Features

- Uses the current industry standard MISMO 2.6 XML with embedded PDF.
- Provides system messages to identify potential data errors or non-compliance with FHA policies.

Benefits

- Provides a consistent evaluation of the property/collateral data for FHA appraisals prior to endorsement.
- Facilitates pre-endorsement appraisal reporting error identification and correction.
- Pre-populates the FHA Connection (FHAC) Appraisal Logging Screen, streamlining data entry processes.

Resources

Find these and other resources on FHA's EAD resources web page at http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead:

- *Single Family Housing Appraisal Report and Data Delivery Guide*
- *EAD Hard Stop Checks and Error Messages* Fact Sheet

Electronic Appraisal Delivery Portal:

EAD Data Formats and Forms

The Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal is a web-based technology system that enables electronic transmission of appraisal data and reports to FHA from FHA mortgagees and/or their designated third-party service providers prior to loan endorsement. Through the EAD portal, mortgagees can submit multiple appraisal data files at a time, search for previously submitted appraisal data files, clear "hard stops", and view reports. The portal is hosted by CounterTrade/Veros, FHA's EAD portal technology provider, with direct access at ElectronicAppraisalDelivery.com.

Appraisal Data Delivery Requirements

FHA's appraisal report and data delivery requirements are consolidated in a single guide, the FHA *Single Family Housing Appraisal Report and Data Delivery Guide*. This guide includes the appraisal report requirements and required formats for data fields that FHA-approved mortgagees must deliver to FHA.

Supported Forms and Data Formats

The EAD portal uses the industry standard Extensible Markup Language (XML) appraisal data formats Mortgage Industry Standards Maintenance Organization (MISMO) 2.6 GSE and MISMO 2.6 Errata 1, with embedded PDF. Mortgagees will be able to transmit the following appraisal reports to FHA via the EAD portal, but they must be in the formats for each as noted below:

- Must use MISMO 2.6 GSE Extended format and meet the standards of the Uniform Appraisal Dataset (UAD) for the following:
  - *Uniform Residential Appraisal Report* (FRE Form 70/FNMA Form 1004)
  - *Individual Condominium Unit Appraisal Report* (FRE Form 465/FNMA Form 1073)
- Must use MISMO 2.6 Errata 1 format for the following:
  - *Small Residential Income Property Appraisal Report* (FRE Form 72/FNMA Form 1025)
  - *Manufactured Home Appraisal Report* (FRE Form 70B/FNMA Form 1004C)
  - *Appraisal Update or Completion Report* (FRE Form 442/FNMA Form 1004D)

EAD and the Uniform Appraisal Dataset

FHA's requirements for completing an appraisal report form are based on the industry standard Uniform Appraisal Dataset, with some additions and modifications specific to FHA appraisal and property requirements. FHA's complete appraisal data and appraisal delivery requirements can be found in its *Single Family Housing Appraisal Report and Data Delivery Guide*, organized by appraisal report form and property type. The guide is organized to include specific information on each field, for each appraisal report form, and the protocol that appraisers must follow to complete the field. For example:

FHA Single Family Housing
Appraisal Report and Data Delivery Requirements
B. Uniform Residential Appraisal Report Form for One Family Residential Properties

Field	Protocol
FHA Case Number/ Appraiser Additional File Number	Insert the FHA case number at the top of the upper right hand corner to correspond with the XML label /VALUATION_RESPONSE/REPORT/@AppraiserAdditionalFileIdentifier must be formatted as xxx-xxxxxx • This may also appear in a similar place on the other pages of the report but it is not a strict requirement. • The FHA appraisal may not be transmitted to the mortgagee without a case number. • In most software packages, this is formatted as an additional file number.
Appraiser's File Number	• This is the appraiser's choice of file number/name. • This field occurs on every page of the form and must be consistent. • The placement of the header on the form varies from vendor to vendor.
Property Address	• It must conform to the *Mailing Standards of the United States Postal Service*, Publication 28 (USPS (Pub. 28)) – Postal Addressing Standards. The following address elements must be included in this field: o street number o street name (including applicable pre-directional indicator, suffix, and/or post-directional indicator) o address unit designator and number (if applicable) • This data is referenced more than once on the form and must be represented consistently. • If the property's legal location is different from the property's mailing address (for instance, the property is located in a different municipality or in an unincorporated area) explain this in the appraisal report.
City	• It must conform to USPS (Pub. 28). The following address element must be included in this field: City (Postal Address City). • This data is referenced more than once on the form and must be represented consistently.
State	• It must conform to USPS (Pub. 28). The following address element must be included in this field: USPS two-letter state or territory representation. • This data is referenced more than once on the form and must be represented consistently.
Zip Code	• It must conform to USPS (Pub. 28). The following address element must be included in this field: five-digit ZIP Code or ZIP+4 Code (with or without the dash). • This data is referenced more than once on the form and must be represented consistently.

EAD "Hard Stops" and FHA's Data Delivery Requirements

The EAD portal checks appraisal data submitted by mortgagees or their designated third-party service providers for compliance with the appraisal data and requirements contained in FHA's *Single Family Housing Appraisal Report and Data Delivery Guide.* In instances where the appraisal data submitted to the EAD portal does not match FHA appraisal data requirements, the EAD portal will generate an error message, referred to as a "hard stop." Some hard stops must be corrected before the appraisal can successfully be transmitted to FHA through the portal, while other hard stops can be cleared through a user-controlled override process. Reporting available from the EAD portal provides mortgagees with data to review hard stop overrides and non-overrides. Successfully transmitted appraisals will still be subject to review for compliance with FHA appraisal requirements, and mortgagees will remain responsible for ensuring the property meets FHA's minimum property requirements and standards.