

Enabling and Submitting UCDP Orders in Appraisal Firewall

A Guide for Managers

Appraisal Firewall can help streamline your clients' appraisal business by directly submitting appraisals to the Uniform Collateral Data Portal (UCDP). Your clients can avoid losing time bouncing from one system to another and have all their UCDP requirements met right within Appraisal Firewall. Once they have registered with UCDP and invited a Lender Agent, your clients can enable UCDP submissions on their Appraisal Firewall account. When a client is active with UCDP and entered their credentials in Appraisal Firewall, you and your client will be able to submit their appraisal files directly to UCDP.

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UCDP Manager Setup in Appraisal Firewall

As a Lender Agent, you can submit appraisals to UCDP on behalf of your clients. Once you and your clients have entered your UCDP Credentials on your Appraisal Firewall profile, and your clients invite you as their Lender Agent within UCDP, you and your clients can start submitting! First, log into your Manager account, click **My Profile**, then click **Next** twice. Here you can enter your Lender Agent UCDP Credentials.

My Profile - AF Beta Cancel Done


Private Label Instructions

Originator Link	<input type="text" value="https://www.appraisalfirewall.com/originator.asp?mana"/>	Test
Appraiser Link	<input type="text" value="https://www.appraisalfirewall.com/appraiser.asp?mana"/>	Test

UCDP Direct Integration Credentials

User Name	<input type="text" value="test12"/>
Password	<input type="password" value="*****"/>

Enter your UCDP login User Name and Password.



Note: If you do not register as a Lender Agent, your clients will need to invite Appraisal Firewall/SharperLending as their Lender Agent in order to use the direct UCDP submission feature. Leave the UCDP Direct the Integration Credentials blank if Appraisal Firewall/SharperLending will be the acting Lender Agent for all of your clients.

UCDP Client Setup

You can enable UCDP submission capabilities for a particular client if you have their UCDP Credentials. To enter a client's UCDP information, click the **Organize** link, select the appropriate company, and under the **Options** tab, enter the client's UCDP Credentials.

- Click the **Automatically Submit to UCDP** checkbox if all reports delivered under this company should be automatically delivered to UCDP as soon as the appraiser uploads the completed appraisal. Keep in mind that by checking this checkbox, the appraisal will be sent to UCDP without a review by the lender. *Note that if any PDF appraisals are uploaded, they will be automatically converted before submission.*
- Mark the **Run UAD Check** box if all appraisals under this lender should be evaluated against a 300 point UAD review. This option attempts to catch any UAD errors before submission to UCDP so that the submission process can be more streamlined for your clients.

Organize Originators

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Abraham's Lending	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Fees</th> <th style="width: 10%;">\$</th> <th style="width: 10%;">%</th> <th style="width: 15%;">Transaction</th> <th style="width: 10%;">Billing</th> <th style="width: 40%;"></th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Residential</td> <td><input type="radio"/></td> <td><input checked="" type="radio"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td rowspan="3" style="text-align: right;"><input type="button" value="Save"/></td> </tr> <tr> <td><input checked="" type="checkbox"/> Commercial</td> <td><input type="radio"/></td> <td><input checked="" type="radio"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td colspan="3">Lender Management Fee</td> <td>\$2.00</td> <td></td> </tr> <tr> <td colspan="2">Paid By</td> <td colspan="2">Review Policy</td> <td>Enabled</td> <td>Price</td> </tr> <tr> <td colspan="2"><input checked="" type="radio"/> Appraiser</td> <td colspan="2">Manual</td> <td><input type="checkbox"/></td> <td>\$2.00</td> </tr> <tr> <td colspan="2"><input type="radio"/> Originator</td> <td colspan="4"></td> </tr> <tr> <td colspan="6">Options</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Do Not Auto Generate Appraisal Independence Certificate</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Exclude from Message Monitor</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Manager Bill Lender and Remit to Appraiser</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Suppress Credit Card payment option</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Allow Billing for AMC Orders</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Market Area - not a Rotation Manager</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Suppress Email</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Carbon copy Rotation Manager on all Emails</td> </tr> <tr> <td colspan="6"><input type="checkbox"/> Notify Rotation Manager on Declines</td> </tr> <tr> <td colspan="3">Client ID</td> <td colspan="3"><input type="text"/></td> </tr> <tr> <td colspan="6">UCDP Credentials</td> </tr> <tr> <td colspan="2">Fannie Mae #</td> <td colspan="2">Freddie Mac #</td> <td colspan="2">Business Unit #</td> </tr> <tr> <td colspan="2">275410004</td> <td colspan="2">999999999</td> <td colspan="2">888888</td> </tr> <tr> <td colspan="3"><input type="checkbox"/> Automatically Submit to UCDP</td> <td colspan="3"><input checked="" type="checkbox"/> Run UAD Check</td> </tr> </tbody> </table>	Fees	\$	%	Transaction	Billing		<input checked="" type="checkbox"/> Residential	<input type="radio"/>	<input checked="" type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Save"/>	<input checked="" type="checkbox"/> Commercial	<input type="radio"/>	<input checked="" type="radio"/>	<input type="text"/>	<input type="text"/>	Lender Management Fee			\$2.00		Paid By		Review Policy		Enabled	Price	<input checked="" type="radio"/> Appraiser		Manual		<input type="checkbox"/>	\$2.00	<input type="radio"/> Originator						Options						<input type="checkbox"/> Do Not Auto Generate Appraisal Independence Certificate						<input type="checkbox"/> Exclude from Message Monitor						<input type="checkbox"/> Manager Bill Lender and Remit to Appraiser						<input type="checkbox"/> Suppress Credit Card payment option						<input type="checkbox"/> Allow Billing for AMC Orders						<input type="checkbox"/> Market Area - not a Rotation Manager						<input type="checkbox"/> Suppress Email						<input type="checkbox"/> Carbon copy Rotation Manager on all Emails						<input type="checkbox"/> Notify Rotation Manager on Declines						Client ID			<input type="text"/>			UCDP Credentials						Fannie Mae #		Freddie Mac #		Business Unit #		275410004		999999999		888888		<input type="checkbox"/> Automatically Submit to UCDP			<input checked="" type="checkbox"/> Run UAD Check		
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Enter the client's UCDP Credentials.

If any of this client's loans will be submitted to a GSE, enter their applicable Fannie Mae Seller Number and Freddie Mac Seller/TPO Number into the corresponding **Fannie Mae #** and **Freddie Mac #** fields. Then, enter the client's **Business Unit #**, which they receive from UCDP once they have invited a Lender Agent.

Click **Done** to save any changes. Once UCDP Credentials have been entered, you and your clients can submit their completed reports to UCDP.

Note: Rotation Managers can also enable their own account for UCDP submission. Once they have registered with UCDP and invited a Lender Agent, they can enter their UCDP Credentials on their Appraisal Firewall profile.

Working in a UCDP Order

Either you or your client can choose when to submit an order to UCDP. Depending on the client's settings, when an appraiser uploads the completed report it will either be automatically submitted to UCDP, or you or a user will need to do it manually. On successful submission, UCDP returns a DocFileID (the unique UCDP reference number that can be included on loan files), and Submission Summary Reports (SSRs). The SSRs return information about the appraisal submission to UCDP. Each GSE will send back an SSR (for example, Fannie Mae will send back an SSR, and Freddie Mac will send back a separate SSR if a lender has seller numbers for both GSEs).

Converting PDF Appraisal Reports to UAD XML Format

UCDP requires that appraisal files uploaded to the portal be in UAD XML format. To ensure that you can quickly submit files, we will automatically convert PDF files to XML when you submit them to UCDP.

Validating UAD XML Data

Appraisal Firewall offers a tool to preview and validate the UAD XML appraisals uploaded by your appraisers. The **UAD Check** feature reviews appraisals for UAD completeness prior to the report being submitted to UCDP. Implementing this feature can save your clients time by avoiding multiple submissions to UCDP.

Enabling the **Run UAD Check** on your clients' Organize screen will cause the uploaded report to be verified by over 300 appraisal data points. If the review encounters any errors, the report will be sent back to the appraiser, along with a PDF file explaining the results. Appraisers may then modify the report if necessary, and upload a new one, or use the existing one and provide an explanation. The second appraisal delivery will be sent through the UAD Check again, and the PDF results and appraisal report will be delivered to both the lender and appraiser.

UCDP Credentials

Fannie Mae #	Freddie Mac #	Business Unit #
<input type="text" value="333442"/>	<input type="text" value="5644566"/>	<input type="text" value="IPX44369"/>
<input type="checkbox"/> Automatically Submit to UCDP	<input checked="" type="checkbox"/> Run UAD Check	

Automatic UCDP Submission

Appraisal Firewall allows a client to have every completed appraisal be automatically submitted to UCDP upon delivery by the appraiser. Managers and Rotation Managers can check the **Automatically Submit to UCDP** checkbox on the clients profile to enable this feature.

UCDP Credentials

Fannie Mae #	Freddie Mac #	Business Unit #
<input type="text" value="333442"/>	<input type="text" value="5644566"/>	<input type="text" value="IPX44369"/>
<input checked="" type="checkbox"/> Automatically Submit to UCDP	<input type="checkbox"/> Run UAD Check	

When a lender chooses to have completed appraisals submitted automatically to UCDP, as soon as the appraiser delivers the appraisal, it will be submitted to UCDP without any involvement from the lender. If the appraisal is a PDF file, Appraisal Firewall will auto-convert the file to the appropriate format for submission. The DocFileID and the SSR's will be returned shortly.

When a lender elects to have reports automatically submitted to UCDP, **only the initial report is automatically delivered**. If an appraiser uploads a revised or subsequent appraisal report, it will need to be manually submitted.

Note that, if you have checked the Run UAD Check checkbox, the UAD check will run prior to the appraisal being submitted to UCDP.

Manual UCDP Submission

To manually submit a report to UCDP once it has been delivered and completed in Appraisal Firewall, click the **Communicate** menu and select **Send to UCDP**. The file will then be sent to UCDP and the DocFileID and the SSR's will be returned shortly. Managers, Rotation Managers, and managed users (originators/processors/supervisors) all have the ability to use this feature. *Note that Broker-type users do not have the ability to submit to UCDP.*

Details - Barney Rubble at 3344 Bam Bam St Spokane W...
Price \$350.00
Done

Order	Communicate	View				
Property	Notes		Status: done Valuation: \$350,000.00 Reference Number: 5812			
View: <input checked="" type="checkbox"/>	Send Message		DocFileID: N/A Fannie Mae: N/A Freddie Mac: N/A			
Date/Time	Send FHA Case Number		<input type="checkbox"/> Appraisals/Attachments <input type="checkbox"/> Billing <input type="checkbox"/> Timeline <input type="checkbox"/> System			
	Dispute Comps		Type	Status	Comment	\$
	Forward Appraisal					
	Send to UCDP		Status Set	Active	Completed	
9/1/2011 3:39:54 PM	Appraiser	Originator	Delivery	Active	Appraiser Report Delivery	
9/1/2011 3:39:54 PM	Appraiser	Originator	Delivery MISMO XML	Active	Appraisal MISMO XML Delivery	

What Happens After an Appraisal is Submitted to UCDP?

To help track the progress of an order, a status bar displaying UCDP information is available on the upper right of the order Details screen. Orders that have not been completed display the Doc File ID and GSE status as N/A, indicating that no file has been submitted to UCDP. Once the file has been completed in UCDP, the DocFileID, Fannie Mae and Freddie Mac submission statuses will display the corresponding information. For a quick view of all UCDP items in the Communications Log, click the UCDP filter checkbox.

Details - Barney Rubble at 3344 Bam Bam St Spokane W... Price \$350.00 **Done**

Order Communicate View

Status: **appraiser accepted** | Reference Number: 5812
DocFileID: N/A | Fannie Mae: N/A | Freddie Mac: N/A

Property Communications

View: All | UCDP | Messages | Appraisals/Attachments | Billing | Timeline | System

Date/Time	From	To	Type	Status	Comment	\$
9/1/2011 3:36:18 PM	Customer Service	Appraiser	Service Fee Approval	Pending	Service Fee	\$10.00
9/1/2011 3:36:18 PM	Appraiser	Originator	Payment Approval	Pending	Fee assigned	\$350.00

Once a report is submitted to UCDP, the status of the order will change to 'reviewing' while it goes through checks with the appropriate GSEs. When the GSEs are finished reviewing, that status of the order changes to 'done' and the Doc File ID, GSE status, and SSR outputs are returned.

If the UCDP does not accept a report you have submitted, Appraisal Firewall will notify you with the appropriate details so that you can work with your appraiser to correct it.

Details - Barney Rubble at 3344 Bam Bam St Spokane W... Price \$350.00 **Done**

Order Communicate View

Status: **done** | Valuation: \$350,000.00 | Reference Number: 5812
DocFileID: **1100001503** | Fannie Mae: **accepted** | Freddie Mac: **accepted**

Property Communications

View: All | UCDP | Messages | Appraisals/Attachments | Billing | Timeline | System

Date/Time	From	To	Type	Status	Comment	\$
9/1/2011 3:45:24 PM	Originator	Appraiser	Ⓜ SSR Output	Active	FRE SUCCESSFUL SSR Output	
9/1/2011 3:45:24 PM	Originator	Appraiser	Ⓜ SSR Output	Active	FNM SUCCESSFUL SSR Output	

The Doc File ID and GSE status of the report are recorded here.

You and any users associated with the order can view SSRs by double clicking the paper clip icon in the Communications log, or selecting the SSR from the View menu.

Details - Fred Flinstone at Yabba Dabba Doo St Spokane ... Price \$350.00 Done

Order Communicate **View**

Property Communicate

View: All | UCDP

Attachments Billing | Timeline System

Status: **done** | Valuation: **\$225,000.00** | Reference Number: **5786**
 DocFileID: **1100001503** | Fannie Mae: **accepted** | Freddie Mac: **accepted**

Date/Time	From	To	Type	Status	Comment	\$
8/31/2011 9:48:43 AM	Originator	Appraiser	SSR Output	Active	FRE SUCCESSFUL SSR Output	
8/31/2011 9:48:43 AM	Originator	Appraiser	SSR Output	Active	FNM SUCCESSFUL SSR Output	

If an appraiser uploads a modified report after an appraisal has already been uploaded and submitted, the GSE status will change to 'outdated,' indicating that the file should be resubmitted to UCDP. The report will need to be manually resubmitted to UCDP in order to generate a new SSR. Note that the DocFileID will not change, but the SSR will change based on the changed contents of the most recent appraisal.

Details - Barney Rubble at 3344 Bam Bam St Spokane W... Price \$350.00 Done

Order Communicate **View**

Property **Communications**

View: All | UCDP Messages Appraisals/Attachments Billing | Timeline System

Status: **done** | Valuation: **\$350,000.00** | Reference Number: **5812**
 DocFileID: **1100001503** | Fannie Mae: **outdated** | Freddie Mac: **outdated**

Date/Time	From	To	Type	Status	Comment	\$
9/1/2011 3:53:12 PM	Appraiser	Originator	Delivery MISMO XML	Active	Appraisal MISMO XML Delivery	
9/1/2011 3:53:12 PM	Appraiser	Originator	Delivery	Active	Appraiser Report Delivery	
9/1/2011 3:45:24 PM	Originator	Appraiser	SSR Output	Active	FRE SUCCESSFUL SSR Output	
9/1/2011	Originator	Appraiser	SSR Output	Active	FNM SUCCESSFUL SSR Output	

If a modified report is uploaded, the GSE status changes to 'outdated.'

A Couple Reminders:

- UCDP only accepts XML files. If the appraiser has only provided a PDF copy of the report, Appraisal Firewall will automatically convert the PDF to XML when it is submitted to UCDP. We recommend you check with your appraisers to make sure their forms software can provide UAD XML to help keep costs low.
- Your clients must register with UCDP and invite you or Appraisal Firewall/SharperLending as their Lender Agent in order to take advantage of the direct UCDP submission feature. For more information on registering as a Lender Agent or information regarding UCDP, visit our [UCDP Info Page](#).
- Clients can elect to have all their orders automatically submitted to UCDP right when the appraiser uploads the report. Mark the Automatically Submit to UCDP checkbox on your client's profile to enable this feature. Appraisal Firewall will auto-convert the file if it's a PDF, run a UAD Check if enabled, and then submit the file to UCDP. **Important Note: when you mark this checkbox, the appraisal is not manually reviewed by the lender!** The lender can review it after it has been submitted, but not before. Keep this in mind when enabling this option.