

Chapter 5606: Uniform Appraisal Dataset (UAD), Uniform Collateral Data Portal® (UCDP®) and Electronic Appraisal Reports

5606.1: Uniform Appraisal Dataset (UAD) (11/06/24)

This section contains information and requirements related to the:

- [Uniform Appraisal Dataset \(UAD\)](#)
- [Use of UAD](#)

(a) UAD

The **UAD** standardizes key appraisal data elements for a subset of fields on certain uniform residential appraisal report forms and includes all data points required to complete the appraisal report forms.

The **UAD Specification** documents the business and technical requirements for the implementation of the UAD. The UAD Specification, which may be amended from time to time, can be found on www.freddiemac.com.

Appendix D provides field-specific standardization requirements for completing Freddie Mac's residential appraisal report forms that are required to be completed using the UAD. Appendix D lists the requirements for the data that must be included in specific forms and how the data should be reported on the appraisal report form.

(b) Use of UAD

The following appraisal report forms must be completed using the UAD in accordance with Appendix D when reporting results of an appraisal:

- Form 70, Uniform Residential Appraisal Report
- Form 70D, Uniform Residential Appraisal Report (Desktop)
- Form 70H, Uniform Residential Appraisal Report (Hybrid)
- Form 465, Individual Condominium Unit Appraisal Report
- Form 465H, Individual Condominium Unit Appraisal Report (Hybrid)
- Form 466, Exterior-Only Inspection Individual Condominium Unit Appraisal Report

- Form 2055, Exterior-Only Inspection Residential Appraisal Report

Other appraisal report forms may be completed using the standards contained in the UAD Specification to the extent those standards are applicable to that particular form.

5606.1: Uniform Appraisal Dataset (UAD) (Future effective date 01/26/26)

Refer to Bulletin 2025-7, which announced the policy requirements for Uniform Appraisal Dataset (UAD) 3.6. Sellers may submit to the Uniform Collateral Data Portal® appraisal reports that use UAD 3.6 before the mandatory effective November 2, 2026 version of this section.

This section contains information and requirements related to the:

- [Uniform Appraisal Dataset \(UAD\)](#)
- [Use of UAD](#)

(a) UAD

The **UAD** standardizes key appraisal data elements for a subset of fields on certain uniform residential appraisal report forms and includes all data points required to complete the appraisal report forms.

The **UAD Specification** documents the business and technical requirements for the implementation of the UAD. The UAD Specification, which may be amended from time to time, can be found on www.freddiemac.com.

Appendix D provides field-specific standardization requirements for completing Freddie Mac's residential appraisal report forms that are required to be completed using the UAD. Appendix D lists the requirements for the data that must be included in specific forms and how the data should be reported on the appraisal report form.

(b) Use of UAD

The following appraisal report forms must be completed using the UAD in accordance with Appendix D when reporting results of an appraisal:

- Form 70, Uniform Residential Appraisal Report
- Form 70D, Uniform Residential Appraisal Report (Desktop)

- Form 70H, Uniform Residential Appraisal Report (Hybrid)
- Form 465, Individual Condominium Unit Appraisal Report
- Form 465H, Individual Condominium Unit Appraisal Report (Hybrid)
- Form 466, Exterior-Only Inspection Individual Condominium Unit Appraisal Report
- Form 2055, Exterior-Only Inspection Residential Appraisal Report

Other appraisal report forms may be completed using the standards contained in the UAD Specification to the extent those standards are applicable to that particular form.

5606.1: Uniform Appraisal Dataset (UAD) (Future effective date 11/02/26)

This section contains information and requirements related to the:

- [Uniform Appraisal Dataset \(UAD\)](#)
- [Use of UAD](#)

(a) UAD

The **UAD** standardizes key appraisal data elements for the Uniform Residential Appraisal Report (URAR), Restricted Appraisal Update Reports and Completion Reports includes all data points required to complete the reports.

The **UAD Specification** documents the business and technical requirements for the implementation of the UAD. The UAD Specification, which may be amended from time to time, can be found on www.freddiemac.com.

Appendix F-1 provides field-specific standardization requirements for completing Freddie Mac's residential appraisal reports that are required to be completed using the UAD. Appendix F-1 lists the requirements for the data that must be included for specific property types and how the data should be reported on the appraisal report.

Appendix F-2 provides field-specific standardization requirements for completing Freddie Mac's Restricted Appraisal Update Reports that are required to be completed using the UAD. Appendix F-2 lists the requirements for the data that must be included and how the data should be reported on the appraisal update report.

Appendix F-3 provides field-specific standardization requirements for completing Freddie Mac's Completion Reports that are required to be completed using the UAD.

Appendix F-3 lists the requirements for the data that must be included and how the data should be reported on the completion report.

(b) Use of UAD

Appraisal reports must be completed using the UAD in accordance with Appendix F-1 when reporting results of an appraisal, Appendix F-2 when reporting the results of an appraisal update and Appendix F-3 when reporting results of a completion report.

The following appraisal report review forms may be completed using the standards contained in the UAD Specification to the extent those standards are applicable to that particular appraisal review report form.

- Form 1032, One-Unit Residential Appraisal Field Review Report
- Form 1033, One-Unit Residential Appraisal Desk Review Report
- Form 1072, Two- to Four-Unit Residential Appraisal Field Review Report

5606.2: Uniform Collateral Data Portal® (UCDP®) (11/06/24)

This section contains information and requirements related to the:

- [Uniform Collateral Data Portal® \(UCDP®\)](#)
- [Delivery of appraisals through the UCDP](#)
- [UCDP messaging](#)
- [Data submitted to the UCDP](#)

(a) UCDP

The UCDP is a portal for the electronic collection and delivery of certain appraisal report forms and the associated appraisal data to Freddie Mac.

(b) Delivery of appraisals through the UCDP

For Mortgages that require appraisal reports, the following appraisal report forms, including all exhibits and addenda, must be submitted to the UCDP and receive a “Successful” status before the Delivery Date of the Mortgage:

- Form 70, Uniform Residential Appraisal Report

- Form 70B, Manufactured Home Appraisal Report
- Form 70D, Uniform Residential Appraisal Report (Desktop)
- Form 70H, Uniform Residential Appraisal Report (Hybrid)
- Form 72, Small Residential Income Property Appraisal Report
- Form 465, Individual Condominium Unit Appraisal Report
- Form 465H, Individual Condominium Unit Appraisal Report (Hybrid)
- Form 466, Exterior-Only Inspection Individual Condominium Unit Appraisal Report
- Form 2055, Exterior-Only Inspection Residential Appraisal Report
- [**Fannie Mae Form 2090, Individual Cooperative Interest Appraisal Report**](#)

Sellers have the option of submitting Form 442, Appraisal Update and/or Completion Report, to the UCDP.

Freddie Mac appraisal report forms not listed above must not be submitted to the UCDP.

Sellers may use the UCDP as a tool to aid in determining UAD compliance. However, the submission of appraisal report forms to the UCDP does not relieve the Seller from Freddie Mac appraisal requirements, including the requirement that the appraisal report must comply with Appendix D of the UAD, and does not affect Seller representations and warranties regarding appraisals and the Mortgaged Premises.

The Seller's ability to select an appraisal management company or other party in connection with the use of the UCDP does not constitute Freddie Mac's endorsement or approval of the appraisal management company or other party and does not relieve Seller of any obligations pursuant to the Guide or Seller's other Purchase Documents, including the requirements in Section 3101.1 related to the [**Freddie Mac Exclusionary List**](#).

(c) UCDP messaging

When an appraisal report is submitted to the UCDP, the Seller may receive a variety of feedback messages designed to assist the Seller in evaluating the appraisal report to determine whether it meets the requirements of this topic (e.g., the accuracy of the appraiser's opinion of market value, UAD compliance, etc.). The Seller should be prepared to address these feedback messages as part of their appraisal report review and property underwriting process.

For certain Mortgages, the Seller may receive a message indicating the appraisal report is eligible for collateral representation and warranty relief. See Section 5602.2 for more details and eligibility requirements related to this representation and warranty relief.

Note: The presence of one or more feedback message(s) with a “warning” severity indicator does not prevent the “successful” submission of an appraisal report to the UCDP and does not deem the property ineligible or the appraisal report unacceptable. In addition, the absence of feedback messages does not represent Freddie Mac’s acceptance of the appraised value or relief from Seller representations and warranties.

(d) Data submitted to the UCDP

Freddie Mac and its agents and contractors have the right to use, reproduce, modify, disclose, sublicense, distribute and retain all information and data submitted to the UCDP for delivery to Freddie Mac. This includes any fields on an appraisal report and the contents thereof, all information and data entered by the Seller or on the Seller’s behalf and any other information and data obtained by or transmitted through the UCDP (collectively, the “UCDP Data”). Freddie Mac may use this data for any purpose related to:

1. The UCDP, the appraisal report, the loan and any securities related to the UCDP Data
2. Analytics, modeling, quality control, fraud detection, information security and similar purposes
3. Data and services obtained or provided by Freddie Mac
4. Internal functions, including, without limitation, system monitoring, maintenance and security
5. Compliance with applicable laws, regulations, court orders and the order of an agency that either regulates or has jurisdiction over Freddie Mac; and
6. Enforcement of Freddie Mac’s rights and remedies

5606.2: Uniform Collateral Data Portal® (UCDP®) (Future effective date 01/26/26)

Refer to Bulletin 2025-7, which announced the policy requirements for Uniform Appraisal Dataset (UAD) 3.6. Sellers may submit to the Uniform Collateral Data Portal® appraisal reports that use UAD 3.6 before the mandatory effective November 2, 2026 version of this section.

This section contains information and requirements related to the:

- [Uniform Collateral Data Portal® \(UCDP®\)](#)
- [Delivery of appraisals through the UCDP](#)
- [UCDP messaging](#)
- [Data submitted to the UCDP](#)

(a) UCDP

The UCDP is a portal for the electronic collection and delivery of certain appraisal report forms and the associated appraisal data to Freddie Mac.

(b) Delivery of appraisals through the UCDP

For Mortgages that require appraisal reports, the following appraisal report forms, including all exhibits and addenda, must be submitted to the UCDP and receive a “Successful” status before the Delivery Date of the Mortgage:

- Form 70, Uniform Residential Appraisal Report
- Form 70B, Manufactured Home Appraisal Report
- Form 70D, Uniform Residential Appraisal Report (Desktop)
- Form 70H, Uniform Residential Appraisal Report (Hybrid)
- Form 72, Small Residential Income Property Appraisal Report
- Form 465, Individual Condominium Unit Appraisal Report
- Form 465H, Individual Condominium Unit Appraisal Report (Hybrid)
- Form 466, Exterior-Only Inspection Individual Condominium Unit Appraisal Report
- Form 2055, Exterior-Only Inspection Residential Appraisal Report
- [Fannie Mae Form 2090, Individual Cooperative Interest Appraisal Report](#)

Sellers have the option of submitting Form 442, Appraisal Update and/or Completion Report, to the UCDP.

Freddie Mac appraisal report forms not listed above must not be submitted to the UCDP.

Sellers may use the UCDP as a tool to aid in determining UAD compliance. However, the submission of appraisal report forms to the UCDP does not relieve the Seller from Freddie

Mac appraisal requirements, including the requirement that the appraisal report must comply with Appendix D of the UAD, and does not affect Seller representations and warranties regarding appraisals and the Mortgaged Premises.

The Seller's ability to select an appraisal management company or other party in connection with the use of the UCDP does not constitute Freddie Mac's endorsement or approval of the appraisal management company or other party and does not relieve Seller of any obligations pursuant to the Guide or Seller's other Purchase Documents, including the requirements in Section 3101.1 related to the [Freddie Mac Exclusionary List](#).

(c) UCDP messaging

When an appraisal report is submitted to the UCDP, the Seller may receive a variety of feedback messages designed to assist the Seller in evaluating the appraisal report to determine whether it meets the requirements of this topic (e.g., the accuracy of the appraiser's opinion of market value, UAD compliance, etc.). The Seller should be prepared to address these feedback messages as part of their appraisal report review and property underwriting process.

For certain Mortgages, the Seller may receive a message indicating the appraisal report is eligible for collateral representation and warranty relief. See Section 5602.2 for more details and eligibility requirements related to this representation and warranty relief.

Note: The presence of one or more feedback message(s) with a "warning" severity indicator does not prevent the "successful" submission of an appraisal report to the UCDP and does not deem the property ineligible or the appraisal report unacceptable. In addition, the absence of feedback messages does not represent Freddie Mac's acceptance of the appraised value or relief from Seller representations and warranties.

(d) Data submitted to the UCDP

Freddie Mac and its agents and contractors have the right to use, reproduce, modify, disclose, sublicense, distribute and retain all information and data submitted to the UCDP for delivery to Freddie Mac. This includes any fields on an appraisal report and the contents thereof, all information and data entered by the Seller or on the Seller's behalf and any other information and data obtained by or transmitted through the UCDP (collectively, the "UCDP Data"). Freddie Mac may use this data for any purpose related to:

1. The UCDP, the appraisal report, the loan and any securities related to the UCDP Data
2. Analytics, modeling, quality control, fraud detection, information security and similar purposes
3. Data and services obtained or provided by Freddie Mac

4. Internal functions, including, without limitation, system monitoring, maintenance and security
5. Compliance with applicable laws, regulations, court orders and the order of an agency that either regulates or has jurisdiction over Freddie Mac; and
6. Enforcement of Freddie Mac's rights and remedies

5606.2: Uniform Collateral Data Portal® (UCDP®) (Future effective date 11/02/26)

This section contains information and requirements related to the:

- [Uniform Collateral Data Portal® \(UCDP®\)](#)
- [Delivery of appraisals through the UCDP](#)
- [UCDP messaging](#)
- [Data submitted to the UCDP](#)

(a) UCDP

The UCDP is a portal for the electronic collection and delivery of appraisal reports and the associated appraisal data to Freddie Mac.

(b) Delivery of appraisals through the UCDP

For Mortgages that require appraisal reports, the appraisal report, including all exhibits, must be submitted to the UCDP and receive a “Successful” status before the Delivery Date of the Mortgage. Sellers must submit the Restricted Appraisal Update Report and the Completion Report to the UCDP.

Sellers may use the UCDP as a tool to aid in determining UAD compliance. However, the submission of appraisal reports to the UCDP does not relieve the Seller from Freddie Mac appraisal requirements, including the requirement that the appraisal report must comply with Appendix F-1, F-2 or F-3 of the UAD, and does not affect Seller representations and warranties regarding appraisals and the Mortgaged Premises.

The Seller's ability to select an appraisal management company or other party in connection with the use of the UCDP does not constitute Freddie Mac's endorsement or approval of the appraisal management company or other party and does not relieve Seller of any obligations pursuant to the Guide or Seller's other Purchase Documents, including the requirements in Section 3101.1 related to the [Freddie Mac Exclusionary List](#).

(c) UCDP messaging

When an appraisal report is submitted to the UCDP, the Seller may receive a variety of feedback messages designed to assist the Seller in evaluating the appraisal report to determine whether it meets the requirements of this topic (e.g., the credibility of the appraisal report, UAD compliance). The Seller should be prepared to address these feedback messages as part of their appraisal report review and property underwriting process.

For certain Mortgages, the Seller may receive a message indicating the appraisal report is eligible for collateral representation and warranty relief. See Section 5602.2 for more details and eligibility requirements related to this representation and warranty relief.

Note: The presence of one or more feedback message(s) with a “warning” severity indicator does not prevent the “successful” submission of an appraisal report to the UCDP and does not deem the property ineligible or the appraisal report unacceptable. In addition, the absence of feedback messages does not represent Freddie Mac’s acceptance of the appraised value or relief from Seller representations and warranties.

(d) Data submitted to the UCDP

Freddie Mac and its agents and contractors have the right to use, reproduce, modify, disclose, sublicense, distribute and retain all information and data submitted to the UCDP for delivery to Freddie Mac. This includes any fields on an appraisal report and the contents thereof, all information and data entered by the Seller or on the Seller’s behalf and any other information and data obtained by or transmitted through the UCDP (collectively, the “UCDP Data”). Freddie Mac may use this data for any purpose related to:

1. The UCDP, the appraisal report, the loan and any securities related to the UCDP Data
2. Analytics, modeling, quality control, fraud detection, information security and similar purposes
3. Data and services obtained or provided by Freddie Mac
4. Internal functions, including, without limitation, system monitoring, maintenance and security
5. Compliance with applicable laws, regulations, court orders and the order of an agency that either regulates or has jurisdiction over Freddie Mac; and
6. Enforcement of Freddie Mac’s rights and remedies

5606.3: Electronic appraisal reports (11/06/24)

This section contains information for:

- [Electronic appraisal report requirements](#)
- [Unacceptable electronic appraisal report practices](#)
- [Seller liabilities and responsibilities](#)

(a) Electronic appraisal report requirements

The Seller may use and maintain an Electronic Record of the appraisal report as an original Mortgage file document if the following conditions are met:

1. The electronic appraisal report otherwise complies with the applicable appraisal report requirements in Topic 5600
2. The appraiser electronically transmits the electronic appraisal report directly to the Seller or a third party authorized by the Seller
3. The electronically transmitted photographs and any addenda are clear and meet the requirements for exhibits and addenda outlined in Section 5604.2
4. The Seller represents and warrants that the appraiser's Electronic Signature, and a supervisory appraiser's signature if applicable, are attached to, or logically associated with, the electronic appraisal report in accordance with the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") and other applicable State and federal laws
5. The Seller represents and warrants that the electronic appraisal report is as effective, enforceable and valid as a paper original of the appraisal report duly executed by the appraiser and the supervisory appraiser, if applicable

(b) Unacceptable electronic appraisal report practices

In addition to the unacceptable appraisal practices set forth in Section 5603.4, the following are unacceptable electronic appraisal report practices, and each constitutes a breach of the Seller's warranty of the professional quality of the appraisal report:

- Failure of the appraiser to take reasonable precautions to protect their electronic signature from identity and signature theft, including granting a trainee, administrative personnel or other third-party permission to use the appraiser's or supervisory appraiser's electronic signature
- Failure to maintain proper security controls to protect against alteration of the appraisal report or data used by anyone other than the appraiser, or supervisory appraiser, if applicable, responsible for the appraisal report

- Failure to securely store the electronic appraisal report, including all original photographs, maps and supporting documents, as originally reported by the appraiser

(c) Seller liabilities and responsibilities

(i) Liability for the authenticity and accuracy of the appraisal report

The Seller retains liability for the authenticity and accuracy of the electronic appraisal report, including all original photographs, maps and supporting documents. If the Seller is concerned about the accuracy or reliability of the electronic appraisal report or photographs, maps and supporting documents, the Seller must immediately obtain a paper duplicate of the electronic appraisal report signed with pen and ink by the appraiser, and the supervisory appraiser, if applicable, and maintain the paper duplicate of the electronic appraisal report in the Mortgage file in accordance with the requirements of Section 3302.2. The Seller shall provide the electronic or original appraisal report and photographs, as applicable, to Freddie Mac upon Freddie Mac's request.

(ii) Representations and warranties for authenticity of any appraisal report and required notification

The Seller represents and warrants that any appraisal report, including photographs received from an appraiser by the Seller or any third party specifically authorized by the Seller as an Electronic Record, is a copy of the original appraisal report, including photographs, that was signed by the appraiser, and a supervisory appraiser, if applicable, and that it complies with applicable State and federal laws and regulations. The Seller agrees that the appraisal report and photographs received from an appraiser by the Seller or any third party specifically authorized by the Seller as an Electronic Record are subject to the Seller's representations, warranties, covenants, agreements and requirements contained in Chapter 1401.

If the Seller becomes aware of the unauthorized or improper use of the appraiser's signature or the supervisory appraiser's signature, if applicable, or suspects unauthorized alteration of any appraisal report, including photographs, the Seller must notify Freddie Mac immediately.

5606.3: Electronic appraisal reports (Future effective date 01/26/26)

Refer to Bulletin 2025-7, which announced the policy requirements for Uniform Appraisal Dataset (UAD) 3.6. Sellers may submit to the Uniform Collateral Data Portal® appraisal reports that use UAD 3.6 before the mandatory effective November 2, 2026 version of this section.

This section contains information for:

- [Electronic appraisal report requirements](#)
- [Unacceptable electronic appraisal report practices](#)
- [Seller liabilities and responsibilities](#)

(a) Electronic appraisal report requirements

The Seller may use and maintain an Electronic Record of the appraisal report as an original Mortgage file document if the following conditions are met:

1. The electronic appraisal report otherwise complies with the applicable appraisal report requirements in Topic 5600
2. The appraiser electronically transmits the electronic appraisal report directly to the Seller or a third party authorized by the Seller
3. The electronically transmitted photographs and any addenda are clear and meet the requirements for exhibits and addenda outlined in Section 5604.2
4. The Seller represents and warrants that the appraiser's Electronic Signature, and a supervisory appraiser's signature if applicable, are attached to, or logically associated with, the electronic appraisal report in accordance with the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") and other applicable State and federal laws
5. The Seller represents and warrants that the electronic appraisal report is as effective, enforceable and valid as a paper original of the appraisal report duly executed by the appraiser and the supervisory appraiser, if applicable

(b) Unacceptable electronic appraisal report practices

In addition to the unacceptable appraisal practices set forth in Section 5603.4, the following are unacceptable electronic appraisal report practices, and each constitutes a breach of the Seller's warranty of the professional quality of the appraisal report:

- Failure of the appraiser to take reasonable precautions to protect their electronic signature from identity and signature theft, including granting a trainee, administrative personnel or other third-party permission to use the appraiser's or supervisory appraiser's electronic signature
- Failure to maintain proper security controls to protect against alteration of the appraisal report or data used by anyone other than the appraiser, or supervisory appraiser, if applicable, responsible for the appraisal report

- Failure to securely store the electronic appraisal report, including all original photographs, maps and supporting documents, as originally reported by the appraiser

(c) Seller liabilities and responsibilities

(i) Liability for the authenticity and accuracy of the appraisal report

The Seller retains liability for the authenticity and accuracy of the electronic appraisal report, including all original photographs, maps and supporting documents. If the Seller is concerned about the accuracy or reliability of the electronic appraisal report or photographs, maps and supporting documents, the Seller must immediately obtain a paper duplicate of the electronic appraisal report signed with pen and ink by the appraiser, and the supervisory appraiser, if applicable, and maintain the paper duplicate of the electronic appraisal report in the Mortgage file in accordance with the requirements of Section 3302.2. The Seller shall provide the electronic or original appraisal report and photographs, as applicable, to Freddie Mac upon Freddie Mac's request.

(ii) Representations and warranties for authenticity of any appraisal report and required notification

The Seller represents and warrants that any appraisal report, including photographs received from an appraiser by the Seller or any third party specifically authorized by the Seller as an Electronic Record, is a copy of the original appraisal report, including photographs, that was signed by the appraiser, and a supervisory appraiser, if applicable, and that it complies with applicable State and federal laws and regulations. The Seller agrees that the appraisal report and photographs received from an appraiser by the Seller or any third party specifically authorized by the Seller as an Electronic Record are subject to the Seller's representations, warranties, covenants, agreements and requirements contained in Chapter 1401.

If the Seller becomes aware of the unauthorized or improper use of the appraiser's signature or the supervisory appraiser's signature, if applicable, or suspects unauthorized alteration of any appraisal report, including photographs, the Seller must notify Freddie Mac immediately.

5606.3: Electronic appraisal reports (Future effective date 11/02/26)

This section contains information for:

- [Electronic appraisal report requirements](#)
- [Unacceptable electronic appraisal report practices](#)

■ Seller liabilities and responsibilities

(a) Electronic appraisal report requirements

The Seller may use and maintain an Electronic Record of the appraisal report as an original Mortgage file document if the following conditions are met:

1. The electronic appraisal report otherwise complies with the applicable appraisal report requirements in Topic 5600
2. The appraiser electronically transmits the electronic appraisal report directly to the Seller or a third party authorized by the Seller
3. The electronically transmitted photographs and any exhibits are clear and meet the requirements for exhibits outlined in Section 5604.2
4. The Seller represents and warrants that the appraiser's Electronic Signature, and a supervisory appraiser's signature if applicable, are attached to, or logically associated with, the electronic appraisal report in accordance with the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") and other applicable State and federal laws
5. The Seller represents and warrants that the electronic appraisal report is as effective, enforceable and valid as a paper original of the appraisal report duly executed by the appraiser and the supervisory appraiser, if applicable

(b) Unacceptable electronic appraisal report practices

In addition to the unacceptable appraisal practices set forth in Section 5603.4, the following are unacceptable electronic appraisal report practices, and each constitutes a breach of the Seller's warranty of the professional quality of the appraisal report:

- Failure of the appraiser to take reasonable precautions to protect their electronic signature from identity and signature theft, including granting a trainee, administrative personnel or other third-party permission to use the appraiser's or supervisory appraiser's electronic signature
- Failure to maintain proper security controls to protect against alteration of the appraisal report or data used by anyone other than the appraiser, or supervisory appraiser, if applicable, responsible for the appraisal report
- Failure to securely store the electronic appraisal report, including all original photographs, maps and supporting documents, as originally reported by the appraiser

(c) Seller liabilities and responsibilities

(i) Liability for the authenticity and accuracy of the appraisal report

The Seller retains liability for the authenticity and accuracy of the electronic appraisal report. If the Seller is concerned about the accuracy or reliability of the electronic appraisal report, the Seller must immediately obtain a paper duplicate of the electronic appraisal report signed with pen and ink by the appraiser, and the supervisory appraiser, if applicable, and maintain the paper duplicate of the electronic appraisal report in the Mortgage file in accordance with the requirements of Section 3302.2. The Seller shall provide the electronic or original appraisal report to Freddie Mac upon Freddie Mac's request.

(ii) Representations and warranties for authenticity of any appraisal report and required notification

The Seller represents and warrants that any appraisal report received from an appraiser by the Seller or any third party specifically authorized by the Seller as an Electronic Record, is a copy of the original appraisal report that was signed by the appraiser, and a supervisory appraiser, if applicable, and that it complies with applicable State and federal laws and regulations. The Seller agrees that the appraisal report received from an appraiser by the Seller or any third party specifically authorized by the Seller as an Electronic Record are subject to the Seller's representations, warranties, covenants, agreements and requirements contained in Chapter 1401.

If the Seller becomes aware of the unauthorized or improper use of the appraiser's signature or the supervisory appraiser's signature, if applicable, or suspects unauthorized alteration of any appraisal report the Seller must notify Freddie Mac immediately.