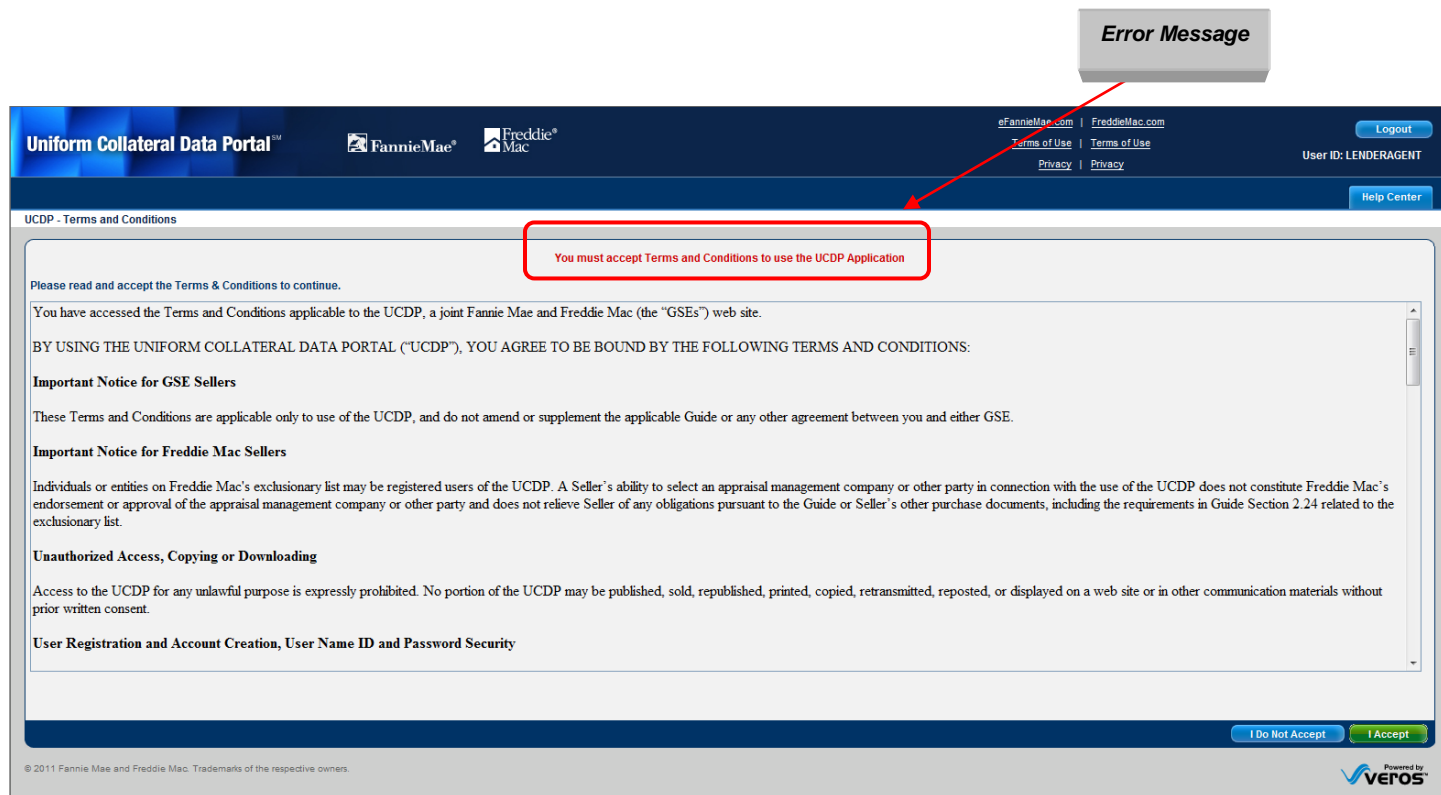


Figure 1.1.7 Terms and Conditions Error





To finish the registration process, you must set up Challenge Response Questions (shown in Figure 1.1.8). Follow these steps:

1. Select three separate questions from the six provided on the dropdown.
2. Enter answers for each question.
3. Click Submit to register the questions and answers in the system.

**Figure 1.1.8 UCDP - Challenge Response Questions**

The screenshot displays the 'UCDP - Challenge Response Questions' interface. At the top, there's a header with logos for FannieMae and FreddieMac, and links for eFannieMae.com and FreddieMac.com. A 'Logout' button and 'User ID: LENDERAGENT' are also visible. Below the header, the page title 'UCDP - Challenge Response Questions' is shown. The main content area contains a instruction: 'Please select and answer three of the following questions. These answers will be used if you need to reset your password.' There are three question entries, each with a dropdown menu and a text input field for the answer. The first question is 'What is your paternal Grandfather's first name?'. A red box highlights the first question and its answer field, with an arrow pointing to a label 'Question and Answer 1'. Another red box highlights the 'Submit' button, with an arrow pointing to a label 'Submit Button'. The footer includes copyright information for 2011 Fannie Mae and Freddie Mac, and a 'Powered by VEROS' logo.

Uniform Collateral Data Portal™ FannieMae® FreddieMac® eFannieMae.com FreddieMac.com Terms of Use Privacy Terms of Use Privacy User ID: LENDERAGENT Logout Help Center

UCDP - Challenge Response Questions

Please select and answer three of the following questions. These answers will be used if you need to reset your password.

Question 1 What is your paternal Grandfather's first name? Answer

Question 2 What was your first pet's name? Answer

Question 3 What is your Mother's middle name? Answer

Submit

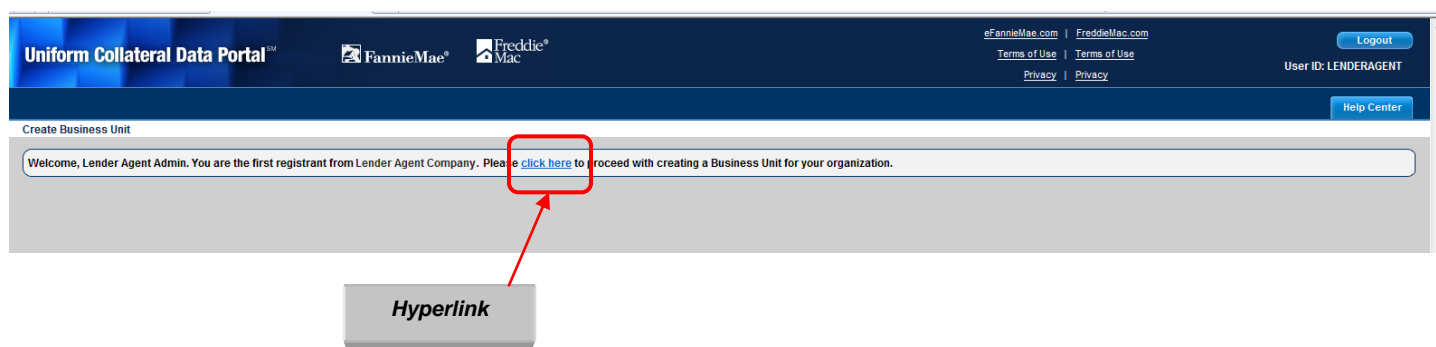
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Question and Answer 1

Submit Button

You are then directed to the LAA Welcome page, as shown in Figure 1.1.9. Click the [click here](#) hyperlink for the UCDP system to create your business unit. The business unit is a UCDP organizational structure that allows you to manage users, seller numbers, relationships and accessibility of different user roles (lender agent admin, lender agent user, lender agent read-only user). It also enables you to define subgroups (subordinate business units) within your organization for ease of use and management of activity.

**Figure 1.1.9 LAA Welcome Page**



The Business Unit Creation Successful page shown in Figure 1.1.10 informs you that the business unit was successfully created. Click the [log out](#) hyperlink to continue.

**Figure 1.1.10 Business Unit Created Successfully Page**



Log into UCDP with the user ID and password you created. Your company name now appears on the lender agent pick list. Lenders use this list to locate lender agents and to send an invitation to establish a relationship with your company.

**NOTE:** A relationship between a lender and a lender agent is the mechanism that allows the lender agent to submit appraisal data files to the GSEs through the UCDP system on behalf of the lender. The lender-lender agent relationship can be revoked by either the lender or the agent.

## 2. Establishing Relationships with Lenders

A lender invites you to become an agent to submit appraisal data files(s) to the GSEs on their behalf by sending you an electronic invitation to the email address that you provided at registration. Lender agents cannot send an invitation to a lender to establish a relationship.

The lender can invite you with full permissions or limited permissions, as described in Table 2.0.1.

**Table 2.0.1 Lender Agent Permission Levels**

Permission Level	Capabilities
Full	Agent can view findings related to appraisals they submit on behalf of the lender. The Findings section of Appraisal View/Edit screen includes UAD compliance results (see Section 4.2.4 Findings in UCDP User Guide).
Limited	Can view UAD findings and basic status of the appraisals they submit on behalf of the Lender.

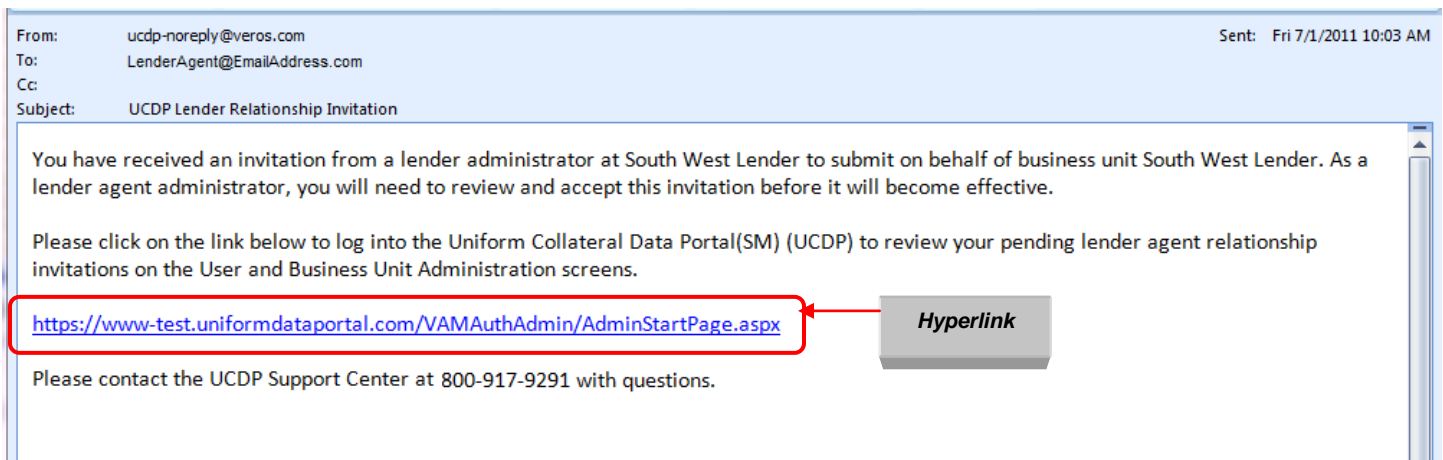
Regardless of permission level, a lender agent can update information about any appraisal data file on UCDP (identified by a Doc File ID) that was created by that lender agent (see Section 4 of UCDP General User Guide for more information about viewing and editing appraisal information).

## 2.1 Accepting an invitation from a Lender to be their Lender Agent

To review and accept an invitation from a lender to become a lender agent, follow these steps:

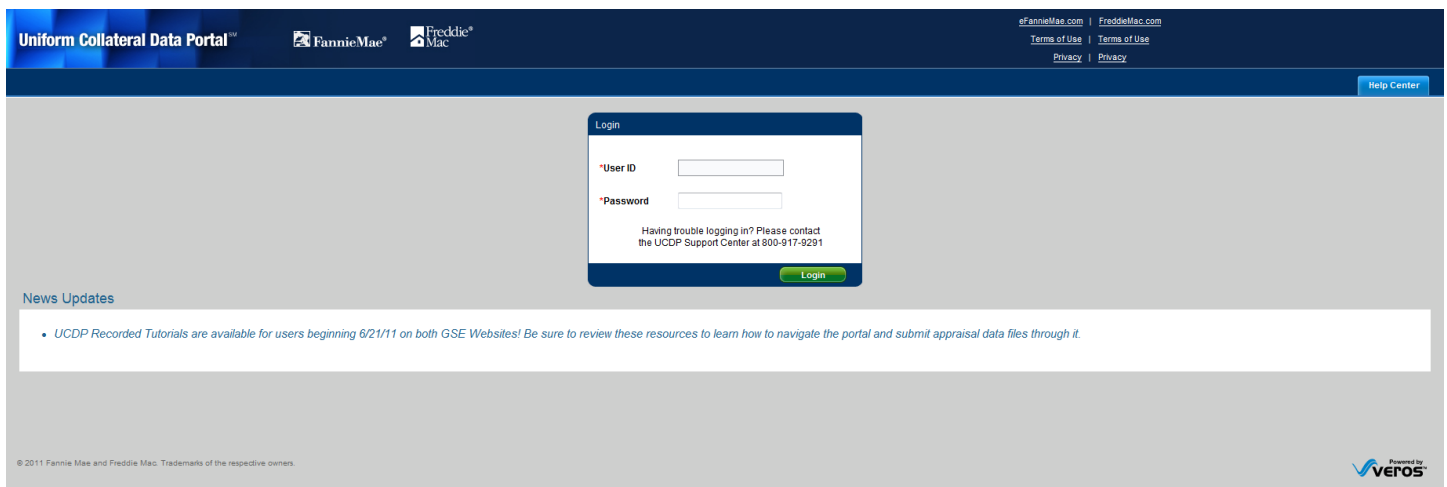
1. To review the pending invitation, click the hyperlink in the email (as shown in Figure 2.1.1).

**Figure 2.1.1 Invitation Email**



2. Log into UCDP on the page shown in Figure 2.1.2 using your user ID and password.

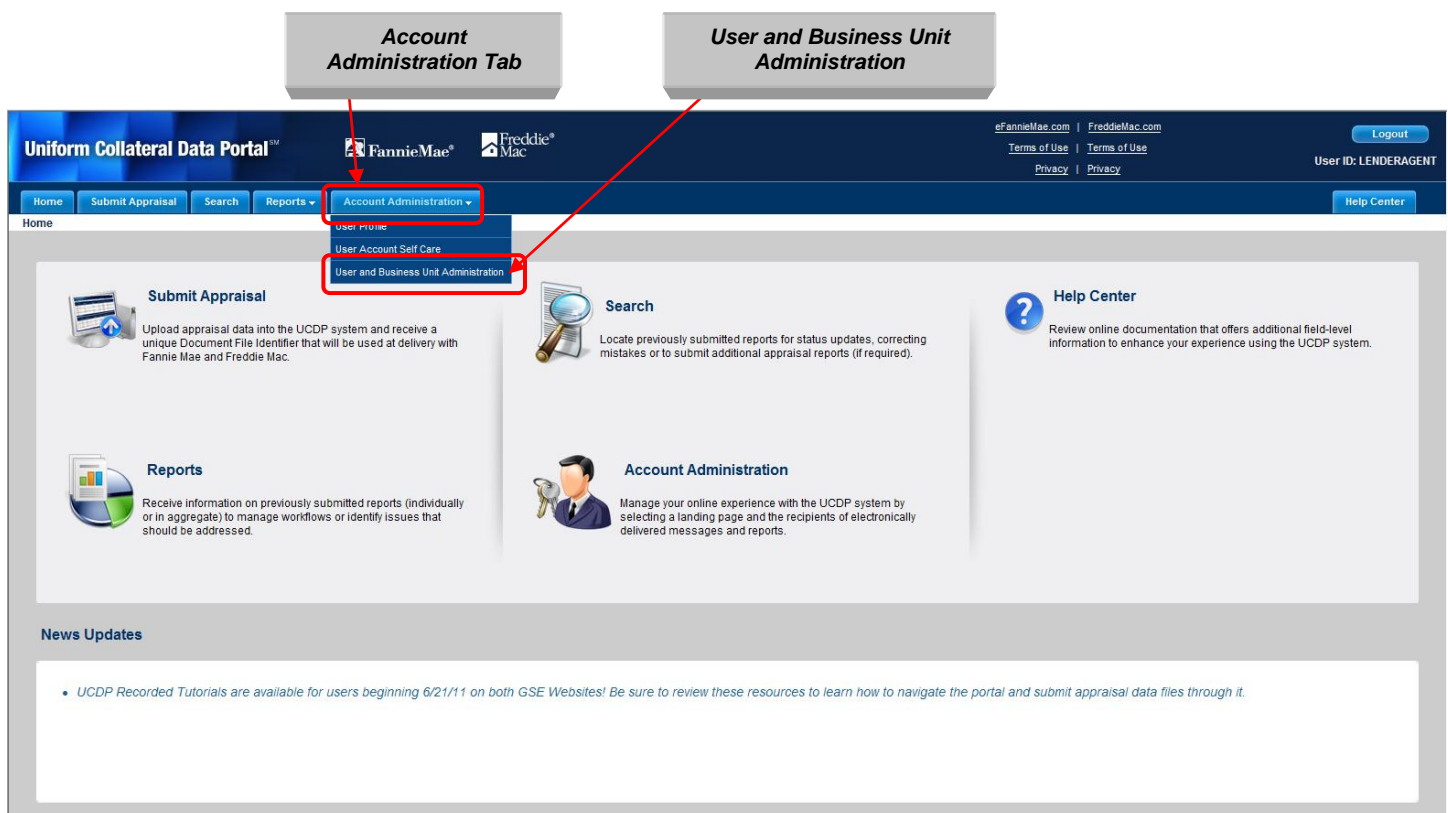
**Figure 2.1.2 Login Page**



3. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown menu (as shown in Figure 2.1.3). The Account Administration tab on the Home page is where the LAA manages its relationships with lenders, business units, and users.

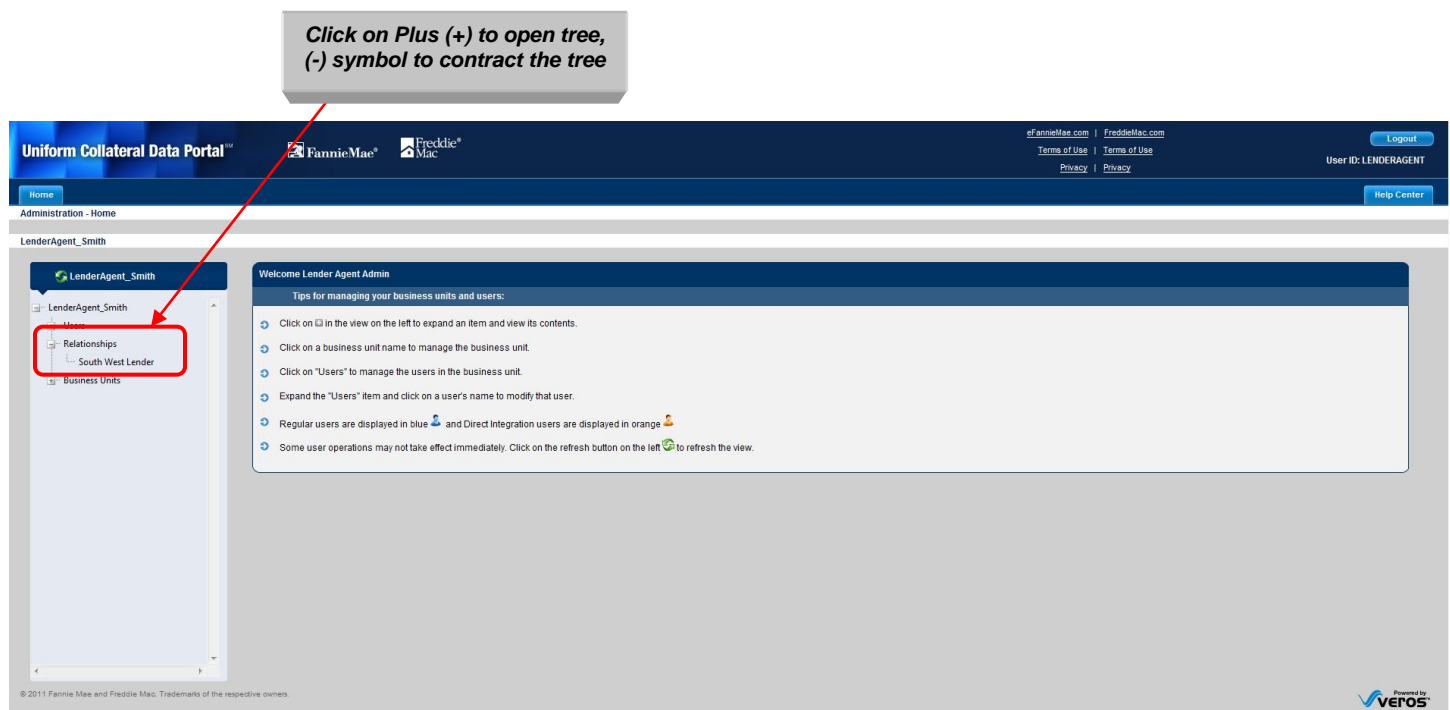
**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.

**Figure 2.1.3 Account Administration – User and Business Unit Administration**



4. On the Administration Home page, click the Relationship (+) symbol in the lender agent tree to show all relationships you have with lenders, as shown in Figure 2.1.4. (Alternatively, click the (-) symbol to hide the list of relationships.)

**Figure 2.1.4 Administration - Home Page**



5. Select the lender who sent the email invitation. The Administration-Relationship Details page, shown in Figure 2.1.5, appears.
6. Review the information, and click either Accept or Decline. The details displayed are:
  - The inviting Lender's Business Unit Name
  - The inviting Lender's Name
  - Relationship Name (a combination of the Lender's Name/your Agent's name)
  - The relationship Business Unit Number
  - Permissions the lender has granted you as an agent (see Table 2.0.1)
  - Status of the invitation

**Figure 2.1.5 Relationship Details – Pending Status**

**Decline/Accept Buttons**

Uniform Collateral Data Portal™ FannieMae® Freddie Mac eFannieMae.com | FreddieMac.com Terms of Use | Privacy | Terms of Use | Privacy User ID: LENDERAGENT Logout Help Center

Administration - Relationship Details

LenderAgent\_Smith > South West Lender-LenderAgent\_Smith

**LenderAgent\_Smith**

- Users
- Relationships**
- South West Lender
- Business Units

**Relationships**

**Invitation Notification**

You have received an invitation from South West Lender.

**Decline** **Accept**

**Relationship Details**

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	TDC60013	FULL	PENDING

**Seller Numbers**

**Fannie Mae**

**Freddie Mac**

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**Click on Lender who sent the invitation**

**Relationship Details**

**Pending Status**

After you click Accept, the status on the page changes from Pending to Active as shown in Figure 2.1.6.

**NOTE:** The invitation does not expire. It remains in Pending status until you accept or decline it, or until the lender who sent the invitation changes it to “inactive.”

**Figure 2.1.6 Relationship Details – Active Status**

The screenshot shows the UCDP interface. The top navigation bar includes the 'Uniform Collateral Data Portal' logo, Fannie Mae and Freddie Mac logos, and links for Terms of Use, Privacy, and Logout. The user is logged in as 'LENDERAGENTA'. The main content area is titled 'Administration - Relationship Details' and shows the path 'LenderAgent\_Smith > South West Lender LenderAgent\_Smith'. A sidebar on the left shows a tree view with 'LenderAgent\_Smith' expanded, containing 'Users', 'Relationships', 'South West Lender', and 'Business Units'. The main panel shows a 'Relationships' section with a message 'Invitation accepted successfully.' Below this is a table with the following data:

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	TDC61013	FULL	ACTIVE

Below the table is a 'Seller Numbers' section with two columns: 'Fannie Mae' and 'Freddie Mac', each containing a large empty box. A red arrow points from the 'ACTIVE' status in the table to a callout box labeled 'Active Status'.

If you click Decline, the status of the invitation changes to Declined on your Relationships page as shown in Figure 2.1.7 and on the Relationships page of the lender who invited you to be an agent. The relationship no longer shows in your tree as an active relationship, but continues to display on the Relationships page with the status of Declined.

**NOTE:** If you decide at a later time that you would like to accept a relationship with this lender, the lender must send you a new invitation. The old invitation cannot be reactivated once it has been declined. If a new invitation is sent, it is assigned a new relationship business number.



Figure 2.1.7 Relationship Details – Declined Status

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FannieMae®

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FreddieMac.com

Terms of Use

Privacy

Logout

User ID: LENDERAGENT

Home

Administration - Relationship Details

Help Center

LenderAgent\_Smith > South West Lender-LenderAgent\_Smith

LenderAgent\_Smith

Users

Relationships

South West Lender

Business Units

Relationships

Invitation declined successfully.

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	ARH06216	FULL	DECLINED

Seller Numbers

Fannie Mae

Freddie Mac

Invitation Declined Message

Declined Status

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## 2.2 Viewing Assigned Seller Numbers

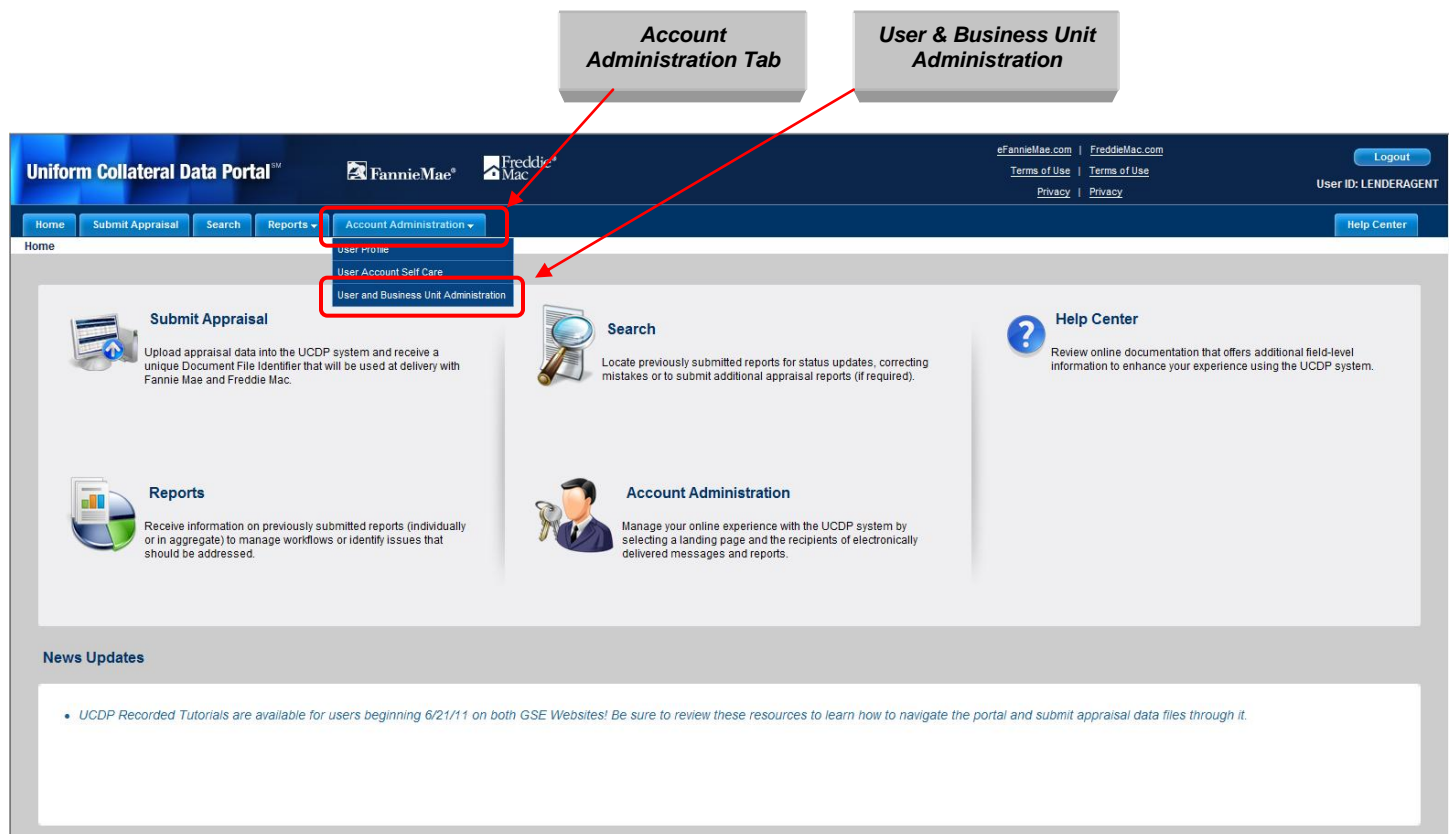
When the lender invites you to become their agent, they assign you a seller number(s) to use when you submit appraisal data files to the GSE(s) on their behalf.

To view your assigned seller numbers, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown menu, as shown in Figure 2.2.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.

Figure 2.2.1 Account Administration Tab



2. On the Administration Home page, click the Relationship (+) symbol in the lender agent tree to show all relationships with lenders, as shown in Figure 2.2.2.
3. Click the lender name in the lender agent tree to open the Administration Relationship details page for that relationship.

Seller numbers assigned to the lender agent by their lender display in the Seller Numbers section, as shown in Figure 2.2.2.

**Figure 2.2.2 Lenders Assigned Seller Numbers**

The screenshot displays the 'Administration - Relationship Details' page for the 'LenderAgent\_Smith' user. The interface includes a left-hand navigation tree and a main content area. Annotations with red arrows point to specific elements:

- Lender Details:** Points to the top of the main content area.
- Click on + to expand Relationships Tree:** Points to the '+' icon next to 'Relationships' in the left-hand tree.
- Click on Lender:** Points to 'South West Lender' in the left-hand tree.
- Relationship Details Table:** A table with columns: Lender Business Unit Name, Lender Name, Relationship Name, Business Unit Number, Permissions, and Status. It contains one row for 'South West Lender'.
- Seller Numbers Section:** Contains two panels: 'Fannie Mae' and 'Freddie Mac'. Each panel displays a list of seller numbers. The Fannie Mae panel shows '123456789' and the Freddie Mac panel shows '123456'.
- Fannie Mae Seller Numbers:** Points to the Fannie Mae seller number list.
- Freddie Mac Seller Numbers:** Points to the Freddie Mac seller number list.

The page footer includes the text '© 2011 Fannie Mae and Freddie Mac. Trademarks of the respective owners.' and the 'VEROS' logo.



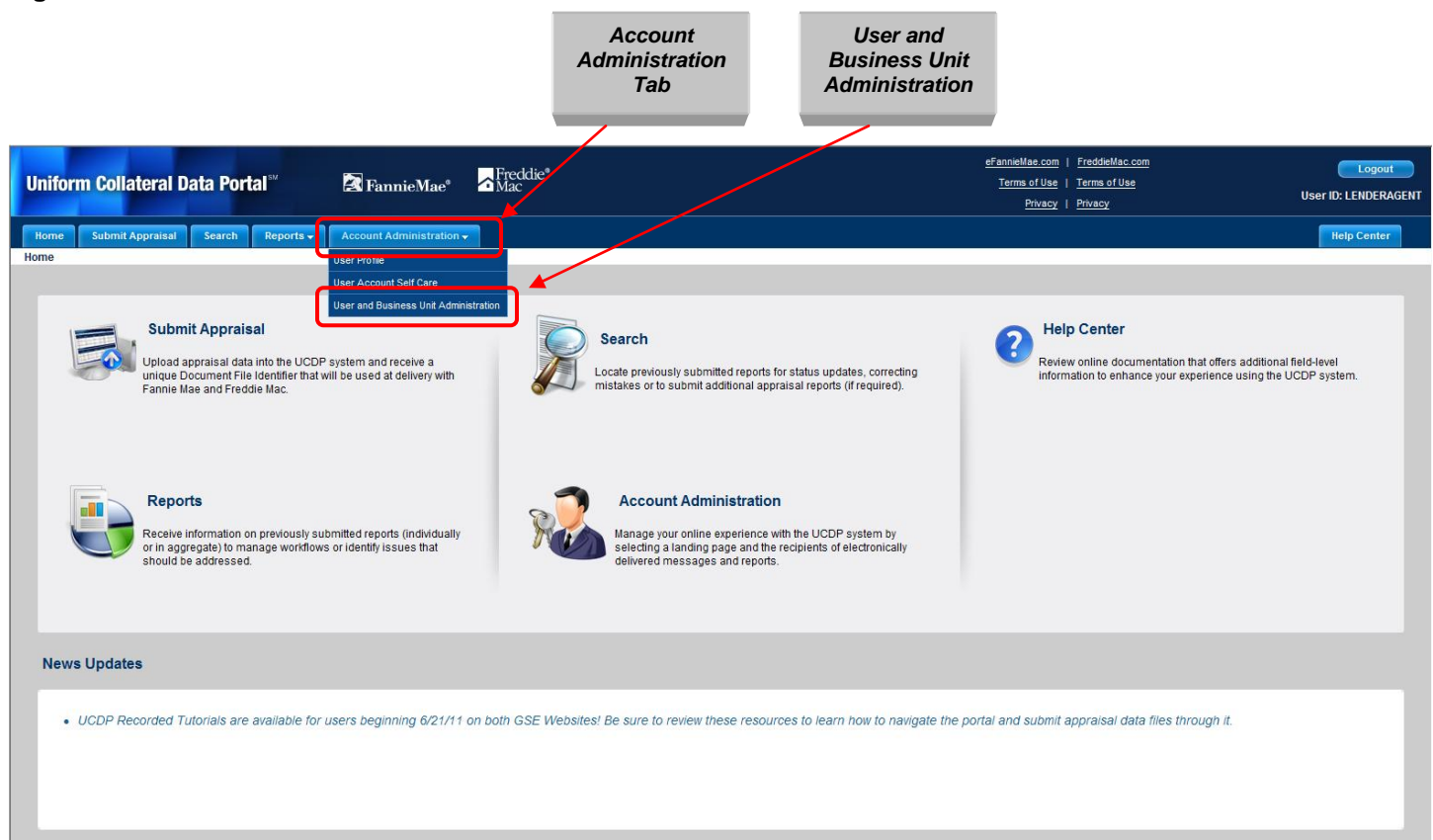
### 3. Managing Your Lender Relationships

As the LAA, you can change the status of your relationship (Pending, Active or Declined) with a lender. Follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 3.0.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 3.0.1 Account Administration Tab



- On the Administration Home page, shown in Figure 3.0.2, click Relationships in the lender agent tree. The Administration Relationship details page shows all the relationships you have with lenders.

The list of Current Relationships, shown in Figure 3.0.2, contains the following details:

- The inviting Lender's Business Unit Name
- The inviting Lender's Name
- Relationship Name (a combination of the Lender's Name/your Agent's name)
- The relationship Business Unit Number
- Permissions the lender has granted you as an agent (see Table 2.0.1)
- Status of the invitation

**Figure 3.0.2 All Relationships Details**

**Update a Relationship**

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Home Administration - Relationships LenderAgent\_Smith

**Relationships**

**Update a Relationship**

Select Relationship\* -- Select Relationship -- Lender Agent Permissions Status Update

Change Status To\* -- Status --

**Current Relationships**

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	TDC61913	FULL	ACTIVE
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	ARH496216	FULL	DECLINED
ZZYX	ZZYX	ZZZZ-LenderAgent_Smith	VT1776611	FULL	INACTIVE

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**Click on Relationships from the tree**

**Current Relationships**

3. In the Update a Relationship section of the page, shown in Figure 3.0.3, select the lender from the Select Relationship dropdown to display your Lender Agent Permissions and current status.

**Figure 3.0.3 Select a Relationship**

**Uniform Collateral Data Portal**

Administration - Relationships

LenderAgent\_Smith

**Update a Relationship**

Select Relationship\* South West Lender-LenderAgent\_Smith

Change Status To\* -- Select Relationship --

Lender Agent Permissions: FULL Status: ACTIVE

**Current Relationships**

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	TDC01013	FULL	ACTIVE
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	ARH06216	FULL	DECLINED
ZZYZ	ZZYZ	ZZYZ -LenderAgent_Smith	VT776611	FULL	INACTIVE

4. From the Change Status To dropdown (see Figure 3.0.5), select your desired status. Table 3.0.4 lists the statuses.

**Table 3.0.4 Change Status Options**

Current Status	Change Options
<b>Pending</b>	<p><b>Active</b> to accept the invitation to become the lender's agent.</p> <p><b>Decline</b> to decline the invitation.</p> <p><b>NOTE:</b> If you decline the invitation, the lender must send a new invitation if you want to establish a relationship at a future date. See Section 2 for more information about establishing relationships with lenders.</p>
<b>Active</b>	<b>Decline</b> to decline the invitation.

5. Click Update.

Figure 3.0.5 Select a Relationship Details

Select a status from the drop down menu

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efannieMae.com | FreddieMac.com  
Terms of Use | Terms of Use  
Privacy | Privacy

Logout User ID: LENDERAGENT Help Center

Administration - Relationships

LenderAgent\_Smith

LenderAgent\_Smith

- Users
- Relationships
- Business Units

Relationships

Update a Relationship

Select Relationship\* South West Lender-Lenc

Change Status To\* -- Status --  
DECLINED

Current Relationships

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	TDC61013	FULL	ACTIVE
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	JUR26532	FULL	DECLINED
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	ARH406216	FULL	DECLINED
ZZYX	ZZYX	ZZZZ -LenderAgent_Smith	VT776611	FULL	INACTIVE
ZZYX	ZZYX	ZZZZ -LenderAgent_Smith	KZ32874	FULL	DECLINED

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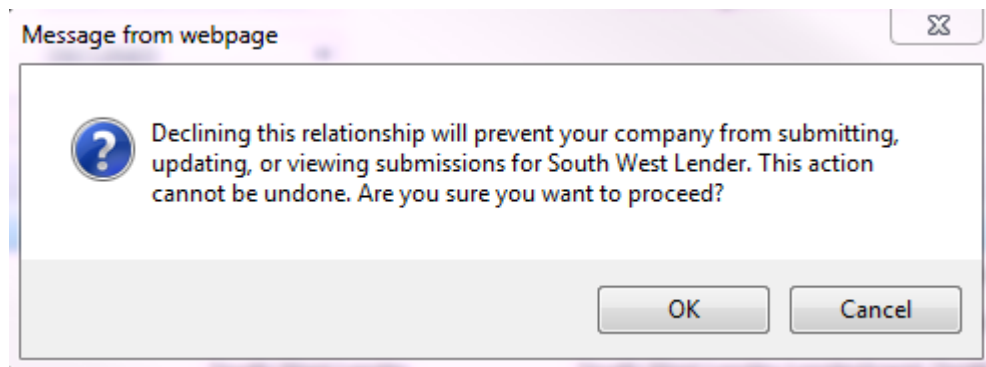
Powered by VEPOS

Lender Agents Permissions & Status

Update Button

If you decline a relationship and click Update, you receive a warning message shown in Figure 3.0.6 before the status is updated in UCDP.

Figure 3.0.6 Status Change Warning (if declined)





When the status is changed, the message “Relationship status updated successfully” appears in green at the top of the page, as shown in Figure 3.0.7.

**Figure 3.0.7 Relationship Status Updated Successfully Message**

The screenshot displays the 'Uniform Collateral Data Portal' interface. At the top, there is a navigation bar with the Fannie Mae and Freddie Mac logos, links to 'Terms of Use' and 'Privacy', and a 'Logout' button. The user is identified as 'User ID: LENDERAGENT'. Below the navigation bar, the main content area is titled 'Administration - Relationships'. A red arrow points from a callout box labeled 'Successful message' to a green message box that reads 'Relationship Status updated successfully.' This message box is located above the 'Update a Relationship' form. The form includes dropdown menus for 'Select Relationship' and 'Change Status To', and an 'Update' button. Below the form is a table titled 'Current Relationships' with columns for 'Lender Business Unit Name', 'Lender Name', 'Relationship Name', 'Business Unit Number', 'Permissions', and 'Status'. The table contains three rows of data.

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	TDC61013	FULL	ACTIVE
South West Lender	South West Lender	South West Lender-LenderAgent_Smith	ARH06216	FULL	DECLINED
ZZYX	ZZYX	ZZZZ -LenderAgent_Smith	VIT76611	FULL	INACTIVE



## 4. Managing Lender Agent Users

In UCDP, authorized LAAs are responsible for adding and maintaining information about the users in their organization. Table 4.0.1 lists the functions that LAAs can perform.

**Table 4.0.1 LAA Functions**

Function	Description
Create Users	To create users in UCDP as a LAA, lender agent user or lender agent read-only user (see Section 4.1).
Invite Users	To invite users to UCDP as a LAA, lender agent user or lender agent read-only user (see Section 4.2).
Modify Users	To change a user's role between LAA, lender agent user, or lender agent read-only user; change passwords for security reasons or if a password is forgotten; and suspend user access into UCDP (see Section 5.0).
Transfer Users	To move users between business units (for organizations with multiple business units). Users can only be assigned to one business unit at a time (see Section 5.4).
Restore Users/ Permanently Delete Users	To restore a user's access to UCDP or permanently delete a user from UCDP (see Section 5.5).

LAAs are the only users authorized to manage the access rights for individuals in an organization. Table 4.0.2 explains the functionality available to different user roles that you must consider carefully when adding or updating user information in your company.

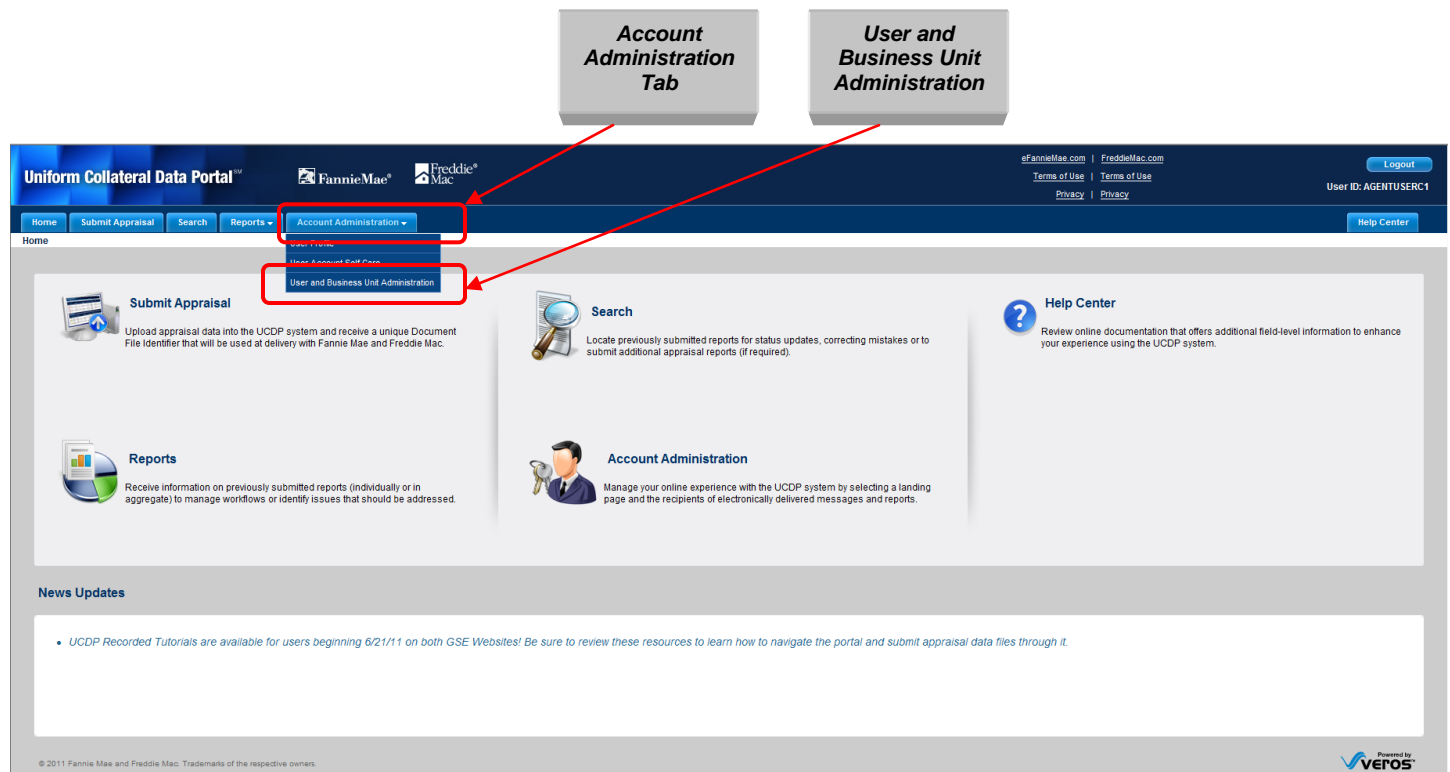
**Table 4.0.2 User Functionality**

Functionality Available by User Role			
Functionality	Lender Agent Admin	Lender Agent User	Lender Agent Read-Only User
Set up business unit structure	√		
Add users	√		
Manage users	√		
Submit appraisal data files	√	√	
Search appraisal data files	√	√	√
Upload corrected appraisal data files	√	√	
Set up reports	√	√	√
Review reports	√	√	√
Request overrides	√	√	
Change your own user profile	√	√	√
Complete user account self-care tasks	√	√	√

To access the User and Business Unit Administration page, click the Account Administration tab on the Home page and select User and Business Unit Administration from the dropdown, as shown in Figure 4.0.3.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

**Figure 4.0.3 Account Administration Tab**



To access the Administration-Users page, shown in Figure 4.0.4, click Users in the lender admin tree. You can manage users in the lender agent organization on this page.

Figure 4.0.4 User Page

The screenshot displays the 'Users' management page in the UCDP Lender Agent Admin User Guide. The page is titled 'Users' and contains five main sections, each with a red box around it and a red arrow pointing to a corresponding button at the bottom. The buttons are labeled: Click on Users in the Lender tree, Create User, Invite User, Modify User, Transfer User, and Restore User. The page also shows a sidebar with the LenderAgent\_Smith tree and a top navigation bar with links to Home, Administration - Users, and Help Center.

**Click on Users in the Lender tree**

**Create User**

**Invite User**

**Modify User**

**Transfer User**

**Restore User**

## 4.1 Creating a user in UCDP

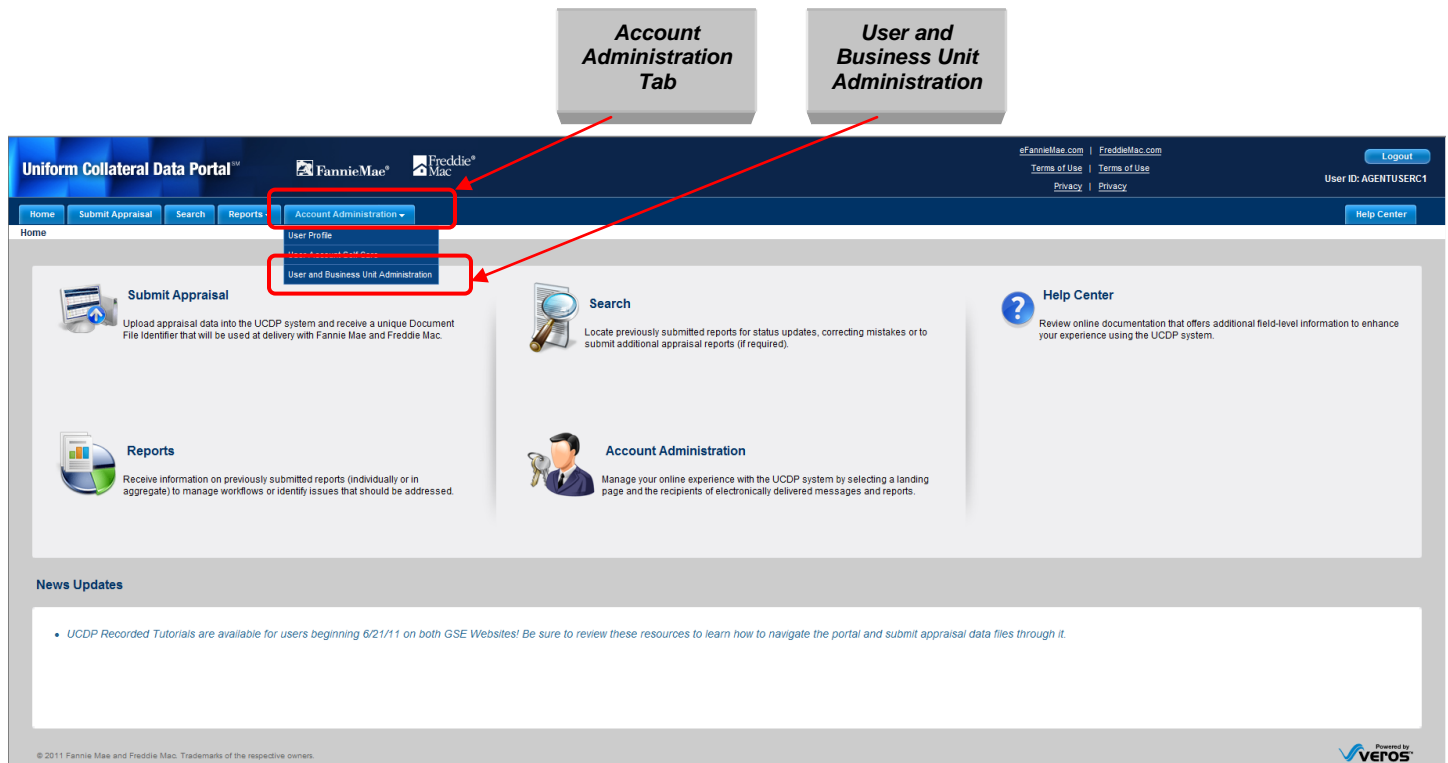
When creating a user, the LAA assigns a user a permanent user ID and a temporary password that the user must change after logging in for the first time.

To create a user in UCDP, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 4.1.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 4.1.1 Account Administration Tab



2. To access the Administration Users page, click Users in the lender tree.
3. In the Create User section, shown in Figure 4.1.2, complete all of the information marked with a red (\*) asterisk:
  - First Name\*
  - Last Name\*
  - Email Address\*
  - User ID\*
  - Temporary Password\*
  - Role\*
4. Click Create.

**Figure 4.1.2 Create a User Section of the User Page**



The screenshot shows the 'Create User' form within the 'Users' section. The form has the following fields: First Name \*, Last Name \*, Email Address \*, User ID \*, Password \*, and Role \*. The Role dropdown is set to 'Agent Admin'. At the bottom right of the form are 'Reset' and 'Create' buttons. The 'Create' button is highlighted with a red box, and a red arrow points to it from a callout box labeled 'Create Button'.

After you click Create, “User created successfully” appears in green at the top of the page (shown in Figure 4.1.3).

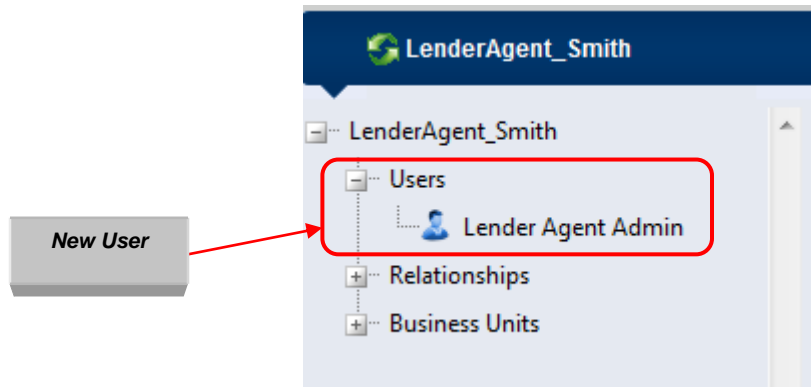
**Figure 4.1.3 User Created Successfully Message**

The screenshot shows the 'Create User' form with a success message displayed at the top: 'User created successfully. This change may take a few minutes to take effect.' The message is highlighted with a red box, and a red arrow points to it from a callout box labeled 'Success Message'.



5. Refresh the page by clicking the  icon on the top toolbar of your web browser.
6. To display the newly created user, click the expand icon next to Users  Users in the lender agent tree, as shown in Figure 4.1.4.

**Figure 4.1.4 Created User in User Tree**



**NOTE:** Users need to complete a series of steps (described in Section 1 of the UCDP General User Guide) to create a new password, accept the terms and conditions of UCDP, and create challenge response questions and answers **before** they can start using the UCDP system.

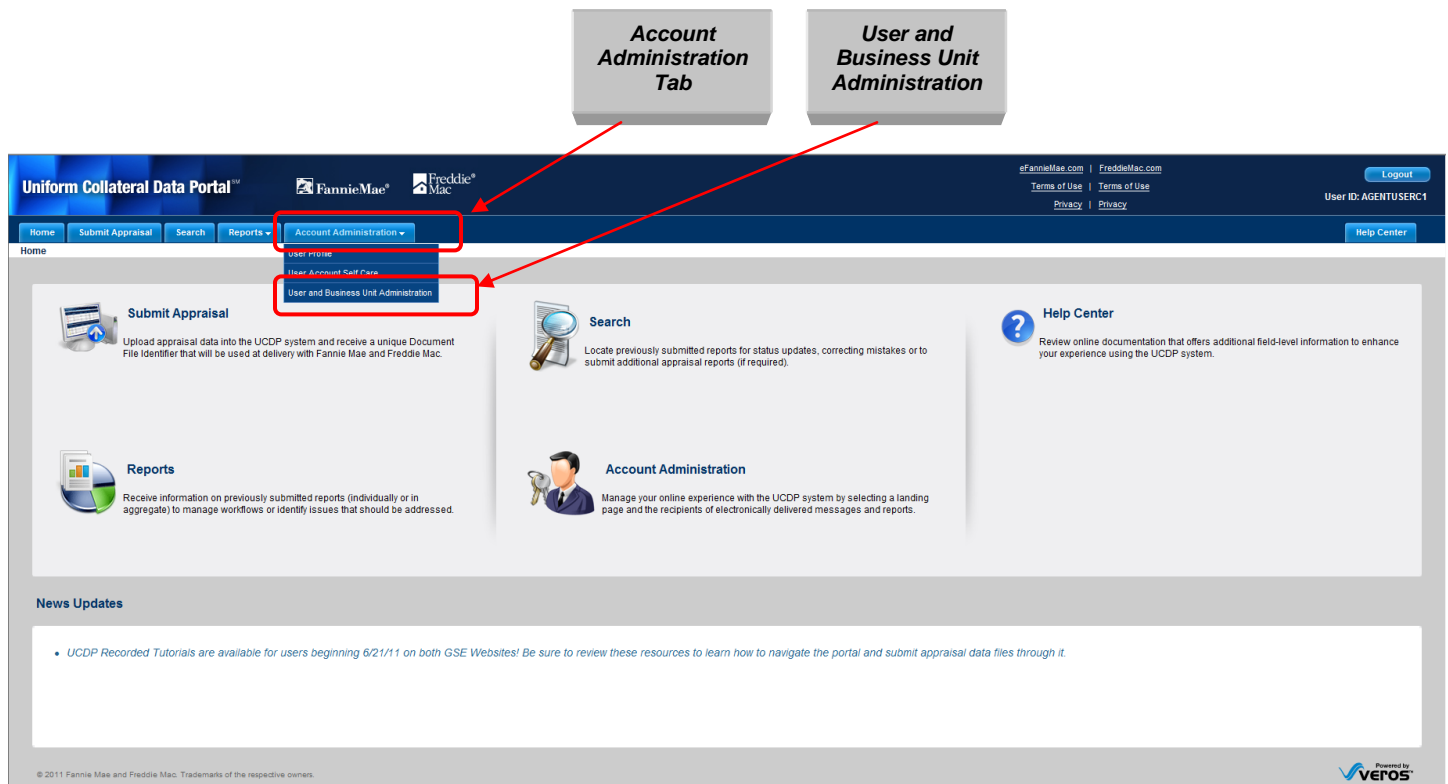
## 4.2 Inviting a User to UCDP

When inviting a user, you create an invitation and UCDP requests that the user self-register. An invited user can create a unique user ID and password (see Section 1.2 in the UCDP General User Guide).

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown as shown in Figure 4.2.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 4.2.1 Account Administration Tab



2. To access the Administration Users page, click Users in the lender tree.
3. In the Invite User section, shown in Figure 4.2.2, complete all of the information marked with a red (\*) asterisk:
  - First Name\*
  - Last Name\*
  - Email Address\*
  - Role\*

**NOTE:** The Business Unit information appears by default.

4. Click the Invite button.

**Figure 4.2.2 Invite a User**

Invite User

First Name \*  Last Name \*  Business Unit LenderAgent\_Smith

Email Address \*  Role \* -- Select Role --

Reset Invite

Invite Button

After you click Invite, “User invited successfully” appears in green at the top of the page (shown in Figure 4.2.3).

**Figure 4.2.3 User Invited Successful Message**

User invited successfully

Create User

First Name \*  Last Name \*  Email Address \*

User ID \*  Password \*  Role \* -- Select Role --

Reset Create

Invite User

First Name \*  Last Name \*  Business Unit LenderAgent\_Smith

Email Address \*  Role \* -- Select Role --

Reset Invite

Success Message

Your user tree updates after the invited user completes the self-registration process in UCDP.



## 5. Modifying a Lender Agent User

The Modify User section enables you to:

- Edit information about a user(s)
- Suspend a user(s)
- Change a user(s) password

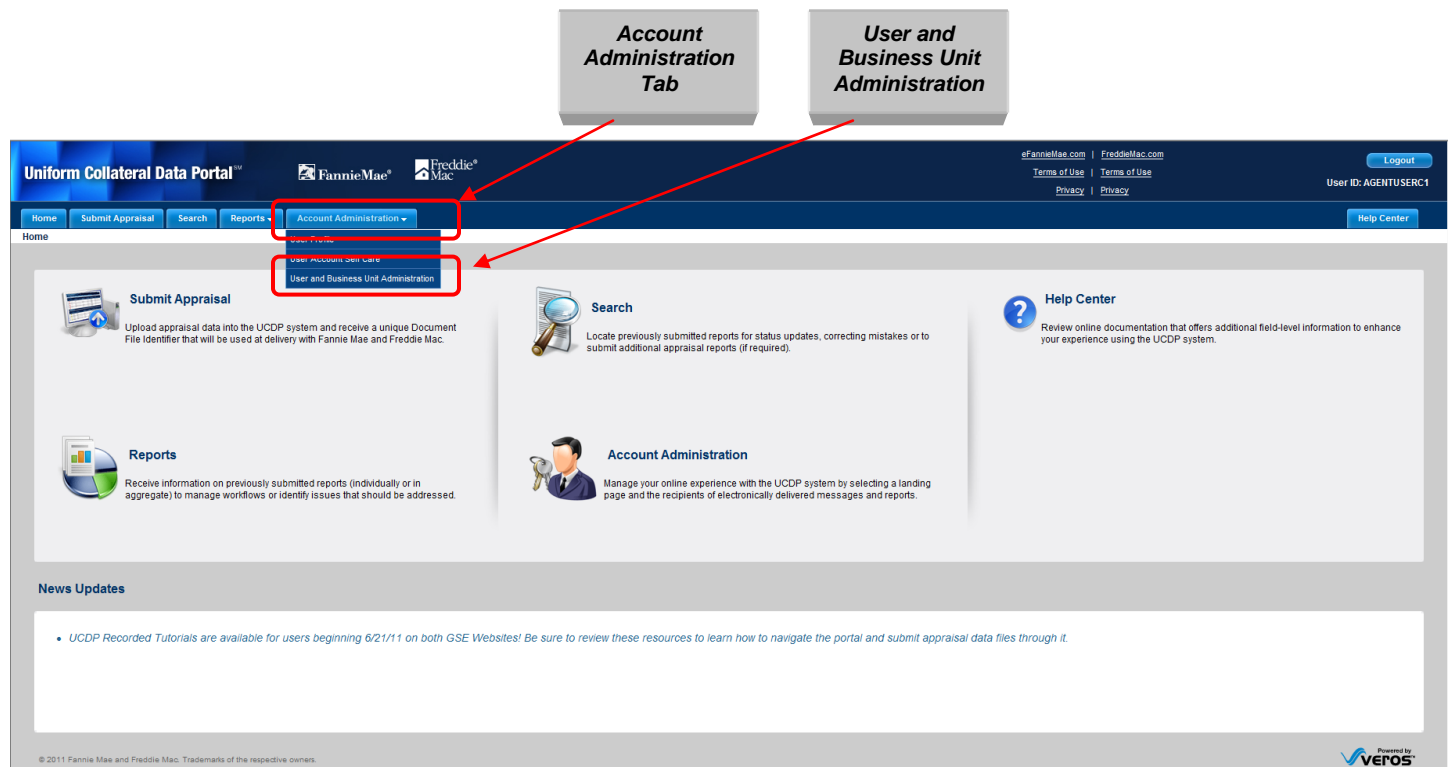
### 5.1 Editing User information

To change, or edit, information about a user, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 5.1.1.

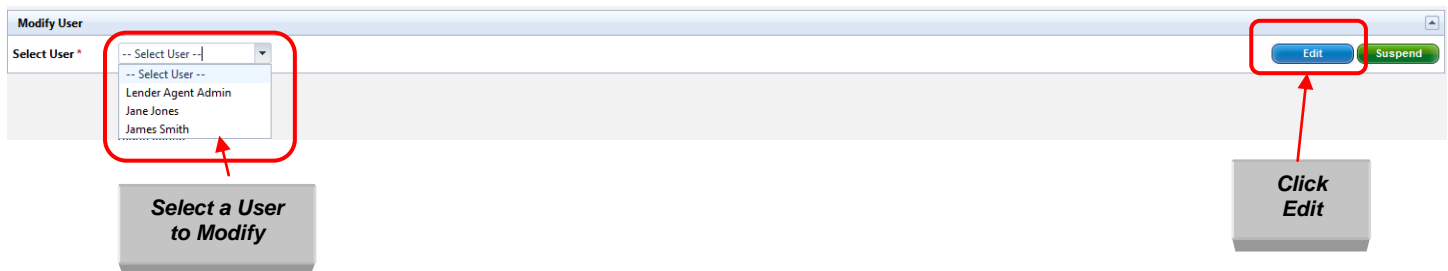
**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 5.1.1 Account Administration Tab



2. To access the Administration Users page, click Users in the lender tree.
3. From the Modify/Edit section on the Users page, shown in Figure 5.1.2, select a user from the dropdown.
4. Click Edit.

**Figure 5.1.2 Select a User to Modify**



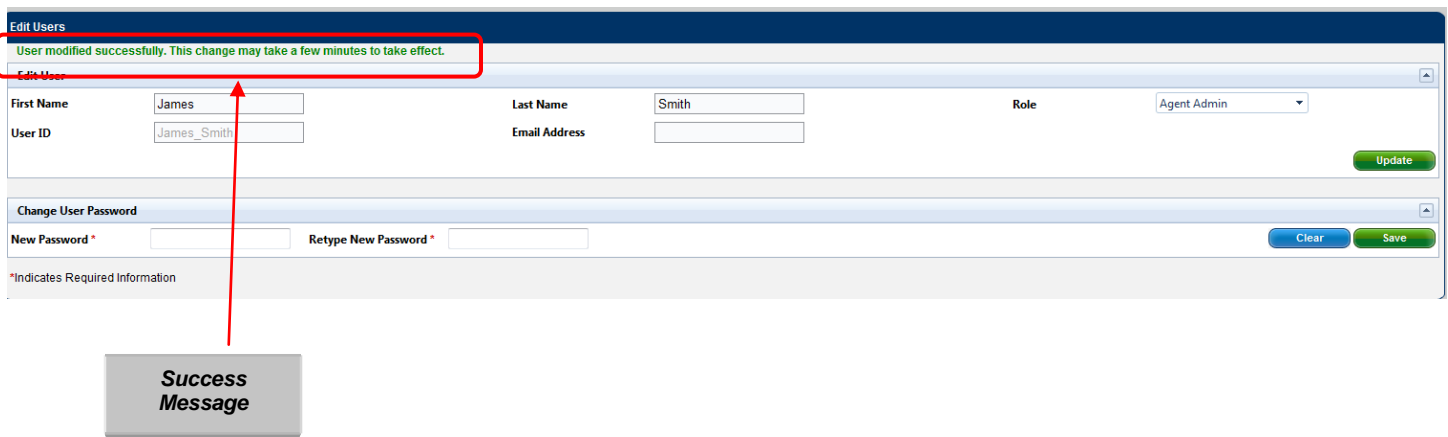
5. You can edit the following user information on the Edit Users page shown in Figure 5.1.3:

- First Name
- Last Name
- Role
- Email Address

You can also change a user's role to provide them with more or less functionality (see Table 4.0.1).

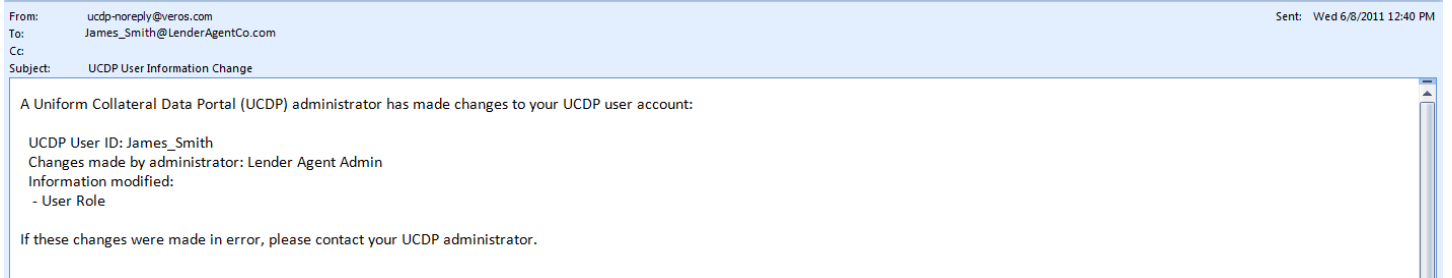
6. Click Update. The message "User modified successfully" appears in green at the top of the Edit User section as shown in Figure 5.1.3.

**Figure 5.1.3 User Modified Successfully Message**



The user receives an email notification, shown in Figure 5.1.4, that information on their account was modified.

**Figure 5.1.4 User Modified Email Notification**



## 5.2 Suspending a User

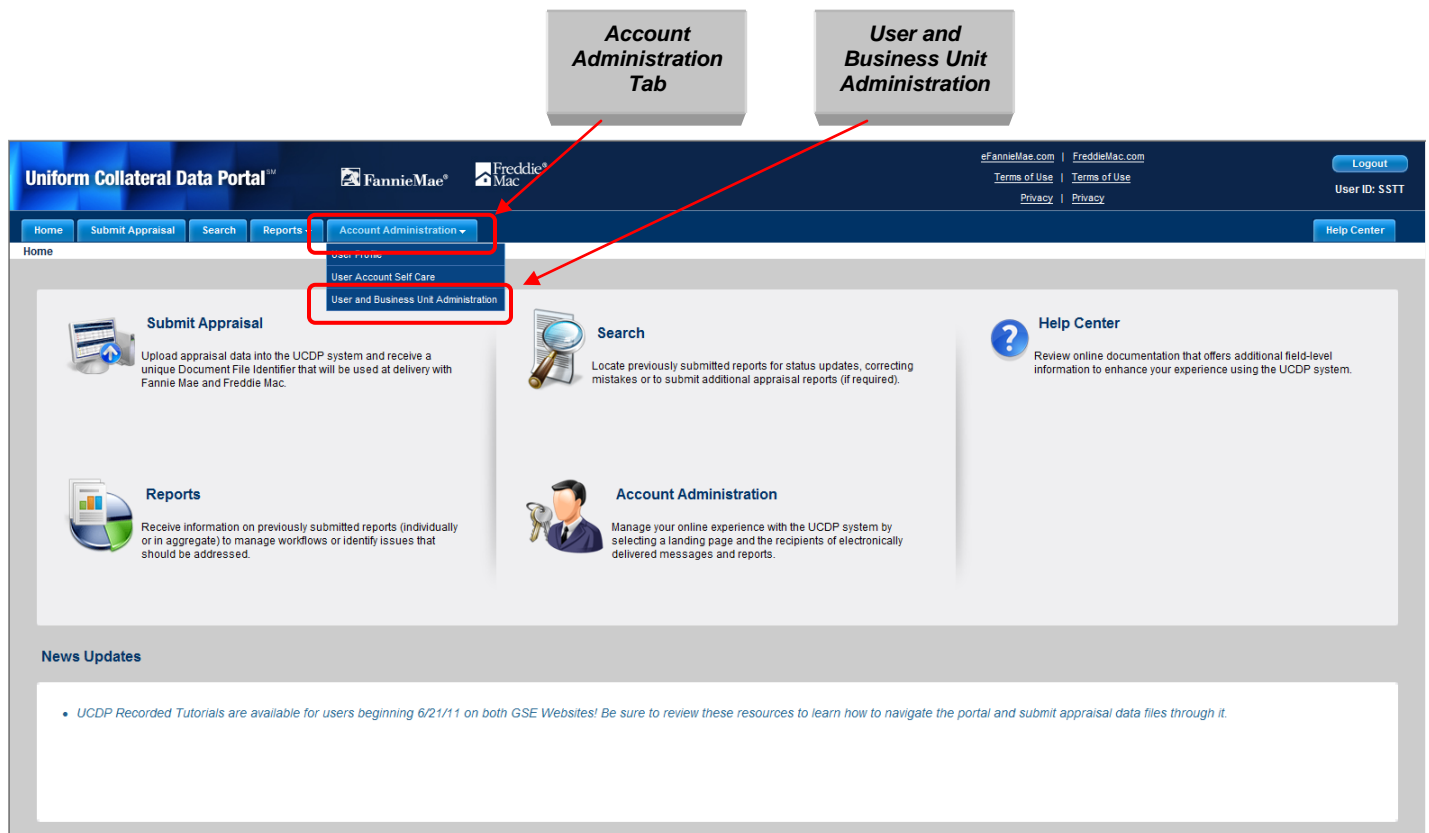
You can suspend a user from UCDP. A suspended user no longer has access to the UCDP system. You can also restore or permanently delete a suspended user in UCDP (see Section 5.5 and 5.6).

To suspend a user, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 5.2.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

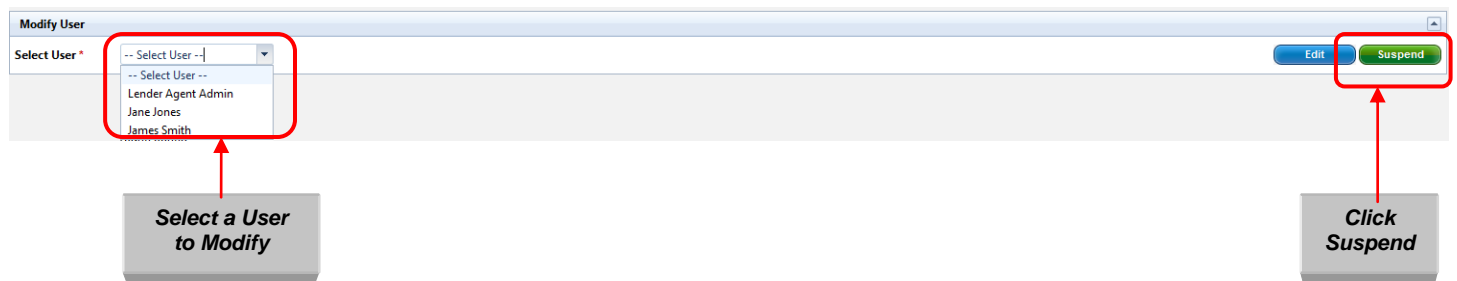
Figure 5.2.1 Account Administration Tab





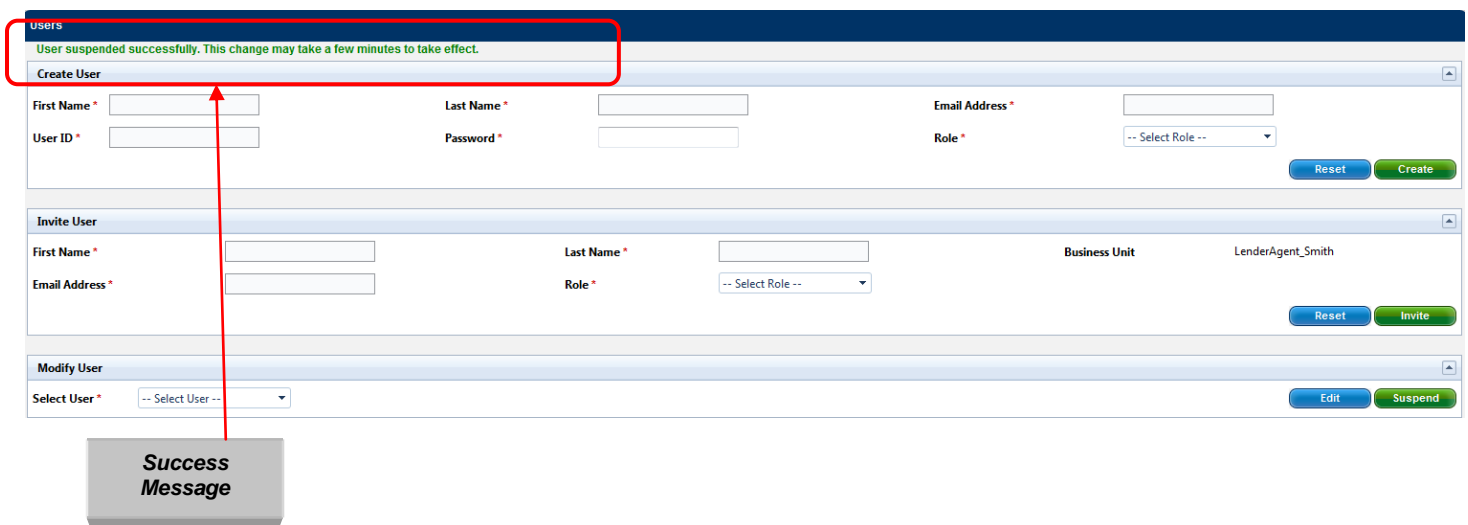
2. To access the Administration Users page, click Users in the lender tree.
3. In the Modify User section on the Users page, select a user from the dropdown, as shown in Figure 5.2.2.
4. Click Suspend.

**Figure 5.2.2 Select a User to Suspend**



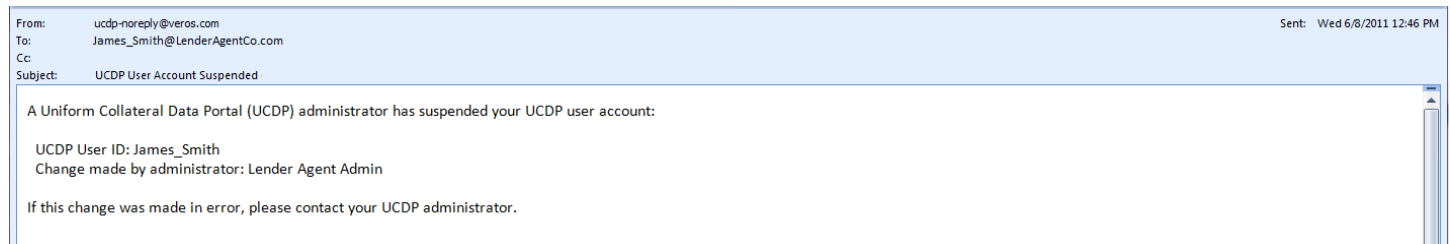
The message “User suspended successfully” appears in green at the top of the Users section as shown in Figure 5.2.3.

**Figure 5.2.3 User Suspended Successfully Message**



An email, shown in Figure 5.2.4, notifies the user of the suspension.

**Figure 5.2.4 User Suspended Successfully Email Notification**



## 5.3 Changing a User Password

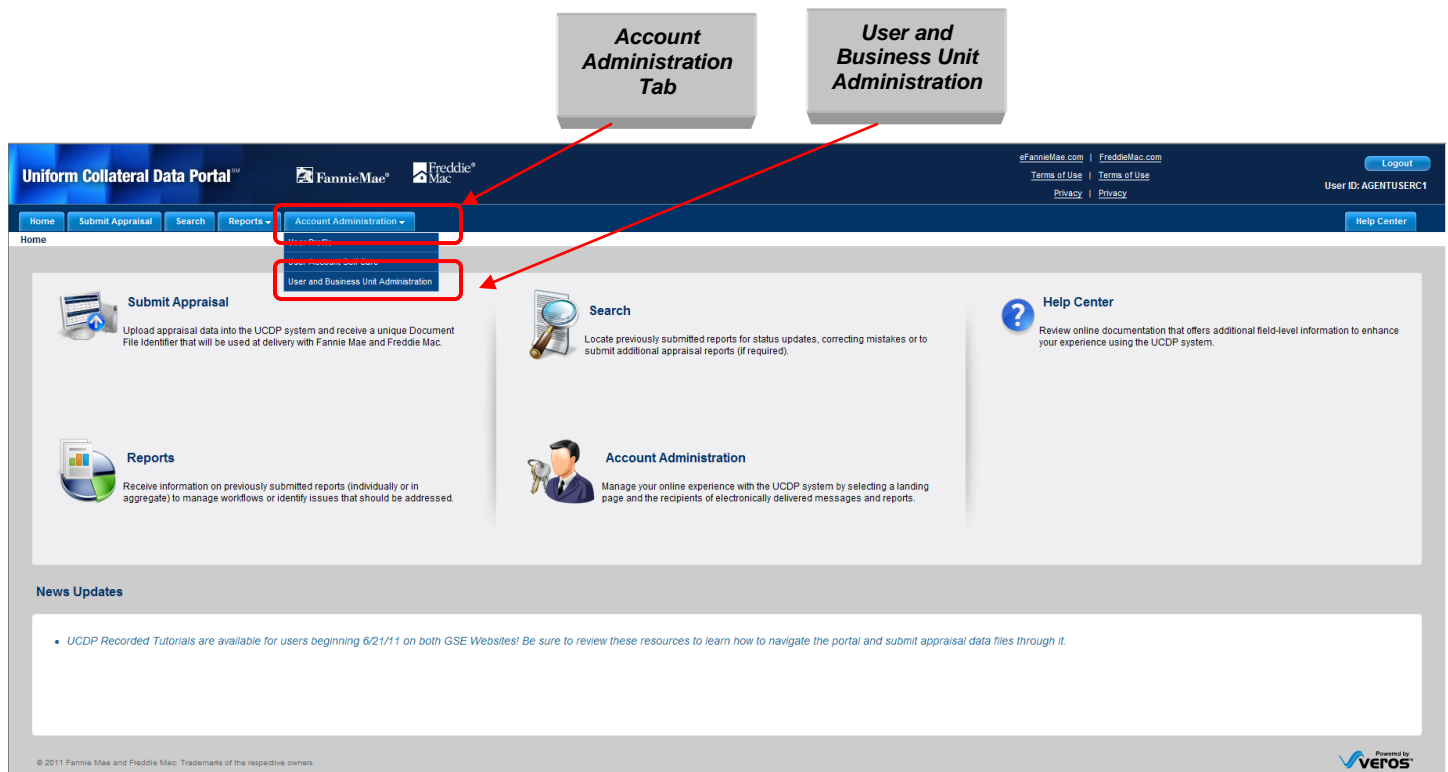
You can change a user's password if the user forgot it or for any security reason. However, once the password has been changed, you must give the user the new temporary password so he or she can log in. The user is automatically prompted to create a permanent password. An email notification from UCDP notifies the user of the change, but the email does not provide the new password.

To change a user password, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 5.3.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 5.3.1 Account Administration Tab



2. To access the Administration Users page, click Users in the lender tree.
3. In the Modify User section on the Users Page, shown in Figure 5.3.2, select a user from the dropdown.
4. Click Edit.

**Figure 5.3.2 Select a User to Modify**

The screenshot shows the 'Modify User' form. At the top, there is a 'Select User' dropdown menu with a red box around it. The dropdown is open, showing options: '-- Select User --', 'Lender Agent Admin', 'Jane Jones', and 'James Smith'. A red arrow points from a callout box below to the dropdown. The callout box contains the text 'Select a User to Modify'. To the right of the dropdown, there is an 'Edit' button and a 'Suspend' button, both with red boxes around them. A red arrow points from a callout box below to the 'Edit' button. The callout box contains the text 'Click Edit'.

5. Enter the new password in the Change User Password section, shown in Figure 5.3.3.
6. Retype the new password.
7. Click Save to update the user's password in UCDP.

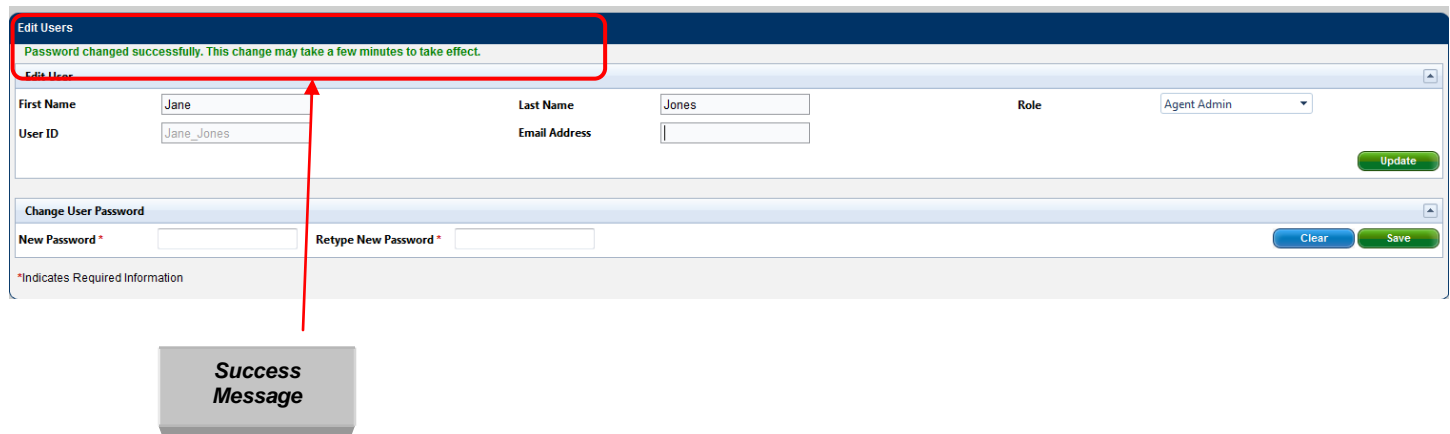
**NOTE:** Passwords cannot be the same as the user ID and must be at least eight and no more than 18 characters long, using letters or numbers only. For more information, see Appendix C: Password Strength Rule.

**Figure 5.3.3 Change User Password**

The screenshot shows the 'Edit Users' form. The 'Edit User' section at the top contains fields for 'First Name' (Jane), 'Last Name' (Jones), 'User ID' (Jane\_Jones), 'Email Address', and 'Role' (Agent Admin). There is an 'Update' button at the bottom right of this section. Below the 'Edit User' section is the 'Change User Password' section, which is highlighted with a red box. It contains two password input fields: 'New Password' and 'Retype New Password'. There are 'Clear' and 'Save' buttons at the bottom right of this section. A red arrow points from a callout box below to the 'Change User Password' section. The callout box contains the text 'Change a User Password'. Another red arrow points from a callout box below to the 'Save' button. The callout box contains the text 'Click Save or Clear'.

The message “Password changed successfully” appears in green at the top of the page as shown in Figure 5.3.4. This change may take a few seconds to take effect.

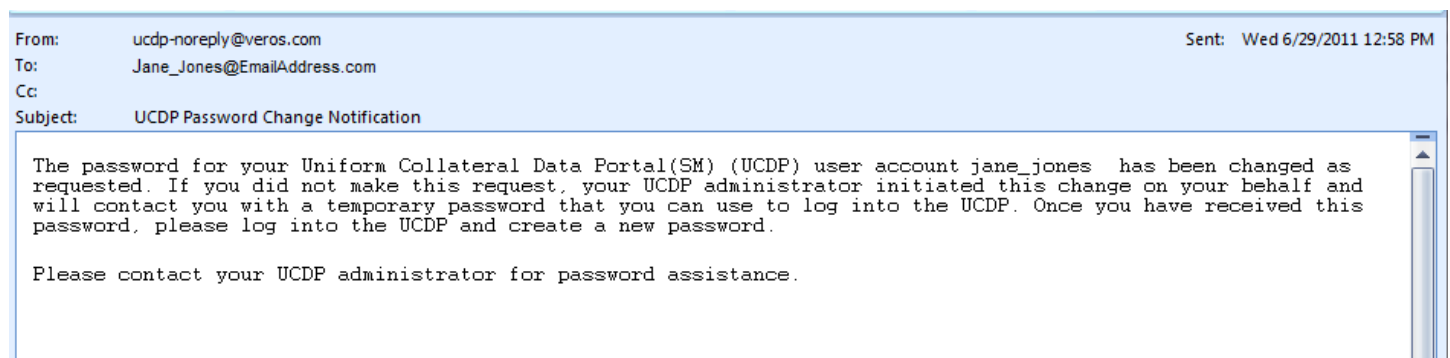
**Figure 5.3.4 Password Changed Successfully Message**



The screenshot shows a web application interface for editing users. At the top, a green message bar states: "Password changed successfully. This change may take a few minutes to take effect." Below this, the "Edit Users" form contains fields for First Name (Jane), Last Name (Jones), User ID (Jane\_Jones), and Email Address. A red box highlights the success message, and a red arrow points from a "Success Message" label below to the message bar. The form also includes a "Change User Password" section with "New Password" and "Retype New Password" fields, and "Update", "Clear", and "Save" buttons. A footnote indicates that an asterisk (\*) denotes required information.

An email is also sent to the user telling them that their password was changed.

**Figure 5.3.5 Password Changed Successfully Email Notification**



The screenshot shows an email notification from ucdp-noreply@veros.com to Jane\_Jones@EmailAddress.com. The subject is "UCDP Password Change Notification". The body of the email states: "The password for your Uniform Collateral Data Portal(SM) (UCDP) user account jane\_jones has been changed as requested. If you did not make this request, your UCDP administrator initiated this change on your behalf and will contact you with a temporary password that you can use to log into the UCDP. Once you have received this password, please log into the UCDP and create a new password. Please contact your UCDP administrator for password assistance."

## 5.4 Transferring users between business units

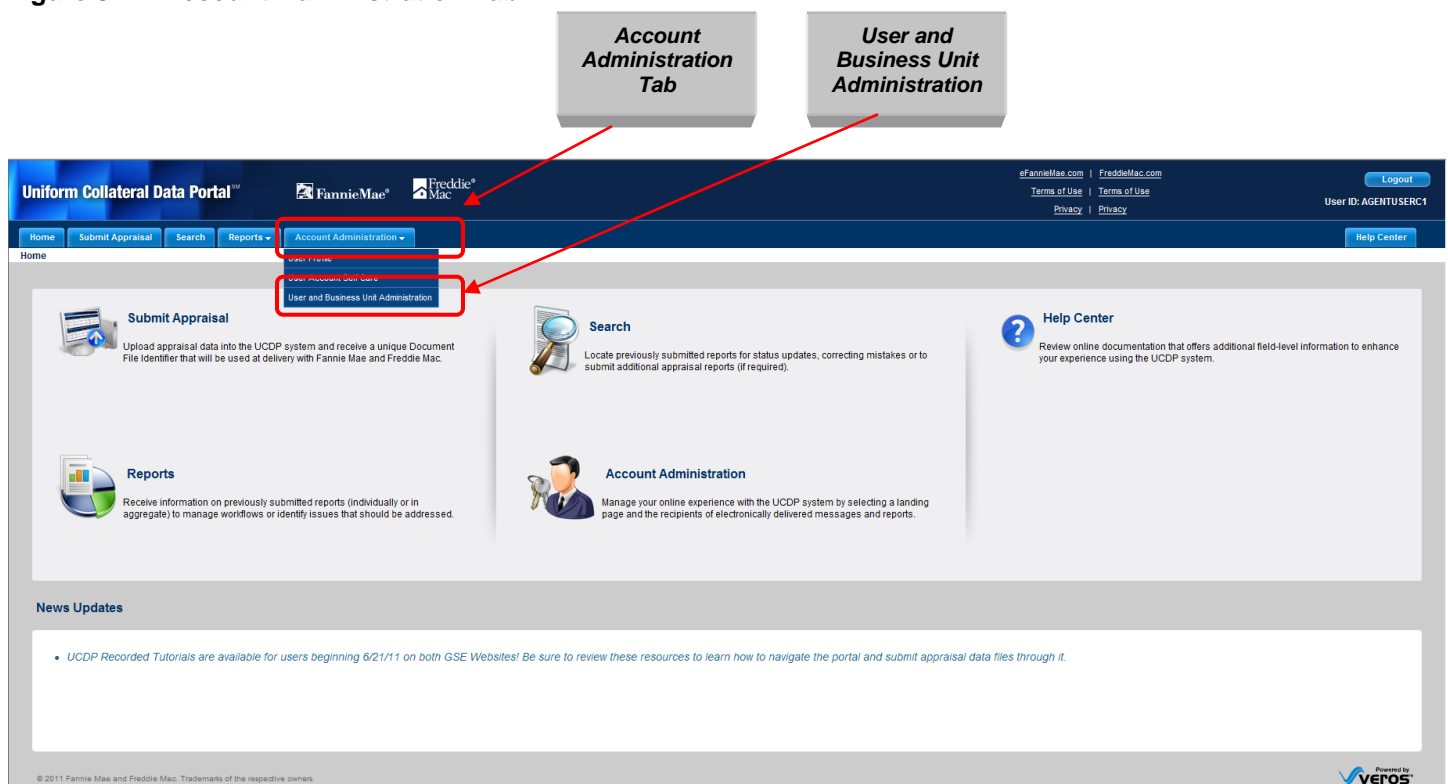
If your organization has multiple business units, you can transfer users from one business unit to another as needed. Transferring users in and out of business units enables you to efficiently manage resources based on the setup of your organization. Users only have access to the business unit assigned to them.

To transfer a user from one business unit to another, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 5.4.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 5.4.1 Account Administration Tab



2. To access the Administration Users page, click Users in the lender tree.
3. In the Transfer Users section of the Users page, select a user from the dropdown, as shown in Figure 5.4.2.
4. Select the new business unit from the dropdown.
5. Click Transfer.

**Figure 5.4.2 Transfer a User**

The screenshot shows the 'Transfer Users' form. It has three main sections: 'Select Users \*' with a dropdown showing 'Jane Jones', 'Business Unit \*' with a dropdown showing 'LenderAgent\_Smith\_East', and a 'Transfer' button. Red boxes highlight each of these sections. Red arrows point from callout boxes below to each section: '3) Select a User to Transfer' points to the 'Select Users \*' dropdown, '4) Select a Business Unit' points to the 'Business Unit \*' dropdown, and '5) Click Transfer' points to the 'Transfer' button.

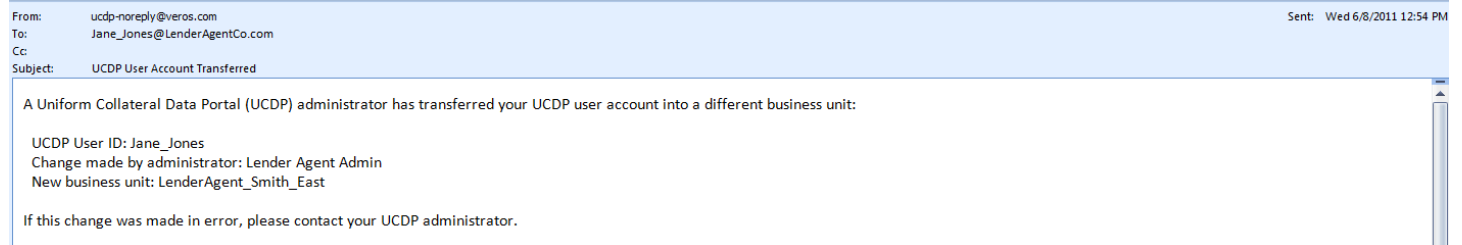
The message “User transferred successfully” appears in green at the top of the page, as shown in Figure 5.4.3.

**Figure 5.4.3 User Transferred Successfully Message**

The screenshot shows the 'Users' page. At the top, a green message bar reads 'User(s) transferred successfully. This change may take a few minutes to take effect.' A red box highlights this message. A red arrow points from a callout box below, labeled 'Success Message', to the message bar. Below the message bar is the 'Create User' form, which includes fields for First Name, Last Name, Email Address, User ID, Password, and Role, along with 'Reset' and 'Create' buttons.

The user also receives an email (shown in Figure 5.4.4) with a notification about the transfer.

**Figure 5.4.4 User Transferred Successfully Email Notification**





## 5.5 Restoring a User

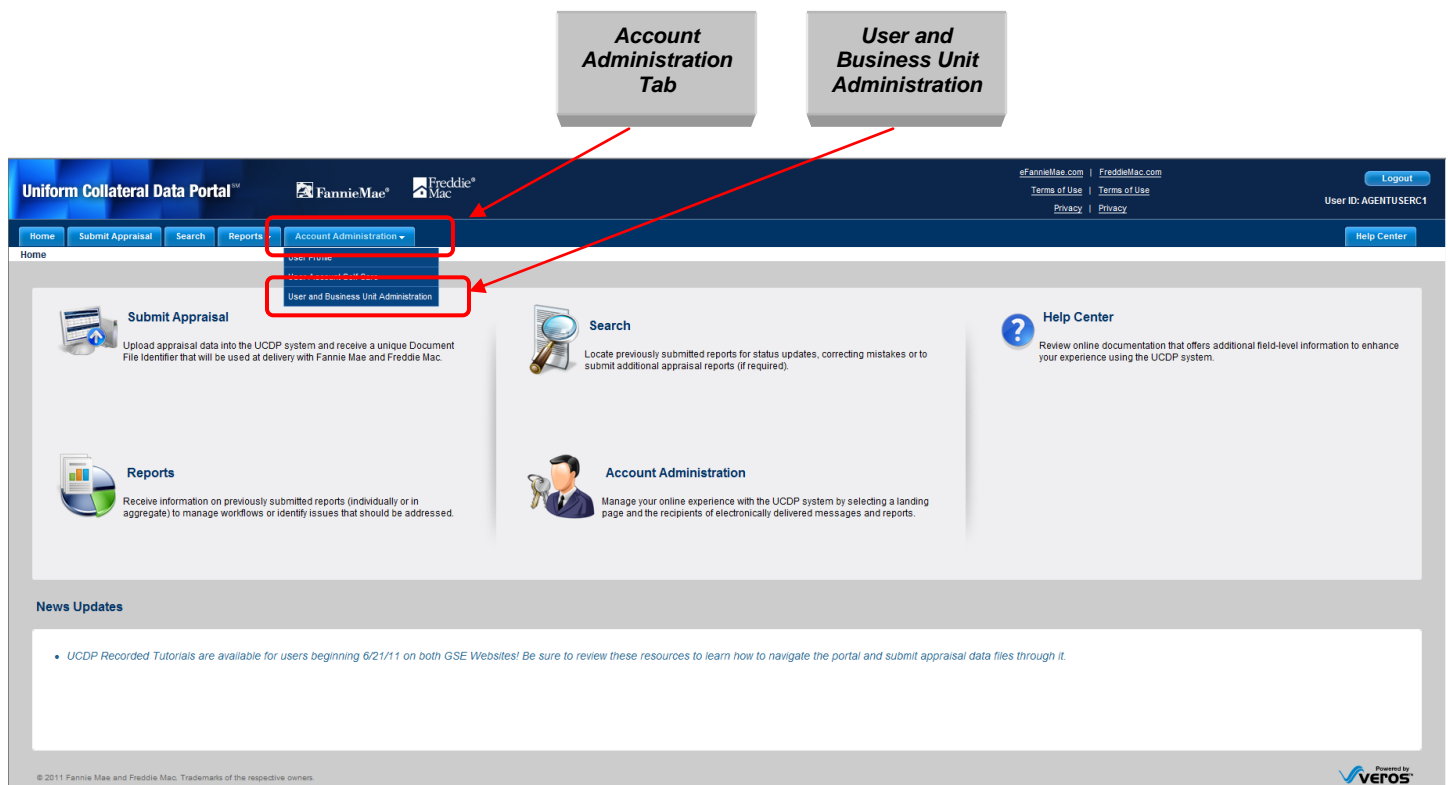
You can restore a suspended user from UCDP. Restoring a user reinstates the same access privileges the user had prior to suspension. Once restored, an email notifies the user that he or she can log into UCDP again.

To restore a previously suspended user, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 5.5.1.

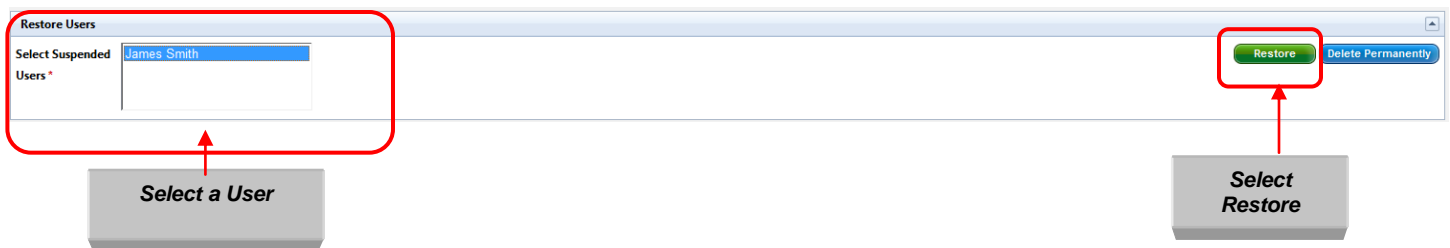
**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 5.5.1 Account Administration Tab



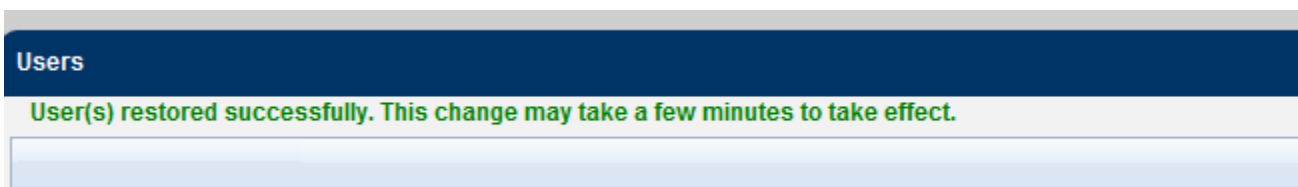
2. To access the Administration Users page, click Users in the lender tree.
3. In the Restore Users section of the Users page, select a user from the dropdown, shown in Figure 5.5.2.
4. Click Restore.

**Figure 5.5.2 Restore a User**



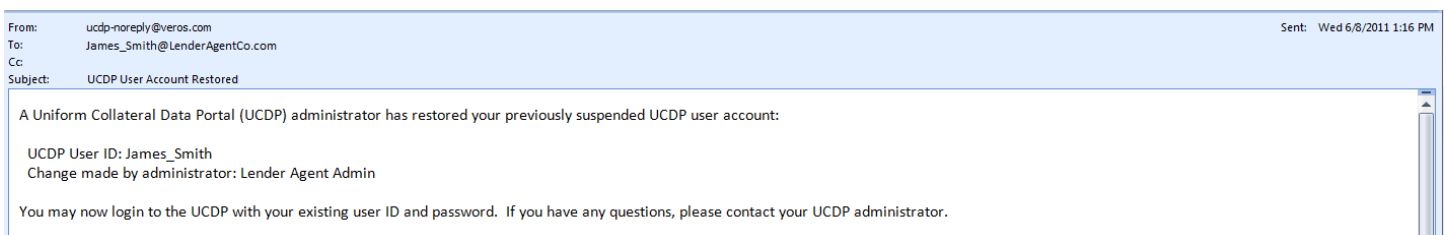
The message “User restored successfully” appears in green at the top of the page as shown in Figure 5.5.3. This change may take a few seconds to take effect.

**Figure 5.5.3 User Restored Successfully Message**



Transferred users receive an UCDP email shown in Figure 5.5.4 notifying them of the change.

**Figure 5.5.4 User Restored Successfully Email Notification**



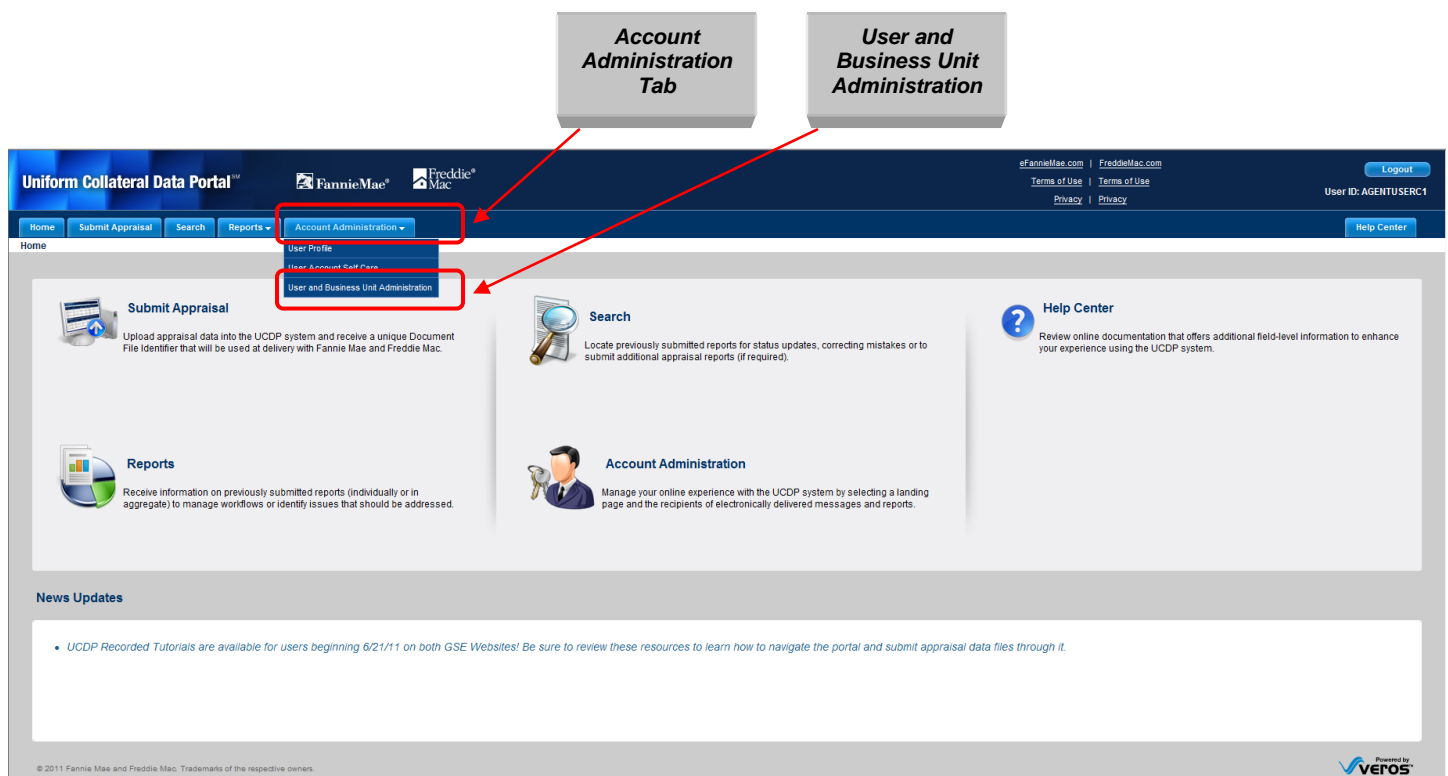
## 5.6 Permanently Deleting a User from UCDP

To permanently delete a suspended user from UCDP, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 5.6.1.

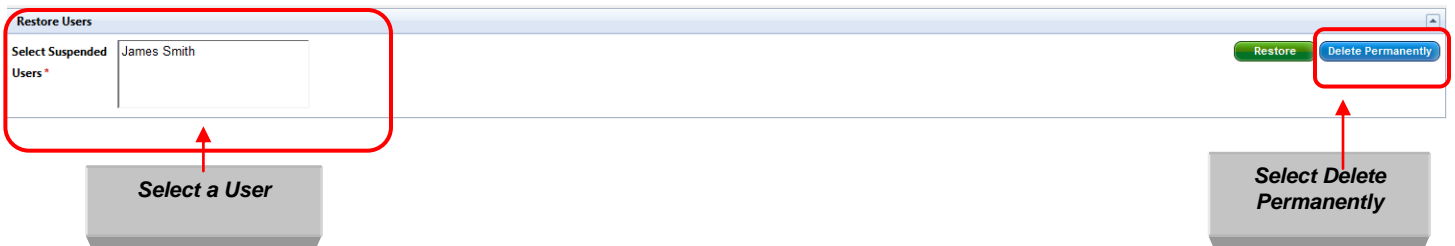
**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 5.6.1 Account Administration Tab



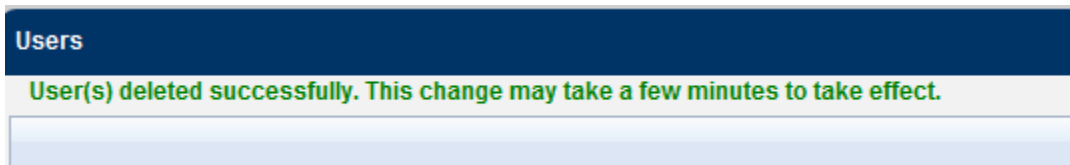
2. To access the Administration Users page, click Users in the lender tree.
3. In the Restore Users section of the Users page, select a suspended user from the dropdown, shown in Figure 5.6.2.
4. Click Delete Permanently.

**Figure 5.6.2 Permanently Delete a User**



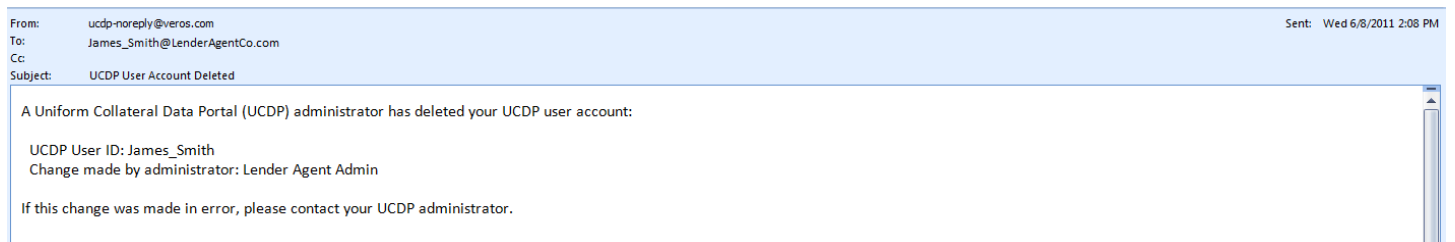
The message “User deleted successfully” appears in green at the top of the page as shown in Figure 5.6.3. This change may take a few seconds to take effect.

**Figure 5.6.3 User Deleted Successfully Message**



Once you delete a user, an email notification, shown in Figure 5.6.4, notifies the user of the deletion.

**Figure 5.6.4 User Deleted Successfully Email Notification**



## 6. Managing Your Business Unit(s)

When you first register your company in UCDP, it is assigned a business unit. This is your primary, or parent, business unit. **For most organizations, the primary business unit adequately meets all of their UCDP business needs.**

In the event your organization requires additional business units, you can set up subordinate, or child, business units that enable you to further manage the access users have to your lender relationships in UCDP.

For example, if your organization is an agent for multiple lenders, you can determine which user in your organization will work with which lender by creating a similar structure in UCDP and assigning users to the business units with restricted access to a particular lender. Users can only be assigned to one business unit at a time and cannot see the other business units on UCDP.

As a LAA at the parent level, you have access to all business units and can perform the business unit functions described in Table 6.0.1.

**Table 6.0.1 Lender Agent Admin Business Unit functions**

Function	Description
Create a business unit	You can add a business unit to UCDP and assign lender seller numbers for users submitting appraisal data files.
Rename a business unit	You can rename a business unit to meet current needs.
Delete a business unit	You can delete a business unit that is no longer needed.

**NOTE:** A child business unit cannot be deleted if it has: assigned users, assigned relationships, its own children business units, or has ever made a previous submission. To transfer users among business units, see Section 5.4; to disconnect or delete a relationship, see Section 7.2.

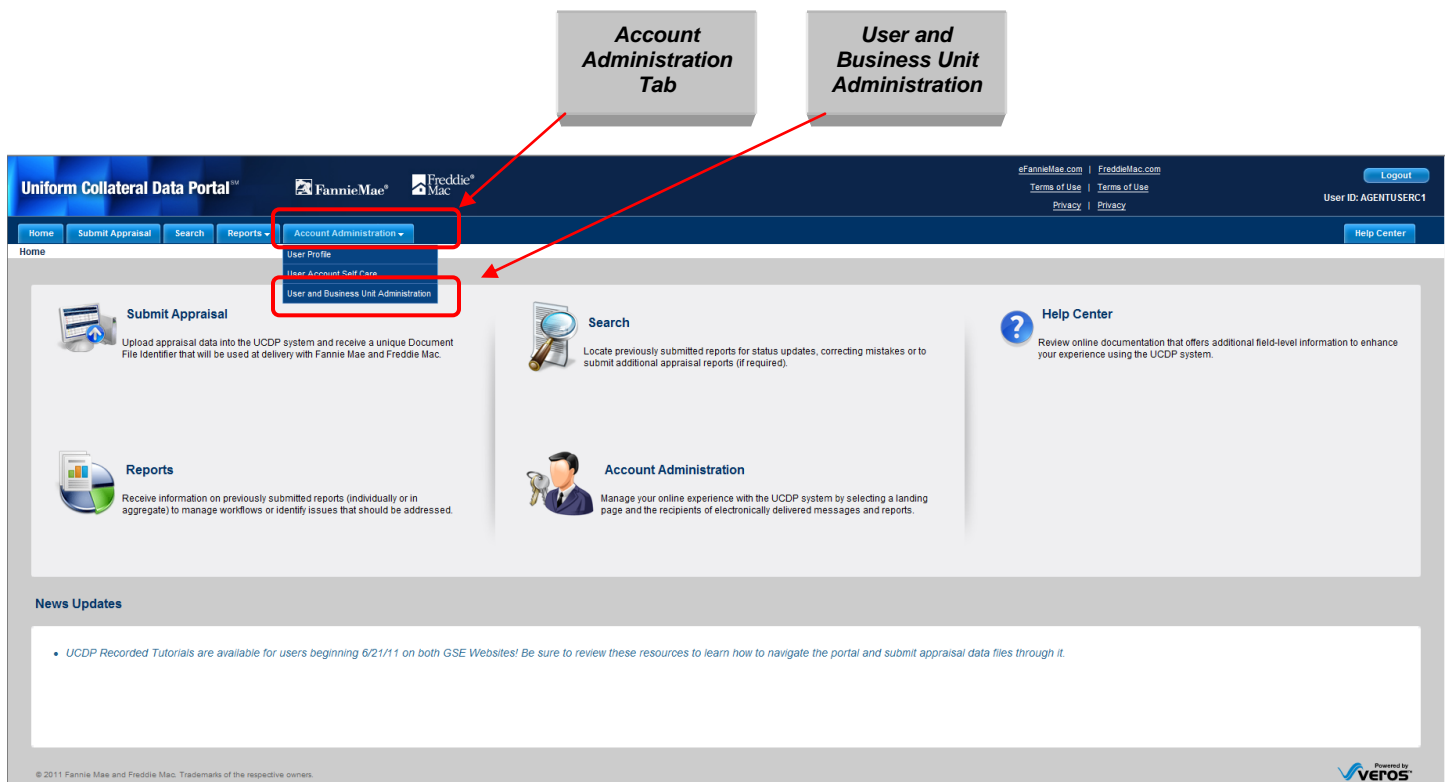
## 6.1 Renaming a Business Unit

To rename a business unit, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 6.1.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 6.1.1 Account Administration Tab

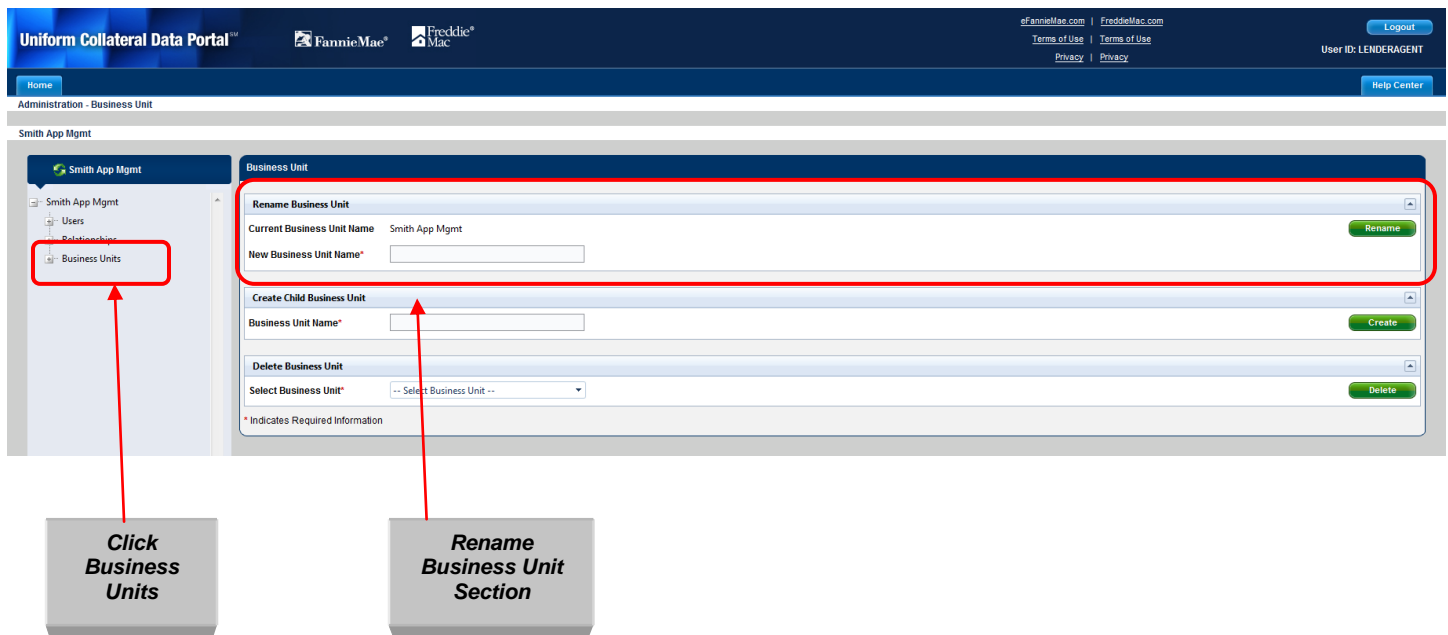


2. To access the Administration Business Units page, click Business Unit in the lender tree, as shown in Figure 6.1.2.

To rename a child business unit:

- Click the Expand (+) icon next to Business Units
- Click the child business name

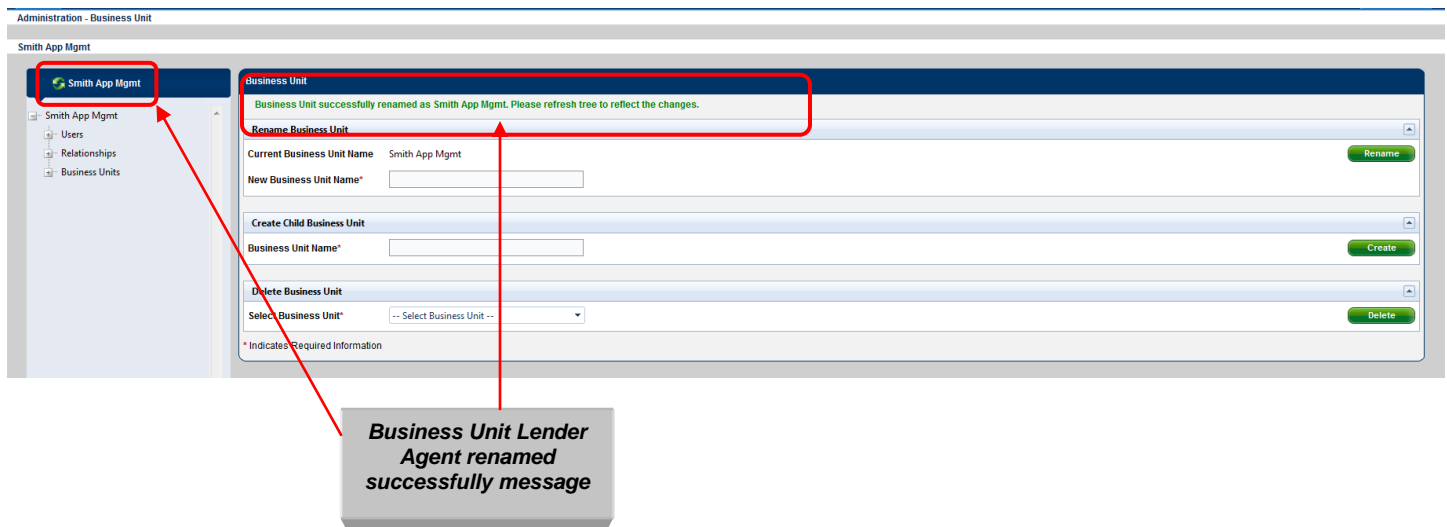
**Figure 6.1.2 Rename Business Unit Section**



3. In the Rename Business Unit section, enter the New Business Unit Name in the entry field marked with a red (\*) asterisk.
4. Click Rename.

The message “Business Unit successfully renamed as ...” appears in green at the top of the page, as shown in Figure 6.1.2.

**Figure 6.1.3 Business Unit Renamed Successfully Message**





## 6.2 Creating Child Business Units

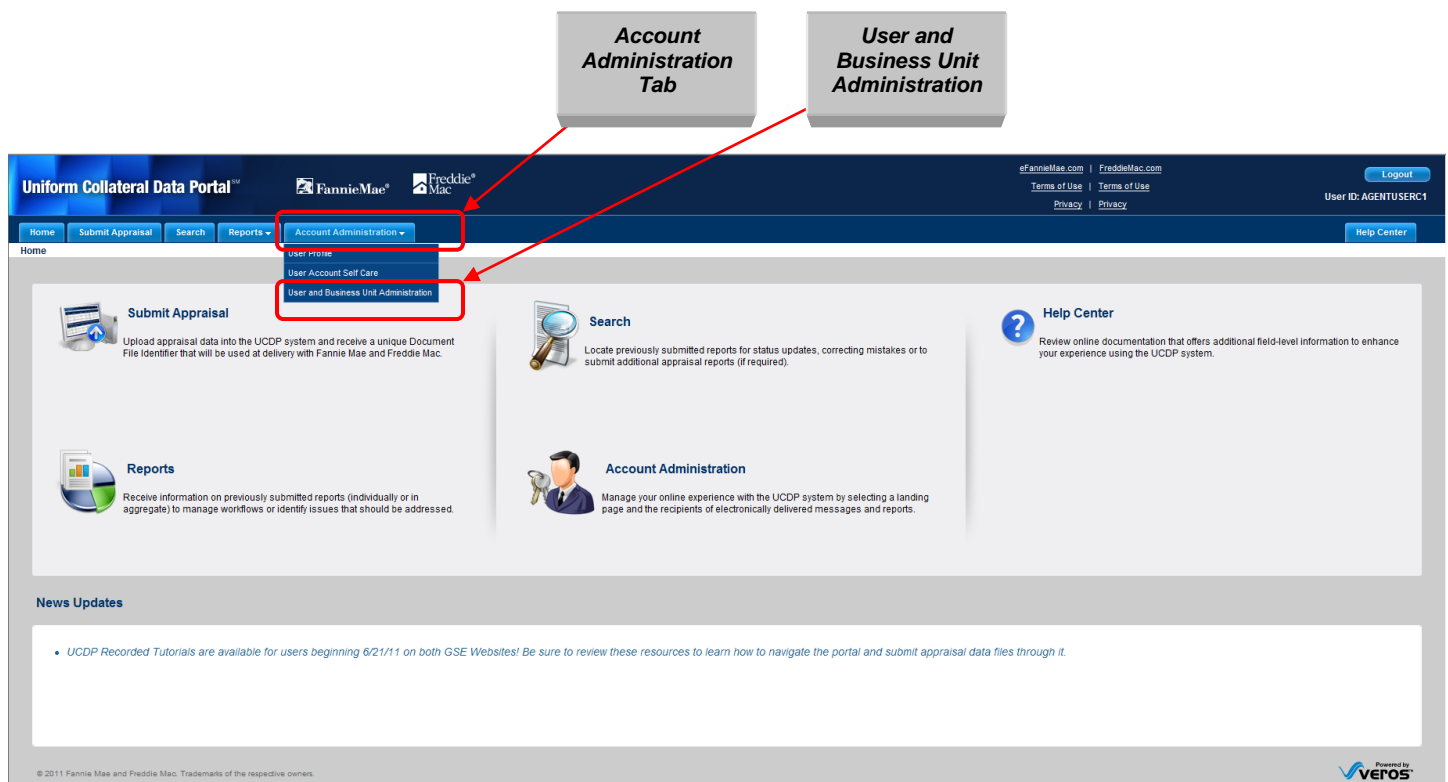
You can create subordinate business units to accommodate your organizational structure and changing business needs. Each created child business unit contains the same elements as the parent business unit.

To create a child business unit, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 6.2.1.

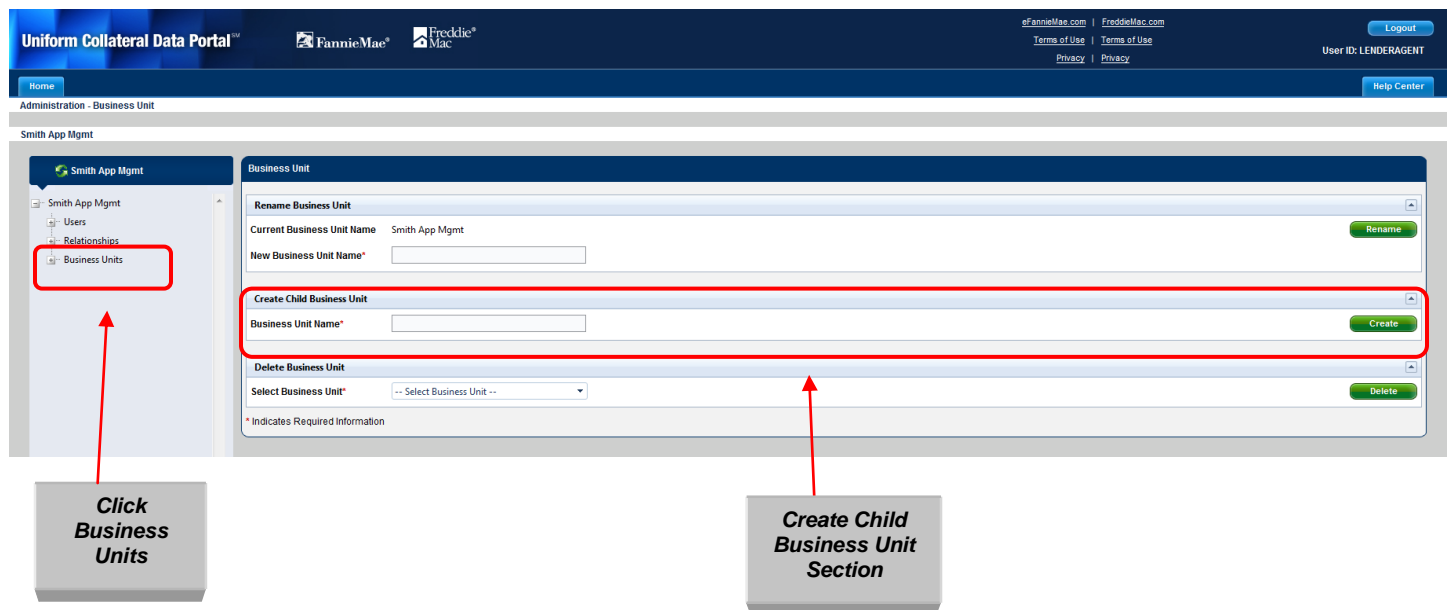
**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 6.2.1 Account Administration Tab



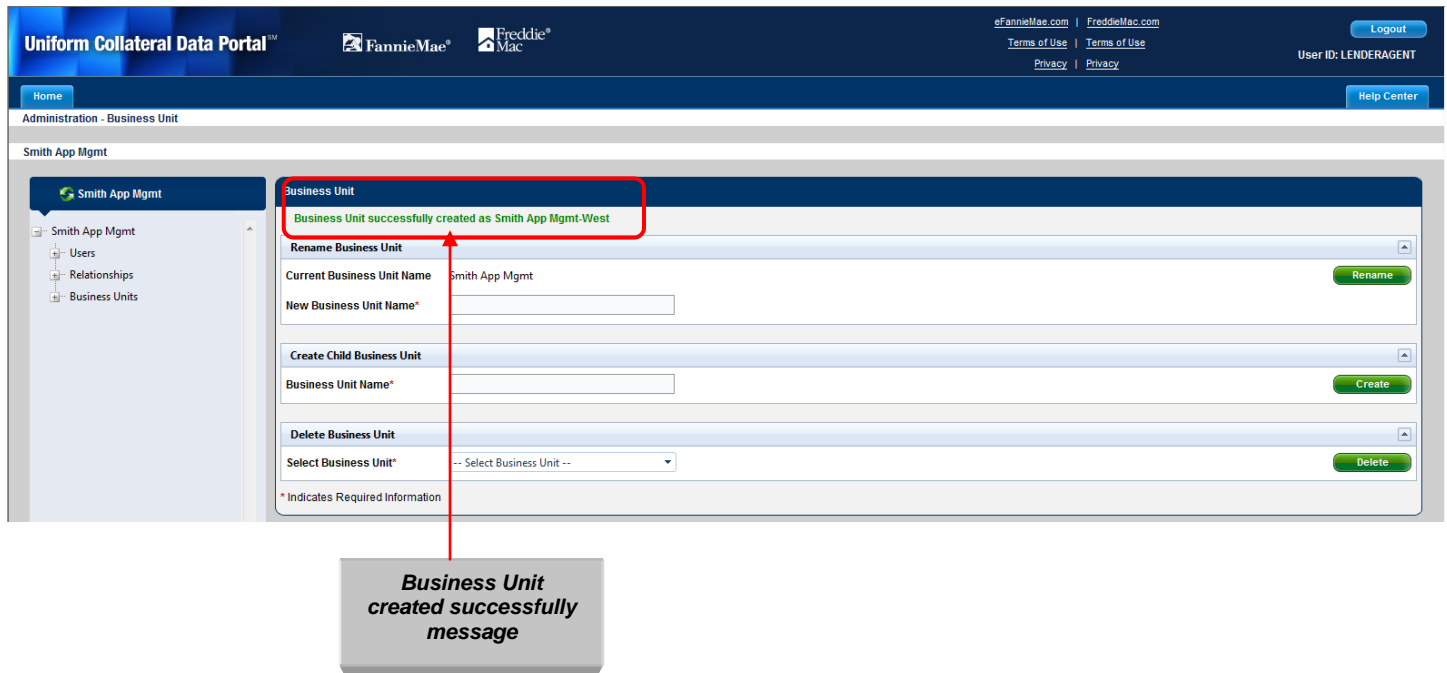
2. To access the Administration Business Unit page, click Business Units in the lender tree.
3. In the Create Business Unit section, shown in Figure 6.2.2, enter the Business Unit Name in the entry field marked with a red (\*) asterisk.
4. Click Create.

**Figure 6.2.2 Create Child Business Unit(s) Page**



The message “Business Unit successfully created on Smith App Mgmt-West” appears in green at the top of the page as shown in Figure 6.2.3. To assign users and delegate relationships to the newly created business unit, see Section 7.

**Figure 6.2.3 Business Unit Created Successfully Message**



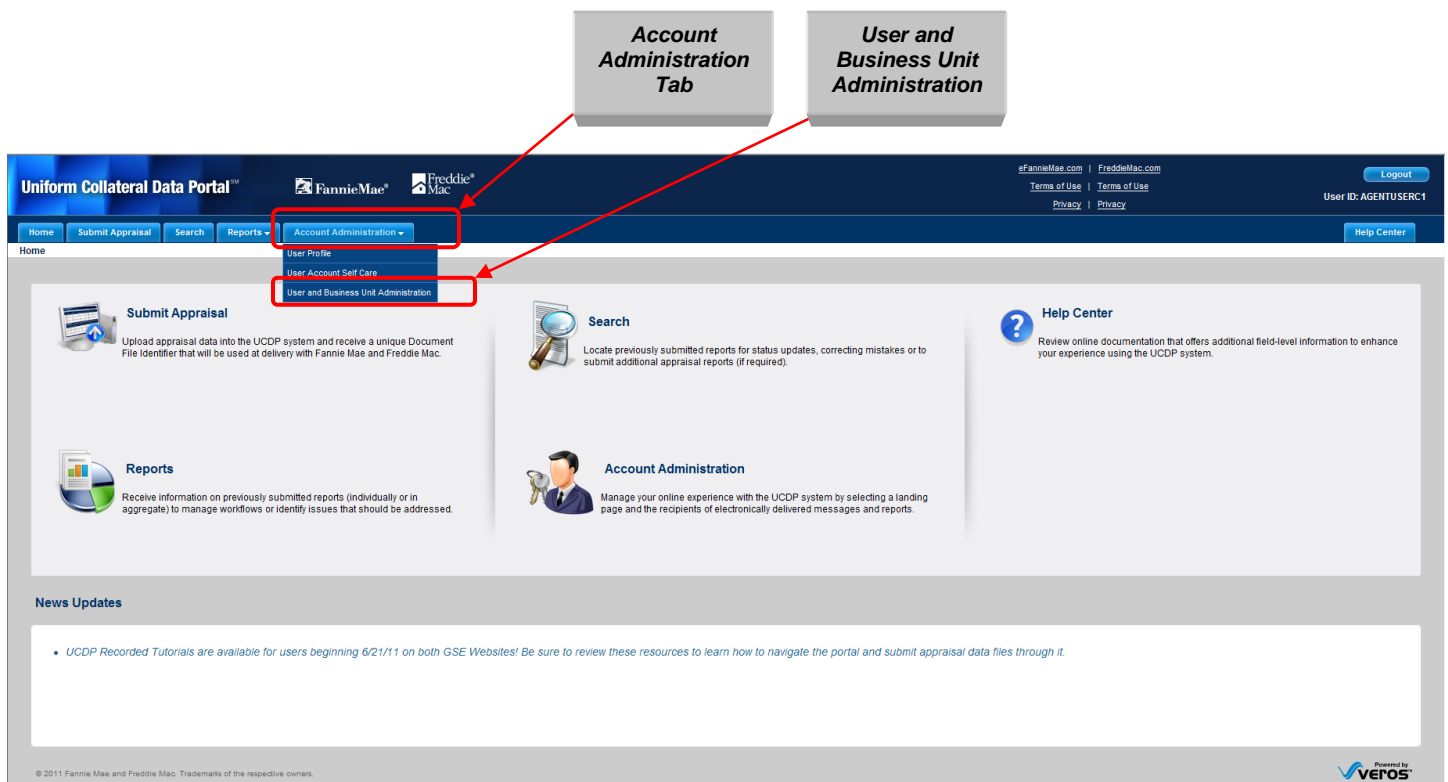
## 6.3 Deleting a Business Unit

To delete a business unit, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 6.3.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page.

Figure 6.3.1 Account Administration Tab



2. To access the Administration Business Units page, click Business Units in the lender tree.

To access the page to delete a child business unit:

- Click the Expand (+) icon next to Business Units
- Click the child business name

3. In the Delete Business Unit section, shown in Figure 6.3.2, select a business unit from the dropdown, as shown in Figure 6.3.3.
4. Click Delete.

**NOTE:** A child business unit cannot be deleted if it has: assigned users, assigned relationships, its own children business units, or has ever made a previous submission. To transfer users among business units, see Section 5.4; to disassociate or delete the relationship, see Section 7.2.

**Figure 6.3.2 Delete Business Unit(s)**

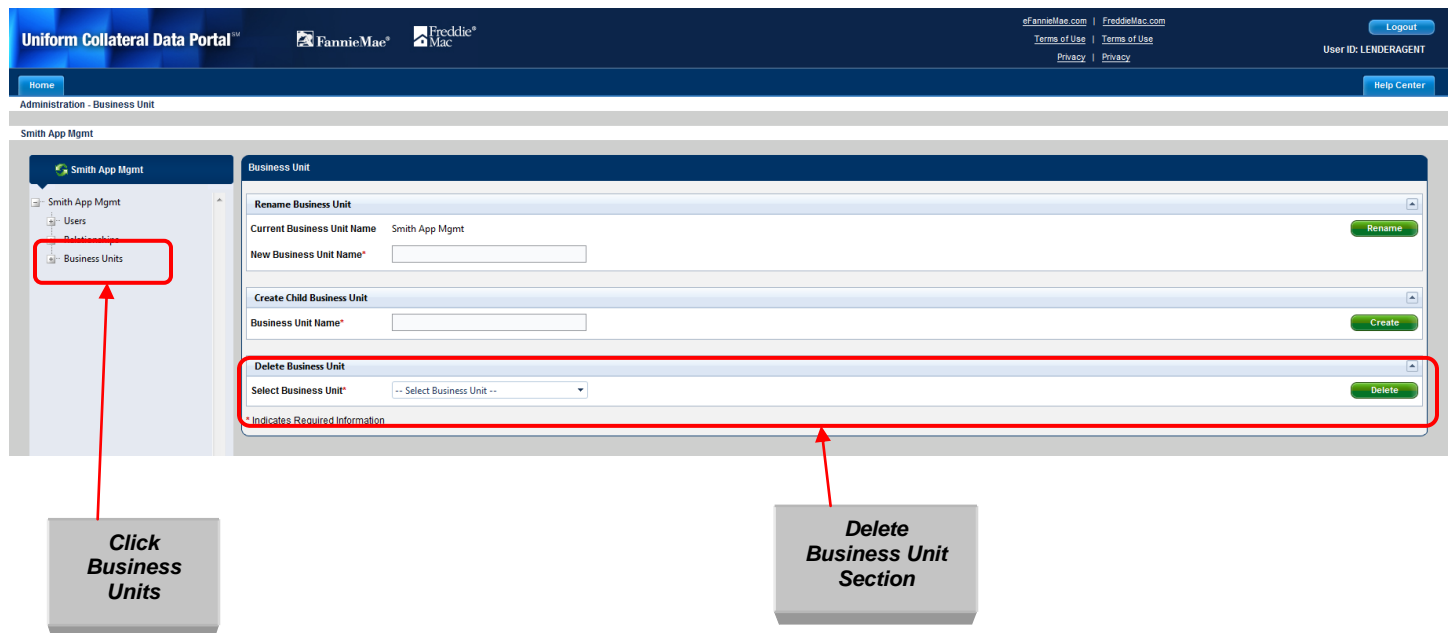
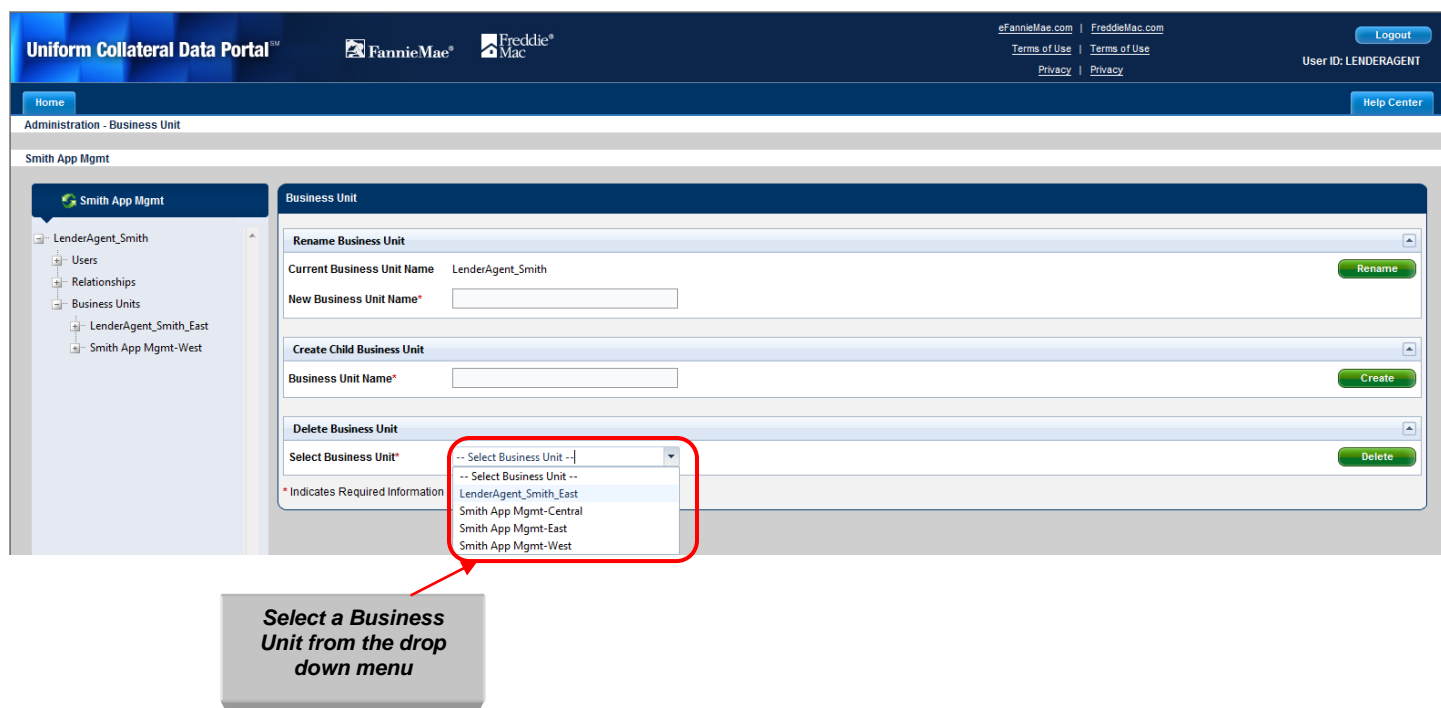
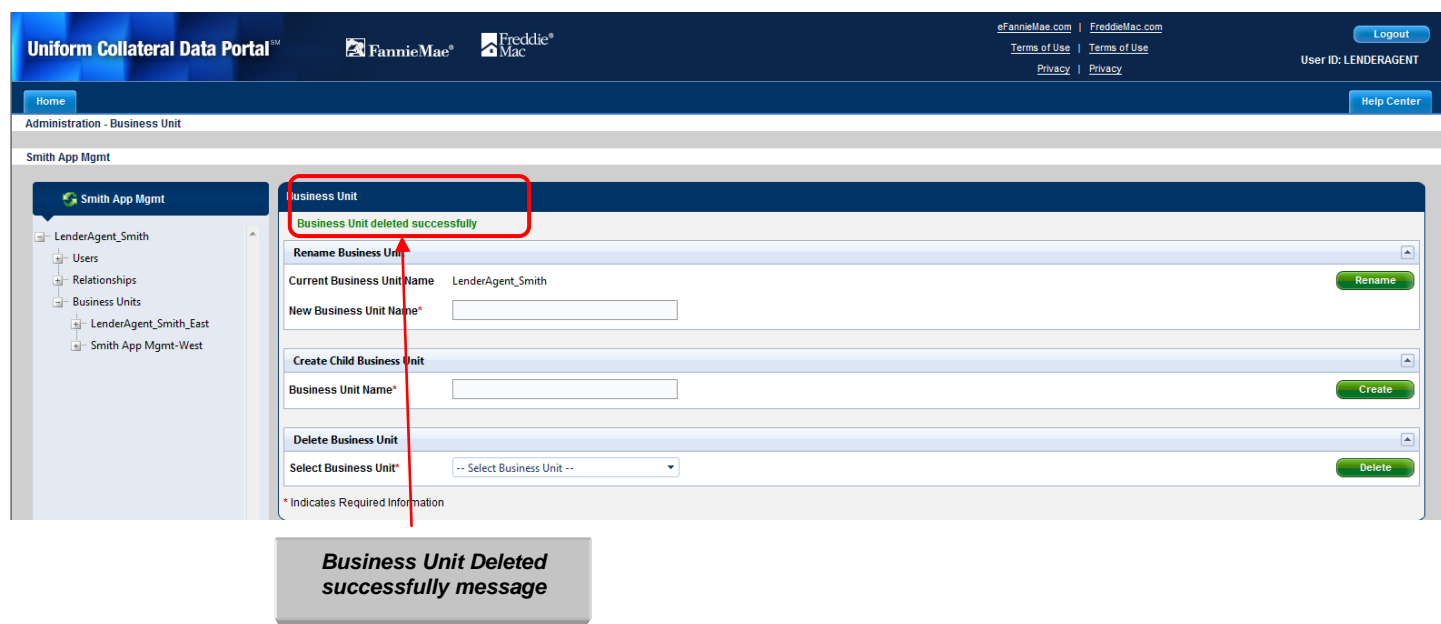


Figure 6.3.3 Select a Business Unit



The message “Business Unit deleted successfully” appears in green at the top of the page, as shown in Figure 6.3.4.

Figure 6.3.4 Business Unit Deleted Successfully Message



## 7. Managing Child Business Unit Relationships

A child business unit(s) functions in the same manner as the UCDP parent, or primary, business unit does. It has its own users, relationships, and sometimes additional business units. You need to delegate, or assign, a relationship(s) to each child business unit that submits appraisal data files to UCDP on behalf of a lender.

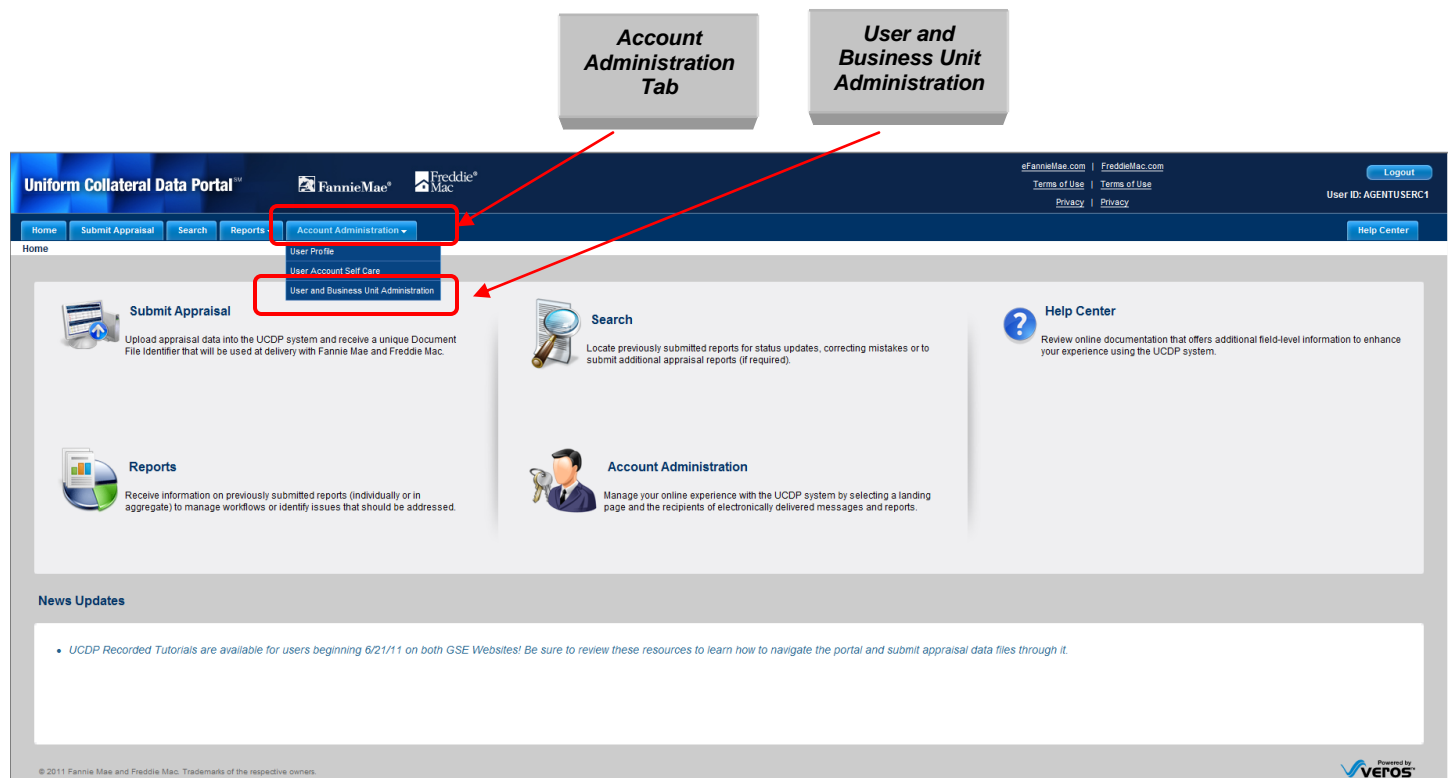
### 7.1 Delegating a Child Relationship

To establish a relationship between the child business unit and a lender, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 7.1.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.

Figure 7.1.1 Account Administration Tab



2. In the parent section of the lender tree, click the expand icon (+) next to “business units”.
3. When the parent tree expands, click the expand icon of the child business unit with which you want to delegate a relationship.
4. When the child tree expands, click Relationships.
5. In the Delegate a Relationship to this Business Unit section, Click Delegate Relationship.

**Figure 7.1.2 Relationship Page – Delegate Child Relationship**

The screenshot shows the UCDP Relationships page. The left sidebar contains a tree view with the following structure:

- Smith App Mgmt
  - Users
  - Relationships
  - Business Units
    - LenderAgent\_Smith\_East
    - Smith App Mgmt-East
    - Smith App Mgmt-West
      - Users
      - Relationships
      - Business Units

Annotations with red arrows point to the following elements:

- 2) Expand the Parent Business Unit:** Points to the expand icon (+) next to "Business Units" in the left sidebar.
- 3) Select & Expand the Child Business Unit name:** Points to the expand icon (+) next to "Smith App Mgmt-West" in the left sidebar.
- 4) Click on Relationships:** Points to the "Relationships" link in the left sidebar.
- 5) Click on the Delegate Relationship Button:** Points to the "Delegate Relationship" button in the "Delegate a Relationship to this Business Unit" section.
- Delegate a Relationship Section:** Points to the "Delegate a Relationship to this Business Unit" section header.

The main content area shows the "Relationships" page with a table titled "Currently Delegated Relationships" and a "Delegate a Relationship to this Business Unit" section with a "Delegate Relationship" button.



6. In the Select a Relationship to Delegate section, click the Relationship dropdown, as shown in Figure 7.1.3, and select the lender that you want to establish a relationship with for the child business unit.
7. Click Delegate to this Business Unit.

**Figure 7.1.3 Select a Relationship to Delegate**

The screenshot displays the UCDP Lender Agent Admin interface. The top navigation bar includes the 'Uniform Collateral Data Portal' logo, FannieMae and FreddieMac logos, and links for 'Terms of Use' and 'Privacy'. The user is logged in as 'LENDERAGENT'. The sidebar on the left shows a tree view for 'Smith App Mgmt' with sub-items: 'Users', 'Relationships', 'Business Units', 'LenderAgent\_Smith\_East', 'Smith App Mgmt-East', 'Smith App Mgmt-West', 'Users', 'Relationships', and 'Business Units'. The main content area is titled 'Relationships' and contains a 'Select a Relationship to Delegate' section. This section has a 'Relationship' dropdown menu with the option 'South West Lender-Smith App Mgmt' selected. A 'Delegate to this Business Unit' button is located to the right of the dropdown. Below this is a 'Relationship Details' table with columns: 'Lender Business Unit Name', 'Lender Name', 'Relationship Name', 'Business Unit Number', 'Permissions', and 'Status'. The table currently shows 'No records to display.' Below the table is a 'Seller Numbers' section with two columns: 'Fannie Mae' and 'Freddie Mac'. Two red arrows point from callout boxes to the dropdown menu and the 'Delegate to this Business Unit' button. The first callout box says 'Select a Relationship from dropdown' and the second says 'Click to Delegate to Business Unit'.

**Select a Relationship from dropdown**

**Click to Delegate to Business Unit**

The message “Relationship delegated successfully” appears in green at the top of the page as shown in Figure 7.1.4.

**Figure 7.1.4 Relationship Delegated Successfully Message**

The screenshot displays the Uniform Collateral Data Portal interface. At the top, a green banner contains the text "Success message". Below this, the main content area shows a navigation sidebar on the left with "Smith App Mgmt" selected. The main panel is titled "Relationships" and contains a green message box stating "Relationship delegated successfully". Below this message is a table titled "Relationship Details" with the following data:

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-Smith App Mgmt	TDC61013	FULL	ACTIVE

Below the table is a section titled "Seller Numbers" with two input fields. The left field is labeled "Fannie Mae" and contains the value "123456781". The right field is labeled "Freddie Mac" and contains the value "123451". A central box labeled "Delegated Seller Numbers" has arrows pointing to both input fields, indicating the delegation of seller numbers from the parent business unit level to the child business units.

The seller number(s) assigned to the parent business unit level can be delegated to one or more child business units. If seller numbers are assigned to a child business unit(s), they still exist and can be used at the parent level.

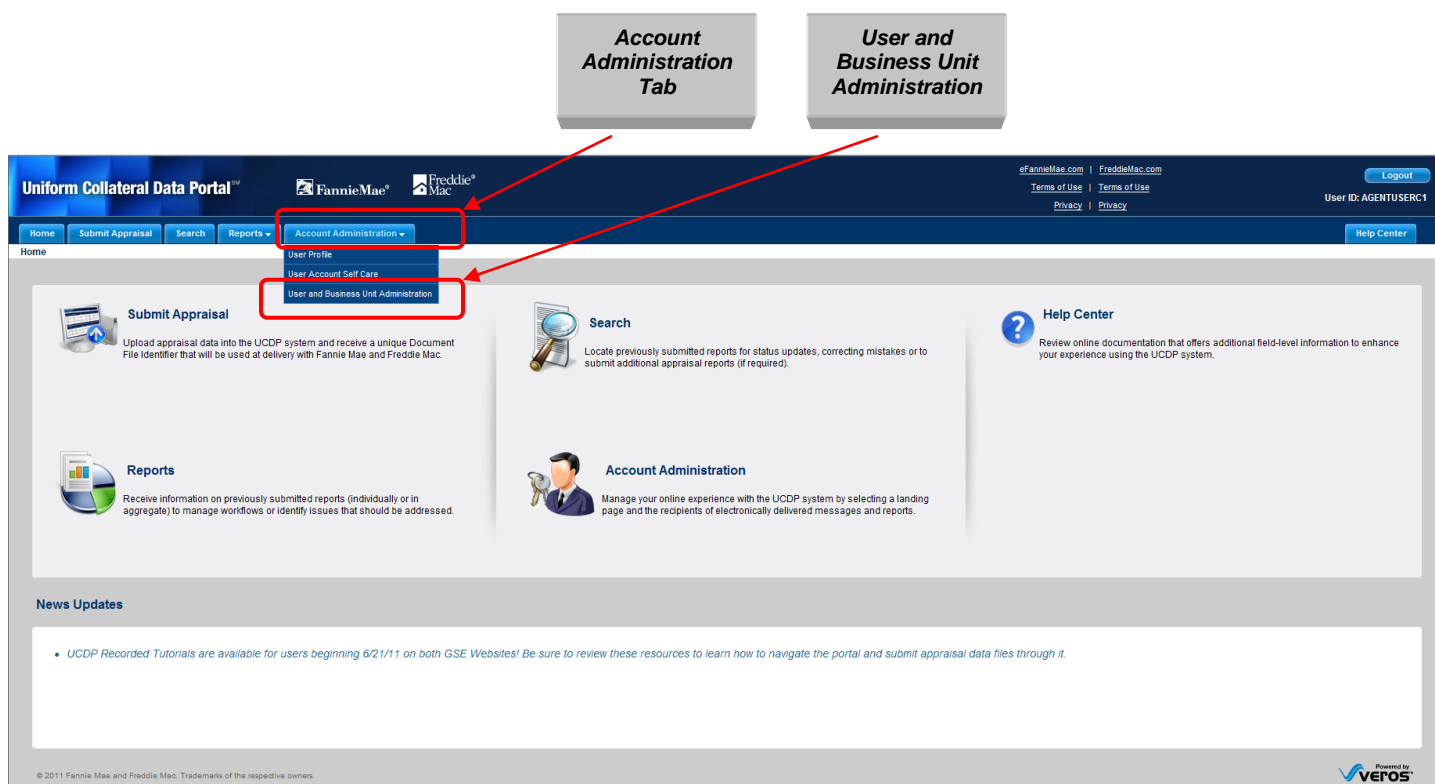
## 7.2 Un-delegating a Child Relationship

To un-delegate, or disassociate, a relationship between a child business unit and lender, follow these steps:

1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown, as shown in Figure 7.2.1.

**NOTE:** The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only the Account Administration tab.

Figure 7.2.1 Account Administration Tab



2. In the parent section of the lender tree, click the expand icon (+) next to “business units”.
3. When the parent tree expands, click the expand icon of the child business unit with which you want to un-delegate a relationship.
4. When the child tree expands, click Relationships.
5. In the Un-delegate a Relationship from this Business Unit section, select a relationship from the dropdown.
6. Click Un-delegate Relationship.

**Figure 7.2.2 Relationship Page – Un-delegate Child Relationship**

The screenshot shows the UCDP Relationships page. The left sidebar contains a tree view for 'Smith App Mgmt'. The main content area is titled 'Relationships' and includes a table of 'Currently Delegated Relationships', a 'Delegate a Relationship to this Business Unit' section, and an 'Undelegate a Relationship From this Business Unit' section. Red boxes and arrows highlight the steps for un-delegating a relationship.

**2) Expand the Parent Business Unit** (points to the 'Business Units' link in the left sidebar)

**3) Select & Expand the Child Business Unit name** (points to the 'Smith App Mgmt-West' link in the left sidebar)

**4) Click on Relationships** (points to the 'Relationships' link in the left sidebar)

**5) Select a Relationship from the drop down** (points to the 'Relationship' dropdown menu in the 'Undelegate a Relationship From this Business Unit' section)

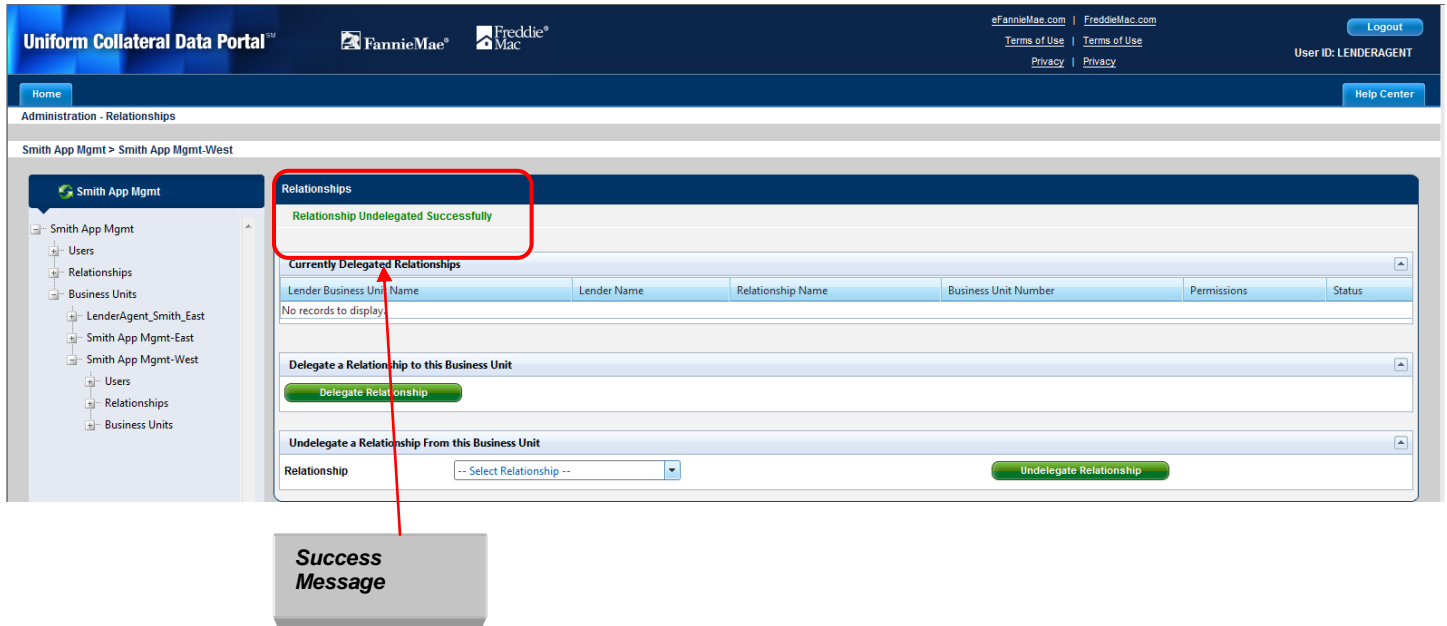
**6) Click on the Un-delegate Relationship Button** (points to the 'Undelegate Relationship' button in the 'Undelegate a Relationship From this Business Unit' section)

**Un-delegate a Relationship from this Business Unit section** (points to the 'Undelegate Relationship' button in the 'Undelegate a Relationship From this Business Unit' section)

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Permissions	Status
South West Lender	South West Lender	South West Lender-Smith App Mgmt	TDC61013	FULL	ACTIVE

The message “Relationship Un-delegated Successfully” appears in green at the top of the page as shown in Figure 7.2.3.

**Figure 7.2.3 Relationship Un-delegated Successfully Message**





## Appendix A: Frequently Used Terms

Term	Definition
<i>Appraisal Management Company (AMC)</i>	A platform vendor who submits appraisals within the UCDP system on behalf of a lender. Also called a Lender Agent.
<i>Business Unit</i>	<p>A UCDP organizational structure that enables Lender Administrators to manage users, seller numbers, the relationships for submissions, and accessibility of different user roles.</p> <p>It also enables institutions to define subgroups (subordinate business units) within their organization for ease of use and management of activity. Organizations can partition their users and appraisal submissions, and set up an organizational structure in UCDP based on division of work and responsibilities.</p> <p>How to create a business unit is defined in the UCDP Reference Series for the Lender Admin accessible via the Help Center or at the following link: <a href="http://www.FreddieMac.com/learn/pdfs/uw/UCDP_references.pdf">http://www.FreddieMac.com/learn/pdfs/uw/UCDP_references.pdf</a>.</p>
<i>Child Business Unit</i>	Subordinate business units that allow you to further manage the access users have to particular lenders in UCDP. With child business units, you can further structure the amount of access users have to the lender relationships in UCDP.
<i>Doc File ID</i>	The number assigned to each unique submission. There is a single Doc File ID for each loan submission for use with both GSEs (whether one, two, or three appraisals are submitted within that loan).
<i>FNM</i>	Fannie Mae
<i>FRE</i>	Freddie Mac
<i>GSE (or Investor)</i>	Government Sponsored Enterprise (Fannie Mae and/or Freddie Mac)
<i>GSE Selling Guide</i>	Each GSE has a Selling Guide on its website that outlines policies and guidelines for loans sold to each GSE. Lenders need to consult these guides for specific policies on appraisal eligibility.
<i>Lender Agent</i>	AMC or platform vendor who submits appraisals on behalf of a Lender within the UCDP system.
<i>Lender Agent Business Unit</i>	Contains lender agent users, Fannie Mae and Freddie Mac seller numbers, lender relationships, and subordinate lender agent business units.
<i>Lender Business Unit</i>	Contains lender users, Fannie Mae and Freddie Mac seller numbers, lender agent relationships, and subordinate lender business units.
<i>Lender Tree</i>	A visual representation of the business unit relationships and its hierarchy.
<i>Parent Business Unit</i>	The top level in a tree structure.
<i>First Generation PDF</i>	A PDF generated directly from an appraisal forms vendor. No changes can be made to the content from the PDF.

<i>Relationship Business Unit</i>	A special business unit type used to facilitate a relationship between a lender and a lender agent. The relationship business unit is automatically created when a lender admin invites a lender agent into a relationship and allows a lender agent to submit appraisals on behalf of a lender without exposing all of that lender's activity to the agent. The relationship business unit contains only the seller numbers that the lender has made available for the agent's use.
<i>Seller Number</i>	Fannie Mae Seller/Servicer Number or Non-Seller/Servicer Number; Freddie Mac Seller/Servicer Number or TPO Number.
<i>UCDP</i>	Uniform Collateral Data Portal is the joint portal for electronic submission of appraisal data to the GSEs.
<i>XML</i>	XML stands for Extensible Markup Language, which is a set of rules for encoding documents in machine-readable form. The design goal of XML is to emphasize simplicity, generality, and usability over the Internet. It is the primary method for lenders or vendors to transmit encoded documents to the UCDP server.



## Appendix B: Supported Appraisal Forms

Form Number	Form Title
FNM 1004 / FRE 70 (UAD standard required)	Uniform Residential Appraisal Report
FNM 1004C / FRE 70B	Manufactured Home Appraisal Report
FNM 1025 / FRE 72	Small Residential Income Property Appraisal Report
FNM 1073 / FRE 465 (UAD standard required)	Individual Condominium Unit Appraisal Report
FNM 1075 / FRE 466 (UAD standard required)	Exterior-Only Inspection Individual Condominium Unit Appraisal Report
FNM 2055 / FRE 2055 (UAD standard required)	Exterior-Only Inspection Residential Appraisal Report
FNM 2090	Individual Cooperative Interest Appraisal Report
FNM 2095	Exterior-Only Inspection Individual Cooperative Interest Appraisal Report

Each of the forms includes the FNM 1004MC / FRE 71 - Market Conditions Addendum to the Appraisal Report.



## Appendix C: Password Strength Rule

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

**NOTE:** *Only your Lender Admin can change your password.*

Requirement	Value
Minimum Length	8
Maximum Length	18
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric Characters	1
Repeated History Length	5
Reversed History Length	5
Disallow User Name	Yes
Disallow User Name (case sensitive)	Yes
Disallow User ID	Yes
Disallow User ID (case sensitive)	Yes
Disallow Select Special Characters	Yes