



## Features

- Provides system messages with real-time feedback on compliance with FHA appraisal file format and data integrity policies.
- Leverages industry data standards, systems, and processes.
- Links data submitted through the portal to data in FHA Connection (FHAC).

## Benefits

- Identifies appraisal data and compliance issues up-front.
- Reduces error rates before endorsement.
- Mirrors, in large part, the electronic appraisal technology currently used for conventional mortgages, providing process consistency.
- Pre-populates the 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](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead):

- *EAD Administrator Role Fact Sheet*
- Pre-recorded, self-paced EAD Lender User and Lender Admin Training



# Electronic Appraisal Delivery Portal: Onboarding to the EAD Quick Start

The Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal is a web-based technology system that enables electronic transmission of appraisal reports to FHA from its mortgagees and/or their designated third-party service provider(s) prior to loan endorsement. Mortgagees must use the EAD portal for all appraisal data submissions to FHA.

EAD portal onboarding starts with mortgagees performing several steps to activate their presence in the EAD portal – steps that require the involvement of both a mortgagee's FHA Connection (FHAC) Application Coordinator and the mortgagee's designated EAD Lender Administrator(s). Mortgagees must assign an EAD Lender Administrator within both the EAD portal and FHAC for each of their active FHA Lender IDs.

### Before You Onboard

To prepare for onboarding, mortgagees should first:

- Ensure that all individuals within their organization who will be designated as EAD Administrators have or obtain valid FHAC user IDs.
- Review the user documentation available on FHA's EAD Portal web pages at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/origination/ead](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead).
- Have all EAD Administrators and EAD users view the following pre-recorded training modules available from FHA's [Single Family Archived Webinars](#) web page:
  - FHA Training for Lender Users: 100 – FHA Electronic Appraisal Delivery (EAD) Portal
  - FHA Training for Lender Administrators: 101 – FHA Electronic Appraisal Delivery (EAD) Portal

### Start Your Onboarding Process

To begin onboarding, for each active Lender ID, mortgagees must:

1. Designate and then register an EAD Administrator in FHAC. A mortgagee's FHAC Application Coordinator must assign the EAD Administrator role to an EAD Administrator within FHAC.
2. Have the EAD Administrator retrieve their EAD portal Appraisal Portal One Time Key generated by and available in the FHAC User Profile screen. This will be needed for the last step during EAD portal registration. **Note: the Appraisal Portal One Time Key cannot be used to access the EAD portal directly from the portal's main login page.**
3. Wait for an email from [eadnoreply@veros.com](mailto:eadnoreply@veros.com) (this could take up to two days), and then follow the link to register in the EAD portal. To ensure you receive this important email, please add this email address to your address book so that it is not held up in spam filters or "junk" email boxes.
4. Set up an Administrator profile in the EAD portal, using the information found in the *EAD Portal Lender Administrator Guide* available on FHA's EAD portal web page at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/origination/ead](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead).

### During Your Onboarding

Onboarding to the EAD portal takes place in a live environment. This means:

- Any appraisals a mortgagee transmits to FHA via the EAD portal while onboarding become the appraisals of record, and any updates to these appraisals must also be submitted to FHA via the portal.
- Once you complete onboarding, there is no FHA authorization or approval process required for mortgagees to begin using the portal for their appraisal submissions.

**See Mortgagee Onboarding Quick Start Summary on the Following Pages**



## EAD Portal Mortgagee Onboarding Quick Start Summary

### The Systems and Their Functions

<b>FHA Connection (FHAC)</b>	<ul style="list-style-type: none"> <li>• EAD Administrator authorization</li> <li>• Retrieval of first required access credentials, the Appraisal Portal One Time Key</li> <li>• Appraisal Logging Screen validation</li> </ul>
<b>The Electronic Appraisal Delivery portal (EAD portal)</b>	<ul style="list-style-type: none"> <li>• EAD Administrator set up</li> <li>• EAD user authorization and set up</li> <li>• Designated third-party service provider set up</li> <li>• Appraisal submission and transmission to FHA</li> <li>• User account management and reporting</li> </ul>

### The Key Roles and Responsibilities

<b>Mortgagee EAD Administrator(s)</b>	<ul style="list-style-type: none"> <li>• Has an active FHAC login ID</li> <li>• Obtains EAD portal One Time Key from the FHAC system after the mortgagee's FHAC Application Coordinator authorizes the role in the FHAC system</li> <li>• Accesses the EAD portal for the first time through a registration link sent from the email address <a href="mailto:noreply@veros.com">noreply@veros.com</a></li> <li>• Facilitates organization's set up within the EAD portal, including authorizing users and designated third-party service providers</li> </ul>
<b>Mortgagee FHAC Application Coordinators</b>	<ul style="list-style-type: none"> <li>• Authorizes EAD Administrator(s) within the FHAC system. The FHAC Application Coordinator for <u>each active FHA Lender ID</u> a mortgagee maintains must authorize an EAD Administrator</li> <li>• Can perform authorization functions above within the FHAC system on and after the first day of the mortgagee's registered adoption phase</li> </ul>

### The Key Actions

<b>Authorizing an EAD Administrator</b>	<ul style="list-style-type: none"> <li>• Within FHAC, performed by a mortgagee's FHAC Application Coordinator, <b>on or after</b> the first day of the mortgagee's registered onboarding phase:             <ol style="list-style-type: none"> <li>1. Once logged in to FHAC, the FHAC Application Coordinator accesses the FHAC ID Administration Page on the ID Maintenance Menu within the system.</li> <li>2. From the FHAC ID Administration page, the FHAC Application Coordinator can access the EAD Administrator Authorization security screen to authorize access and assign the role to a designated EAD Administrator.</li> <li>3. Once authorized, the FHAC system will generate an "Appraisal Portal One Time Key" for the EAD Administrator to use as part of the initial EAD portal registration process (see Using the One Time Key section). Note: if the EAD Administrator loses access to FHAC, they will lose access to the EAD portal. In this situation, the EAD Administrator will need to use the Appraisal Portal One Time Key to again gain access to the EAD portal.</li> </ol> </li> </ul>
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The Key Actions (cont.)

<p><b>Accessing the Appraisal Portal One Time Key</b></p>	<ul style="list-style-type: none"> <li>• Within FHAC, performed by the EAD Administrator, following authorization in FHAC:             <ol style="list-style-type: none"> <li>1. Once logged in to FHAC, the EAD Administrator can obtain the Appraisal Portal One Time Key from the FHAC User Profile page accessed from the ID Maintenance Menu.</li> <li>2. This six-character alphanumeric code will need to be used for the EAD Administrator to complete their registration in the EAD portal for the first time.</li> </ol> </li> </ul>
<p><b>Using the Appraisal Portal One Time Key</b></p>	<ul style="list-style-type: none"> <li>• Performed by the EAD Administrator:             <ol style="list-style-type: none"> <li>1. The EAD Administrator will receive an email from <a href="mailto:eadnoreply@veros.com">eadnoreply@veros.com</a> with initial EAD login instructions. It may take up to two business days to receive this email.</li> <li>2. Follow the link in the email to a location to begin the registration process in the EAD portal.</li> <li>3. Complete the EAD Administrator registration process as detailed in the EAD <i>Lender Administrator User Guide</i> at <a href="http://portal.hud.gov/hudportal/documents/huddoc?id=SFH_EAD_AdminGuide.pdf">http://portal.hud.gov/hudportal/documents/huddoc?id=SFH_EAD_AdminGuide.pdf</a>.</li> <li>4. The last step in the registration process will request the EAD Administrator to input the Appraisal Portal One Time Key in the field titled "FHA EAD Authorization Code".</li> </ol> </li> </ul>

Support and Resources

<p><b>User Training</b></p>	<ul style="list-style-type: none"> <li>• The following self-paced, pre-recorded EAD portal training modules are accessible from the EAD Portal Onboarding web page at:  <a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead/onboarding">https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead/onboarding</a> <ul style="list-style-type: none"> <li>— FHA Training for Lender Users: 100 – FHA Electronic Appraisal Delivery (EAD) Portal</li> <li>— FHA Training for Lender Administrators: 101 – FHA Electronic Appraisal Delivery (EAD) Portal</li> <li>— FHA Training for Lender Users: 104 – Onboarding and Use Tips</li> </ul> </li> </ul>
<p><b>The FHA Resource Center</b></p>	<ul style="list-style-type: none"> <li>• Provides assistance with mortgagee questions on appraisal submissions and FHA appraisal policy</li> <li>• Provides access to appropriate technical experts to assist with mortgagee EAD portal system and technical issues</li> <li>• Contact:             <ul style="list-style-type: none"> <li>— Online knowledge base to obtain answers to frequently asked questions 24/7 at <a href="http://www.hud.gov/answers">www.hud.gov/answers</a></li> <li>— E-mail <a href="mailto:answers@hud.gov">answers@hud.gov</a>. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays</li> <li>— Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339</li> </ul> </li> </ul>



**User Resources**

- The following are available on FHA's EAD portal web pages at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/origination/ead](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead):
  - *Lender Administrator and Lender User Guides*
  - *Lender Agent Administrator User Guide*
  - *EAD Portal Overview Fact Sheet*
  - *EAD Administrator Fact Sheet*
  - *EAD Hard Stops and Data Edits Fact Sheet*
  - *EAD Data Formats and Forms Fact Sheet*

