



FHA Training for Lender Users and Lender Administrators

104 - FHA Electronic Appraisal Delivery (EAD) Portal Onboarding and Use Tips

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The information in this document is current as of the Last Update date noted above. This document does not establish or modify the policy contained in FHA's Handbooks and Mortgagee Letters in any way.





WELCOME



Training Topics:

- Key Electronic Appraisal Delivery (EAD) Portal Roles
- EAD References

Special Topics:

- Onboarding: Quick Start
- EAD: Quick Tips
- FHA Case Transfer and Appraisal Transfers
- Appraisal Logging
- EAD Common Hardstops
- 1004D Common Issues
- Principal Agent/Authorized Agent Relationships





KEY EAD PORTAL ROLES



Key EAD Portal Roles

Role	Description
EAD User	<ul style="list-style-type: none">• Submit appraisal data files• Upload corrected appraisal data files• Search for appraisal data files• Set up and review reports• Request overrides• Manage profile & complete account self-care tasks
EAD Read-Only User	<ul style="list-style-type: none">• Read-only access• Search for appraisal data files• Set up and review reports• Manage and complete account self-care tasks



Key EAD Portal Roles (cont.)

Role	Description
EAD Administrator (Lender Admin)	<ul style="list-style-type: none">• Authority to set up and manage the business structure within EAD for their organization• Manage and assign access privileges and roles for users, third-party originators, and Lender Agents<ul style="list-style-type: none">• Add users, change user roles, revoke access• Facilitate password changes• Has all EAD User functions
Lender Agent	<ul style="list-style-type: none">• Assigned by the lender to submit appraisals on their behalf, such as a Service Provider or Appraisal Management Company (AMC)• Generally has the same access rights as an EAD User



EAD REFERENCES



EAD References: EAD Webpage

MONDAY, JULY 11, 2016

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Electronic Appraisal Delivery (EAD) Portal

The Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal is a web-based technology system used by FHA-approved mortgagees to submit appraisal reports to FHA. All appraisals for new originations must be submitted to FHA through the portal for all FHA case numbers assigned on or after June 27, 2016.

Features

- ▶ Offers process efficiencies inherent in an electronic data submission;
- ▶ Uses industry standard data formats developed and maintained by the Mortgage Industry Standards Maintenance Organization (MISMO);
- ▶ Provides role-based access and functionality, allowing mortgagees to control use; and
- ▶ Sends submitted data to the FHA Connection (FHAC) system to pre-populate certain FHAC data fields in the Appraisal Logging screen.

www.hud.gov – Enter EAD in the Search Box

First-time users must obtain EAD Portal access from the organization's EAD Administrator prior to clicking the icon at the left.

Attention EAD Administrators: Your FHA Connection User ID and password will not provide access to the EAD portal. You must receive EAD-specific access credentials and an Appraisal Portal "One Time Key" for your first log in to the EAD portal. See the **Onboarding to the EAD** fact sheet for more information

EAD References: Fact Sheets

EAD Fact Sheets

- ▶ **EAD Overview**
- ▶ **Onboarding to the EAD Quick Start**
- ▶ **EAD Administrator Role**
- ▶ **Data Formats and Forms**
- ▶ **Hard Stop Checks and Error Messages**
- ▶ **Appraisal Loading in the EAD**
- ▶ **For Appraisers: Common Appraisal Data Error**

Links to Fact Sheets can be found on the EAD Webpage on the right-hand column



EAD User Guides

User Guides

- ▶ **Onboarding to the EAD Quick Start**
- ▶ **Lender Admin Guide**
- ▶ **General User Guide**
- ▶ **Lender Agent Admin Guide**
- ▶ **Appraisal Report and Data Delivery Guide**

Links to the User Guides can be found on the EAD Webpage on the right-hand column



EAD User Guides: Which One Do I Use?

Onboarding to the EAD Quick Start – Summary of steps to get access to and get started in the EAD Portal

FHA EAD Lender Administrator Guide (EAD Administrator) - This reference guides Lender Administrators through performing tasks in the EAD portal, including setting up and managing the business structure within the EAD portal, access privileges and rights of users, changing passwords and user roles, revoking access, and if applicable, establishing Lender Agent relationships.

FHA EAD General User Guide (EAD User/EAD Read-Only User) - This User Guide is intended for the mortgagees, 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.





EAD User Guides: Which One Do I Use? (cont.)

FHA EAD Lender Agent Admin User Guide - For the lender agents with administrative access (referred to as the Lender Agent Admin or LAA). The Lender Agents are the third-parties who can upload appraisals to the EAD portal on behalf of a Mortgagee. The relationship is initiated by a Lender Admin using the Veros website.

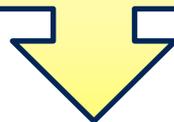
Appraisal Report and Data Delivery Guide - This document provides guidance to appraisers who are preparing residential appraisal reports utilizing the industry standard forms and to lenders who are submitting the appraiser's completed reports to FHA.



ONBOARDING: QUICK START

Onboarding: Quick Start – Assign EAD Admin

The FHAC Application Coordinator for each mortgagee assigns the EAD Administrator role in FHAC. It is recommended that more than one individual is assigned the EAD Administrator role.



Those who will be designated as EAD Administrators must have or obtain a valid FHAC User ID.



Once the role has been assigned, the EAD Administrator retrieves the EAD Appraisal Portal One-Time Key located on the FHAC User Profile Screen.



Onboarding: Quick Start – Admin Profile

Use your One-Time Key for the last step during EAD Registration.
Retrieve from User Profile Screen on the ID Maintenance Menu in FHAC.



Upon receipt of email from eadnoreply@veros.com, complete registration process (can take up to 2 days to receive).



Once the registration process is complete, set up the Administrator profile in the EAD Portal.

Please retain the One-Time Key – It may be needed again!

Onboarding: Quick Start – Invite Users

EAD Administrator (Lender Admin) invites EAD Users.



EAD User will receive email invitation. Click on URL.



Complete Login, Terms & Conditions, and Challenge questions.

EAD Users now have access EAD!



EAD: QUICK TIPS



EAD: Quick Tips

- The **first** EAD Administrator receiving an email from Veros must complete the registration process in EAD.
- Once registration has been completed for the first EAD Administrator, emails will be sent out to the other Lender Administrators if a lender has decided to have more than one EAD administrator.
- You must have current access to FHA Connection (FHAC) in order to have access to EAD.
 - To remain current, you must sign into FHAC at least once every 90 days or your FHAC ID will be terminated and you will not have EAD access.

EAD: Quick Tips (cont.)

- The Appraisal Portal One-Time Key is important. Retain it in a safe place, you may need it again.



ID Maintenance

- Password Change
- FHA Connection ID Administration
- Service Bureau Authorization
- Appraiser Roster
- Application Coordinators
- User Profile**



The One-Time Key is found on the User Profile screen on the ID Maintenance Menu



EAD: Quick Tips (cont.)

If your connection to FHAC has been terminated for any reason:

- Contact your FHAC Application Coordinator to reactivate your FHAC User ID.
- Once your FHAC Application Coordinator has reactivated your FHAC ID, you will be able to access EAD the next business day.
- When you sign on, you will need to re-enter your original authorization information. (One -Time Key) again and complete the registration information.



FHA CASE NUMBER AND APPRAISAL TRANSFERS



FHA Case Number and Appraisal Transfers

FHA Single Family Housing Policy Handbook 4000.1

II. ORIGINATION THROUGH POST-CLOSING/ENDORSEMENT

A. Title II Insured Housing Programs Forward Mortgages

1. Origination/Processing

a. Applications and Disclosures

iii. Application Document Processing

(B) Initial Document Processing

(4) Transferring Case Numbers

(7) Transferring Existing Appraisals

(8) Ordering Second Appraisal



FHA Case Number and Appraisal Transfers (cont.)

Case Number Transfer

- The original Mortgagee must assign the case number to the new Mortgagee using the Case Transfer function in FHAC immediately (no longer than 5 days) upon the Borrower's request.
- After the transfer is completed, please allow up to 24 hours for FHAC to update EAD before trying to upload an appraisal.



FHA Case Number and Appraisal Transfers (cont.)

Appraisal Transfer

- At the Borrower's request, the original Mortgagee must transfer the appraisal to the second Mortgagee.
- If the original Mortgagee has not been reimbursed for the cost of the appraisal, they are not required to transfer the appraisal until they have been reimbursed.
- The original mortgagee can download the PDF appraisal from FHAC or EAD and provide a copy to the new lender or provide the appraisal XML with embedded PDF that the new lender can upload to EAD.
- If the original Mortgagee does not provide the appraisal, the new Mortgagee may order a new appraisal.



FHA Case Number and Appraisal Transfers (cont.)

Case Transfer with a prior successful Upload to EAD/FHAC

- If prior to the transfer, the original Mortgagee successfully uploaded the appraisal, the new Mortgagee will be able to view the data on the FHAC Appraisal Logging screen, but not the link to the PDF copy of the appraisal.
- The appraisal PDF links are only available in FHAC on the case numbers assigned to the Mortgagee who uploaded the file to EAD. Once the case is transferred, the original Mortgagee who uploaded the appraisal will no longer have access to the appraisal or PDF in FHAC.
- As the new mortgagee, in order to access the PDF version of the appraisal from the FHAC Appraisal Logging screen, request an electronic copy (XML with imbedded PDF) from the original Mortgagee and upload it to EAD.



FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

Welcome JONATHAN CARLINE

Single Family FHA

Single Family Origination > Case Processing > Appraisal Logging

Appraisal Logging Update

Help Links ?

Other Functions

Note: Screen loaded from EAD/Electronic Appraisal Data

FHA Case Number: [REDACTED]

* Property Information *

Address: [REDACTED]
EAD Address: [REDACTED]

Construction Code: Existing Construction

PUD: Yes No

Year Built: [REDACTED]/1905

Effective Age: 15





FHA Case Number and Appraisal Transfers (cont.)

Unsuccessful/No Upload to EAD

- If the original Mortgagee has not uploaded the appraisal to the EAD Portal or the upload was “unsuccessful”, the new Mortgagee will not see any appraisal data on the Appraisal Logging screen.
- If the appraisal is not uploaded successfully, and the mortgagee cannot obtain a corrected version from the original Mortgagee, the new Mortgagee may order a new appraisal.



FHA Case Number and Appraisal Transfers (cont.)

Underwriting the Appraisal

- If an appraisal has been successfully uploaded and the new mortgagee has obtained a copy of the full appraisal, the new mortgagee must underwrite appraisal.
- Confirm the acceptance of the appraisal by hitting “Send” on the Appraisal Logging screen.

Mortgagees are required to underwrite the appraisal and confirm acceptance on the FHAC Appraisal Logging screen.



APPRAISAL LOGGING



Appraisal Logging

- Mortgagees are required to underwrite all appraisals.
- The FHAC Appraisal Logging screen must be reviewed and accepted prior to endorsement.
- If a newer version of the appraisal has been uploaded to EAD prior to loan endorsement, the information on the FHAC Appraisal Logging screen must be reviewed and accepted again.
- Information on the FHAC Appraisal Logging screen is read-only after a loan has been endorsed.
- Remember, one EAD doc file ID per case number (unless the case number has been transferred).



EAD COMMON HARDSTOPS



EAD Common Hardstops

- FHA50x – FHA Case Number
 - Usually typo
 - Not in ###-##### format (3-7 digits ONLY)
 - Entered in the wrong field on the appraisal
- 9xxx – Invalid file format
 - Usually requires Appraiser to update software
- FHAXxxx – Appraisal field data entry errors
 - Appraiser needs to update software & run FHA edits
- 200 – Missing appraiser certification
 - Appraiser needs to put certification on correct line



1004D COMMON ISSUES



1004D Common Issues

Appraisal Update and/or Completion Report

- Make sure the correct Intended Use is checked:
 - Update Report
 - Completion (it is optional to upload in EAD)
- A 1004D can only be uploaded into the Appraisal 2 or Appraisal 3 fields, whichever is appropriate (never into Appraisal 1 slot).

Please Note: The Compliance Inspection Report (92051) is **NOT** EAD compliant and cannot be uploaded into EAD — Maintain this form in the case binder.



PRINCIPAL AGENT/AUTHORIZED AGENT RELATIONSHIPS



Principal/Authorized Agent Relationships

- FHA allows Principal /Authorized Agent relationships.
 - Principal referred to as Originator ID field in -FHAC
 - Authorized Agent – referred to as Sponsor/Agent field in FHAC
- Both the Principal and Authorized Agents must be FHA approved lenders with Unconditional Direct Endorsement Authority.
- Authorization to access EAD is managed by FHA using the ID Administration function in FHA Connection.

Principal/Authorized Agent Relationships (cont.)

Case Number Assignment [Help Links ?](#)

*** General Information ***

Field Office:	Washington, DC ▾	Lender Case Ref:	<input type="text"/>
Is this a Sponsored Originator Case?	No ▾	Sponsor/Agent ID:	<input type="text"/>
Originator ID:	<input type="text"/>  		<input type="text"/>  

Case Number Assignment Screen for a Principal / Authorized Agent Case

- In the 'Is this a Sponsored Originator Case?' field – Select No
- In the 'Originator ID' field – enter a HUD approved 10-digit lender ID of the Principal.
- In the 'Sponsor/Agent ID' field – enter the HUD approved 10-digit lender ID of the Authorized Agent who will perform the underwriting.



Principal/Authorized Agent Relationships (cont.)

- The Principal or the Authorized Agent can:
 - Upload an appraisal into the EAD Portal;
 - Complete any updates on FHAC's Appraisal Logging screen;
 - View the appraisal links on the Appraisal Logging screen; and
 - Confirm the data that was uploaded by hitting the "Send" button.



The FHA Resource Center

- www.hud.gov/answers — *1600+ Qs and As* addressing 90 percent of our phone calls *and* announcements of policy changes and training opportunities.
- Email: answers@hud.gov
- Phone: Monday-Friday, 8 a.m. to 8 p.m., ET
Toll Free: **(800) CALL-FHA** or (800) 225-5342
- *Single Family Housing News* (FHA INFO) emails: Frequent email notifications of new policies and training opportunities for anyone who signs up.





THANK YOU!