Enabling and Submitting UCDP Orders in Appraisal Firewall

A Guide for Rotation Managers

Appraisal Firewall can help streamline your appraisal business by submitting UAD-compliant appraisals to the Uniform Collateral Data Portal (UCDP) on your behalf. You can avoid losing time bouncing from one system to another and have all your UCDP requirements met right within Appraisal Firewall. Once you have created your UCDP account and enabled UCDP submission on your Appraisal Firewall account, you and your users will be able to submit your appraisal files directly to UCDP.

UCDP Setup in Appraisal Firewall

As a Rotation Manager, you have the ability to enable UCDP submission for you and your managed users (originators, supervisors, and processors). Once you have registered with UCDP and invited your Lender Agent, it's easy to enable your Appraisal Firewall account for direct UCDP submission. First, log into your Rotation Manager account, click **My Profile**, then click **Next**. Here you can enter your UCDP Credentials or edit other profile information.

Note – a Lender Agent is required for you to setup and use the Appraisal Firewall UCDP Solution. If you have questions about registering with UCDP and/or inviting your Lender Agent, contact your Appraisal Firewall representative.

- Click the **Automatically Submit to UCDP** checkbox if all reports delivered under your 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 you or any user. *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 your company 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 you.

Enter your assigned GSE numbers and Business Unit.

Click the checkbox to have all orders automatically delivered to UCDP when the appraiser uploads the completed report, and to run the 300-point UAD check.

If any of your loans will be submitted to a GSE, enter the applicable Fannie Mae Seller Number and Freddie Mac Seller/TPO Number into the corresponding **Fannie Mae #** and **Freddie Mac #** fields. Then, enter your **Business Unit Number**, which you can get from within UCDP once you have invited your Lender Agent.

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

Working in a UCDP Order

You and your managed users can choose when to submit a completed appraisal to UCDP. Depending on your settings, when an appraiser uploads the completed report it will either be automatically submitted to UCDP, or you 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 you have 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 at no additional cost to you.

Running the UAD Check

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 company time by avoiding multiple submissions to UCDP.

Enabling the **Run UAD Check** on your My Profile 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 user and appraiser. The Rotation Manager always has access to view the appraisal report, regardless of whether or not the UAD Check returns errors.

UCDP Credentials

Fannie Mae #	Freddie Mac #	Business Unit #
4488321	999999999	OP55555

☐ Automatically Submit to UCDP   ☑ Run UAD Check

Automatic UCDP Submission

Appraisal Firewall allows you to have every completed appraisal automatically submit to UCDP upon delivery by the appraiser. You can check the **Automatically Submit to UCDP** checkbox on your profile to enable this feature.

If you choose 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 you. 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 you elect to have reports automatically submitted to UCDP, **only the initial report is automatically delivered**. If an appraiser uploads a revised or subsequent appraisal, you or a user will need to manually submit the appraisal via the Send to UCDP feature.

Important Note on Enabling Both UAD Check and Automatic UCDP Submission

If you have enabled the UAD Check, this will run prior to submission to UCDP to catch any potential errors before submission. If there are no issues identified, the appraisal will be automatically submitted to UCDP after the UAD Check has run without any involvement from you. If there are errors identified, the appraiser is given an opportunity to upload a revised report, or use the existing one and provide an explanation. If the report fails the UAD Check a second time, the report will still automatically be submitted to UCDP, and you will be notified via email and within Appraisal Firewall that the UAD Check returned errors. It is recommended that you work with your appraiser – who is sent the same information as you in the event of identified issues – to get any discrepancies resolved.

Manual UCDP Submission

To manually submit a report to UCDP once it has been delivered and completed, click the **Communicate** menu and select **Send to UCDP**. The file will then be sent to UCDP and the DocFileID and the SSRs will be returned shortly. 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.*

Important Note on UAD Check – Manual UCDP Submission

If the UAD check is enabled, the check is run at the time the appraiser uploads the appraisal. This is so that, if any issues are detected, they can be brought to you and your appraiser's attention before UCDP submission.

What Happens After my 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.

Once a report is submitted to UCDP, the status of the order will change to 'reviewing' while any PDF-to-XML conversions happen (if needed), and the UAD check runs (if enabled). The file will then be sent to UCDP and it will go through more 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.

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

Viewing Submission Summary Reports (SSRs)

You can view any SSRs on the order by selecting the View menu and choosing the **Fannie Mae SSR** or **Freddie Mac SSR** menu option. Note that you can also view the SSRs from the Communications Log by double clicking the paper clip icon.

If an appraiser uploads a modified appraisal report after you have already submitted to UCDP, 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, current SSR. Note that the DocFileID will not change, but the SSR will change based on the changed contents of the most recent appraisal.

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

A Couple Reminders:

- UCDP only accepts UAD 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.

- You must create an account with UCDP and invite your Lender Agent in order for Appraisal Firewall to submit to UCDP on behalf of your company. For more information on registering with UCDP and inviting a Lender Agent, visit our UCDP Info Page.

- You can elect to have all your orders automatically submitted to UCDP right when the appraiser uploads the report. Mark the Automatically Submit to UCDP checkbox on your profile to enable this feature. Appraisal Firewall will auto-convert the file 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 will not be manually reviewed by any user at your company prior to submitting to UCDP**! You can review it after it has been submitted, but not before. Keep this in mind when enabling this option.

- Contact your Appraisal Firewall representative with any questions about the Appraisal Firewall UCDP Solution. We are here to help!