



FHA EAD General User Guide

Electronic Appraisal Delivery (EAD) portal

U.S. Department of Housing and Urban Development

December 2024

Document Revisions

Date	Version	Change
1/21/2016	1.3.2	<ul style="list-style-type: none"> Added FHA505 hard stop description under Appendix D: List of Hard Stops. Added FHA3700 hard stop description under Appendix D: List of Hard Stops. Added a new reason for rejecting a submission under Table 2.2.3 Upload Status Possibilities Modified FHA5410 under Appendix D: List of Hard Stops.
4/25/2017	1.3.3	<ul style="list-style-type: none"> Added instruction to reinstating expired FHAC password. Added Note on submitting an appraisal for the same FHA Case #. Added Note about not uploading a corrected appraisal as a new submission in section 2.4. Added Note that the SSR is for information only.
6/20/2017	1.3.4	<ul style="list-style-type: none"> Changed description of HS FHA3300 to "Site Area not reported per requirements. Examples: 6400 sf, 3.40 ac, 380 sqm"
5/9/2019	1.3.5	<ul style="list-style-type: none"> Appendix D: Changed value of column "Eligible for Override" from "Y" to "N" for hard stops FHA600, FHA601, FHA602 and FHA603.
10/30/2024	1.3.6	<ul style="list-style-type: none"> Section 2.0: Updated NOTE to NOTES on file size limits Section 2.1: Updated NOTE to NOTES on file size limits Section 2.2: Modified Description of Rejected Status in Table 2.2.3; updated Note on file size Updated the Login Page screenshot in Figures 1.1.2, 1.1.8, 1.2.5 and 1.2.8 per CR35 Appendix D, Table D.1: Updated error description of FHA5010 per CR EAD-08
12/10/2024	1.3.7	<ul style="list-style-type: none"> Appendix B: Added Note 1004MC completeness rule no longer checked Appendix D: Table D.1 Digital Signature: Added Note, retired Appendix D: Table D.1 Hard Stop: Added FHA206, FHA4201, FHA4206 (prod date Dec. 2024)

TABLE OF CONTENTS

INTRODUCTION	6
WHAT IS THE ELECTRONIC APPRAISAL DELIVERY PORTAL?	6
WHO SHOULD READ THIS MANUAL?	6
WHAT'S IN THIS MANUAL?	6
1. LOGGING INTO THE EAD PORTAL	8
1.1 FOR USERS CREATED IN THE EAD PORTAL	9
Figure 1.1.1 Email Sent to "Created" Users	9
Figure 1.1.2 Login Page.....	9
Figure 1.1.3 Password Expired Page.....	10
Figure 1.1.4 Password change successful	11
Figure 1.1.5 Email sent notifying of the password change	11
Figure 1.1.6 Terms and Conditions Page.....	12
Figure 1.1.7 Challenge Response Questions Page	13
Figure 1.1.8 Login Page.....	13
1.2 FOR USERS INVITED TO THE EAD PORTAL	14
Figure 1.2.1 Email Sent to "Invited" Users	14
Figure 1.2.2 Self Registration Page	15
Figure 1.2.3 Self Registration Successful Page	15
Figure 1.2.4 Email Address Validation Request.....	16
Figure 1.2.5 Login Page.....	16
Figure 1.2.6 Terms and Conditions Page.....	17
Figure 1.2.7 Challenge Response Questions Page	18
Figure 1.2.8 Login Page.....	18
1.3 NAVIGATING THE HOME PAGE	19
Figure 1.3.0 Home Page	19
1.3.1 <i>Features on the Home Page</i>	20
Table 1.3.1.1 Home Page Features	20
2. SUBMITTING AN APPRAISAL	21
Figure 2.0.1 Accessing the Submit Appraisal Page	22
2.1 STEPS TO SUBMIT AN APPRAISAL DATA FILE	22
Figure 2.1.1 Submit Appraisal	22
Table 2.1.2 Required fields in the Submit Appraisal Page	23
Figure 2.1.3 Add Appraisal 2 and/or 3 to a Loan Submission	23
Figure 2.1.4 Multiple Loan Submission Page.....	24
Figure 2.1.5 Additional Icons, Links, and Buttons	25
Table 2.1.6 Icons, Links and Buttons on Submit Appraisal Page	25
2.2 THE PROGRESS BAR FOR SUBMITTED APPRAISALS.....	26
Figure 2.2.1 Progress Bar	26
Figure 2.2.2 Upload Confirmation Report Page	27
Table 2.2.3 Upload Status Possibilities	27
2.3 ADDITIONAL REPORT OPTIONS.....	28
Figure 2.3.1 Upload Confirmation Report Page – Additional Options	28
Table 2.3.2 Icons in Upload Confirmation Report.....	28
2.4 VIEW/EDIT PAGES FOR APPRAISAL SUBMISSIONS	29
Figure 2.4 View/Edit Page.....	30
2.4.1 <i>Section 1: Submission Information</i>	31
Figure 2.4.1.1 Section 1 - Submission Information.....	31
2.4.2 <i>Section 2: Appraisal Information</i>	31
Figure 2.4.2.1 Section 2 - Appraisal Information	32
2.4.3 <i>Section 3: Submission History</i>	33
Figure 2.4.3.1 Section 3 - History.....	33
3. SEARCHING FOR PREVIOUSLY SUBMITTED APPRAISALS	34
3.1 INITIATING A SEARCH.....	34
Figure 3.1.1 Search Feature on the Home Page	34

Figure 3.1.2 Appraisal Search Page	35
Table 3.1.3 Search Parameters	36
3.2 VIEWING SEARCH RESULTS	37
Figure 3.2.1 Search Results Page	37
Table 3.2.2 Search Results Page Functions	38
Figure 3.2.3 Search Page Legend	39
Figure 3.2.4 Expanded Search Results Selection	40
Figure 3.2.5 Download Options.....	40
Figure 3.2.6 View Standard Form Report.....	41
4. VIEWING AND EDITING APPRAISAL INFORMATION.....	42
Figure 4.0.1 Access View/Edit Page from the Upload Confirmation Report.....	42
Figure 4.0.2 Access View/Edit Page from the Search Results Page.....	42
Figure 4.0.3 View/Edit	43
4.1 SECTION 1 – SUBMISSION INFORMATION	44
Figure 4.1.1 View/Edit Page – Submission Information (View Mode)	44
Figure 4.1.2 View/Edit Page – Submission Information (Edit Mode)	44
Table 4.1.3 Submission Information Fields	45
Table 4.1.4 Additional View/Edit Features	45
4.2 SECTION 2 - APPRAISAL INFORMATION	46
Figure 4.2.1 View/Edit Page – Appraisal Information	46
Table 4.2.2 Appraisal Information Subsections	47
4.2.1 <i>Appraisal Submission Information</i>	47
Figure 4.2.1.1 View/Edit Submission Information subsection.....	48
4.2.2 <i>Appraisal File Operations</i>	48
Figure 4.2.2.1 File Operations subsection.....	48
4.2.3 <i>Appraisal Hard Stops</i>	49
Figure 4.2.3.1 Hard Stops subsection	50
4.2.4 <i>Appraisal Findings (Appraisal 1, 2 and/or 3)</i>	51
Figure 4.2.4.1 Appraisal Findings Page	51
Table 4.2.4.2 Findings Subsection	52
4.2.5 <i>Working with Appraisal 2 and/or 3</i>	52
Figure 4.2.5.1 File Operations Appraisal 2 and/or 3.....	52
Figure 4.2.5.2 Submission Information Appraisal 2 and/or 3.....	53
4.3 SECTION 3 – HISTORY INFORMATION FOR ALL APPRAISALS (APPRAISAL 1, 2 AND/OR 3)	53
Figure 4.3.1 History subsection page.....	53
Table 4.3.2 History subsection	54
5. GENERATING REPORTS.....	55
Figure 5.0.1 Reports Tab	55
5.1 SUBMISSION REPORT DETAILS	56
Figure 5.1.1 Submission Report Page	56
Table 5.1.2 EAD portal Standard Reports.....	56
5.1.1 <i>Appraisal Failure Details Report</i>	57
Figure 5.1.1.1 Appraisal Failure Details Report Creation Page.....	57
Figure 5.1.1.2 Scheduled reports email notification	58
Figure 5.1.1.3 Appraisal Failure Details Report Results Page	59
5.1.2 <i>Appraisal Failure Summary Report</i>	60
Figure 5.1.2.1 Appraisal Failure Summary Report Creation Page	60
Figure 5.1.2.2 Appraisal Failure Summary Report Results Page	61
Figure 5.1.2.3 Report Navigation and Other Features	62
5.1.3 <i>Appraisal Submission Status Report</i>	62
Figure 5.1.3.1 Appraisal Submission Status Report Creation Page	62
Figure 5.1.3.2 Appraisal Submission Status Report Results Page.....	64
Figure 5.1.3.3 Report Navigation and Other Features	64
5.1.4 <i>Submission Summary Report</i>	65
Figure 5.1.4 Submission Summary Report Creation Page.....	65
5.1.4.1 Appraisal Findings Detail Report – Part 1 of SSR	65
Table 5.1.4.1 Information contained in Appraisal Findings Detail Report.....	66
5.1.4.2 Submission Summary Report – Part 2 of SSR.....	66

5.2 MY REPORTS	69
Table 5.2.1 My Reports	69
Figure 5.2.2 My Reports Page	70
Figure 5.2.3 Enabling/Disabling a Report Page	70
6. ACCOUNT ADMINISTRATION	71
Figure 6.0.1 Account Administration	71
6.1 MANAGING YOUR USER PROFILE	72
Figure 6.1.1 User Profile Page	72
Figure 6.1.2 Email Notice about a Scheduled Report	73
Figure 6.1.3 Email Notice about a System Hard Stop Encountered	73
6.2 EDITING YOUR USER ACCOUNT	74
Figure 6.2.1 User Account Self Care Page	74
Figure 6.2.2 User Account Challenge Response Questions Page	75
7. HELP CENTER	76
Figure 7.0.1 Help Center Access from Home Page	76
Figure 7.0.2 Help Center User Guides Tab	77
Table 7.0.3 Help Center Contents	77
APPENDIX A: FREQUENTLY USED TERMS	78
APPENDIX B: SUPPORTED APPRAISAL FORMS	79
Table B.1 Supported Appraisal Forms	79
APPENDIX C: SUPPORTED FILE FORMATS	80
APPENDIX D: LIST OF HARD STOPS	81
Table D.1 Hard Stop Description Table	81
Table D.2 9001 Hard Stop Troubleshooting Guide	83
APPENDIX E: PASSWORD STRENGTH RULES	84
APPENDIX F: APPRAISER LICENSE VERIFICATION (GUIDANCE FOR LENDERS AND APPRAISERS)	85

Introduction

What is the Electronic Appraisal Delivery Portal?

The Electronic Appraisal Delivery portal (EAD) is the Web-based portal that the lenders and their designated agents use to electronically submit appraisal data files. Through the EAD portal, you can submit up to 10 appraisal data files at a time, search for previously submitted appraisal data files, clear hard stops, and view reports.

Who should read this manual?

This User Guide is intended for the loan officers, underwriters, appraisal management companies, and the others who use the EAD portal to submit appraisal data files to FHA, resolve problems with the appraisal data file submissions, and generate reports from the EAD portal.

What's in this manual?

This manual contains the following sections:

- **Section 1: Logging into the EAD portal** describes the different types of portal users, how to determine which type of user you are, and how to log into the EAD portal.
- **Section 2: Submitting an Appraisal** explains how to submit the appraisal data files to the EAD portal in a single or multiple submissions.
- **Section 3: Searching for Previously Submitted Appraisals** explains how you can search for the appraisal data files according to different criteria and how to use the results of a search.
- **Section 4: Viewing and Editing Appraisal Information** explains how to check the submission status; edit certain information and/or resubmit the appraisal data files (as needed); and request, track, and process the override requests.
- **Section 5: Generating Reports** explains how to generate the Submission Summary Reports (SSRs) and track any previously run or scheduled reports for the last 90 days.
- **Section 6: Account Administration** explains how to manage your user details and profile.
- **Section 7: Help Center** displays links to documents and training media available to the new and existing users of the EAD portal.

- **Appendices:**

- A. Frequently Used Terms**

- B. Supported Appraisal Forms**

- C. Supported File Formats**

- D. Lists of Hard Stops**

- E. Password Strength Rules**

- F. Appraiser License Verification**

1. Logging into the EAD portal

Before you can log into the EAD portal for the first time, you need to know which type of user you are: Lender Administrator or General User. The Lender Administrator or Lender Admin is the EAD portal user who has the authority to set up and manage your company's business structure within the portal, including the access privileges of other users, at the business unit or enterprise level. The Lender Admin can either "create" a general user in the EAD portal (created users) or "invite" a general user to register for the EAD portal (invited user).

General users have access to all of the functions described herein (except the ability to change passwords and to invite and/or create users, which is reserved for the Lender Admin). Read-only users can only read information on the screen and do not have a Submit Appraisal option on their Home page.

When creating a user, the Lender Admin assigns that user a permanent user ID and a temporary password that can be changed after the user logs in. Alternatively, the Lender Admin can send the user an invitation whereby the user can create a unique User ID and password.

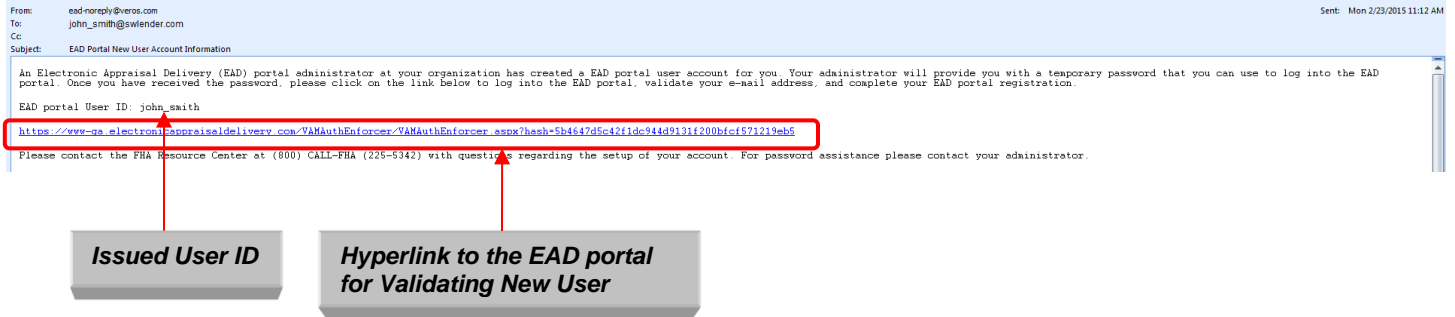
The next two subsections walk you through the steps of logging into the EAD portal if you are a created user (see Section 1.1) or an invited user (see Section 1.2).

Note: *There is a separate guide for Lender Admins available on the EAD portal website to assist the Lender Admin in the organizational setup. In addition, Frequently Used Terms are listed in Appendix A.*

1.1 For users created in the EAD portal

If you are a created user, you will receive an EAD portal-system generated email (shown in **Figure 1.1.1**) informing you that an account has been created for you. This email includes your permanent user ID. The Lender Admin also assigns you a temporary password and provides this to you either verbally or in a written document.

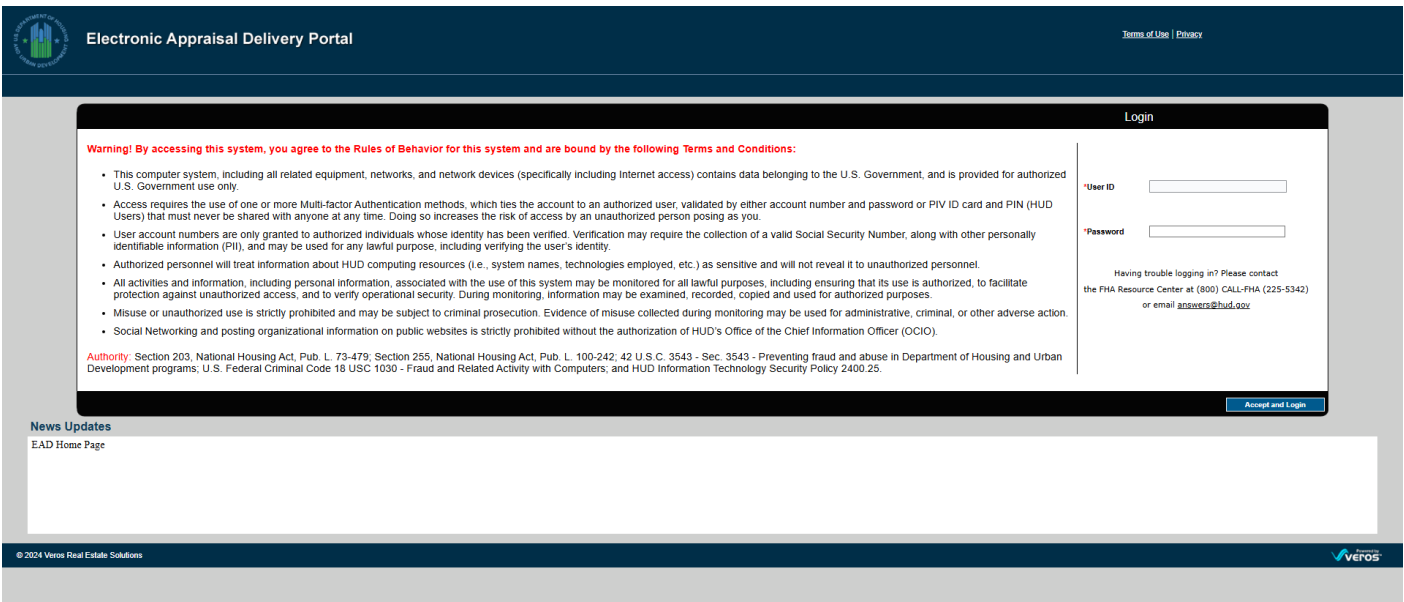
Figure 1.1.1 Email Sent to “Created” Users



When you receive the email, click the hyperlink to access the EAD portal Login page.

After clicking the hyperlink, the EAD portal Login page appears as shown in **Figure 1.1.2**. Login with the user ID provided in the EAD portal system email and the temporary password provided by your Lender Admin.

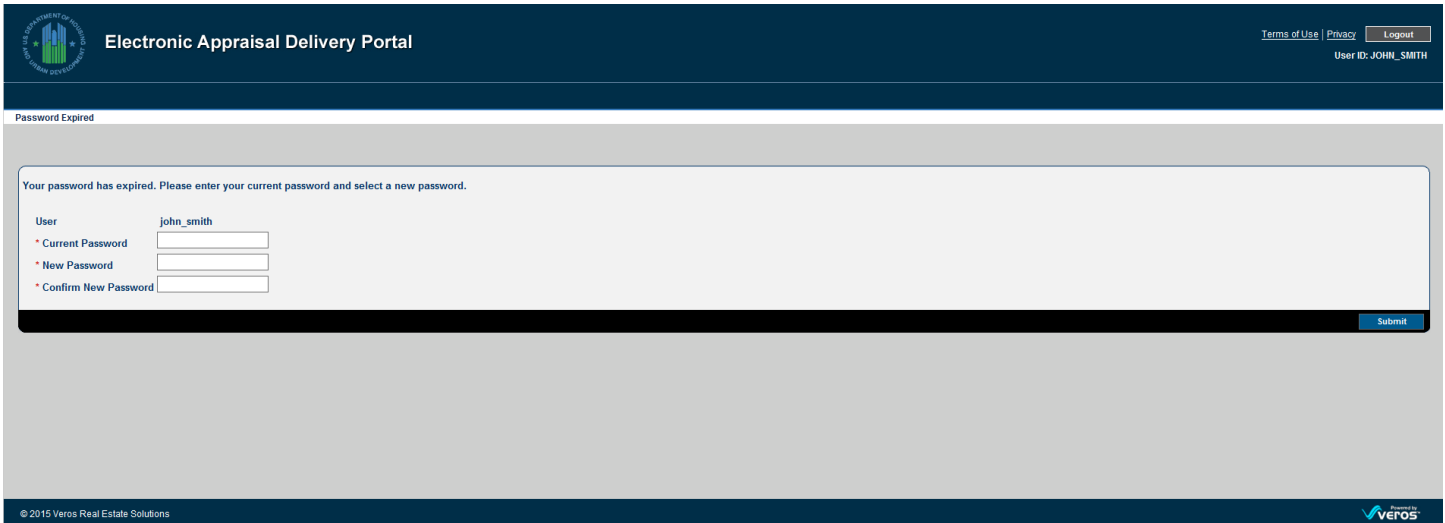
Figure 1.1.2 Login Page



After you log in, the Password Expired page shown in **Figure 1.1.3** appears so that you can change your temporary password to a permanent password that you can easily remember.

NOTE: Passwords cannot be the same as the user ID and must be at least eight characters long, using letters or numbers or special characters. For more information, see Appendix E – Password Strength Rules.

Figure 1.1.3 Password Expired Page



The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a dark blue header with the portal's name on the left and 'Terms of Use | Privacy | Logout' on the right. Below the header, the user ID 'JOHN_SMITH' is displayed. The main content area is titled 'Password Expired' and contains a message: 'Your password has expired. Please enter your current password and select a new password.' Below this message is a form with the following fields: 'User' (pre-filled with 'john_smith'), 'Current Password', 'New Password', and 'Confirm New Password'. A 'Submit' button is located at the bottom right of the form. The footer of the page includes the copyright notice '© 2015 Veros Real Estate Solutions' and the Veros logo.

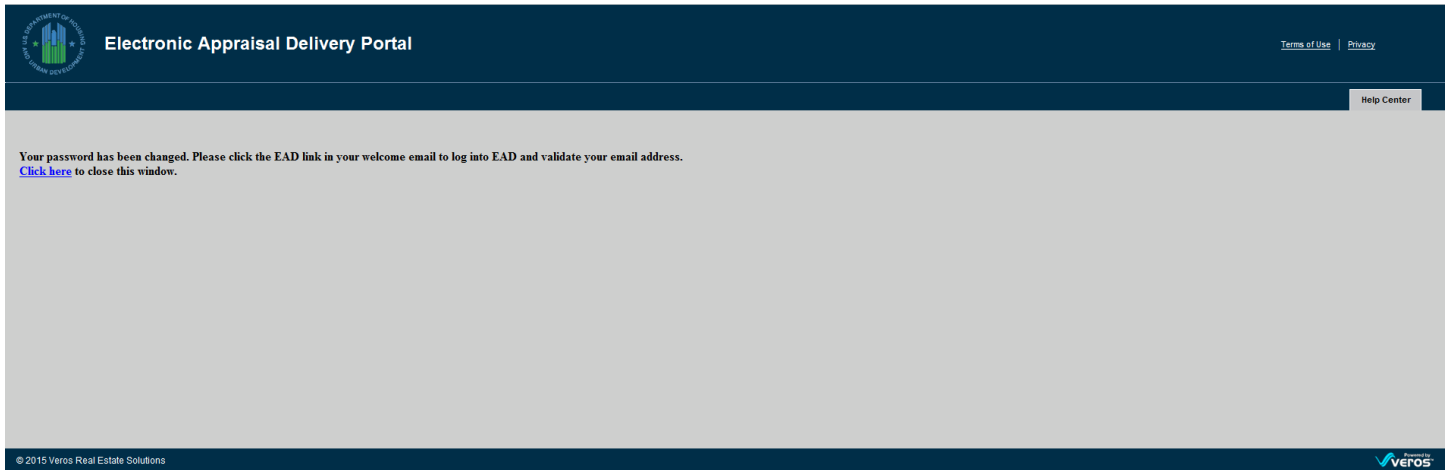
When you create your new password, the page shown in **Figure 1.1.4** informs you whether the change was successful. (If you enter the incorrect password in the Current Password field, all fields on the page clear. If you enter the incorrect password in the Confirm New Password field, you receive an error message stating “The new password values entered do not match” but the fields remain intact.)

The EAD portal then asks you to log out and log back into the portal with the permanent user ID and new password.

How to reinstate an expired FHAC password

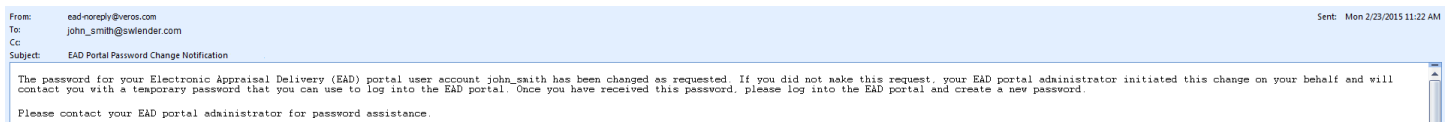
Security for EAD users working for a lender is managed through the FHA Connection. A user must maintain an active account in the FHA Connection to remain active in the EAD portal. The link that ties the EAD portal to the FHA Connection is the Appraisal Portal One Time Key located in your FHA Connection profile, accessed through ID Maintenance, User Profile. Please note that your password must be reset in the FHA Connection every 21 days to remain active. If your FHA Connection password expires, a password reset can be performed through the FHA Connection and once completed, the link to the EAD portal will be re-established the following day.

Figure 1.1.4 Password change successful



You also will receive an email (shown in **Figure 1.1.5**) informing you that the password has been changed.

Figure 1.1.5 Email sent notifying of the password change



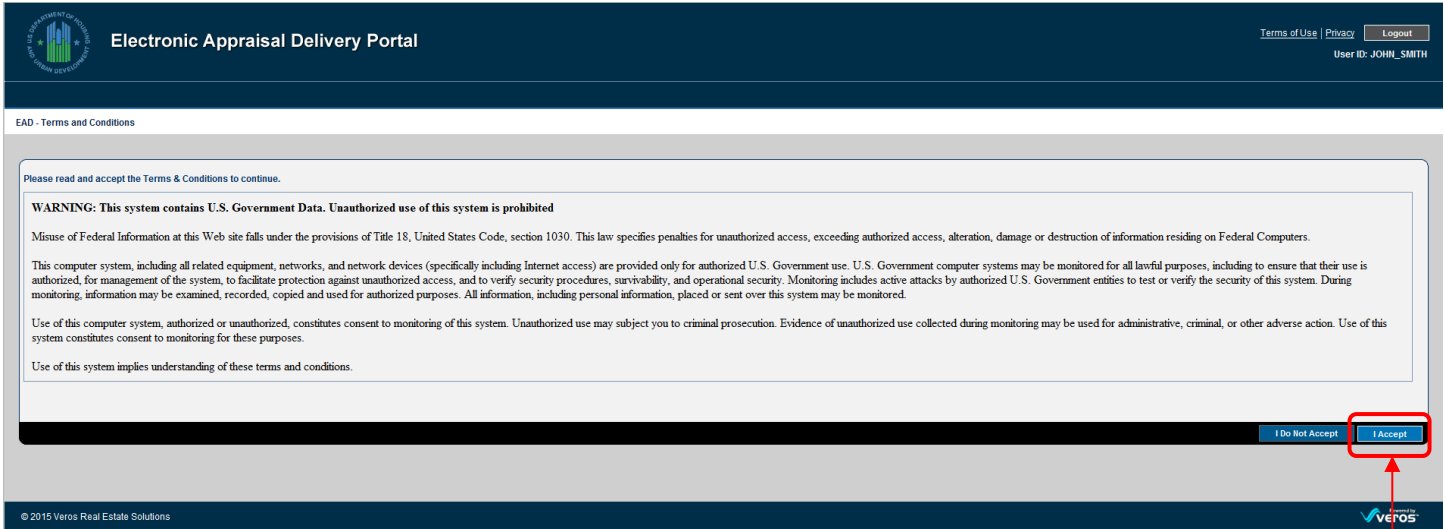
NOTE: Before logging back into the EAD portal, click the Favorites button on the Internet Browser tool bar to save the website as a favorite bookmark.

When you log back into the EAD portal, the system displays the Terms and Conditions page shown in **Figure 1.1.6**.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions.

Figure 1.1.6 Terms and Conditions Page

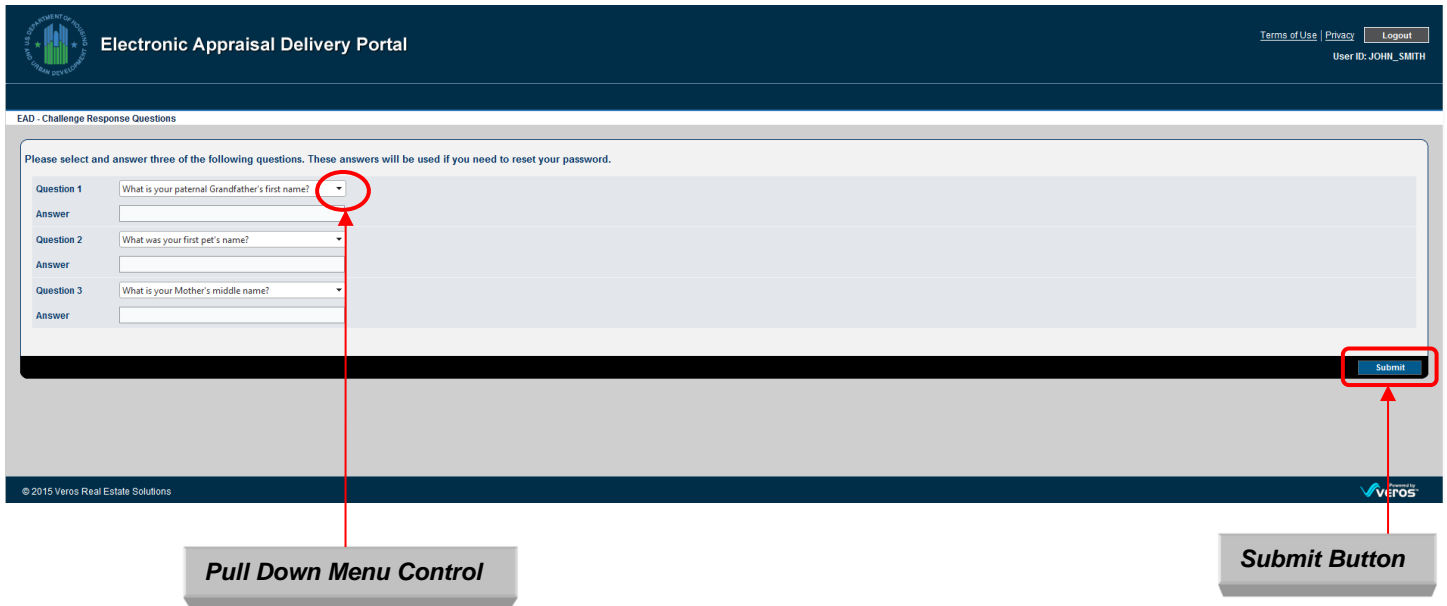


I Accept Button

To set up your challenge questions, follow the steps on this page as shown in **Figure 1.1.7**:

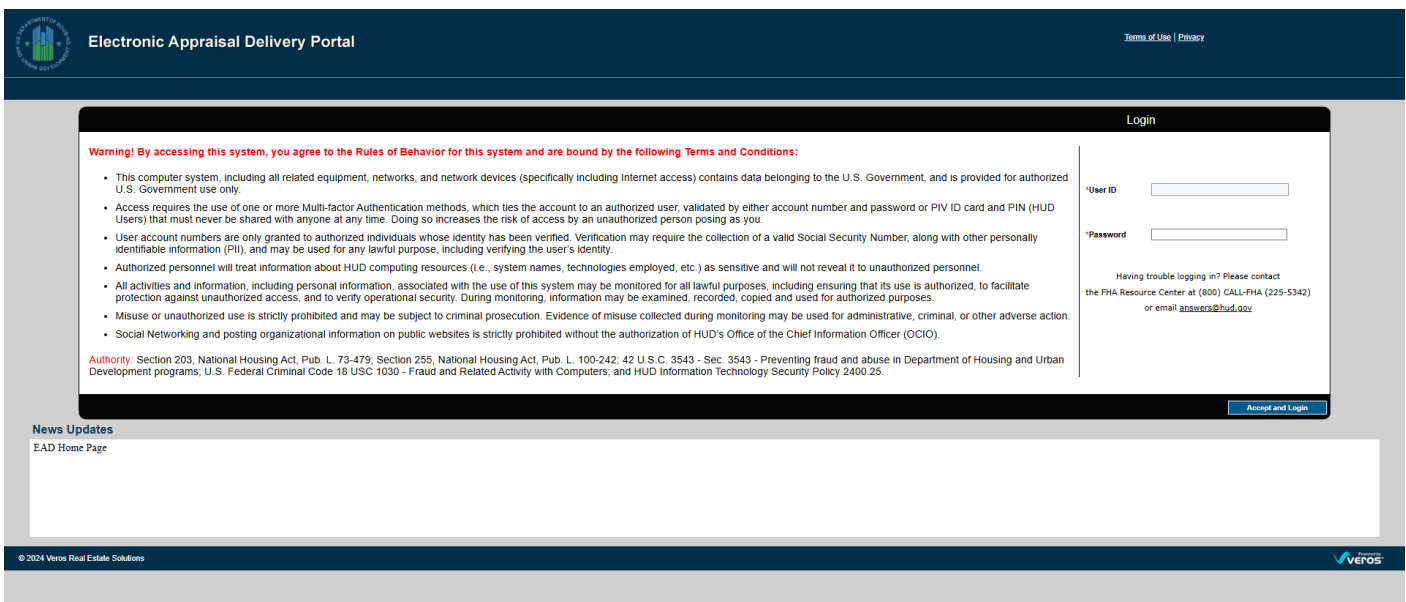
1. Select three separate questions from the six provided in the dropdown.
2. Enter the answers for each question.
3. Click Submit to register the questions and answers in the system.

Figure 1.1.7 Challenge Response Questions Page



After you submit the questions and answers, the EAD portal Home page appears as shown in **Figure 1.1.8** and you can begin using the EAD portal.

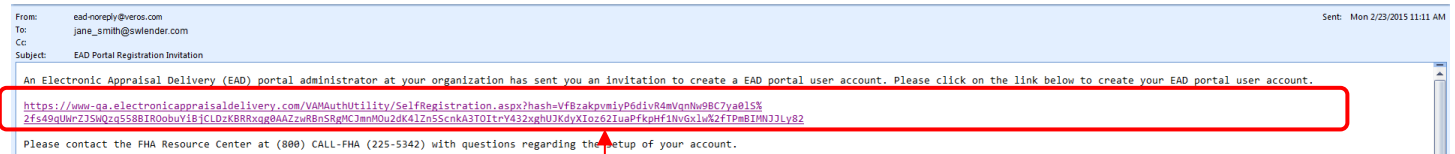
Figure 1.1.8 Login Page



1.2 For users invited to the EAD portal

When the Lender Admin invites you to create an account in the EAD portal, you will receive the EAD portal-system generated email (shown in **Figure 1.2.1**) inviting you to create an account in the EAD portal.

Figure 1.2.1 Email Sent to “Invited” Users



**Hyperlink to the EAD
portal to Self Register**

When you receive the email message, click the hyperlink to access the Self Registration page shown in **Figure 1.2.2**. To register for the EAD portal, follow these steps:

1. Complete all required entry fields (marked with a red asterisk on the page):
 - *First Name
 - *Last Name
 - *Preferred User ID (enter twice)
 - *Password (enter twice)
2. Click Create

Figure 1.2.2 Self Registration Page

Electronic Appraisal Delivery Portal

Home

Terms of Use | Privacy

Self Registration

* First Name
Jane

* Last Name
Smith

* Preferred User ID
Jane_Smith

* Retype Preferred User ID
Jane_Smith

* Password

* Retype Password

Email Address
jane_smith@swlender.com

Role
Lender User

Reset Create

© 2015 Veros Real Estate Solutions

Powered by veros

Required Entry Fields

If the new user creation is successful, you receive a Registration Successful page (shown in **Figure 1.2.3**). If the name entered in the Preferred User ID and Retype Preferred User ID fields is already in use, you get the error message “User ID is not available” and you need to select a different user ID. If the passwords entered in the Password and Repeat Password fields are different, a popup error message “Password values do not match” appears.

Figure 1.2.3 Self Registration Successful Page

Electronic Appraisal Delivery Portal

Home

Registration Successful

Terms of Use | Privacy

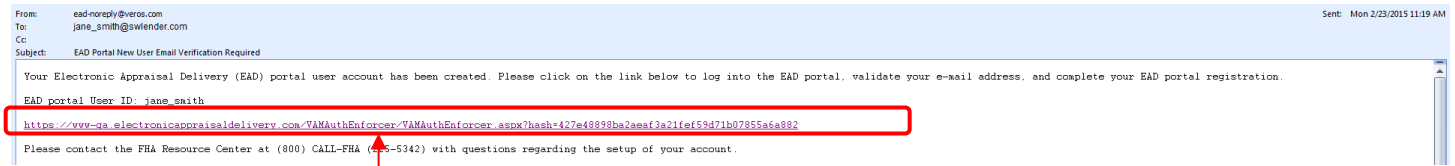
Thank you for registering with EAD. An email has been sent with instructions for you to log in and use EAD.

© 2015 Veros Real Estate Solutions

Powered by veros

After completing the Self Registration page, you receive the EAD portal-system generated email (shown in **Figure 1.2.4**) asking you to validate the email address and complete your registration.

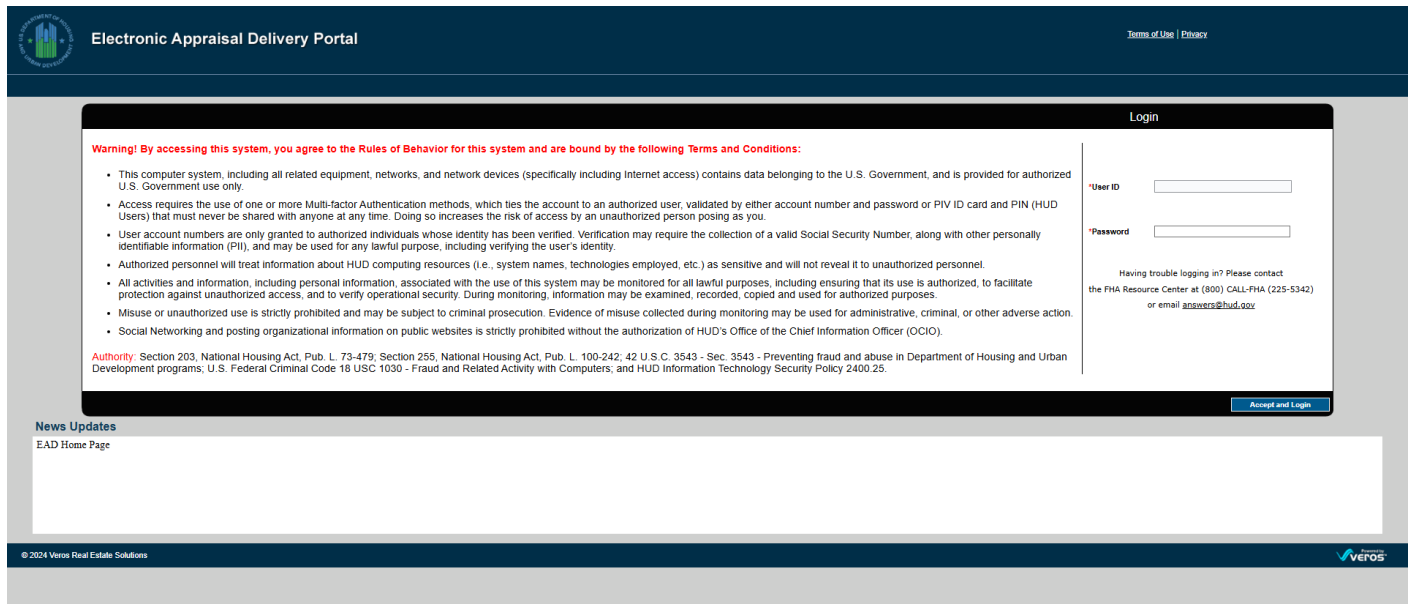
Figure 1.2.4 Email Address Validation Request



Hyperlink to the EAD portal to Validate email address & identify the new user ID

You must click the hyperlink within the message to access the Login page (shown in **Figure 1.2.5**) and complete your registration and validation of your email address.

Figure 1.2.5 Login Page



You can now log into the EAD portal using your newly created user ID and password.

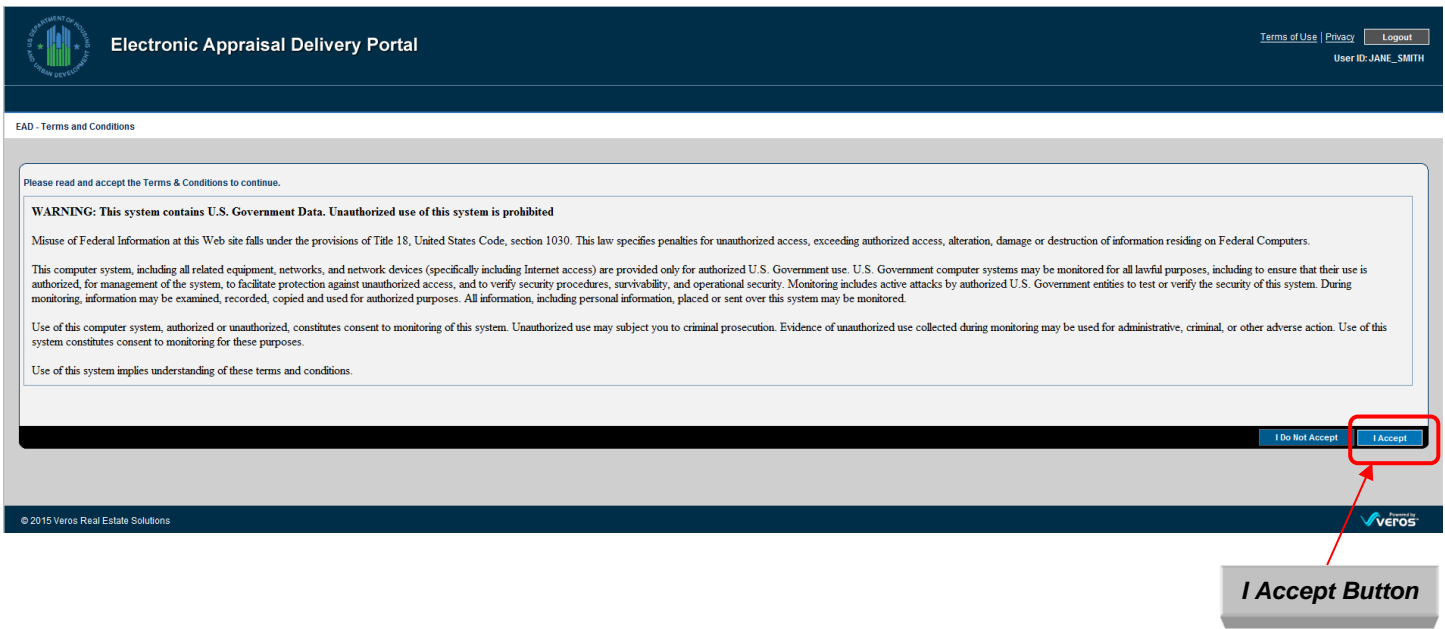
NOTE: After logging out of the EAD portal, you can click the Favorites button on your Internet Browser tool bar to save the website as a favorite bookmark.

The first time you log into the EAD portal, the system directs you to the Terms and Conditions page shown in **Figure 1.2.6**.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions that are used in the event your password needs to be reset.

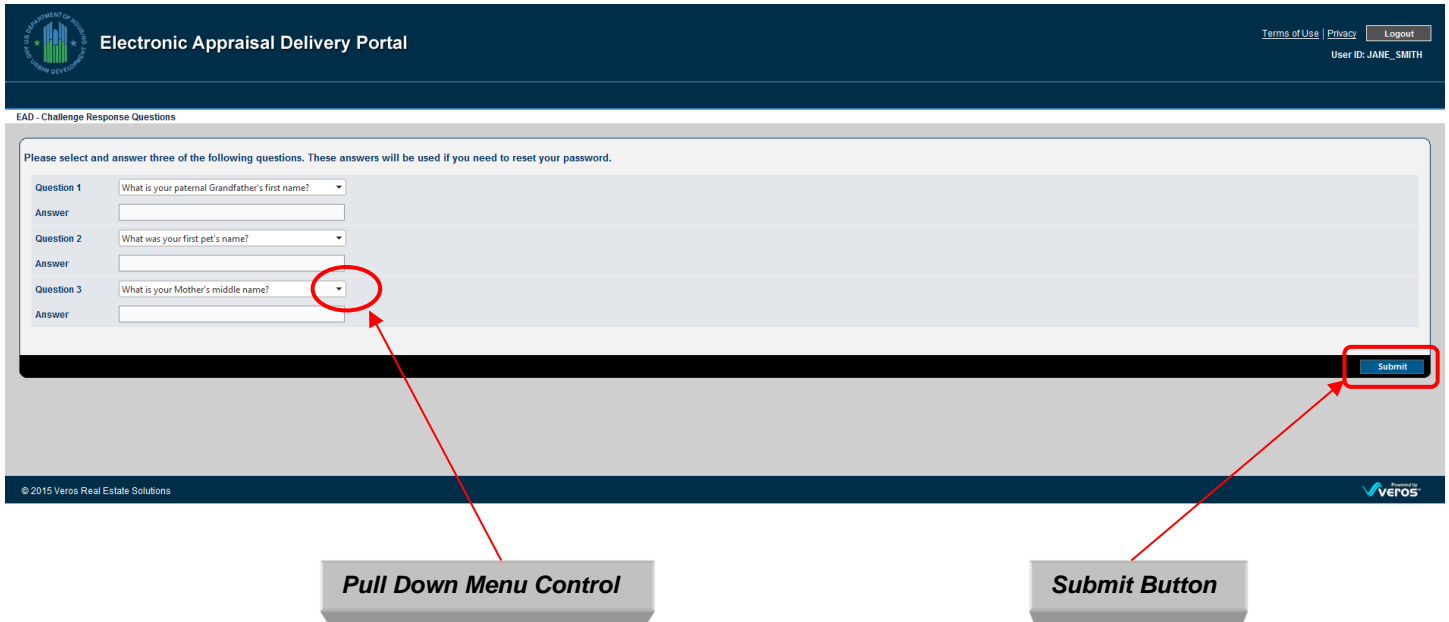
Figure 1.2.6 Terms and Conditions Page



To set up your challenge questions, follow the steps on this page as shown in **Figure 1.2.7**:

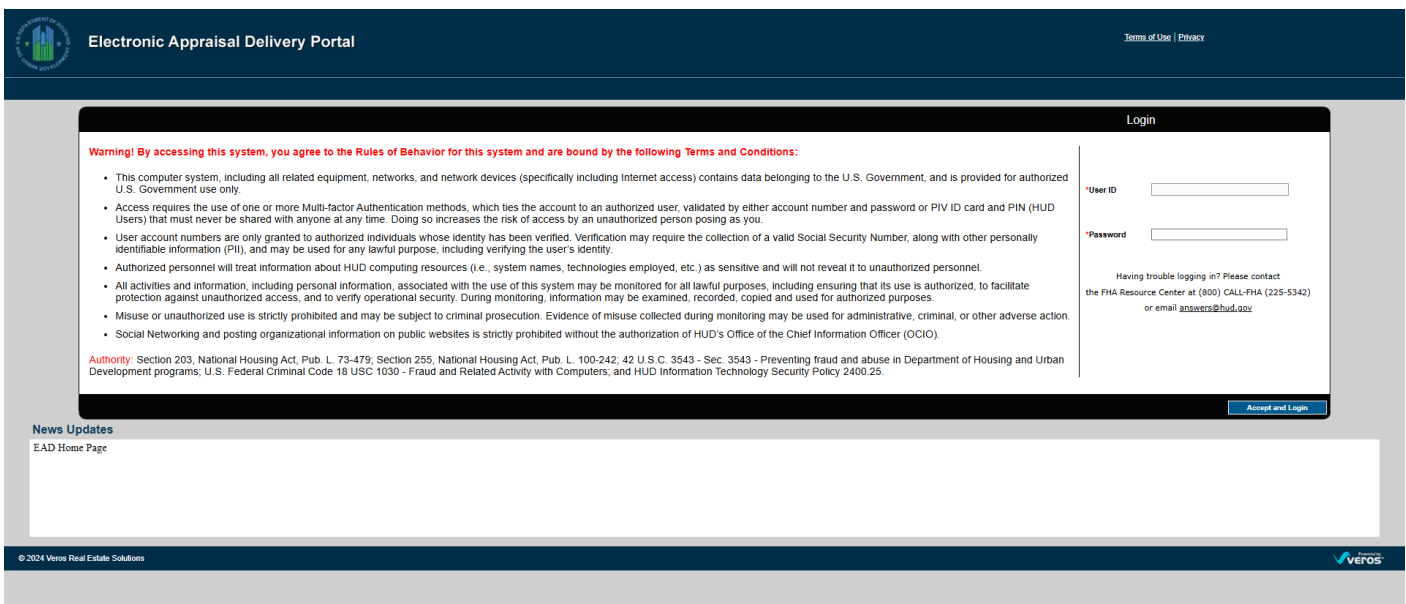
1. Select three separate questions from the six provided in the dropdown.
2. Enter the answers for each question.
3. Click Submit to register the questions and answers in the system.

Figure 1.2.7 Challenge Response Questions Page



After you submit the questions and answers, the EAD portal Home page appears as shown in **Figure 1.2.8** and you can begin using the EAD portal.

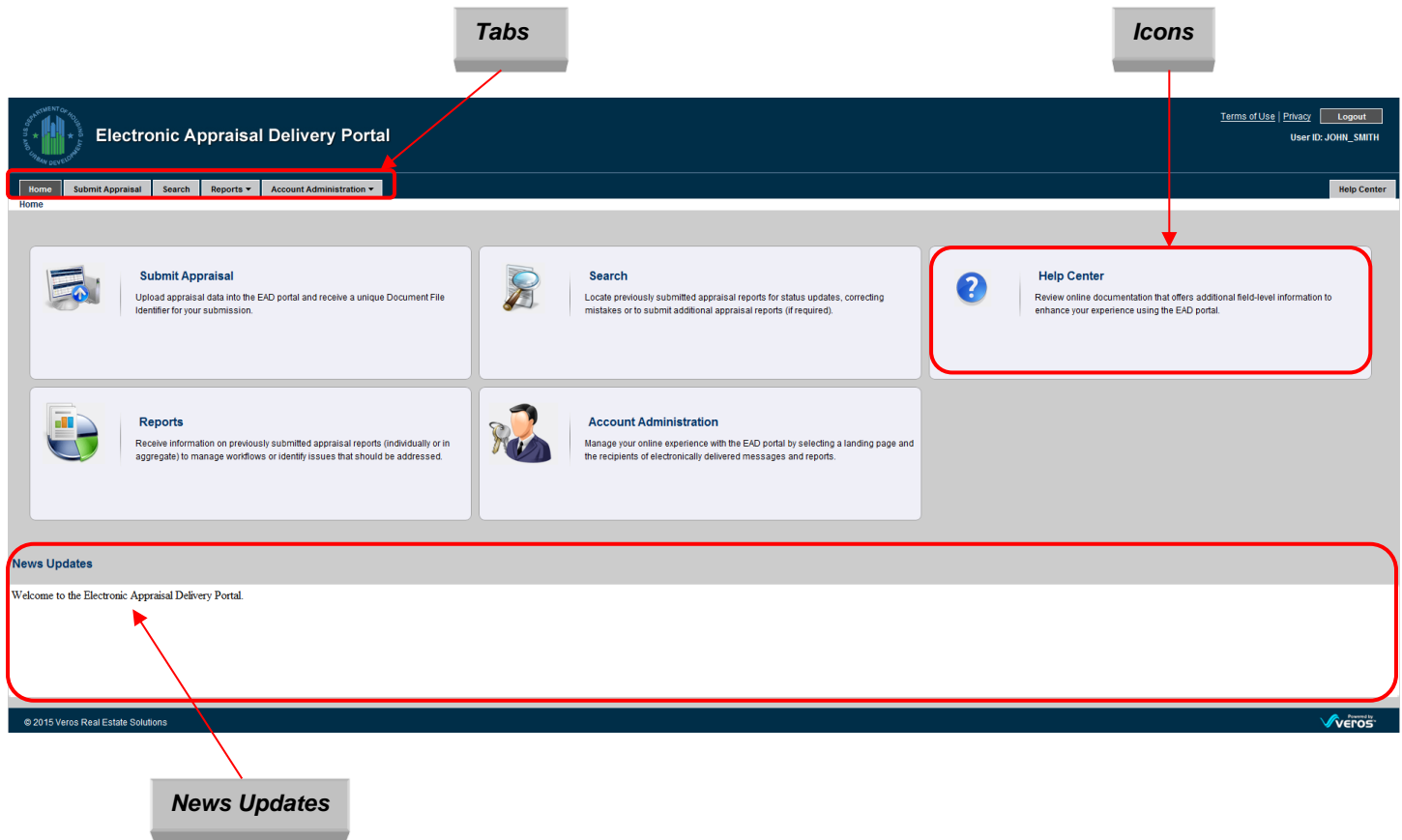
Figure 1.2.8 Login Page



1.3 Navigating the Home Page

The Home page shown in **Figure 1.3.0** has several options that you can use to navigate through the EAD portal. You can use the tabs at the top of the page or the graphical icons in the middle of the page. Relevant news updates are displayed at the bottom.

Figure 1.3.0 Home Page



1.3.1 FEATURES ON THE HOME PAGE

Table 1.3.1.1 lists the features on the Home page that are accessible via the tabs or the icons.

Table 1.3.1.1 Home Page Features

Feature	Description
Submit Appraisal	Upload an electronic appraisal data file into the EAD portal and receive a unique Document File ID (also known as a “Doc File ID”). (For more information on Supported File Formats, see Appendix C; for more information on Submitting an Appraisal, see Section 2.)
Search	Locate the previously submitted appraisal data files; view the status updates; correct the errors; resubmit the appraisal report files; and/or request, track, and process the override requests. (For more information on Searching for the Previously Submitted Appraisals, see Section 3; for more information on Viewing and Editing the Appraisal Information, see Section 4.)
Reports	Request and manage information on the submitted appraisal data files and/or identify issues that should be addressed. (For more information on Generating Reports, see Section 5.)
Account Administration	Manage the user profiles (customize landing pages, designate recipients of the scheduled reports and system messages) and edit the user account details and/or challenge questions. (For more information on Account Administration, see Section 6.)
Help Center	Review the online documentation and training media that offer additional information to help you use the EAD portal. (For more information on the Help Center, see Section 7.)
Terms of Use and Privacy	View the Terms of Use and Privacy information for the EAD portal.
Logout button	End the EAD portal session and return to the EAD portal Login page. The system automatically ends the EAD portal session after 20 minutes of inactivity.
News Updates	View the information on issues affecting the use and availability of the EAD portal. Items such as planned maintenance, scheduled outages and hard stop changes are posted and described here.

2. Submitting an Appraisal

The Submit Appraisal function on the Home page enables you to submit the electronic appraisal data file (XML with an embedded PDF) for a loan. Every submission (Successful or Unsuccessful) is assigned a Document File ID.

NOTE: *It is possible that the appraisal document for the FHA Case # you are submitting has previously been submitted by another business unit. It is advisable to check first before submitting. If you choose to submit an appraisal for the same FHA Case #, a new Document File ID will be generated.*

Remember: If the EAD portal indicates that an appraisal has been uploaded successfully and the appraisal logging screen in the FHA Connection indicates that the electronic appraisal is not valid, the appraisal logging screen may be reading an unsuccessful appraisal that was uploaded to the appraisal 2 or 3 slot by a previous lender. Please ensure that the appropriate appraisal documents have been uploaded to the correct appraisal slots. If the problem is not resolved, look for more than one document file for this FHA Case #. If only one document file can be found, call 1-800-Call-FHA and ask to be escalated to the HOC for further analysis.

You can submit up to 10 appraisal data files at one time. A submission may include a minimum of one to a maximum of three appraisal data files for each loan, but never more than 10 appraisal data files for one submission.

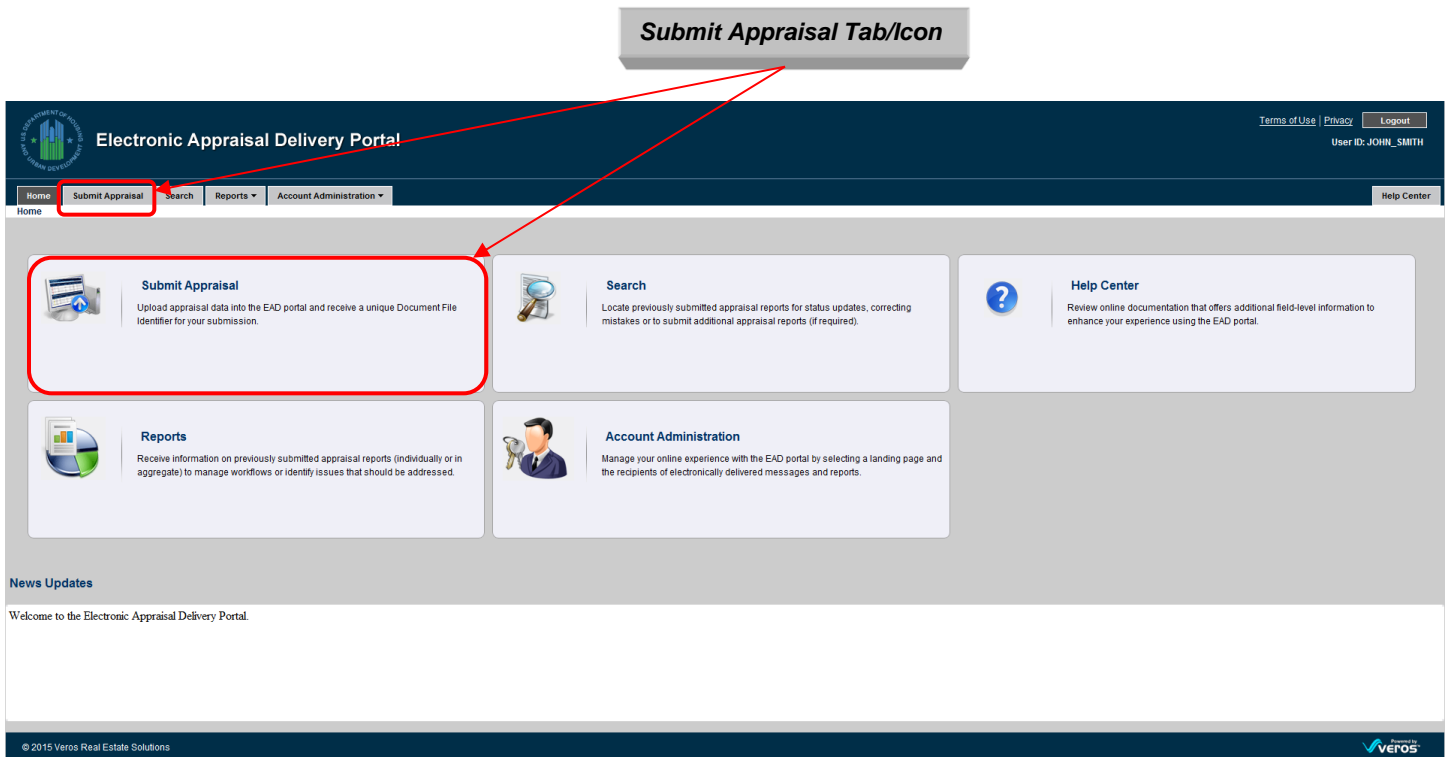
NOTES:

- *A submission of multiple files that exceed 100MB will be “Rejected”.*
- *A submission of an appraisal data file > 29MB will receive a 9000 hard stop, resulting in a submission status of “Not Successful”.*
- *In these scenarios, ask your appraiser to compress or delete images that are embedded in the file and resubmit a smaller appraisal data file.*
- *The performance of the system could also be slowed down for individual files over 6 MB.*

To begin, click the Submit Appraisal tab or Submit Appraisal icon shown in **Figure 2.0.1**.

NOTE: *The following options are not available to “read-only” users.*

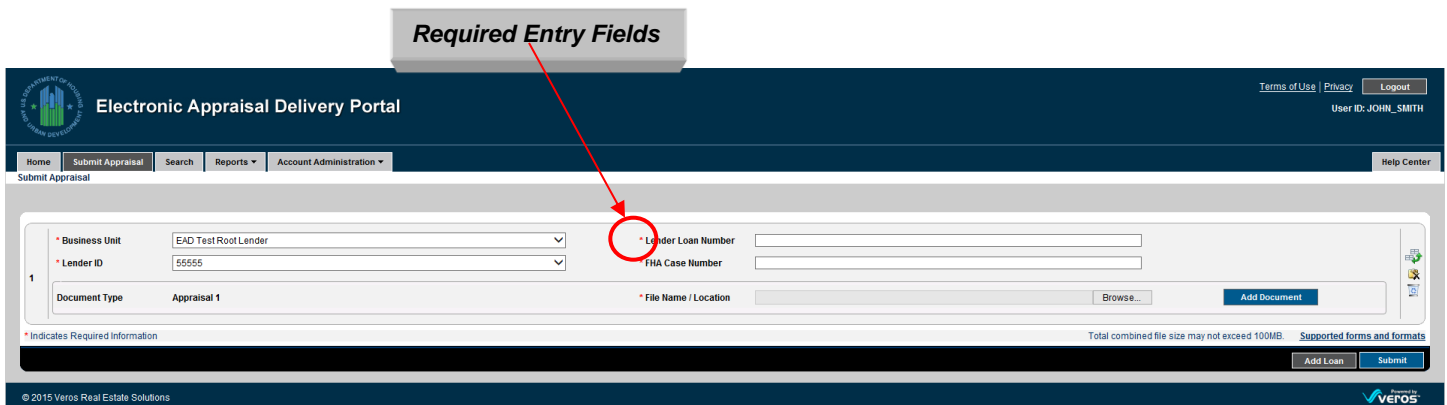
Figure 2.0.1 Accessing the Submit Appraisal Page



2.1 Steps to submit an appraisal data file

After you click the Submit Appraisal tab or icon on the Home page, the Submit Appraisal page shown in **Figure 2.1.1** appears.

Figure 2.1.1 Submit Appraisal



To submit an appraisal data file, complete all the required entry fields (marked with a red asterisk in **Figure 2.1.1**). More information about these fields is in Table 2.1.2.

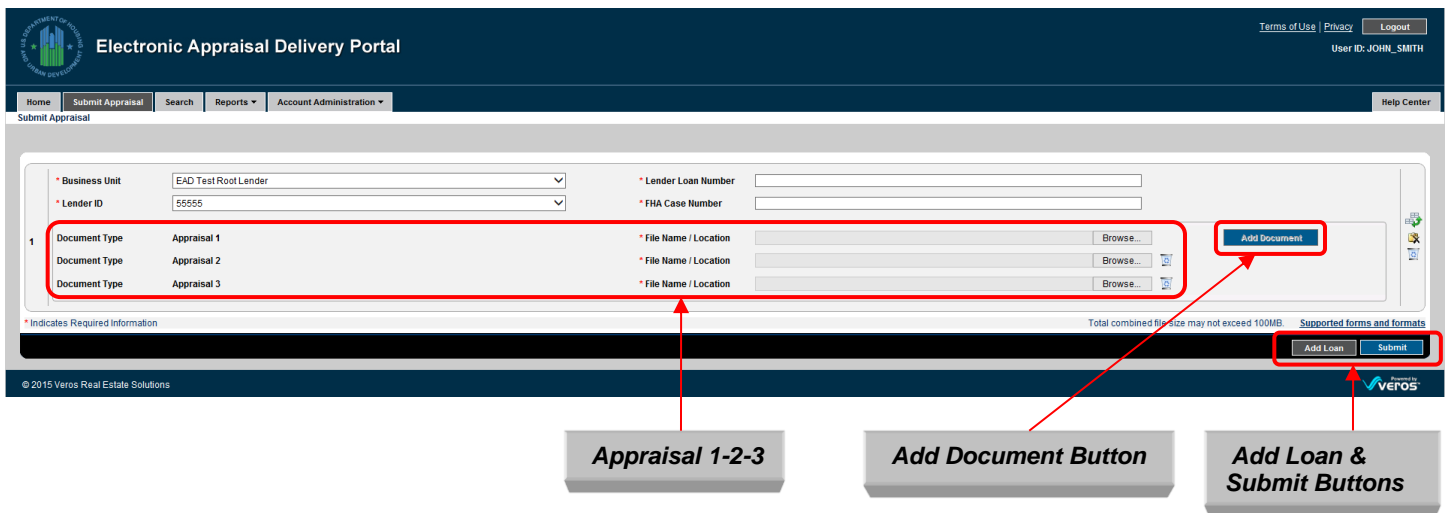
Table 2.1.2 Required fields in the Submit Appraisal Page

Required Field	Description
Business Unit	EAD portal assigned business unit defaults into the field if there is only one. Or, you can select it from the dropdown if you have multiple business units.
Lender Loan Number	Enter the unique Loan Number (maximum 15 characters).
Lender ID	Select the Lender ID from the dropdown defaults into the field if there is only one.
FHA Case Number	Enter the unique FHA Case Number (11 character, ###-##### format).
File Name/Location	Click the Browse button to select and upload the appraisal data file. The first appraisal data file uploaded is labeled “Appraisal 1” and is considered the primary appraisal.

NOTE: Information on supported appraisal file formats can be found in Appendix C.

To add the appraisal data files to an existing loan, click the Add Document button on the right side of each section shown in **Figure 2.1.3**. To add a maximum of three appraisal data files for each loan, use the Browse button to locate the file.

Figure 2.1.3 Add Appraisal 2 and/or 3 to a Loan Submission



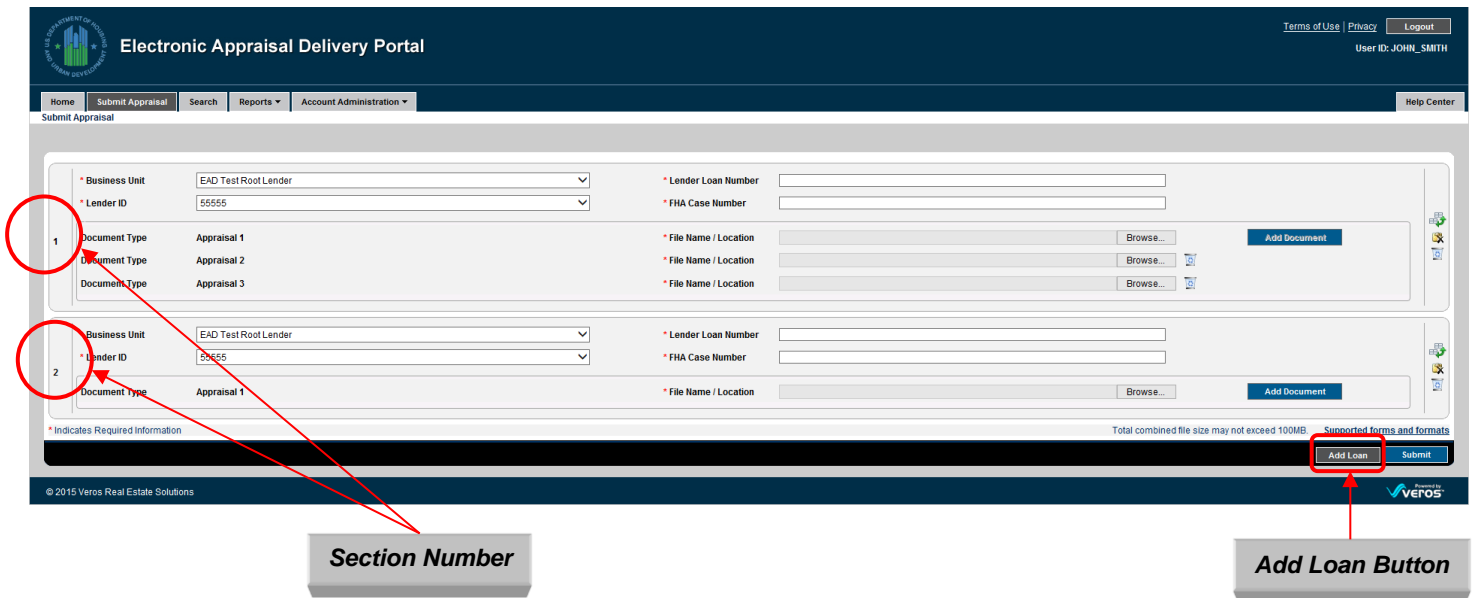
To add another loan to the submission, click the Add Loan button at the bottom of the page to create another loan section shown in **Figures 2.1.3 and 2.1.4**.

Click Submit.

NOTES:

- You can upload a maximum of 10 appraisal data files in one submission regardless if it's one appraisal for 10 loans or multiple appraisals for a smaller number of loans.
- Either way, the total number of appraisal data files uploaded at one time cannot exceed 10.
- A submission of multiple files that exceed 100MB will be "Rejected".
- A submission of an appraisal data file > 29MB will receive a 9000 hard stop, resulting in a submission status of "Not Successful".
- In these scenarios, ask your appraiser to compress or delete images that are embedded in the file and resubmit a smaller appraisal data file.
- The performance of the system could also be slowed down for individual files over 6 MB.

Figure 2.1.4 Multiple Loan Submission Page



On the right side of the Submit Appraisal page shown in **Figure 2.1.5** are several helpful icons, links, and buttons that are further explained in **Table 2.1.6**.

Figure 2.1.5 Additional Icons, Links, and Buttons

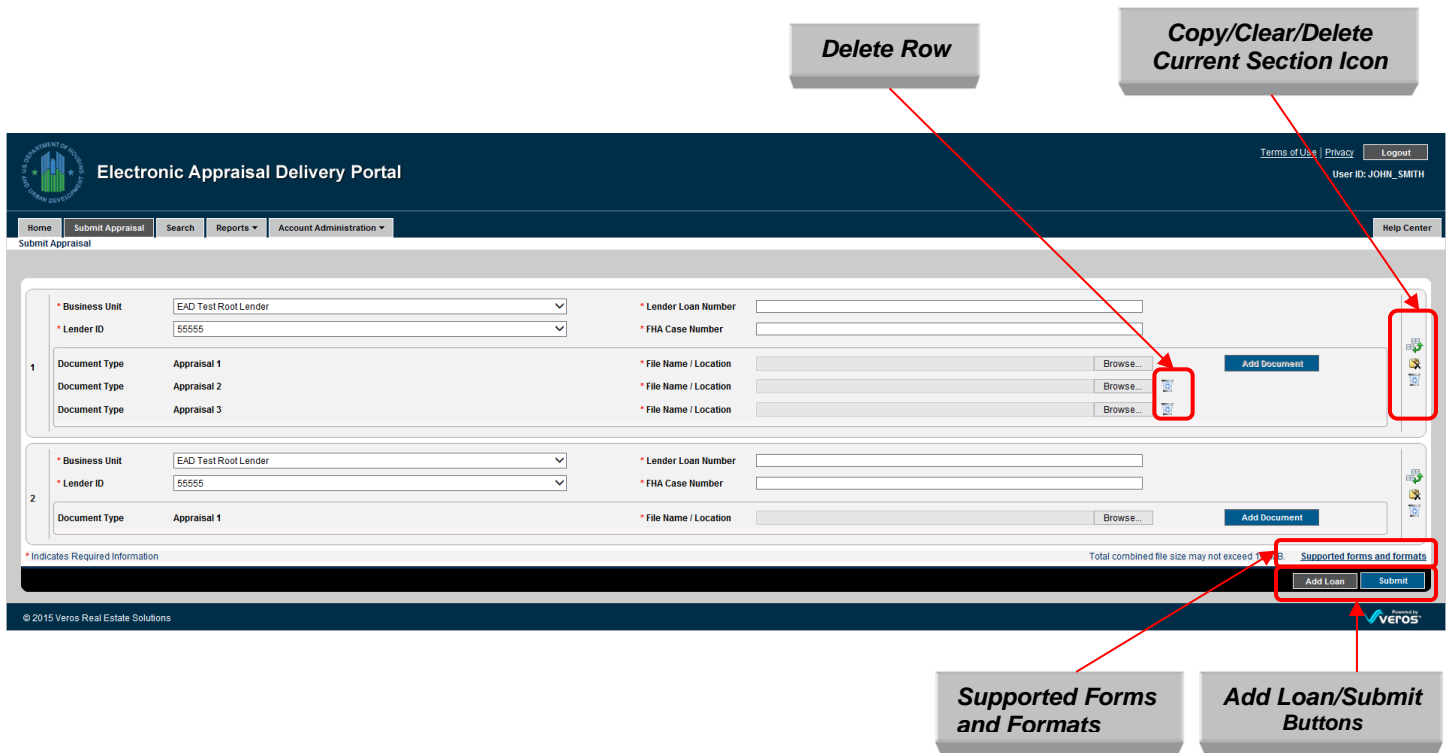





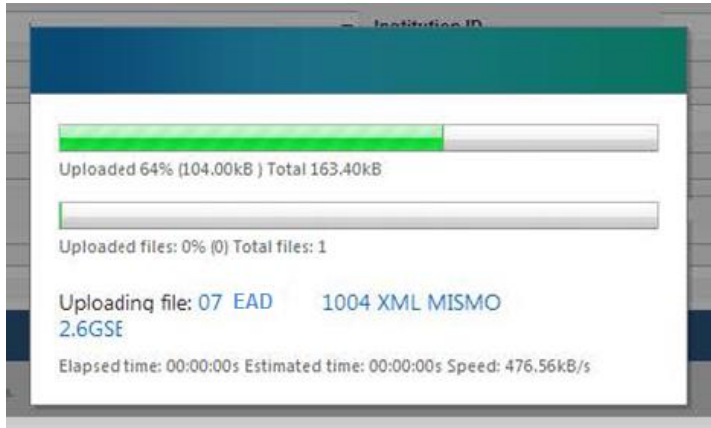
Table 2.1.6 Icons, Links and Buttons on Submit Appraisal Page

Icon, Link, Button	Option	Description
	Copy Icon	For submitting multiple appraisal data files. It copies all the information from the current submission to the following section except the Lender Loan Number, FHA Case Number, Document Type, and File Name / Location.
	Clear Icon	Clears all the field entries in a section.
	Delete Icon	<ul style="list-style-type: none"> The icon on the right side of the page deletes the current section from the page. The icon next to File Name/Location field in the Document Type section removes the entire row and any associated entries.
Supported Forms and Formats	Link	For viewing a list of forms and formats that the EAD portal supports. (For more information, see the Appendix B and C).
Submit	Button	When the section(s) is complete, click to upload the loan appraisal data file(s) and associated data to the EAD portal.
Add Loan	Button	Adds a new loan section.

2.2 The Progress Bar for Submitted Appraisals

After you submit the appraisal data file, the progress bar shown in **Figure 2.2.1** tracks the progress of the submission.

Figure 2.2.1 Progress Bar



When the appraisal data file upload is complete and the submission is analyzed, you receive an Upload Confirmation Report, as shown in Figure 2.2.2. This report provides the status of the submission (In Progress, Successful, Not Successful, or Rejected). A Document File ID is assigned for all In Progress, Successful, and Not Successful statuses, and is the loan identifier for a specific appraisal data file in the EAD portal. If the submission is rejected, you do not receive a Document File ID.

Figure 2.2.2 Upload Confirmation Report Page



The possible upload statuses are shown in **Table 2.2.3**.

Table 2.2.3 Upload Status Possibilities

Status	Description
In Progress	The submission is being processed and analyzed.
Successful	The submission has been processed and analyzed. There were no critical issues that were identified in the appraisal data file submission.
Not Successful	The submission has been processed and analyzed. There were one or more critical issues that were identified in the appraisal submission that resulted in an unsuccessful submission. You must review the issue(s) and either request an override for the error (if applicable and appropriate) or submit a corrected appraisal data file.
Rejected	The submission was rejected due to a submission problem such as a duplicate business unit and lender loan number combination, DI data file problem, duplicate business unit and FHA Case Number combination, invalid FHA Case Number, or excessive file size for multiple file submissions.

Note: If the submission of multiple appraisal data files is rejected due to size, ask your appraiser to adjust the file size by reducing the resolution on the pictures within the file and resubmit the smaller appraisal data file.

2.3 Additional Report Options

On the right side of the Upload Confirmation Report page shown in **Figure 2.3.1** are icons for additional report options that are explained in **Table 2.3.2**.

Figure 2.3.1 Upload Confirmation Report Page – Additional Options

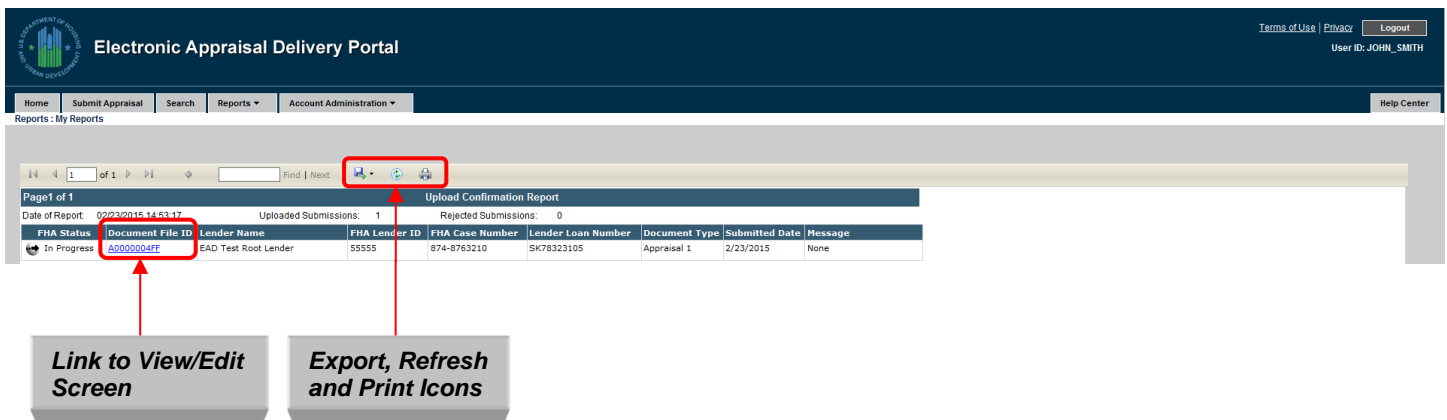


Table 2.3.2 Icons in Upload Confirmation Report

Icon	Option	Description
	Export to PDF and Excel	Exports the Upload Confirmation Report to two available options, PDF file and Microsoft Excel document.
	Refresh	Refreshes the Upload Confirmation Report.
	Print	Prints the contents of the Upload Confirmation Report.

If you click the Document File ID link in the Upload Confirmation Report, the Appraisal View/Edit page shown in **Figure 2.4.0** appears. It gives the information about the appraisal data file submission, broken into several sections:

- Submission Information
- Appraisal Information
- History of the Submission


NOTE: You can find more details on the Appraisal View/Edit page in Section 4.

2.4 View/Edit Pages for Appraisal Submissions

In addition to reviewing the submission data, you use the View/Edit pages to submit a request for an override, and resubmit a corrected appraisal data file and/or add additional appraisal data files. (For more information on View/Edit pages and clearing exceptions, see Section 4.)

NOTE: *Do not upload a corrected appraisal as a new submission.*

Figure 2.4 View/Edit Page



Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOHN_SMITH

Home | Submit Appraisal | Search | Reports | Account Administration
Help Center

Return to Search

Document File ID	1000000E99	Lender Loan Number	R74521198H76	Date Submitted	06/04/2014 14:14:05	Last Update	06/04/2014 14:14:19
Business Unit	Test Primary BU	Lender Name	Test Primary BU	Lender ID	55555	FHA Case Number	100-8001000
FHA Status	Not Successful						Edit

Appraisal 1

Submission Info		FHA Status : Not Successful			
		Submitted	Validated		
Date Submitted	06/04/2014 14:14:05	Subject Address	33021 37th Ct SW	Subject Address	33021 37TH CT SW
Last Update	06/04/2014 14:14:19	City, State, ZIP	Federal Way, WA 98023	City, State, ZIP	FEDERAL WAY, WA 98023
Form Type	FNM 1004/FRE 70	Appraised Value	\$300000	Appraised Value	\$300,000
File Format	XML - MISMO	Appraiser Name State / License	William King WA / 1700642	Appraiser Name State / License	
		Supv. Appraiser Name State / License		Supv. Appraiser Name State / License	

Appraisal 1: File Operations

Upload Corrected Appraisal File

* File Name / Location [Browse...](#) [Submit](#)

Appraisal 1: Hard Stops

LAD

- UAD compliance check failure (one or more fatal)
 - Hard Stop 401 Found**
Appraisal failed one or more fatal UAD compliance checks. Please review the fatal severity UAD compliance checks below for more detail.
[You may upload a new or corrected file using File Operations above.](#)
- FHA Case Number is missing or provided in an invalid format
 - Hard Stop FHA500 Found**
FHA Case Number was not provided on the appraisal.
[You may upload a new or corrected file using File Operations above.](#)
- FHA Case Number on appraisal is not assigned to lender
 - Hard Stop FHA504 Found**
FHA Case Number provided on the appraisal is not assigned to this lender.
[You may upload a new or corrected file using File Operations above.](#)
- Appraiser digital signature is missing
 - Hard Stop FHA600 Found**
Appraiser digital signature was not found in the appraisal XML file.
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason:
Automated override request

Override Request Comments:

User ID:
SYSTEM

Override Decision:
Override automatically approved

Override Decision Comments:

User ID:
SYSTEM

Appraisal 1: Findings

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHA2015	Neighborhood	Present Land Use: Commercial	Neighborhood Present Land Use Percent	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%	Warning

1 items in 1 pages

[Print](#) [Download to Excel](#)

Appraisal 2

Appraisal 2: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

* File Name / Location [Browse...](#) [Submit](#)

Appraisal 3

Appraisal 3: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

* File Name / Location [Browse...](#) [Submit](#)


History

Date	Document Type	Description	User ID
06/04/2014 14:14:19	Appraisal 1	Processing of document has encountered hard stop(s) for FHA	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override request for hard stop "Appraiser digital signature is missing" denied with reason: ""	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override for hard stop "Appraiser digital signature is missing" requested for reason: "Automated override request"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA600" encountered during processing of document: "Appraiser digital signature is missing"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA504" encountered during processing of document: "FHA Case Number on appraisal is not assigned to lender"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA500" encountered during processing of document: "FHA Case Number is missing or provided in an invalid format"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "401" encountered during processing of document: "UAD compliance check failure (fatal)"	SYSTEM
06/04/2014 14:14:05	Appraisal 1	New document uploaded	JOHN_SMITH
06/04/2014 14:14:05	Document File	Document File created	JOHN_SMITH

9 items in 1 pages

[Print](#) [Download to Excel](#)

© 2015 Veros Real Estate Solutions



2.4.1 SECTION 1: SUBMISSION INFORMATION

The Submission Information section (shown in **Figure 2.4.1.1**) of the View/Edit page contains the Document File ID and FHA submission status for each appraisal data file. In addition, the page contains information about the Lender Loan Number, Date Submitted, Last Updated, Business Unit, Lender Name, Lender IDs, FHA Case Number and a link to the Submission Summary Report (SSR) (For more information on the Submission Summary report, see Generating Reports in Section 5).

Figure 2.4.1.1 Section 1 - Submission Information

Document File ID	1000000GF7	Lender Loan Number	99P129783	Date Submitted	06/20/2014 08:42:19	Last Update	06/20/2014 08:42:30	
Business Unit	Test Primary BU	Lender Name	Test Primary BU	Lender ID	55555	FHA Case Number	100-0010001	
FHA Status	Successful							<input type="button" value="Edit"/>

Document File ID **Investor Status**

2.4.2 SECTION 2: APPRAISAL INFORMATION

The Appraisal Information section (shown in **Figure 2.4.2.1**) of the View/Edit page enables you to view appraisal data file information, view any warnings or hard stops resulting from the appraisal submission, and upload a corrected appraisal data file or add additional appraisal data files.

For each FHA appraisal that does not meet FHA data submission requirements, the EAD portal identifies the error with a Hard-Stop type, which generates a status of “Not Successful.” Other warning messages may exist, including results from the UAD compliance check. You must resolve hard stops in order for the appraisal submission to ultimately receive a “Successful” status. For some hard stops, you can request an override. For others, you must submit a corrected appraisal data file. More information about resolving hard stops is contained in **Section 4.3.3**.

Figure 2.4.2.1 Section 2 - Appraisal Information

Upload a corrected file

Appraisal 1

Submission Info FHA Status : Successful

Submitted		Validated	
Date Submitted	06/20/2014 08:42:19	Subject Address	1100 Wicomico St
Last Update	06/20/2014 08:42:30	Subject Address	1100 WICOMICO ST
Form Type	FNIM 1004/FRE 70	City, State, ZIP	Baltimore, MD 21230
File Format	XML - MISMO	City, State, ZIP	BALTIMORE, MD 21230
	Appraised Value	Appraised Value	\$555,000
	Appraiser Name	Appraiser Name	CHAD HARRIS
	State / License	State / License	MD / GA10838
	Supv. Appraiser Name	Supv. Appraiser Name	CHAD HARRIS
	State / License	State / License	MD / GA10838
	Supv. Appraiser Name	Supv. Appraiser Name	NY / 45000038291
	State / License	State / License	

Appraisal 1: File Operations

Upload Corrected Appraisal File

* File Name / Location

Appraisal 1: Hard Stops

EAD

1. Appraisal could not be validated against appraisal digital signature Hard Stop FHA603 Found
 Appraisal XML file must not be modified after being digitally signed by the appraiser.
[You may upload a new or corrected file using File Operations above.](#)

Override Request Reason: Automated override request Override Request Comments: User ID: SYSTEM

Override Decision: Override automatically approved Override Decision Comments: User ID: SYSTEM

Appraisal 1: Findings

UAD Compliance **FHA**

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHA2038	Sales Comparison	Gross Living Area	Sale Price Adjustment Description	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning

Page size: 10 11 items in 2 pages

Appraisal 2

Appraisal 2: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

* File Name / Location

Appraisal 3

Appraisal 3: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

* File Name / Location

History

Date	Document Type	Description	User ID
06/20/2014 08:42:30		All submitted information has been processed successfully for FHA	SYSTEM
06/20/2014 08:42:30	Appraisal 1	Document has been processed successfully for FHA	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Override request for hard stop "Appraisal could not be validated against appraisal digital signature" approved with reason: "Override automatically approved"	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Override for hard stop "Appraisal could not be validated against appraisal digital signature" requested for reason: "Automated override request"	SYSTEM
06/20/2014 08:42:27	Appraisal 1	Hard stop "FHA603" encountered during processing of document: "Appraisal could not be validated against appraisal digital signature"	SYSTEM
06/20/2014 08:42:19	Appraisal 1	New document uploaded	TEST_DI
06/20/2014 08:42:19	Document	File created	TEST_DI

Page size: 10 7 items in 1 pages

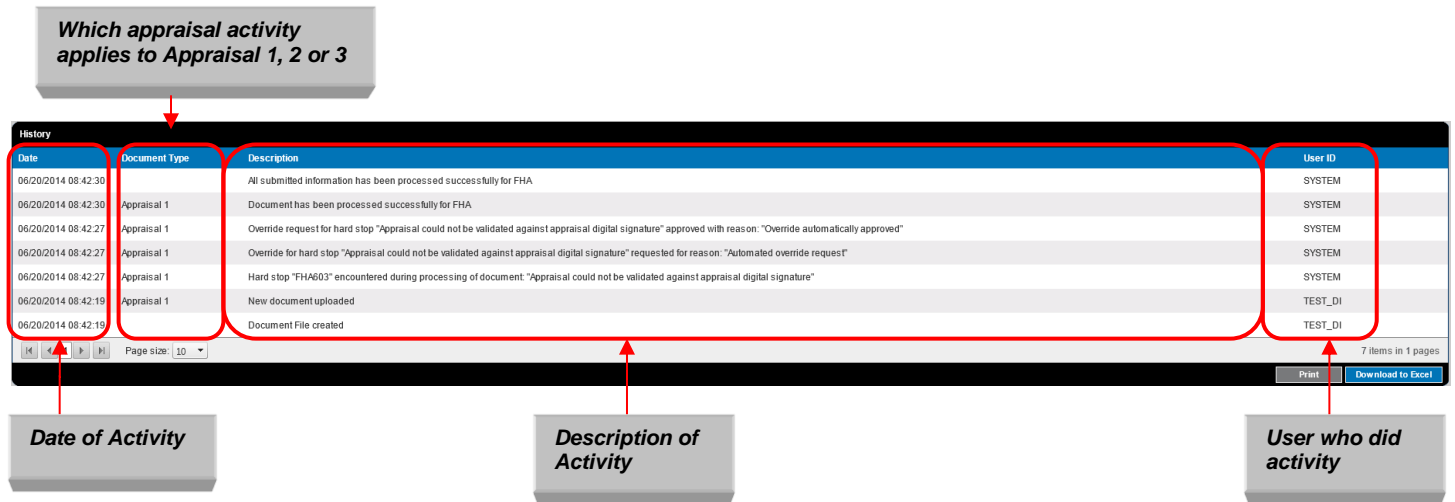
Appraisal 1 Hard Stops

UAD and FHA Proprietary Findings

2.4.3 SECTION 3: SUBMISSION HISTORY

The Submission History section (shown in **Figure 2.4.3.1**) of the View/Edit page shows the history of the appraisal submission, including the date of the submission, document type, description, and history of activity including hard stop override requests and approvals.

Figure 2.4.3.1 Section 3 - History



3. Searching for Previously Submitted Appraisals

After you submit an appraisal data file, you have the ability to search for the previously submitted appraisals, view the appraisal data file(s), check the submission status, identify appraisals with the error conditions, submit a corrected appraisal data file, or print/download a Submission Summary Report.

3.1 Initiating a Search

To search for appraisal data files, follow these steps:

1. Click the Search tab or icon on the Home page shown in **Figure 3.1.1** to reach the Search page shown in **Figure 3.1.2**.

Figure 3.1.1 Search Feature on the Home Page

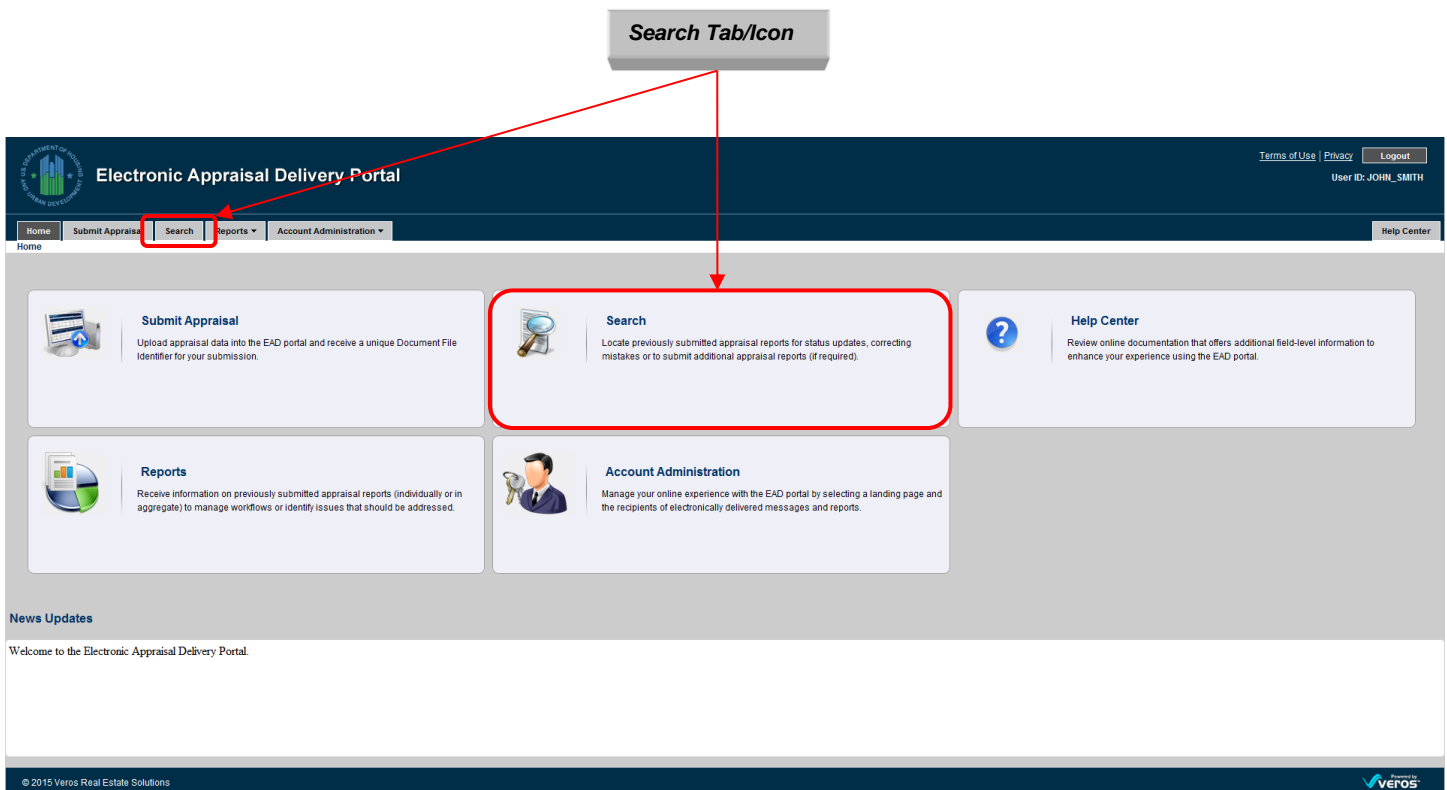


Figure 3.1.2 Appraisal Search Page

Electronic Appraisal Delivery Portal

Home Submit Appraisal Search Reports Account Administration

Appraisal List: Search

From date To date Today Yesterday Previous Week Previous Month

Lender ID -- Select -- Status -- ALL -- FHA Case Number

Document File ID Lender Name -- Select -- Lender Loan Number User ID

Address City State -- Select -- ZIP

Hard-Stop Type -- Select -- Rejected Submissions

Clear Search

Clear/Search Buttons

2. Enter the parameters for your search. These parameters, shown in **Table 3.1.3**, enable you to refine your search by date, Lender ID, FHA Case Number, etc.
3. To start your search, click the Search button. The Search Results page shown in **Figure 3.2.1** appears.

To clear the search criteria and start again, click the Clear button.

NOTE: The search is limited by user permissions, business unit and role set up by the Lender Admin of your company.

Table 3.1.3 Search Parameters

Parameter	Description	Notes
Date	Search by the submission date	<ul style="list-style-type: none"> • “From” date and “To” date must be used together. Use the calendar icon to the right of each field to select the correct beginning and end dates or enter the dates manually. • “Today” automatically locates appraisal data files submitted on the current day only. • “Yesterday” automatically locates appraisal data files submitted the previous day (including Saturday and Sunday). • “Previous Week” automatically locates appraisal data files submitted the previous week (Sunday through Saturday), even if the week overlaps two different months. • “Previous Month” automatically locates appraisal data files submitted from the first to the last day of the previous month. It does not include any days from the current month.
Other	<ul style="list-style-type: none"> • Lender ID • Status • FHA Case Number • Document File ID • Lender Name • Lender Loan Number • User ID • Address • City • State • Zip • Hard-Stop Type • Rejected Submissions 	These options can be used alone or in combination.

3.2 Viewing Search Results

The Search Results page shown in **Figure 3.2.1** lists the appraisal data files that meet the criteria of your search. From this page, you can:

- Sort the results for easier viewing
- Access the View/Edit page
- Update the results
- Display and print the Submission Summary Report

Figure 3.2.1 Search Results Page

The screenshot shows the 'Electronic Appraisal Delivery Portal' search results page. At the top, there is a navigation bar with 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. Below this is a search filter section with various dropdown menus and input fields for criteria like 'From date', 'Lender ID', 'Status', 'FHA Case Number', etc. The main area is a table of search results. Red callouts point to specific features: 'Expand/Minimize Options' points to the expand/collapse icons in the first column; 'Column Headers' points to the table headers; 'Refresh Button' points to the 'Refresh' button in the top right of the table area; and 'SSR Links' points to the 'SSR' link in the last column of the table.

Status	Submitted On	Document File ID	Lender Name	FHA Case Number	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	07/29/2014 19:13:50	1000001317	Test Primary BU	100-0040025	656434432	10 AVERILL DR	MAHOPAC	NY	10541	JOHN_SMITH	Edit
>	07/29/2014 16:11:16	1000001318	Test Primary BU	100-0040015	6546222334	1811 S QUEBEC WAY	DENVER	CO	80231	JOHN_SMITH	Edit
>	07/28/2014 20:00:08	100000130E	Test Primary BU	100-0040006	8K85834245	3230 FOUNTAIN HILLS DR	MISSOURI CITY	TX	77459	JOHN_SMITH	Edit
>	07/28/2014 19:16:59	1000001303	Test Primary BU	100-0040015	8K6729890	1811 S QUEBEC WAY	DENVER	CO	80231	JOHN_SMITH	Edit
>	06/30/2014 16:17:44	1000000HH5	Test Primary BU	657-2323465	7657564343					JOHN_SMITH	Edit
>	06/30/2014 16:14:45	1000000HH4	Test Primary BU	555-9083321	87556561112					JOHN_SMITH	Edit
>	06/30/2014 16:11:45	1000000HH3	Test Primary BU	454-9904322	785765576	1100 WICOMICO ST	BALTIMORE	MD	21230	JOHN_SMITH	Edit
>	06/30/2014 15:49:23	1000000HH2	Test Primary BU	765-4345665	867655433	2200 N WESTMORELAND ST	ARLINGTON	VA	22213	JOHN_SMITH	Edit
>	06/30/2014 15:41:42	1000000HH1	Test Primary BU	663-7676277	8743545676	1100 WICOMICO ST	BALTIMORE	MD	21230	JOHN_SMITH	Edit
>	06/30/2014 13:19:07	1000000HH0	Test Primary BU	655-3544565	656434232	312 N VIRGINIA AVE	FALLS CHURCH	VA	22046	JOHN_SMITH	Edit

Table 3.2.2 explains how to use these functions

Table 3.2.2 Search Results Page Functions

Function	Action
Sort	Click a column header to sort the information in ascending or descending order. You can sort by the following column headers: <ul style="list-style-type: none">• Status• Submitted On• Document File ID• Lender Name• FHA Case Number• Lender Loan Number• Address• City• State• Zip• User ID
Access the View/Edit page	Click the specific Document File ID or Edit link on the right. (For more information on the View/Edit page, see Section 4.)
Update Results	Click the Refresh button on the top right of the page.
Submission Summary Report (SSR)	Click the SSR link to display the Submission Summary Report in a PDF format. (For more information on the Submission Summary Report, see Generating Reports in Section 5.)

Along the bottom of the Search Results page is a legend (shown in **Figure 3.2.3**) with the following information and options.

Figure 3.2.3 Search Page Legend



The icons to the left define the search results:

- **Successful:** The appraisal data file successfully passed FHA data submission requirements or received approval for an override request.
- **Not Successful:** The appraisal data file did not pass FHA data submission requirements
- **In Progress:** EAD portal is still processing the appraisal data file submission.
- **Override Requested:** EAD portal is still processing an override request.

To the right of the legend are the buttons:

- **Print:** Prints the contents of the search results.
- **Download to Excel:** Opens the contents of the search in a Microsoft Excel document.

You can also expand the information displayed from a search by clicking the greater than symbol (>) in the column to the left of the File Number as shown in **Figure 3.2.4**. The expanded view enables you to:

- View the current information and the additional details of the selected loan (appraised value, appraiser and supervisor appraiser information).
- See the entire appraisal data files submitted with the loan submission.
- View the submitted appraisal data file.
- View the supporting data of the submitted appraisal data file in a standard format.

Figure 3.2.4 Expanded Search Results Selection

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there are navigation links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The user is logged in as 'JOHN_SMITH'. Below the navigation is a search filter section with various dropdown menus and input fields. The main area displays a table of appraisal results. The table has columns: Status, Submitted On, Document File ID, Lender Name, FHA Case Number, Lender Loan Number, Address, City, State, ZIP, User ID, and SSR. One row is expanded to show details for Document File ID 100000130E. A red box highlights a down arrow on the left side of this expanded row. Another red box highlights the 'SSR' icon in the rightmost column of the same row. Red arrows point from these boxes to callout boxes below the screenshot.

Expand/Minimize Options

Submission Summary Report

Appraisal PDF and Standard form

To close (or minimize) the display of expanded results, click the down arrow.

To access the Submission Summary Report, click the SSR icon in an expanded view, shown in **Figure 3.2.4**.

Figure 3.2.5 Download Options

The screenshot shows a file download dialog box. The text inside the dialog reads: "Do you want to open or save FHA_100000130E_SSR.pdf (26.1 KB) from www-qa.electronicappraisaldelivery.com?". There are three buttons: "Open", "Save", and "Cancel". The "Open" and "Save" buttons are highlighted with red boxes. Red arrows point from these boxes to callout boxes below the dialog.

Click to open file

Click to Save or Save and Open the file

After opening a Submission Summary Report, you can read, save, and/or print it.

To access the appraisal data file as a PDF, click the red PDF icon in an expanded view, shown in **Figure 3.2.4**. Alternatively, you can access the appraisal data file in a standard format by clicking the icon to the right of the PDF icon, also shown in **Figure 3.2.4**.

A standard format form is shown in **Figure 3.2.6**.

Figure 3.2.6 View Standard Form Report

Appraisal Form: FNM 1004/FRE 70 - Uniform Residential Appraisal Report (Revised March 2005)				
SlNo	Appraisal Form Section	Appraisal Form Field	Data as Submitted	Data as Standardized
1	Header	Appraisal Form Type	FNM 1004/FRE 70	
2	Header	Report Title Description	1004_Title	
3	Header	Appraiser Additional File Identifier Name	Additional_Identifier_Name	
4	Header	Case No	100-0010001	
5	Header	File No	1004_File_Identifier	
6	Subject	Property Address	1100 Wicomico St	1100 WICOMICO ST
7	Subject	City	Baltimore	BALTIMORE
8	Subject	State	MD	MD
9	Subject	Zip Code	21230	21230
10	Subject	Borrower	Borrower for 1004	
11	Subject	Owner of Public Record	Owner for 1004	
12	Subject	County	Falls Church city	BALTIMORE CITY
13	Subject	Legal Description	Legal_Desc_1004	
14	Subject	Assessor's Parcel #	Parcel_ID_1004	
15	Subject	Tax Year	2011	2011
16	Subject	R.E. Taxes	12345	12345
17	Subject	Neighborhood Name	Neighborhood_1004	
18	Subject	Map Reference	123.44	
19	Subject	Census Tract	123.45	2101.00
20	Subject	Occupant: Owner	Y	
21	Subject	Occupant: Tenant		
22	Subject	Occupant: Vacant		
23	Subject	Special Assessments	3456	3456
24	Subject	Project Type: PUD:Yes	Y	
25	Subject	Project Type: PUD:No		
26	Subject	HOA	1000	1000
27	Subject	HOA Per Year	Y	
28	Subject	HOA Per Month		
29	Subject	Property Rights Appraised: Fee Simple		
30	Subject	Property Rights Appraised: Leasehold	Y	
31	Subject	Property Rights Appraised: Other		

4. Viewing and Editing Appraisal Information

Use the View/Edit page to resubmit the appraisal data files or request, track, and process override requests. It is important to note that you cannot edit the appraisal data within the EAD portal. You must submit an updated appraisal data file to make any corrections within the EAD portal.

To access the Appraisal View/Edit page:

- Click the Document File ID in the Upload Confirmation Report as shown in **Figure 4.0.1** (for more information on the Upload Confirmation Report, see Section 2.2), or
- Click either the Document File ID or Edit link on the Search Results page shown in **Figure 4.0.2** (for more information on the Search Results page, refer to Section 3.2).

Figure 4.0.1 Access View/Edit Page from the Upload Confirmation Report

Electronic Appraisal Delivery Portal

Home | Submit Appraisal | Search | Reports | Account Administration | Help Center

Upload Confirmation Report

Date of Report: 02/23/2015 14:53:17 | Uploaded Submissions: 1 | Rejected Submissions: 0

FHA Status	Document File ID	Lender Name	FHA Lender ID	FHA Case Number	Lender Loan Number	Document Type	Submitted Date	Message
In Progress	100000045F	FAD Test Root Lender	55555	874-8763210	SK78323105	Appraisal 1	2/23/2015	None

Click the Document File ID Link

Figure 4.0.2 Access View/Edit Page from the Search Results Page

Status	Submitted On	Document File ID	Lender Name	FHA Case Number	Lender Loan Number	Address	City	State	ZIP	User ID	SSR
>	06/11/2014 14:16:27	1000000F73	Test Primary BU	774-3289234	45321768943	337 STONEY POINT RD	AUSTIN	TX	78737	JOHN_SMITH	Edit
>	06/11/2014 14:14:26	1000000F72	Test Primary BU	664-2218974	54326782312	337 STONEY POINT RD	AUSTIN	TX	78737	JOHN_SMITH	Edit

Click the Document File ID Link

Click the Edit Link

The View/Edit page shown in **Figure 4.0.3** has three sections:

- Submission Information
- Appraisal Information
- Submission History

Figure 4.0.3 View/Edit

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a navigation bar with 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration' menus. The user is logged in as 'JOHN_SMITH'. Below the navigation bar, there is a 'Return to Search' button and a table of submission details.

Document File ID	Lender Loan Number	Date Submitted	Last Update
1000000E99	R74521198H76	06/04/2014 14:14:05	06/04/2014 14:14:19
Business Unit	Lender Name	Lender ID	FHA Case Number
Test Primary BU	Test Primary BU	5555	100-8001000
FHA Status	Not Successful		

Below the submission details, there are three appraisal sections:

- Appraisal 1:** Shows submission info (Date Submitted: 06/04/2014 14:14:05, Subject Address: 33021 37th Ct SW, Appraised Value: \$300,000) and file operations. It lists four hard stops:
 - UAD compliance check failure (one or more fatal) - Hard Stop 401 Found.
 - FHA Case Number is missing or provided in an invalid format - Hard Stop FH4500 Found.
 - FHA Case Number on appraisal is not assigned to lender - Hard Stop FH4504 Found.
 - Appraiser digital signature is missing - Hard Stop FH4600 Found.
- Appraisal 2:** File Operations section for uploading a corrected appraisal file.
- Appraisal 3:** File Operations section for uploading a new appraisal file.

The 'UAD Compliance' section shows a table of findings:

Message ID	Form Section	Form Field Name	Disappoin Name	Property Affected	Message	Severity
FHA2015	Neighborhood	Present Land Use: Commercial	Neighborhood Present Land Use Percent	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%.	Warning

At the bottom, the 'History' section shows a log of actions:

Date	Document Type	Description	User ID
06/04/2014 14:14:19	Appraisal 1	Processing of document has encountered hard stop(s) for FHA	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override request for hard stop "Appraiser digital signature is missing" denied with reason: ""	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override for hard stop "Appraiser digital signature is missing" requested for reason: "Automated override request"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FH4600" encountered during processing of document: "Appraiser digital signature is missing"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FH4504" encountered during processing of document: "FHA Case Number on appraisal is not assigned to lender"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FH4500" encountered during processing of document: "FHA Case Number is missing or provided in an invalid format"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "401" encountered during processing of document: "UAD compliance check failure (fatal)"	SYSTEM
06/04/2014 14:14:05	Appraisal 1	New document uploaded	JOHN_SMITH
06/04/2014 14:14:05	Document File	Document File created	JOHN_SMITH

Section 1 – Submission Information

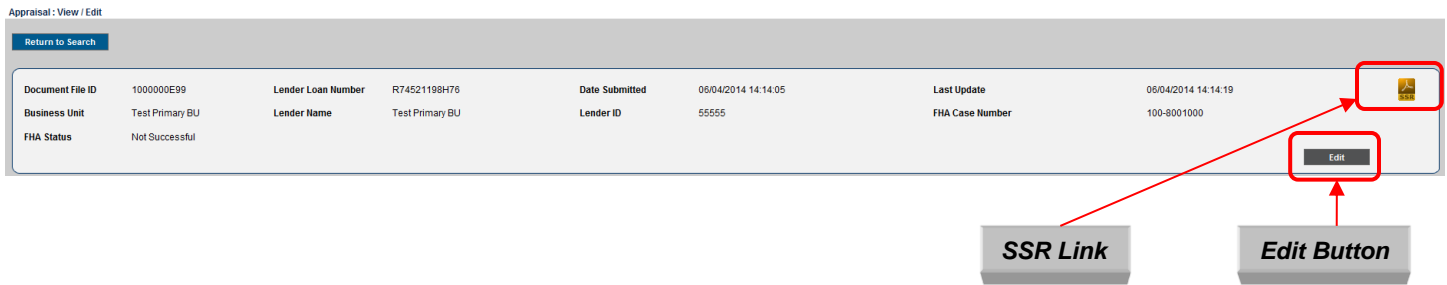
Section 2 – Appraisal Information (1, 2, and/or 3)

Section 3 – History of the Submission

4.1 Section 1 – Submission Information

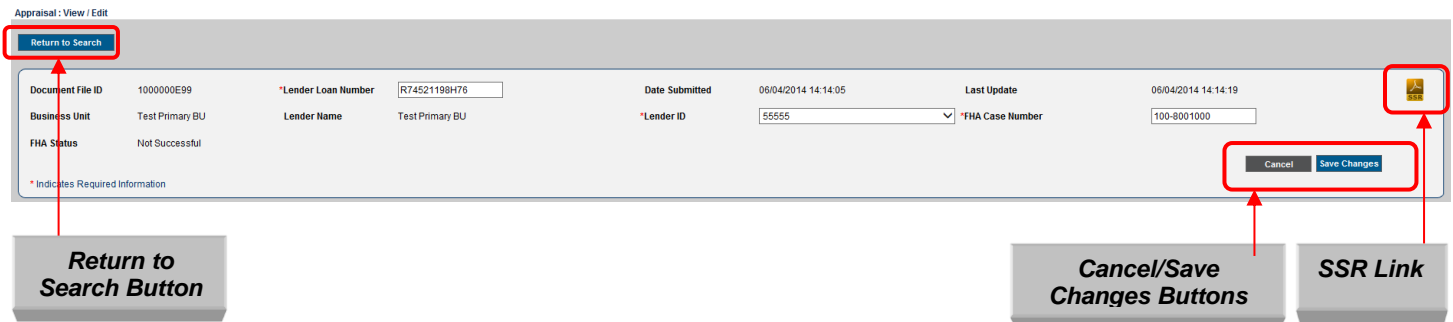
The Submission Information section of the View/Edit page shown in **Figure 4.1.1** contains the Doc File ID and status of the appraisal data file. To edit the information, click the Edit button. To retrieve the Submission Summary Report, click the SSR link icon.

Figure 4.1.1 View/Edit Page – Submission Information (View Mode)



When you click the Edit button, the page changes to Edit Mode, as shown in **Figure 4.1.2**, with the fields that can now be edited.

Figure 4.1.2 View/Edit Page – Submission Information (Edit Mode)



Note that while you can edit the loan information associated with the appraisal data file, you cannot edit the actual data from the appraisal data file itself. If the appraisal data needs to be updated or corrected, you must obtain a corrected appraisal data file from the appraiser and upload it to the EAD portal.

Table 4.1.3 shows the fields that you can edit and those you cannot in the EAD portal. To save your edits, click the Save Changes button on the View/Edit page.

Table 4.1.3 Submission Information Fields

Editable fields are:	Non-editable fields are:
Lender Loan Number	Document File ID
Lender ID	Date Submitted
FHA Case Number	Last Update
	Business Unit
	Lender Name
	FHA Status

Table 4.1.4 describes the buttons you use when editing the information.

Table 4.1.4 Additional View/Edit Features

Button	Description
Return to Search button	Returns to the EAD portal Search page.
Cancel button	Disables the edit mode and all the fields return to their original values.
Save Changes button	Sends data to the EAD portal, updates the changes to the associated Doc File ID, and transmits the edited information to FHA.
Submission Summary Report (SSR) Link	Click the SSR link to display the Submission Summary Report in a PDF format. (For more information on the Submission Summary Report, see Generating Reports in Section 5.)

4.2 Section 2 - Appraisal Information

Section 2 of the View/Edit page displays the specific information about your appraisal data submissions, as shown in **Figure 4.3.1**. This section has several subsections. You can reduce the size of the current section by clicking the Minimize icon.

Figure 4.2.1 View/Edit Page – Appraisal Information

The screenshot displays the 'Appraisal 1' section of the FHA EAD system. It is divided into several subsections:

- Appraisal Submission Information:** A table showing submission details for 'Appraisal 1'.

Submitted		Validated	
Date Submitted	06/04/2014 14:14:05	Subject Address	33021 37th Ct SW
Last Update	06/04/2014 14:14:19	City, State, ZIP	Federal Way, WA 98023
Form Type	FNM 1004/FRE 70	Appraised Value	\$300000
File Format	XML - MISMO	Appraiser Name State / License	William King WA / 1700642
		Supv. Appraiser Name State / License	WA / 1700642
- Appraisal File Operations:** A section for uploading corrected appraisal files, including a text input for 'File Name / Location', a 'Browse...' button, and a 'Submit' button.
- Appraisal Hard Stops:** A list of errors under the 'EAD' tab:
 - UAD compliance check failure (one or more fatal) - Hard Stop 401 Found. Appraisal failed one or more fatal UAD compliance checks. Please review the fatal severity UAD compliance checks below for more detail. [You may upload a new or corrected file using File Operations above.](#)
 - FHA Case Number is missing or provided in an invalid format - Hard Stop FHA500 Found. FHA Case Number was not provided on the appraisal. [You may upload a new or corrected file using File Operations above.](#)
 - FHA Case Number on appraisal is not assigned to lender - Hard Stop FHA504 Found. FHA Case Number provided on the appraisal is not assigned to this lender. [You may upload a new or corrected file using File Operations above.](#)
 - Appraiser digital signature is missing - Hard Stop FHA600 Found. Appraiser digital signature was not found in the appraisal XML file. [You may upload a new or corrected file using File Operations above.](#)
- Appraisal Findings:** A table showing findings for 'Appraisal 1' under the 'FHA' tab.

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHA2015	Neighborhood	Present Land Use: Commercial	Neighborhood Present Land Use Percent	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%	Warning

Below the screenshot, two callout boxes labeled 'Appraisal 2 and 3' and 'Appraisal Findings' have red arrows pointing to the 'Appraisal 2: File Operations' and 'Appraisal 1: Findings' sections, respectively.

Table 4.2.2 lists the information available in this section of the View/Edit page for each appraisal data file.

Table 4.2.2 Appraisal Information Subsections

Subsection	Description
Appraisal Submission Information	Lists the appraisal submission information, including submission date, last update (if applicable), file format, property address, property value, and appraiser information.
Appraisal File Operations	Enables you to upload a corrected appraisal data file. Each appraisal data file (Appraisal 1, Appraisal 2, and Appraisal 3) has its own file operation.
Appraisal Hard Stops	Lists hard stop errors for the submitted appraisal data file. Hard stop errors include warnings that are automatically overridden, as well as hard stops that you must correct in order to receive a successful status. Each appraisal data file has a separate hard stop section.
Appraisal Findings	Lists all UAD compliance check messages and FHA proprietary findings.

4.2.1 APPRAISAL SUBMISSION INFORMATION

The Appraisal Submission Information subsection shown in Figure 4.2.1.1 contains the submission date, last update (if applicable); file format, property address, property value, and appraiser information for each appraisal data file. The EAD portal automatically standardizes the address formats; for example, 123 Main Street Southwest would become 123 Main St SW.

The actual appraisal submission is attached in both PDF and Standard Form (see Figure 3.2.4). The PDF file is a fixed document that includes the text, fonts, graphics and other information; the standard form displays only text and no additional formatting or information.

- View Original PDF: Displays the appraisal data submission in a PDF document in a new window. If the PDF document is unreadable, a blank window appears.
- View Data in Standard Form: Displays the submitted appraisal data in the EAD portal in a standardized format (see Figure 3.2.6).

Figure 4.2.1.1 View/Edit Submission Information subsection

Submission info		Submitted		Validated	
Date Submitted	06/04/2014 14:14:05	Subject Address	33021 37th Ct SW	Subject Address	33021 37TH CT SW
Last Update	06/04/2014 14:14:19	City, State, ZIP	Federal Way, WA 98023	City, State, ZIP	FEDERAL WAY, WA 98023
Form Type	FNM 1004/FRE 70	Appraised Value	\$300000	Appraised Value	\$300,000
File Format	XML - MISMO	Appraiser Name State / License	William King WA / 1700642	Appraiser Name State / License	
		Supv. Appraiser Name State / License		Supv. Appraiser Name State / License	

View in either PDF or in Standard Form layout

4.2.2 APPRAISAL FILE OPERATIONS

The File Operations subsection shown in Figure 4.2.2.1 allows you to submit a corrected appraisal data file to reflect the appraiser updates and/or to resolve a hard stop error.

Follow these steps:

1. Enter the path to the corrected file or click the Browse button to locate the file.
2. Click Submit. You can upload and submit only one appraisal data file at a time.

Figure 4.2.2.1 File Operations subsection

Appraisal 1: File Operations

Upload Corrected Appraisal File

* File Name / Location

4.2.3 APPRAISAL HARD STOPS

The Appraisal Hard Stops subsection shown in Figure 4.2.3.1 displays any hard stops that may have occurred, details of the hard stops, comments, and the user associated with each override request and override decision. The subsection also indicates whether an override was manual or automatic when it was submitted, and the result of the override.

If a hard stop cannot be overridden, a link appears below the hard stop indicator prompting you to submit a new appraisal data file with the message, “You may upload a new or corrected file using File Operations above.” This is the only way a non-overridable hard stop can be removed. A user can request overrides or submit a correct appraisal or other needed information for any submission from any related business unit of child business unit.

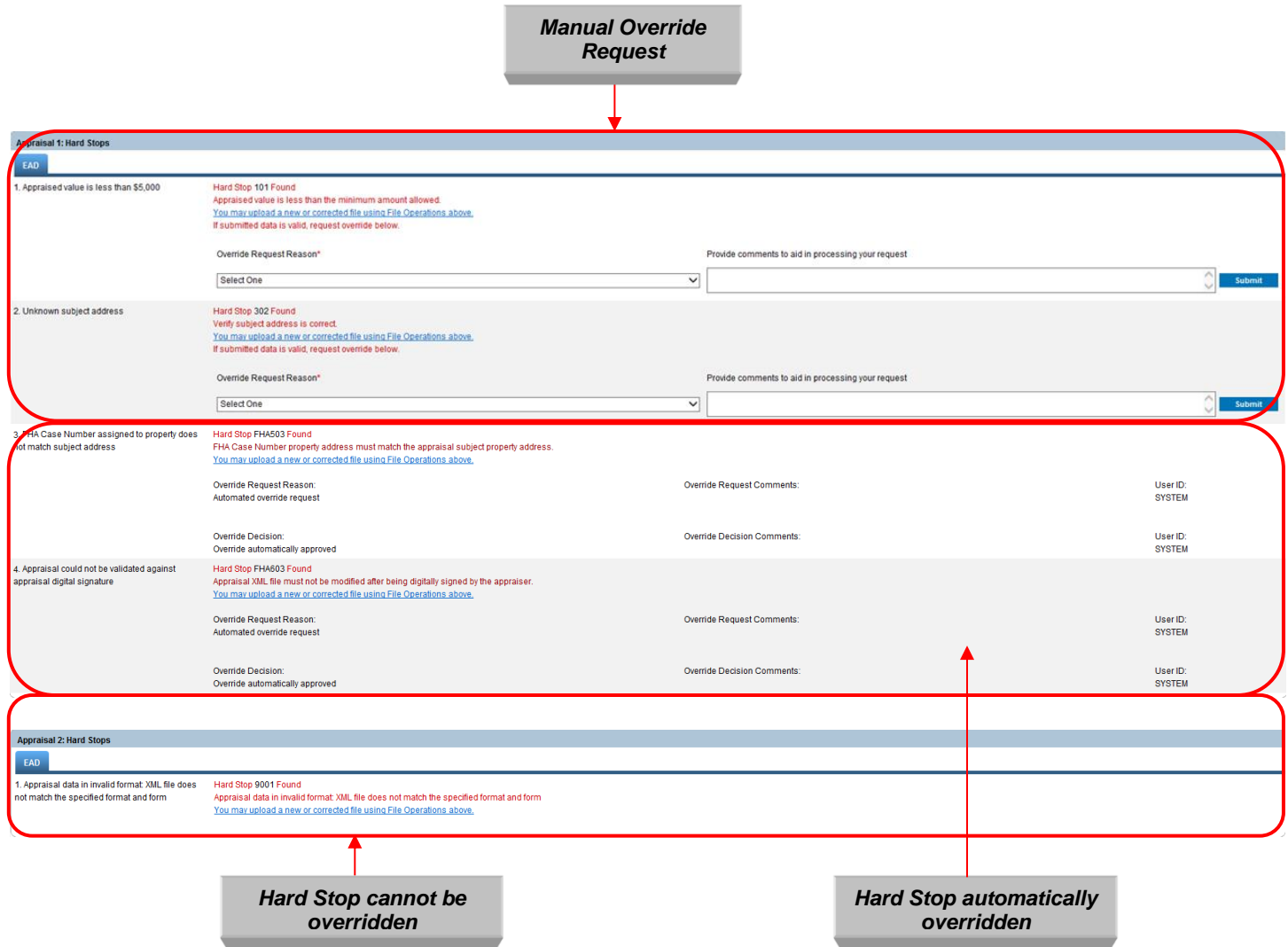
If a hard stop can be overridden, submit an override request by following these steps:

1. Select a reason for the override from the dropdown. If necessary, you can enter additional information in the comment box. If you don't see the reason for the override in the dropdown, select “Other” and enter the reason for the override request in the comment box. Enter the path to the corrected file or click the Browse button to locate the file.
2. Click Submit.

If the override is accepted and all other hard stops/findings have been resolved, the submission status changes from Not Successful to Successful in the Submission Information (Section 1) of the page.

NOTE: *Some hard stops are automatically overridden. Other hard stops cannot be overridden and require that an updated appraisal data file be submitted. (For more details on hard stops, refer to Appendix D.)*

Figure 4.2.3.1 Hard Stops subsection



4.2.4 APPRAISAL FINDINGS (APPRAISAL 1, 2 AND/OR 3)

The Appraisal Findings subsection shown in **Figure 4.2.4.1** includes all the UAD compliance and FHA proprietary findings results.

From this page, you can print the findings information or download the information to a Microsoft Excel spreadsheet.

- To print the information, click Print.
- To download the information, click Download to Excel.

Note: You can sort the displayed information in ascending or descending order by clicking the column title.

Figure 4.2.4.1 Appraisal Findings Page

The screenshot shows the 'Appraisal 1: Findings' page. It features a table with the following columns: Message ID, Form Section, Form Field Name, Datapoint Name, Property Affected, Message, and Severity. The table contains one row of data with the following values: Message ID: FHA2038, Form Section: Sales Comparison, Form Field Name: Gross Living Area, Datapoint Name: Sale Price Adjustment Description, Property Affected: Subject, Message: Inconsistency in report between Improvements section and Sales grid, and Severity: Warning. Below the table, there are navigation controls including a page number '1' and a 'Page size: 10' dropdown. In the bottom right corner, there are two buttons: 'Print' and 'Download to Excel'. The 'Print' button is highlighted with a red box, and an arrow points from this box to a callout box that says 'Print or Download findings to Excel'.

Message ID	Form Section	Form Field Name	Datapoint Name	Property Affected	Message	Severity
FHA2038	Sales Comparison	Gross Living Area	Sale Price Adjustment Description	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning

The information in the Findings subsection is shown in **Table 4.2.4.2**.

Table 4.2.4.2 Findings Subsection

Field	Message
Message ID	Indicates the Message ID.
Form Section	Indicates the section of the appraisal data file where an error was found.
Form Field Name	Indicates the field name in the section of the appraisal data file where an error was found.
Data Point Name	Indicates the exact piece of data where an error was found (i.e. if the appraisal Form Field Name is "Actual Age," the Data Point Name is "Sale Price Adjustment Description").
Property Affected	Indicates if the error applies to the subject property or a comparable property.
Action Message	Provides details about an error. For example, the action message in the "Appraisal Form Type" field might say "Not an allowable value;" or if you're working on the subject of Baths and field name is "Total Bathroom Count," the action message might say "Bathroom count must be provided."
Severity	Indicates the severity of the error with a Warning or Fatal.

4.2.5 WORKING WITH APPRAISAL 2 AND/OR 3

You can add, delete, and/or upload a corrected appraisal data file for the Appraisals 2 and/or 3 in the Appraisal 2 and/or 3 sections shown in Figure 4.2.5.1.

If you delete the Appraisals 2 and/or 3, the EAD portal updates the Document File ID and submits the changes. If you click Delete (**Figure 4.2.5.2**), a pop-up window appears asking if you are sure you want to delete the file.

NOTE: You can upload a corrected appraisal data file for the Appraisal 1, but you cannot delete it.

Figure 4.2.5.1 File Operations Appraisal 2 and/or 3

Figure 4.2.5.2 Submission Information Appraisal 2 and/or 3

Delete

Appraisal 2

Submission Info **FHA Status : Not Successful**

Submitted		Validated	
Date Submitted	05/29/2014 00:29:40	Subject Address	312 N VIRGINIA AVE
Last Update	05/29/2014 00:29:51	City, State, ZIP	FALLS CHURCH, VA 22046
Form Type	FNM 1004/FRE 70	Appraised Value	\$555,000
File Format	XML - MISMO	Appraiser Name State / License	Mark Stewart VA / 1322095
		Supv. Appraiser Name State / License	Zachary Kimmel NY / 45000038291

Appraisal 2: File Operations

Upload new appraisal file (or) Upload corrected appraisal file

File Name / Location*

4.3 Section 3 – History Information for All Appraisals (Appraisal 1, 2 and/or 3)

The History Information section shown in **Figure 4.3.1** is a chronological audit trail for the appraisal data submission, with the most recent activity listed first. Appraisal data files are available on the EAD portal for three years from the initial submission.

Figure 4.3.1 History subsection page

Column Header

History

Date	Document Type	Description	User ID
06/04/2014 14:14:19	Appraisal 1	Processing of document has encountered hard stop(s) for FHA	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override request for hard stop "Appraiser digital signature is missing" denied with reason: ""	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Override for hard stop "Appraiser digital signature is missing" requested for reason: "Automated override request"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA600" encountered during processing of document: "Appraiser digital signature is missing"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA504" encountered during processing of document: "FHA Case Number on appraisal is not assigned to lender"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "FHA500" encountered during processing of document: "FHA Case Number is missing or provided in an invalid format"	SYSTEM
06/04/2014 14:14:13	Appraisal 1	Hard stop "401" encountered during processing of document: "UAD compliance check failure (fatal)"	SYSTEM
06/04/2014 14:14:05	Appraisal 1	New document uploaded	JOHN_SMITH
06/04/2014 14:14:05		Document File created	JOHN_SMITH

Page size: 10

Print/Download to Excel Buttons

Table 4.3.2 lists the information on the History Information subsection.

Table 4.3.2 History subsection

Field	Description
Date	Shows the date each activity took place.
Document Type	Indicates the appraisal affected by each activity.
Description	Explains what the activity was.
User ID	Identifies who performed the activity.

- To sort the information (ascending or descending order), click a column header.
- To print the information, click Print.
- To download the information, click Download to Excel.

5. Generating Reports

The Reports option (shown in **Figure 5.0.1**) enables you to generate reports on your appraisal data submissions. To access Reports:

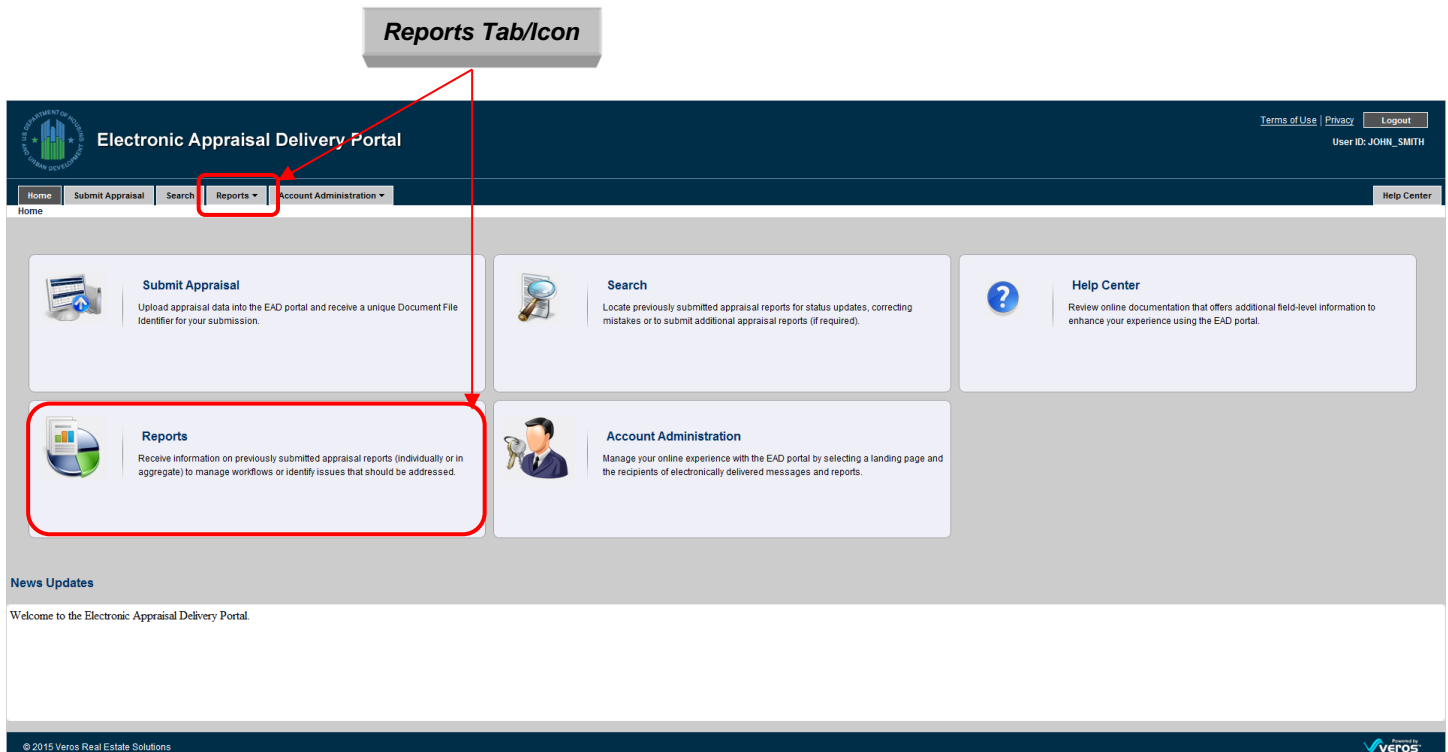
- Click the Reports tab on any page, or
- Click the Reports icon on the Home page

The Reports tab has two options:

- Submission Reports provide access to the standard reports available in the EAD portal.
- My Reports tracks previously run or scheduled reports from the previous 90 days, specifically:
 - Upload Confirmation Report
 - Scheduled Reports
 - Scheduled Reports Manager.

NOTE: The Reports Icon on the Home page accesses the My Reports option only. To access the Submission Reports, you must use the tab at the top of any page.

Figure 5.0.1 Reports Tab



5.1 Submission Report Details

Submission Reports (shown in **Figure 5.1.1**) includes the EAD portal standard reports detailed in **Table 5.1.2**.

Figure 5.1.1 Submission Report Page

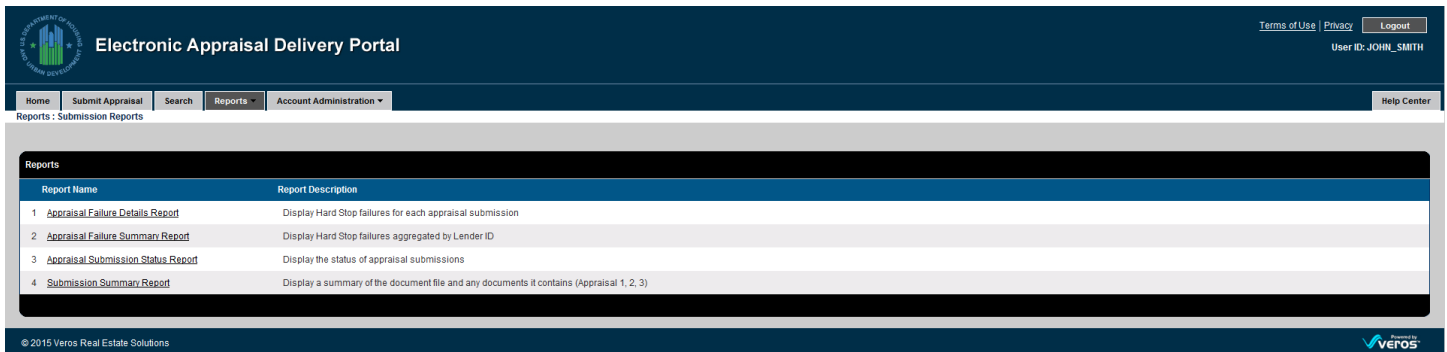


Table 5.1.2 EAD portal Standard Reports

Report	Description
Appraisal Failure Details Report	Identifies the hard stop failures for each appraisal submission.
Appraisal Failure Summary Report	Identifies the hard stop failures for each appraisal submission by Lender ID.
Appraisal Submission Status Report	Shows the status of appraisal submission.
Submission Summary Report	Summarizes the appraisal submission and status for FHA.

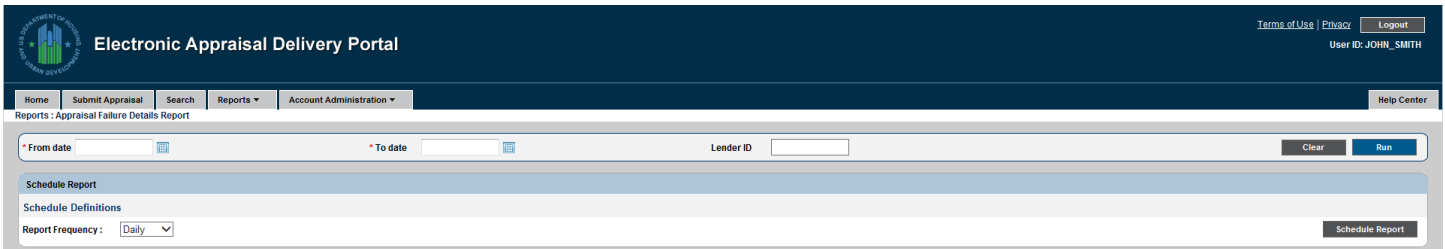
5.1.1 APPRAISAL FAILURE DETAILS REPORT

The Appraisal Failure Details Report displays the hard stop failures for each appraisal submission. To request an Appraisal Failure Details Report on the page shown in **Figure 5.1.1.1**, follow these steps:

1. Select your search criteria:
 - A date range only (required)
 - A date range and a Lender ID
2. Click Run

To discard the entries in the date and Lender ID fields, click Clear.

Figure 5.1.1.1 Appraisal Failure Details Report Creation Page



The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a navigation bar with links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The current page is titled 'Reports : Appraisal Failure Details Report'. Below the navigation bar, there are two date input fields labeled 'From date' and 'To date', and a 'Lender ID' input field. To the right of these fields are 'Clear' and 'Run' buttons. Below the input fields, there is a 'Schedule Report' section with a 'Schedule Definitions' subsection. The 'Report Frequency' is set to 'Daily' in a dropdown menu, and a 'Schedule Report' button is located at the bottom right of this section.

To schedule automatic Appraisal Failure Details Reports, follow these steps:

1. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
 - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
 - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
 - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
2. Click Schedule Report

When your scheduled reports have been run, an email (shown in **Figure 5.1.1.2**) is sent to you and to the users you added to your user profile to receive messages. See Section 6.1 for more information on how to add email addresses in your user profile so others receive scheduled reports.

Figure 5.1.1.2 Scheduled reports email notification



In the Appraisal Failure Details Report (shown in **Figure 5.1.1.3**), *only* the hard stops that match the user’s request (and not *all* of the hard stops) for each appraisal data file within the selected date range are identified numerically. For example, if the Hard Stop Code 101 did not occur within the selected date range, then this hard stop will not be shown on the report.

A legend at the bottom contains descriptions of the hard stop codes. The hard stops identified in the report, and displayed in the legend, include only those related to the criteria specified in the original search request as described above.

The report contains information about the following:

- Date of report
- Date range of report
- FHA Lender ID (This is displayed only when the “Lender ID” is entered in the Run Report criteria shown in **Figure 5.1.1.1**)
- Submission Date and Time of when the appraisal data file was submitted
- Document File ID
- Lender Loan Number
- FHA Lender ID
- FHA Case Number
- Lender Name
- Document Type
- Form Type
- Hard Stop Conditions

Figure 5.1.1.3 Appraisal Failure Details Report Results Page

Electronic Appraisal Delivery Portal

Home | Submit Appraisal | Search | Reports | Account Administration | Help Center

Reports : Appraisal Failure Details Report

From date: 2/21/2015 To date: 2/21/2015 Lender ID: [] Clear Run

Schedule Report

Schedule Definitions

Report Frequency: Daily Schedule Report

Appraisal Failure Details Report

Hard Stop Failures

Date of Report: 2/26/2015 12:44:55 PM Date Range of Report: 2/21/2015 to 2/21/2015

Submission	Document	Lender	FHA	FHA Case	Lender	Document	Form	Hard Stop Conditions													
Date	File ID	Loan Number	Lender ID	Number	Name	Type	Type	FHA203	FHA3100	FHA3205	FHA3300	FHA4200	FHA5000	FHA5005	FHA501	FHA5010	FHA504	FHA500	FHA600	FHA603	
02/21/2015 21:49:00	A0000004C3	1231515616	55581	120-1253121	Test Primary BU	Appraisal 1	FNM 1025/FRE 72	X	X	X	X	X			X	X	X	X	X	X	X
02/21/2015 21:51:38	A0000004C4	362151454	55581	111-0123567	Test Primary BU	Appraisal 1	FNM 1025/FRE 72	X	X	X	X	X			X	X	X	X	X	X	X
02/21/2015 22:06:26	A0000004C5	1231546441	55581	111-1456210	Test Primary BU	Appraisal 1	FNM 1025/FRE 72					X	X		X	X					X

FHA203 - Appraiser certification was not active as of the appraisal effective date
 FHA3100 - For purchase transaction, Date of Contract must be provided
 FHA3205 - Sum of all land uses must be at least 1% but not greater than 100%
 FHA3300 - Site Area must be greater than "0" unless under condominium ownership
 FHA4200 - Effective Date of Appraisal must be provided
 FHA500 - FHA Case Number is missing or provided in an invalid format
 FHA5000 - Building Status must be provided
 FHA5005 - Year Built must be provided unless proposed or under construction
 FHA501 - FHA Case Number on appraisal does not match Document File
 FHA5010 - Effective Age must be provided
 FHA504 - FHA Case Number on appraisal is not assigned to lender
 FHA501 - Number of rooms must be greater than or equal to the number of bedrooms
 FHA600 - Appraiser digital signature is missing
 FHA603 - Appraisal could not be validated against appraisal digital signature

© 2015 Veros Real Estate Solutions

At the top of the Appraisal Failures Details Report are navigational tools (shown in **Figure 5.1.1.4**) that enable you to page forward or backward, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown enables you to download the report to a PDF or Excel document, refresh or print the report.

Figure 5.1.1.4 Report Navigation and Other Features

Navigation toolbar showing page 1 of 1, search box, and export/refresh/print options.

Go back/forward page by page or to the beginning/end

Export to a PDF or Excel document, Refresh or Print

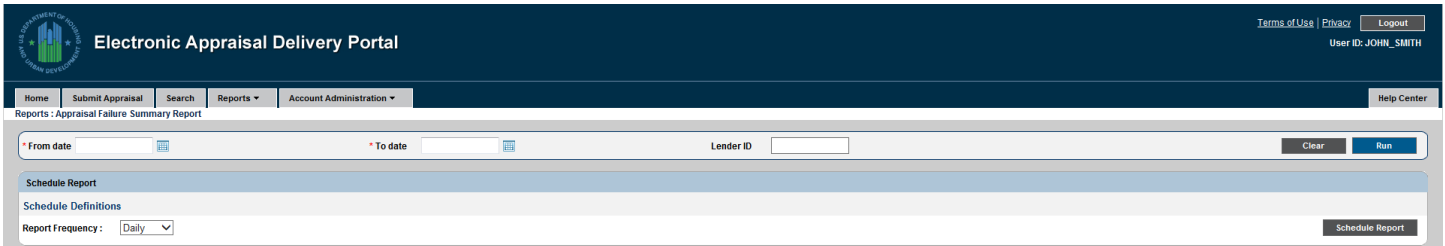
5.1.2 APPRAISAL FAILURE SUMMARY REPORT

The Appraisal Failure Summary Report summarizes all the submission failures due to hard stops by Lender ID. To request an Appraisal Failure Summary Report, follow these steps on the page shown in Figure 5.1.2.1:

1. Select your search criteria:
 - A date range only (required)
 - A date range and a Lender ID
2. Click Run

To clear the entries in the date and Lender ID fields, click Clear.

Figure 5.1.2.1 Appraisal Failure Summary Report Creation Page



The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a navigation bar with the portal logo, the title 'Electronic Appraisal Delivery Portal', and links for 'Terms of Use', 'Privacy', and 'Logout'. The user ID 'JOHN_SMITH' is visible. Below the navigation bar, there is a menu with options: 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The current page is 'Reports: Appraisal Failure Summary Report'. The main content area features a search form with 'From date', 'To date', and 'Lender ID' input fields, and 'Clear' and 'Run' buttons. Below the search form, there is a 'Schedule Report' section with 'Schedule Definitions' and a 'Report Frequency' dropdown menu set to 'Daily', along with a 'Schedule Report' button.

To schedule automatic Appraisal Failure Summary Reports, follow these steps:

1. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
 - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
 - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
 - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
2. Click Schedule Report

In the Appraisal Failure Summary Report (shown in **Figure 5.1.2.2**), *only* the hard stops that match the user's request (and not *all* of the hard stops) for each appraisal data file within the selected date range are identified numerically. For example, if Hard Stop Code 101 did not occur within the selected date range, then this hard stop will not be shown on the report.

A legend at the bottom contains descriptions of the hard stop codes. The hard stops identified in the report, and displayed in the legend, include only those related to the criteria specified in the original search request as described above.

The report contains information about the following:

- Date of report
- Date range of report
- FHA Lender ID (This is displayed only when "Lender ID" is entered in the Run Report criteria shown in **Figure 5.1.2.1**)
- FHA Lender ID
- Lender Name
- Hard Stop Conditions

Figure 5.1.2.2 Appraisal Failure Summary Report Results Page

Electronic Appraisal Delivery Portal

Home | Submit Appraisal | Search | Reports | Account Administration

From date: 2/21/2015 To date: 2/21/2015 Lender ID: []

Schedule Report

Report Frequency: Daily

Appraisal Failure Summary Report

Hard Stop Failures by Lender ID

Date of Report: 2/25/2015 12:37:10 PM | Date Range of Report: 2/21/2015 to 2/21/2015

FHA Lender ID	Lender Name	Hard Stop Conditions													
		FHA203	FHA3100	FHA3205	FHA3300	FHA4200	FHA4300	FHA4500	FHA4505	FHA4507	FHA5010	FHA603			
55581	Test Primary BU	2	2	2	2	2	1	1	2	3	2	2	2	1	2

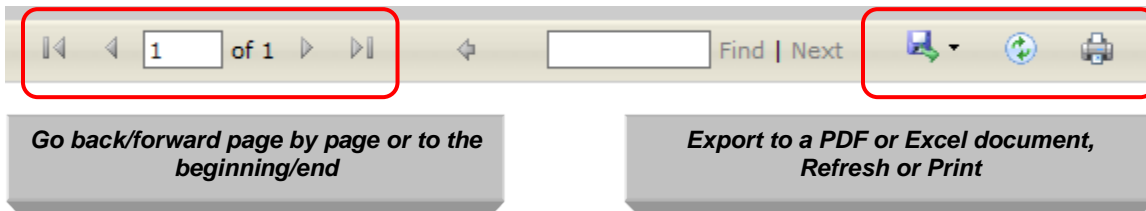
Legend:

FHA203 - Appraiser certification was not active as of the appraisal effective date.	FHA500 - FHA Case Number is missing or provided in an invalid format.	FHA504 - FHA Case Number on appraisal is not assigned to lender.
FHA3100 - For purchase transaction, Date of Contract must be provided.	FHA5000 - Building Status must be provided.	FHA5401 - Number of rooms must be greater than or equal to the number of bedrooms.
FHA3205 - Sum of all land uses must be at least 1% but not greater than 100%.	FHA5005 - Year Built must be provided unless proposed or under construction.	FHA600 - Appraiser digital signature is missing.
FHA3300 - Site Area must be greater than 10' unless under condominium ownership.	FHA5201 - FHA Case Number on appraisal does not match Document File.	FHA603 - Appraisal could not be validated against appraisal digital signature.
FHA4200 - Effective Date of Appraisal must be provided.	FHA5010 - Effective Age must be provided.	

© 2015 Veros Real Estate Solutions

At the top of the Appraisal Failures Summary Details Report are navigational tools (shown in **Figure 5.1.2.3**) that allow you to page forward or backward, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown enables you to download the report to a PDF or Excel document, refresh or print the report.

Figure 5.1.2.3 Report Navigation and Other Features



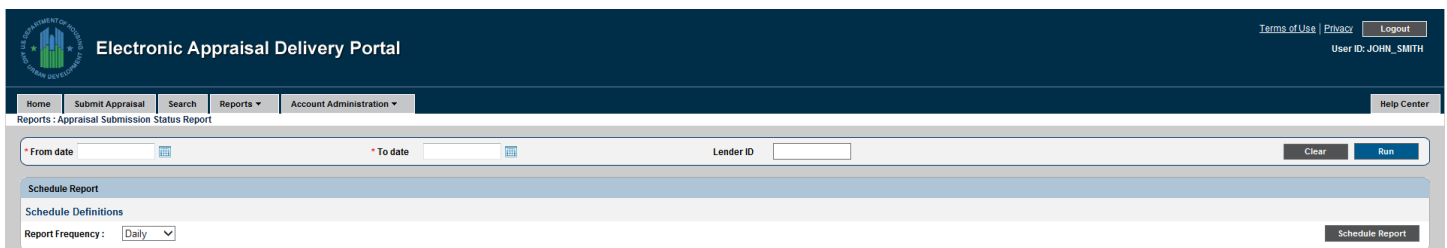
5.1.3 APPRAISAL SUBMISSION STATUS REPORT

This report displays the status of appraisal submissions for a chosen date range. To request an Appraisal Submission Status Report, follow these steps on the page shown in **Figure 5.1.3.1**:

1. Select your search criteria:
 - A date range only (required)
 - A date range and a Lender ID
2. Click Run

To clear the entries in the date and Lender ID fields, click Clear.

Figure 5.1.3.1 Appraisal Submission Status Report Creation Page



To schedule automatic Appraisal Submission Status Reports, follow these steps:

-
1. Select the report delivery frequency from the dropdown (Daily, Weekly or Monthly).
 - Daily reports are generated shortly after midnight Eastern Standard Time for the prior day.
 - Weekly reports are generated shortly after midnight on Sunday morning Eastern Standard Time for the prior week.
 - Monthly reports are generated shortly after midnight Eastern Standard Time on the first day of the month for the prior month.
 2. Click Schedule Report

The Appraisal Submission Status Report (shown in Figure 5.1.3.2) displays the results of each appraisal submission within the selected date range. The report contains the following information:

- Date of report
- Date range of report
- FHA Lender ID (This is displayed only when “Lender ID” is entered in the Run Report criteria shown in **Figure 5.1.3.1**)
- FHA Status
- Submission Date and Time of the appraisal data file
- Last Updated Date
- FHA Lender ID
- FHA Case Number
- Lender Name
- Document File ID
- Lender Loan Number
- Document Type (Appraisal 1, 2 or 3)
- Form Type (See Appendix B)

Figure 5.1.3.2 Appraisal Submission Status Report Results Page

Electronic Appraisal Delivery Portal

Home | Submit Appraisal | Search | Reports | Account Administration

Reports: Appraisal Submission Status Report

From date: 2/23/2015 To date: 2/23/2015 Lender ID: []

Schedule Report

Schedule Definitions

Report Frequency: Daily

Appraisal Submission Status Report

Date of Report: 2/26/2015 11:48:20 AM | Date Range of Report: 2/23/2015 to 2/23/2015

FHA Status	Submission Date	Last Updated Date	FHA Lender ID	FHA Case Number	Lender Name	Document File ID	Lender Loan Number	Document Type	Form Type
Not Successful	02/23/2015 17:59:54	02/23/2015 18:00:06	55581	878-8999895	Test Primary BU	A0000004GF	4555523	Appraisal 1	FNM 1004CFRE 70B
Not Successful	02/23/2015 18:06:25	02/23/2015 18:06:39	55555	323-8767881	Test Primary BU	A0000004GG	SK78043281	Appraisal 2	FNM 1004FRE 70
Not Successful	02/23/2015 18:06:40	02/23/2015 18:06:52	55555	323-8767881	Test Primary BU	A0000004GG	SK78043281	Appraisal 3	FNM 1004FRE 70
Not Successful	02/23/2015 18:07:22	02/23/2015 18:07:35	55581	124-6445621	Test Primary BU	A0000004GH	326416546	Appraisal 1	FNM 1025FRE 72
Not Successful	02/23/2015 18:07:58	02/23/2015 18:08:10	55555	323-8767881	Test Primary BU	A0000004GG	SK78043281	Appraisal 1	FNM 1025FRE 72
Not Successful	02/23/2015 18:09:57	02/23/2015 18:10:06	55581	111-5346510	Test Primary BU	A0000004HO	14654646	Appraisal 1	FNM 1025FRE 72
Not Successful	02/23/2015 18:12:27	02/23/2015 18:12:36	55581	114-4646952	Test Primary BU	A0000004HI	13211123	Appraisal 1	FNM 1025FRE 72
Not Successful	02/23/2015 18:16:15	02/23/2015 18:16:28	55581	114-4646952	Test Primary BU	A0000004HI	13211123	Appraisal 2	FNM 1025FRE 72
Not Successful	02/23/2015 18:26:42	02/23/2015 18:26:57	55581	147-4636251	Test Primary BU	A0000004H2	65464644	Appraisal 1	FNM 1025FRE 72
Not Successful	02/23/2015 19:31:08	02/23/2015 19:31:22	55581	879-4333333	Test Primary BU	A0000004H3	QA123132	Appraisal 1	FNM 1004CFRE 70B
Not Successful	02/23/2015 19:49:09	02/23/2015 19:49:25	55581	121-6446441	Test Primary BU	A0000004H5	464654654	Appraisal 1	FNM 1025FRE 72
Not Successful	02/23/2015 20:09:40	02/23/2015 20:09:53	55581	879-4333334	Test Primary BU	A0000004H4	QA1231367	Appraisal 1	FNM 1004CFRE 70B
Not Successful	02/23/2015 20:16:23	02/23/2015 20:16:35	55581	111-4548545	Test Primary BU	A0000004H6	FDGER5345	Appraisal 1	FNM 1025FRE 72

© 2015 Veros Real Estate Solutions

At the top of the Appraisal Submission Status Report are navigational tools (shown in **Figure 5.1.3.3**) that enable you to go forward or backward by page, or go to the beginning or end of the report. The tools also display the number of pages in the report and what page you are on. The dropdown lets you download the report to a PDF or Excel document, refresh or print the report.

Figure 5.1.3.3 Report Navigation and Other Features

Navigation toolbar showing page navigation (1 of 1) and action icons (PDF, Excel, Refresh, Print).

Go back/forward page by page or to the beginning/end

Export to a PDF or Excel document, Refresh or Print

5.1.4 SUBMISSION SUMMARY REPORT

The Submission Summary Report (SSR) displays the information about a specific Doc File ID including its related appraisal data files.

NOTE: The SSR is for information only. The appraisal must still be underwritten by the DE Underwriter. The EAD portal includes the SSR report as a courtesy. Hard stops and edits generated by the EAD portal are based on [formatting issues to ensure that appraisals uploaded through the EAD portal are in a format that can be read by CHUMS/FHAC](#).

To generate this report, follow these steps on the page shown in Figure 5.1.4:

1. Enter your search criteria:
 - Doc File ID
2. Click Run

To clear the entries in the Doc File ID, click Clear.

Figure 5.1.4 Submission Summary Report Creation Page



The screenshot shows the Electronic Appraisal Delivery Portal interface. At the top, there is a navigation bar with the following items: Home, Submit Appraisal, Search, Reports (with a dropdown arrow), and Account Administration (with a dropdown arrow). On the right side of the navigation bar, there are links for Terms of Use, Ethics, and a Logout button. Below the navigation bar, there is a breadcrumb trail: Reports > Submission Summary Report. The main content area features a search input field labeled "Document File ID" with a red asterisk. To the right of the input field are two buttons: "Clear" and "Run".

NOTE: This report can only be run on an ad hoc basis; you cannot currently schedule this report to be run on a regular (daily, weekly or monthly) basis.

The Submission Summary Report contains two parts. Part 1 of the SSR is the Appraisal Findings Detail Report. Part 2 of the SSR is the Submission Summary Report.

5.1.4.1 Appraisal Findings Detail Report – Part 1 of SSR

The Appraisal Findings Detail Report is shown in **Figure 5.1.4.3**. It is displayed as part of the Submission Summary Report PDF in the EAD portal when you click on the SSR icon on the Search Page or when you click Submission Summary Report under the Submission Reports menu item.

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3). The report includes the information shown in **Table 5.1.4.1**. EAD portal

Hard Stops, UAD Compliance Findings and FHA Findings sections are sorted by severity in the following order: Fatal, Overridable, Warning. A secondary sort is applied to the Message ID column within a severity grouping.

Table 5.1.4.1 Information contained in Appraisal Findings Detail Report

Section	Description
Submission Summary	<ul style="list-style-type: none"> • Doc File ID • Report Date/Time • Document File Status (FHA) • FHA Lender ID • FHA Case Number • Lender name • Lender Loan number
Appraisal 1,2 and/or 3	<ul style="list-style-type: none"> • Original submitted Date/Time • Document Status (for each appraisal) • Number of Resubmissions • Form Type • Last submission Date/Time • Appraised Value • Subject Address • Date of Appraisal • Supervisory Appraiser • Appraiser • Borrower Name
Comp Number	<ul style="list-style-type: none"> • Comps • Comp Address • Adjusted Sales Price
EAD portal Hard Stops	Displays the results of the EAD portal hard stops
UAD Compliance Findings	These are messages generated during a UAD compliance check that contain information about data format and completeness issues.
FHA Proprietary Findings	Displays the results of FHA Proprietary Findings

5.1.4.2 Submission Summary Report – Part 2 of SSR

EAD Submission Summary Report is a high level summary of the submission and includes information about Appraisal 1, 2, and/or 3 including Hard Stop Descriptions.

The complete Submission Summary Report for FHA is shown in **Figure 5.1.4.3**

Figure 5.1.4.3 Submission Summary Report



Appraisal Findings Detail Report			
Doc File ID	1000000HGH	Report Date/Time	02/26/2015 16:25:47
Document File Status (FHA)	Successful	FHA Lender ID	55555
FHA Case Number	100-0010001	Lender Name	Test Primary BU
Lender Loan Number	656544555		

Appraisal 1								
Original Submitted Date/Time	06/30/2014 13:15:03			Document Status	Successful			
Number of Resubmissions	1			Form Type	PNM 1004/FRE 70			
Last Submission Date/Time	06/30/2014 13:17:16			Appraised Value	\$555000			
Subject Address	1100 Wicomico St, Baltimore, MD 21230			Date of Appraisal	06/06/2010			
				Supervisory Appraiser	NY / 45000038291			
Appraiser	CHAD HARRIS MD / GA10838			Borrower Name	Borrower for 1004			
Comps	Comp Address			Adjusted Sale Price				
Comp1	310 N Virginia Ave, Falls Church, VA 22045			\$50000				
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
EAD Hard Stops								
FHA602	N/A	N/A	N/A	Appraiser digital signature name or license information does not match appraisal	Warning	Automated override request	Override automatically approved	06/30/2014 13:17:22
UAD Compliance Findings								
No UAD findings found								

FHA Proprietary Findings								
FHA2010	Neighborhood	Present Land Use	Subject	Neighborhood Present Land Use percentages must add up to 100%.	Warning	N/A	N/A	N/A
FHA2015	Neighborhood	Present Land Use: Commercial	Subject	Neighborhood Commercial Present Land Use should not be greater than 0%.	Warning	N/A	N/A	N/A
FHA2020	Site	View	Subject	Site Conditions Adverse checked.	Warning	N/A	N/A	N/A
FHA2025	Site	FEMA Flood Hazard Area	Subject	FLOOD HAZARD AREA CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2026	Improvements	Foundation: Infestation	Subject	INFESTATION CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2027	Improvements	Foundation: Dampness	Subject	DAMPNESS CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2028	Improvements	Foundation: Settlement	Subject	SETTLEMENT CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2029	Improvements	Physical deficiencies	Subject	PHYSICAL DEFICIENCY CHECKED. Lender follow-up required.	Warning	N/A	N/A	N/A
FHA2035	Sales Comparison	Total Rooms	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning	N/A	N/A	N/A
FHA2037	Sales Comparison	Bathrooms	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning	N/A	N/A	N/A
FHA2038	Sales Comparison	Gross Living Area	Subject	Inconsistency in report between Improvements section and Sales grid.	Warning	N/A	N/A	N/A

EAD Submission Summary Report

Report Date/Time	02/26/2015 16:25	Document File ID	1000000HGH
Document File Status (FHA)	Successful	Borrower Name	Borrower for 1004
Document File Owner	Test Primary BU	Lender Loan Number	656544555
FHA Lender ID	55555	FHA Case Number	100-0010001

Appraisal 1


Submitted Date/Time	06/30/2014 13:17:16	Document Status	Successful
Subject Address	1100 Wicomico St, Baltimore, MD 21230	Form Type	FNM 1004/FRE 70
		Appraised Value	555000
		Date of Appraisal	06/06/2010
Appraiser	CHAD HARRIS MD / GA10838	Supervisory Appraiser	NY / 45000038291
Comps	Comp Address	Adjusted Sale Price	
Comp1	310 N Virginia Ave, Falls Church, VA 22045	\$50000	
Hard Stop Description	Override Request Reason	Override Decision Reason	Override Decision Date/Time
Appraiser digital signature name or license information does not match appraisal	Automated override request	Override automatically approved	06/30/2014 13:17:22


5.2 My Reports

My Reports tracks all previously run or scheduled reports for the previous 90 days. **Table 5.2.1** shows the tracked reports.

Table 5.2.1 My Reports

Report	Description
Upload Confirmation Report	Provides the status of the appraisal submission and the Document File ID. Reports are listed in a chronological order with the most recent submission on top.
Scheduled Reports	Lists the scheduled daily, weekly or monthly reports. <ul style="list-style-type: none">• Appraisal Failure Details Report displays the hard stop failures for each appraisal data file submission.• Appraisal Failure Summary Report summarizes the submission failures due to hard stops by lender ID.• Appraisal Submission Status Report displays the status of appraisal data file submissions for a chosen date range.
Scheduled Report Manager	Lists the reports that have been scheduled, the frequency of delivery, status of the schedule, and any report criteria included in the scheduled report. It also has the option to edit the status or delete the report from the scheduler.

All the reports are available in the EAD portal for three months. To remove reports prior to the expiration date, click the delete icon () next to the report you wish to delete, as shown in **Figure 5.2.2**. All the reports can be printed or downloaded into a PDF or Excel document.

Click the Edit icon () to enable or disable the report.

- If the report is enabled, it runs as scheduled.
- If the report is disabled, it stops running until you re-enable the report. Disabled reports appear in the Scheduled Report Manager until deleted, so you can choose to enable the report at a future time.

Figure 5.2.2 My Reports Page

Electronic Appraisal Delivery Portal

Home Submit Appraisal Search Reports Account Administration Help Center

Reports: My Reports

Upload Confirmation Reports

Report Name	Upload Date/Time	Report Expiration Date	Delete
1 Upload Confirmation Report	02/23/2015 18:07:58	05/24/2015	X
2 Upload Confirmation Report	02/23/2015 18:06:41	05/24/2015	X
3 Upload Confirmation Report	02/23/2015 15:22:16	05/24/2015	X
4 Upload Confirmation Report	02/23/2015 15:21:28	05/24/2015	X

Scheduled Reports

No records to display.

Scheduled Report Manager

Report Name	Frequency	Status	Report Criteria	Edit	Delete
1 Appraisal Failure Details Report	Weekly	Enable			

© 2015 Veros Real Estate Solutions

Edit and Delete Icons

In Edit mode (shown in **Figure 5.2.3**), you can:

- Click the Save icon () to save the enabled or disabled status.
- Click the Delete icon () to remove the report.

Figure 5.2.3 Enabling/Disabling a Report Page

Scheduled Report Manager

Report Name	Frequency	Status	Report Criteria	Edit	Delete
1 Appraisal Failure Details Report	Weekly	Enable		<input checked="" type="checkbox"/>	

6. Account Administration

The Account Administration options enable you to manage your user account and the user profile settings. To access Account Administration options:

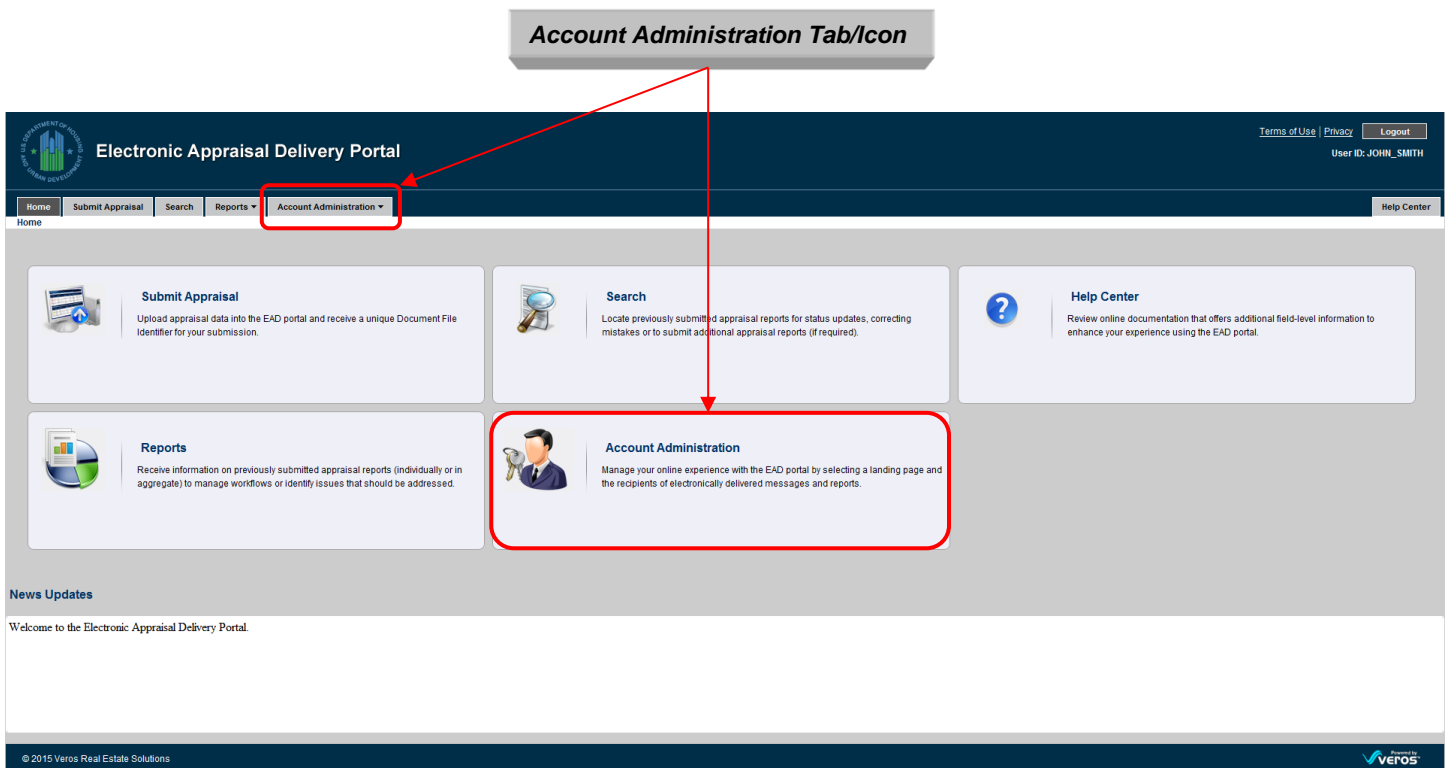
- Click the Account Administration tab at the top of any page, or
- Click the Account Administration icon in the center of the Home page.

The Account Administration tab has two options:

- User Profile
- User Account Self Care

NOTE: The icon on the Home page only accesses the User Profile option.

Figure 6.0.1 Account Administration



6.1 Managing Your User Profile

The User Profile section (shown in **Figure 6.1.1**) enables you to:

- Select the page you land on when you log in to the EAD portal. The choices are:
 - Home page
 - Submit Appraisal page
 - Search page
 - My Reports page
- Designate up to four EAD portal users to be notified when scheduled reports are generated.
- Designate up to four EAD portal users to receive system messages, such as a notification of a hard stop.

Figure 6.1.1 User Profile Page

The screenshot shows the 'User Profile' page in the Electronic Appraisal Delivery Portal. The page has a dark blue header with the portal logo and navigation links. Below the header is a navigation bar with buttons for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The main content area is titled 'User Profile' and contains three sections for configuration. Section 1 is 'Please select your desired landing page' with a dropdown menu set to 'Home Page'. Section 2 is 'Please enter up to four email addresses for scheduled reports' with four input fields labeled 'Enter Email Address-1' through 'Enter Email Address-4'. Section 3 is 'Please enter up to four email addresses for system messages' with four input fields labeled 'Enter Email Address-1' through 'Enter Email Address-4'. At the bottom right of the form area, there are 'Cancel' and 'Save' buttons, which are highlighted with a red box and a red arrow pointing to a callout box labeled 'Cancel/Save Buttons'. The footer of the page includes the copyright notice '© 2015 Veros Real Estate Solutions' and the Veros logo.

Cancel/Save Buttons

To designate people to be notified of scheduled reports, enter their email addresses in the appropriate fields. An email (shown in **Figure 6.1.2**) is sent to the designated recipients with a link to the Reports section of the EAD portal, as well as a link to the Login page for their convenience.

To update the EAD portal with the information entered on the User Profile page, click Save.

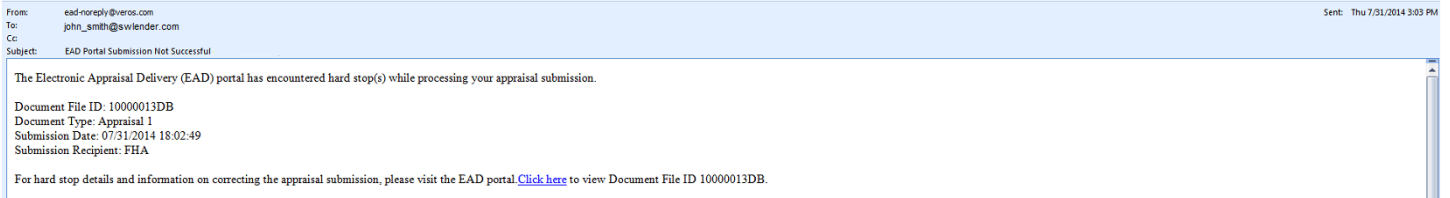
To end the session without saving any information and return to the Home page, click Cancel.

Figure 6.1.2 Email Notice about a Scheduled Report



The following email (**Figure 6.1.3**) notifies the recipients that corrective action is required for this submission.

Figure 6.1.3 Email Notice about a System Hard Stop Encountered



6.2 Editing Your User Account

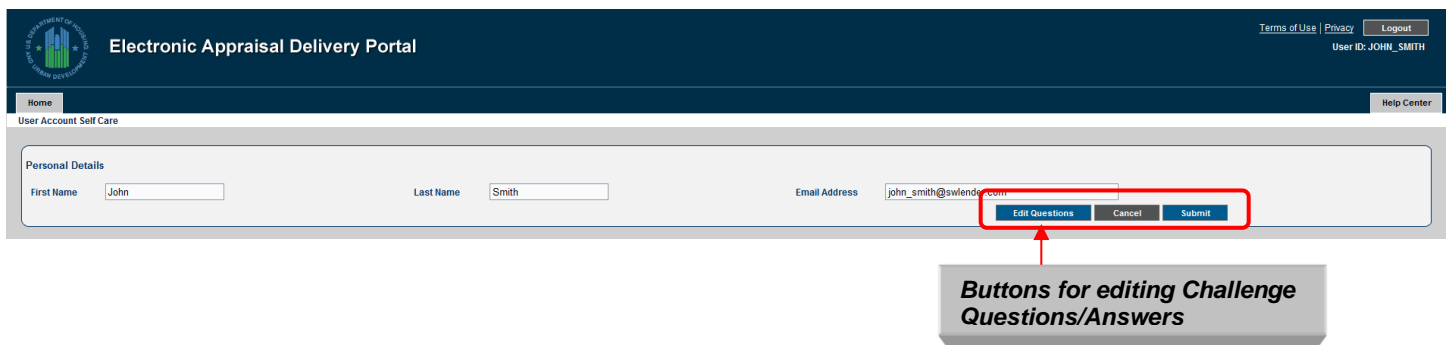
The User Account Self Care section shown in **Figure 6.2.1** enables you to change:

- Personal details: First Name, Last Name, Email Address
- Challenge Question(s) and Response(s).

The other buttons at the bottom enable you to:

- Cancel: Discard the changes and return to your landing page.
- Submit: Save the changes and update your account information in the EAD portal.

Figure 6.2.1 User Account Self Care Page



To change your Challenge Questions and Answers, follow these steps on the page shown in Figure 6.2.2:

1. Click the Edit Questions button. The Challenge Response Questions section appears.
2. Select the new challenge questions from the respective dropdowns.
3. Enter the answers to the challenge questions in the respective fields.

To discard your changes and return to the Self Care page, click Cancel.

To save your changes and update your account information in the EAD portal, click Submit.

Figure 6.2.2 User Account Challenge Response Questions Page

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top right, there are links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOHN_SMITH'. Below the header is a navigation bar with 'Home' and 'User Account Self Care' (selected), and a 'Help Center' link. The main content area is divided into two sections: 'Personal Details' and 'Challenge Response Questions'. The 'Personal Details' section shows input fields for 'First Name' (John), 'Last Name' (Smith), and 'Email Address' (john_smith@swlender.com). To the right of these fields are three buttons: 'Edit Questions', 'Cancel', and 'Submit', which are enclosed in a red rectangular box. The 'Challenge Response Questions' section contains three questions, each with a dropdown menu and an 'Answer' input field. The questions are: 'Question 1: What is your paternal Grandfather's first name?', 'Question 2: What was your first pet's name?', and 'Question 3: What is your maternal Grandfather's first name?'. At the bottom right of the form area, there are 'Cancel' and 'Submit' buttons. A red arrow points from the 'Submit' button in the red box to a grey callout box at the bottom right of the page.

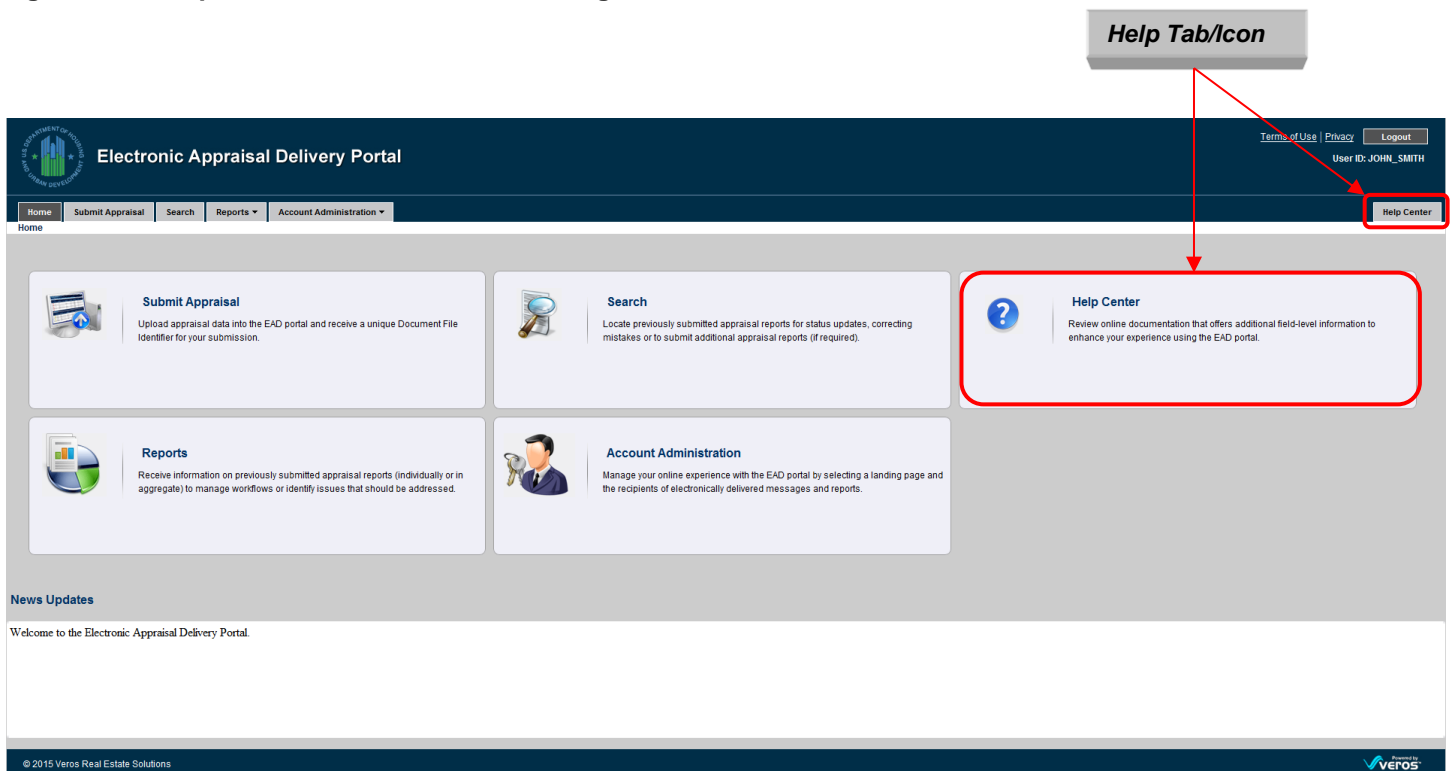
To submit/cancel changes

7. Help Center

The Help Center contains the additional information about using the EAD portal that you may find helpful. To access the Help Center:

- Click the Help Center tab at the top of any page, or
- Click the Help Center icon on the Home page.

Figure 7.0.1 Help Center Access from Home Page



The Help Center Main page (**Figure 7.0.2**) displays links to the instructive documentation for the new and existing users on the general use of the EAD portal. It includes FHA EAD General User Guide, FHA EAD Lender Admin Guide, FHA EAD Lender Agent Admin Guide; Frequently Asked Questions (FAQs); and Additional Resources.

Figure 7.0.2 Help Center User Guides Tab

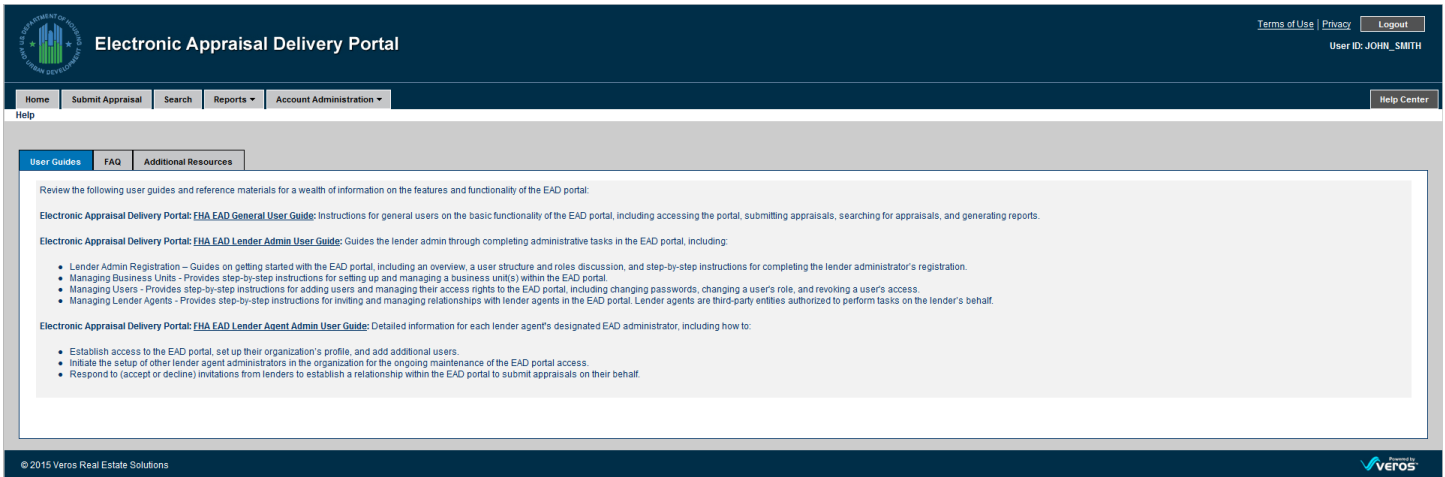


Table 7.0.3 lists the resources available in the Help Center.

Table 7.0.3 Help Center Contents

Content	Access Type	Description
User Guides	Tab	Lists the downloadable resource documents.
FAQs	Tab	Lists the common questions and answers about the EAD portal.
Additional Resources	Tab	Lists the contact number to the FHA Resource Center.

Appendix A: Frequently Used Terms

Term	Description
<i>Business Unit</i>	EAD portal organizational structure that enables the Lender Administrators to manage users, the relationships for submissions, and accessibility of different user roles. It also enables the 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 the EAD portal based on division of work and responsibilities. How to create a business unit is defined in the EAD Lender Admin guide accessible via the Help Center.
<i>Document File ID</i>	The number assigned to each unique submission. There is a single Document File ID for each loan submission (whether one, two, or three appraisals are submitted within that loan).
<i>EAD</i>	Electronic Appraisal Delivery (EAD) portal is the portal for electronic submission of the appraisal data to the FHA.
<i>Hard Stop</i>	An error encountered in the EAD that result in the failure of appraisal data file processing and a status of "Not Successful."
<i>SSR</i>	Submission Summary Report is the EAD portal report that summarizes the details of an appraisal data file(s) submission.
<i>UAD</i>	The Uniform Appraisal Dataset is a data specification to improve the quality and consistency of appraisal data. The UAD defines all fields required for an appraisal submission and standardizes definitions and responses for a key subset of fields.
<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 the lenders or vendors to transmit encoded documents to the EAD server.

Appendix B: Supported Appraisal Forms

The supported appraisal types are shown in **Table B.1**.

Table B.1 Supported Appraisal Forms

Form Number	Form Title
FNM 1004 / FRE 70 (UAD standard required)	Uniform Residential Appraisal Report
FNM 1073 / FRE 465 (UAD standard required)	Individual Condominium Unit Appraisal Report
FNM 1025 / FRE 72	Small Residential Income Property Appraisal Report
FNM 1004C / FRE 70B	Manufactured Home Appraisal Report
FNM 1004D / FRE 442	Appraisal Update and/or Completion Report

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

NOTE: The 1004MC was retired in Handbook 4000.1, completeness rules are no longer checked.

Appendix C: Supported File Formats

The following XML format is supported in the EAD portal for the UAD forms:

- MISMO 2.6 Errata 1 GSE Extended format

The following XML formats are supported in the EAD portal for the non-UAD forms:

- MISMO 2.6 Errata 1 format
- MISMO 2.6 format

Appendix D: List of Hard Stops

Table D.1 lists the hard stops that can occur in an appraisal data submission. In the Eligible for Override column, Y means an override is allowed; N means an override is not allowed and the appraisal data file must be resubmitted.

Table D.1 Hard Stop Description Table

Hard Stop Code	Hard Stop Description / Output Message to User	Eligible for Override
Appraiser		
FHA201	Appraiser must be on the FHA Appraiser Roster	Y
FHA202	Appraiser must have a valid certification in the state where the property resides	N
FHA203	Appraiser certification was not active as of the appraisal effective date	N
FHA204	Appraiser certification was terminated as of the appraisal effective date	N
FHA205	Appraiser was ineligible as of the appraisal effective date	N
FHA206	Appraiser license to certify a valid expiration date on the appraisal	Y
Supervisory Appraiser		
FHA210	Appraisal contains supervisory appraiser information	N
Case Number		
FHA500	FHA Case Number is missing or provided in an invalid format	N
FHA501	FHA Case Number on appraisal does not match Document File	N
FHA502	FHA Case Number on appraisal is cancelled or not found	N
FHA503	FHA Case Number assigned to property does not match subject address	Y
FHA504	FHA Case Number on appraisal is not assigned to lender	N
FHA505	FHA Case Number property address state must match the appraisal subject property address state.	N
1004D		
9005	Invalid form type for Appraisal 1: 1004D/442	N
Digital Signature (Retired 12/2024)		
FHA600	Appraiser digital signature is missing	N
FHA601	Appraiser digital signature is in an invalid format	N
FHA602	Appraiser digital signature name or license information does not match appraisal	N
FHA603	Appraisal could not be validated against appraisal digital signature	N
Standard Hard Stops to be Carried over from UCDP to EAD		
100	Appraised value is missing or provided in an invalid format	N
101	Appraised value is less than \$5,000	Y
102	Appraised value is less than or equal to \$0	N
200	Missing appraiser certification information	N
300	Missing subject address	N
302	Unknown subject address	Y
303	Invalid address - unit number required or not validated	Y
304	Invalid address - multiple units per address	Y
401	UAD compliance check failure (one or more fatal)	N
402	UAD compliance check failure (warnings only)	Y
9000	Invalid submission: File too large	N

9001	Appraisal data in invalid format: Appraisal file deleted or renamed prior to submission	N
9001	Appraisal data in invalid format: XML is not well-formed	N
9001	Appraisal data in invalid format: XML contains non-UTF8 characters	N
9001	Appraisal data in invalid format: XML file type cannot be auto-detected	N
9001	Appraisal data in invalid format: XML file does not match the specified format and form	N
9001	Appraisal data in invalid format: XSD check failure	N
9003	PDF not included in XML submission	N
FHA Appraisal Logging Screen Requirements (in addition to those listed above)		
FHA3100	A purchase transaction was indicated; a valid Date of Contract must be provided	N
FHA3105	A purchase transaction was indicated; the Contract Price must be provided in whole dollars	N
FHA3200	Location must be provided. Only one of "Urban," "Suburban" or "Rural" must be selected	N
FHA3205	Sum of all land uses must be at least 1% but not greater than 100%	N
FHA3210	Neighborhood Predominant Price must be provided as a whole number	N
FHA3300	Site Area not reported per requirements. Examples: 6400 sf, 3.40 ac, 380 sqm	N
FHA3700	At least one of "as is," "subject to completion," "subject to the following repairs" or "subject to the following required inspection" must be selected. If "as is" is selected, no other value may be selected.	N
FHA4000	Indication whether the market value of the subject property has declined must be provided	N
FHA4001	Appraisal Update indicates that the market value of the subject property has declined in value	Y
FHA4100	Form purpose must be provided; "Summary Appraisal Update Report" and/or "Certificate of Completion" must be selected	N
FHA4200	Effective Date of Appraisal must be provided as a valid date	N
FHA4201	Appraisal Update indicates that the market value of the subject property has declined in value	N
FHA4205	Effective Date of Appraisal Update must be provided as a valid date	N
FHA4206	Effective Date of Appraisal must not be in the future	N
FHA5000	Building Status must be provided; only one of "Existing," "Proposed" or "Under Construction" must be selected	N
FHA5005	Year Built must be provided in YYYY format; if proposed or under construction, enter current year	N
FHA5010	Effective Age must be provided as a whole number or a range of two whole numbers; if new, enter "0"	N
FHA5015	Improvement Type must be provided; only one of "Detached," "Attached" or "Semi-Detached/End Unit" must be selected	N
FHA5016	Project Description must be provided; only one of "Detached," "Row or Townhouse," "Garden," "Mid-Rise," "High-Rise" or "Other" must be selected	N
FHA5100	Foundation Type must be provided; at least one value must be selected	N
FHA5200	Car Storage Type must be provided; at least one option (or "None") must be selected	N
FHA5400	Number of rooms must be provided as a whole number	N
FHA5401	Number of rooms must be greater than or equal to the number of bedrooms	N
FHA5405	Number of bedrooms must be provided as a whole number greater than or equal to 0	N
FHA5410	Number of bathrooms must be provided and must be greater than or equal to 0	N
FHA6000	A transfer in the past 3 years was indicated; the Price of Prior Sale/Transfer must be provided and greater than or equal to 0	N

FHA6005	Gross Living Area must be provided and must be greater than 0	N
---------	---	---

Note: Digital Signature has been retired as of 12/2024.

More information about the Appraisal Hard Stops is in Section 4.2.3.

Table D.2 lists the causes and descriptions associated with a 9001 hard stop along with recommended actions to address the error and be able to resubmit the appraisal data file to the EAD portal.

Table D.2 9001 Hard Stop Troubleshooting Guide

9001 Hard Stop – Causes	Cause Description/Examples	Actions
Appraisal file deleted or renamed prior to submission	This occurs when an appraisal file is selected either through the Submit screen or Appraisal View/Edit screen (to correct or upload Appraisal #2 or #3) and the appraisal is deleted or renamed before it is submitted.	Upload the file again through the Appraisal View/Edit screen and confirm that the file selected to re-upload has not been deleted or renamed prior to clicking on the "Submit" button.
XML is not well-formed	This occurs when the submitted XML document is not a complete and valid XML document. This usually occurs because of a syntax error such as missing or additional tags and/or XML related characters.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the EAD portal meets EAD XML standards.
XML contains non-UTF8 characters	EAD portal accepts XML documents that are formatted using the UTF8 encoding. If the XML document contains characters that are not encoded using UTF8, this error will be raised.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the EAD portal meets EAD XML standards.
XML file type cannot be auto-detected	This occurs when the submitted document is not a valid appraisal XML file as accepted by the EAD portal, (e.g. the user uploads the wrong XML file, or the file is not an accepted appraisal form type).	<ol style="list-style-type: none"> 1. Ensure the document uploaded to the EAD portal is an XML file by opening the file on your computer using one of the following methods: <ul style="list-style-type: none"> • Double-click on the file to open it in a browser window. The tag at the top of the file should begin with "<?xml version=" for a valid XML file • Right-click on the file, select "Open With..." and select Microsoft Office Excel. When Excel opens, a dialog box titled "Open XML" will appear for a valid XML file 2. If the file is a valid XML file, confirm that the file is for one of the form types that the EAD portal supports. 3. If the form type is supported, provide this hard stop description to your appraiser and request an updated appraisal file.

XML file does not match the specified format and form	(DI submissions only) This occurs when a submitted XML file indicates it's a Freddie Mac 70 or a Fannie Mae 1004, but the actual file is a Freddie Mac 465/Fannie Mae 1073, as an example.	Contact your EAD Direct Integration Solution Provider to ensure the DI submission form type selected matches the actual form type of the XML file.
XSD check failure	This occurs when the submitted XML document fails to validate against a predefined XSD.	Provide this hard stop description to your appraiser and request an updated appraisal file to ensure the document uploaded to the EAD portal meets EAD XML standards.

Appendix E: Password Strength Rules

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	
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric Characters	1
Minimum Special 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

Appendix F: Appraiser License Verification (Guidance for Lenders and Appraisers)

EAD verifies an appraiser's license information as entered on the submitted appraisal data file against the FHA Appraiser Roster maintained by FHA. These guidelines help prevent problems with the endorsement of loans to FHA due to invalid appraiser license information.

Each appraisal form contains an important section for entering information about the appraiser. Three key appraiser-related fields must contain valid information to enable EAD to verify an appraiser's license:

- Appraiser's name
- Appraiser's certification
- State of certification

Requirements:

- **The Appraiser's Certification Section must be completed.**

The appraisal data file must contain information sufficient to identify the appraiser including the appraiser's name, the appraiser's certification, and the state of issuance for the certification.

NOTE: *If an appraiser is certified in multiple states, only the certification information relevant to the property being appraised should be entered. For example, if an appraiser is licensed in California and Nevada and is submitting an appraisal data file for a property in California - only the California certification information should be submitted.*

- **Data entered must match data contained in the FHA Appraiser Roster.**

EAD validates the appraiser's information entered in the Appraiser's Certification Section described above against data contained in the FHA Appraiser Roster. It is important to remember that the:

- Appraiser's name submitted must be the same as the appraiser's name found in the FHA Appraiser Roster.
- Appraiser's certification submitted must be the same as the appraiser's certification found in the FHA Appraiser Roster.
- Appraiser's certification state of issuance submitted must be the same as the appraiser's certification state of issuance found in the FHA Appraiser Roster (use only two-character state abbreviation only, even if licensed in multiple states).

NOTE: An appraiser can eliminate the risk of a mismatch or invalid certification result from EAD by visiting <https://entp.hud.gov/idapp/html/apprlook.cfm> and verifying the data online beforehand (this can be done immediately). If an appraiser wants to supplement the certification information supplied in the appraisal data report, then that additional data can be entered in other areas of the appraisal data report (such as comment areas or other addenda).

- **The fields must contain the requested information and only the requested information.**

It is important to limit the data entered in these key fields to only the data requested unless otherwise mandated by state law or regulation. For example, if an appraiser desires to further explain (beyond what is required for licensing) that he/she is a “CERTIFIED RESIDENTIAL APPRAISER,” then that additional data should be entered in other areas of the appraisal data report (such as comment areas or other addenda) and not in one of the key fields.

Examples:

Appraiser’s Name Field:

Acceptable: Robert J. Smith, SRA, MAI
Not Acceptable: Robert J. “Bobby” Smith, SRA, MAI
Not Acceptable: Senior Real Estate Appraiser Robert J. Smith, SRA, MAI, State Certified

Appraiser’s Certification/License Number Field:

Acceptable: AR00001
Not Acceptable: AR00001/CERTIFIED RES.Appr.
Not Acceptable: CRREA-CA-AR0001-Exp. 12/1/2011

Appraiser’s Certification/License Number State of issuance Field:

Acceptable: CA
Not Acceptable: CA/NV/AZ/NY
Not Acceptable: CA-RES Cert.APPR. Exp. 12/2011