## **Data Delivery Requirements and Effective Date**

UCDP is the common data portal through which lenders will submit electronic appraisal reports for delivery to Fannie Mae or Freddie Mac. For all conventional mortgage loans delivered to Fannie Mae or Freddie Mac on or after March 19, 2012, the following eight appraisal report forms must be submitted through the UCDP if a) the loan application is dated on or after December 1, 2011, and b) an appraisal report is required. The appraisal report must be submitted through the UCDP before the delivery date of the mortgage loan to Fannie Mae and/or Freddie Mac and must include all exhibits, addenda, and photographs. UCDP will be available in June 2011.

## **UAD Forms**

- Uniform Residential Appraisal Report (Fannie Mae Form 1004/Freddie Mac Form 70)
- Individual Condominium Unit Appraisal Report (Fannie Mae Form 1073/Freddie Mac Form 465)
- Exterior-Only Inspection Individual Condominium Unit Appraisal Report (Fannie Mae Form 1075/Freddie Mac Form 466)
- Exterior-Only Inspection Residential Appraisal Report (Fannie Mae/Freddie Mac Form 2055)

## Non-UAD Forms (Forms not required to include the UAD standardization and/or mapping)

- Manufactured Home Appraisal Report (Fannie Mae Form 1004C/Freddie Mac Form 70B)
- Small Residential Income Property Appraisal Report (Fannie Mae Form 1025/Freddie Mac Form 72)
- Individual Cooperative Interest Appraisal Report (Fannie Mae Form 2090)
- Exterior-Only Inspection Individual Cooperative Interest Appraisal Report (Fannie Mae Form 2095)

Various XML formats will be supported in UCDP. The following list includes the XML formats that will be supported in UCDP for the four UAD forms:

- MISMO 2.6 Errata 1 GSE Extended format (preferred format)
- ACI format
- Al Ready format

The following list includes the XML formats that will be supported in UCDP for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 Errata 1 GSE Extended format
- ACI format
- Al Ready format

Either an XML data stream with an embedded first-generation PDF file or a first-generation PDF file must be submitted to UCDP. PDF files must include all appraisal exhibits, addenda, and photographs, and, for loans sold to Fannie Mae, the Fannie Mae Form 1004MC. If the appraisal is only available in a PDF format, without the corresponding XML data, a conversion tool will be available in UCDP for a fee (offered by the vendor supporting UCDP).

The GSEs may expand the UAD and the standardized responses to the other residential appraisal forms at a later date. However, for selected fields captured in the four UAD forms, some appraisal form providers may elect to update those fields on the remaining non-UAD forms, if applicable, but they are not required to do so.