

Integration Guide

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Revision History

REST API Specification

Version	Date	Description
4.3	1/19/2016	Initial Release Document

REST API Differences

Version	Date	Description
1.0	1/19/2016	Initial Revision Document

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Polling Cycle Recommendation

After a successful call to the new submission endpoint, it is recommended to poll for status with a 4 minute cycle and maximum of 5 cycles (total of 20 minutes) before escalating this transaction with a timed-out exception. Note, if a PDF is supplied as the appraisal format instead of XML, then the time out configuration should be extended to 48 hours due to possible PDF conversion issues on the Portals side.

Service Event Definition

A Service Event is a multi-purpose message object used to communicate the occurrence of events. The three most common Service Events for PortalDirect are: Hard Stop, Warnings, and Override.

Hard Stop Service Event

A Hard Stop Service Event is included in the result of the get order rest call when there are validation failures being reported by the Portals. Each Hard Stop Service Event will hold a single Hard Stop finding so if there are multiple rule violations, then a collection of the Hard Stop Service Events will be returned.

Warning Service Event

Similar to the Hard Stop Service Event, PortalDirect also reports validation “Warnings” during the process of appraisal data. Unlike hard stops, a warning does not affect whether the Portals will accept the appraisal submission. They are primarily for informational purposes. Each warning will be reported via a Service Event of type “Warning” and just like the hard stops, multiple warnings will be communicated via a collection of Warning Service Events.

Override Service Event

Override Service Event is a dedicated end point used to request for an override on a hard stop that allows for override.

Besides the above three Service Event types, if an exception is encountered when processing a web service request (like an invalid data or system issues), a Service Event type of “Error” is used to report back the detail of the error.

Registration

Before the use of the PortalDirect service, the lender/lender agent must register with the Portals by following the workflow at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead/onboarding

<https://www.fanniemae.com/singlefamily/uniform-collateral-data-portal>

The lender/lender agent will need to complete the registration process with the respective agency. The credentials received by the agency will need to be passed to PortalDirect to allow appraisal delivery to the GSEs and FHA.

Intended Audience

This document is intended for lenders or lender agents who are interested in integrating with PortalDirect to provide appraisal data to the GSE and FHA Portals.

REST API Differences

AUTHENTICATION

In the previous version, PortalDirect (v1.8) utilized Microsoft Windows Azure's Access Control Service (ACS) for authentication security purposes.

In version 2.0 of PortalDirect, authentication is done with a security token generated by a proprietary Bradford Technologies software authentication service that is to be included in the header of each call to the PortalDirect Rest API.

For more information, please refer to the PortalDirect REST API Documentation (v4.3).

CHANGES IN THE XML REQUESTS AND RESPONSES

The main change in the XML Request and Responses is that we have taken out the attributes from the elements and made the attributes as their own XML elements.

New Submission (Request)

The XML request for new submissions has changed as the attribute has been taken out in the Order element and it now contains a Type XML element. Also, the same rule has been applied to OrderExtension – there is now a XML child element of Type for the OrderExtension.

PortalDirect (v1.8):

```
<Order
xmlns="http://www.cloud4real.com/2011/07/Contracts/OrderService/"xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
```

PortalDirect (v2.0):

```
<Order>
    <OrderType> </OrderType>
</Order>
```

PortalDirect (v1.8):

```
<OrderExtensions>
    <OrderExtension i:type="UadOrderExtension">
```

PortalDirect (v2.0):

```
<OrderExtension>
    <Type>UCDP </Type>
</OrderExtension>
```

Get Order (Response)

PortalDirect (v1.8):

```
<GetOrderResponse xmlns=http://www.cloud4real.com/2011/07/Contracts/OrderService/
xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
```

...

```
<Document>
    <Base64EncodedContent i:nil="true" />
```

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PortalDirect (v2.0):

```
<GetOrderResponse>
...
  <Document>
    <Base64EncodedContent>***NONE***</Base64EncodedContent>
```

PortalDirect (v1.8):

```
<OrderExtensions>
  <OrderExtension i:type="UADOrderExtension">
    ...
  </OrderExtension>
</OrderExtensions>
<OrderStatus>GetReportsSuccess</OrderStatus>
<OrderType i:nil="true" />
```

PortalDirect (v2.0):

```
<OrderExtensions>
  <OrderExtension>
    <Type>UCDP</Type>
    ...
  </OrderExtension>
</OrderExtensions>
<OrderStatus>Successful</OrderStatus>
<OrderType />
```

PortalDirect (v1.8):

```
<ServiceEvents>
<ServiceEvent>
  <Type>http://www.cloud4real.com/2011/07/orderservice/serviceevents/uad/hardstop</Type>
```

PortalDirect (v2.0):

```
<ServiceEvents>
  <ServiceEvent>
    ...
    <Type>HardStop</Type>
  </ServiceEvent>
```

Hard Stop Override (Request)

PortalDirect (v1.8):

```
<ServiceEvents xmlns="http://www.cloud4real.com/2011/07/Contracts/OrderService/"
xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
  <ServiceEvent>
    ...
    <Type>http://www.cloud4real.com/2011/07/orderservice/serviceevent/uad/override</Type>
  </ServiceEvent>
```

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PortalDirect (v2.0):

```
<ServiceEvents>
  <ServiceEvent>
    ...
    <Type>override</Type>
  </ServiceEvent>
```

Get SSR Report (Response)

Retrieving the SSR Report has changed. In PortalDirect (v1.8), the SSR Report was part of the Get Order Response with a Document URL in the XML that displayed the SSR Report in PDF. In the new version of PortalDirect (v2.0), the SSR Report PDF is encoded in Base64 after a call is made to Get SSR Report and sent in XML.

For more information, please refer to the PortalDirect REST API Documentation (v4.3).

PortalDirect (v1.8):

```
<GetOrderResponse
xmlns="http://www.cloud4real.com/2011/07/Contracts/OrderService/"xmlns:i="http://www.w3.org/200
1/XMLSchema-instance">
  <Order>
    ...
    <Document>
      ...
      <DocumentUrl>https://cloud4realsvc.blob.core.windows.net/svcuploadedfiles/628cae3
d-1d3a-495ab79f-
1b62addcabcd_SSR_FNM_628cae3d-1d3a-495a-b79f-1b62addcabcd.pdf?st=2011-10-
10T17%3A52%3A06Z&se=2011-10-
10T18%3A22%3A06Z&sr=b&sp=r&sig=EEP4KnNetm8FR08iBcF2345ThPC
9qP7gzSWRVE%3D
      </DocumentUrl>
      <FileName>SSR_FNM_110005C592.pdf</FileName>
      <Id>ead396db-62ee-4a5b-bac8-c5950375135d</Id>
      <IsDeleted>>false</IsDeleted>
      <LastUpdatedTime>2011-10-10T17:47:02.043Z</LastUpdatedTime>
      <Type>http://www.cloud4real.com/2011/07/Contracts/OrderService/DocumentTypes/
SsrReport</Type>
    </Document>
```

PortalDirect (v2.0):

```
<GetReportResponse>
  <OrderId>11111111-2222-3333-4444-555555555555</OrderId>
  <SSRReports>
    <SSRReport>
      <ClientCorrelationId>1</ClientCorrelationId>
      <DocumentFileIdentifier></DocumentFileIdentifier>
      <Recipient>FRE</Recipient>
      <Base64Type>PDF</Base64Type>
      <Base64>JVBERi0xL....AAAA=</Base64>
    </SSRReport>
  </SSRReports>
</GetReportResponse>
```

New Features

Make Designations

Make Designations allows for a Correspondent Lender's agent to designate an appraisal to an Aggregator.

For more information, please refer to the PortalDirect Rest API Documentation (v4.3).

Get Designation

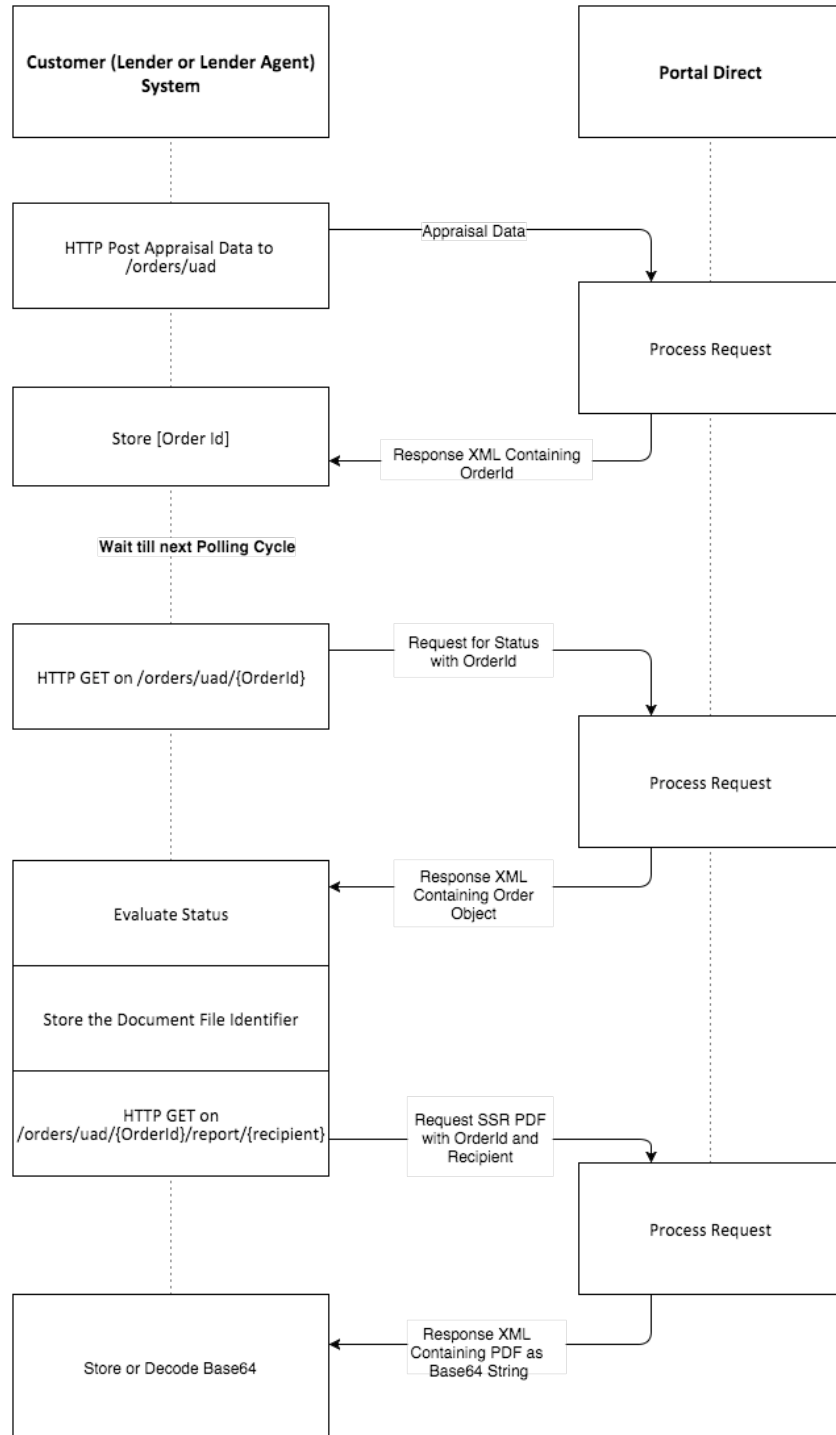
Get Designation allows the aggregator to get a list of appraisals that have been designated to their organization defined by a date range.

For more information, please refer to the PortalDirect REST API Documentation (v4.3).

Common Scenarios

Successful Submission

The diagram below demonstrates a successful submission sequence with one poll cycle. The two critical outputs are the Document File ID and the SSR PDF Report(s).



* This scenario assumes that all XML and authentication is correct.

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Hard Stop – Override

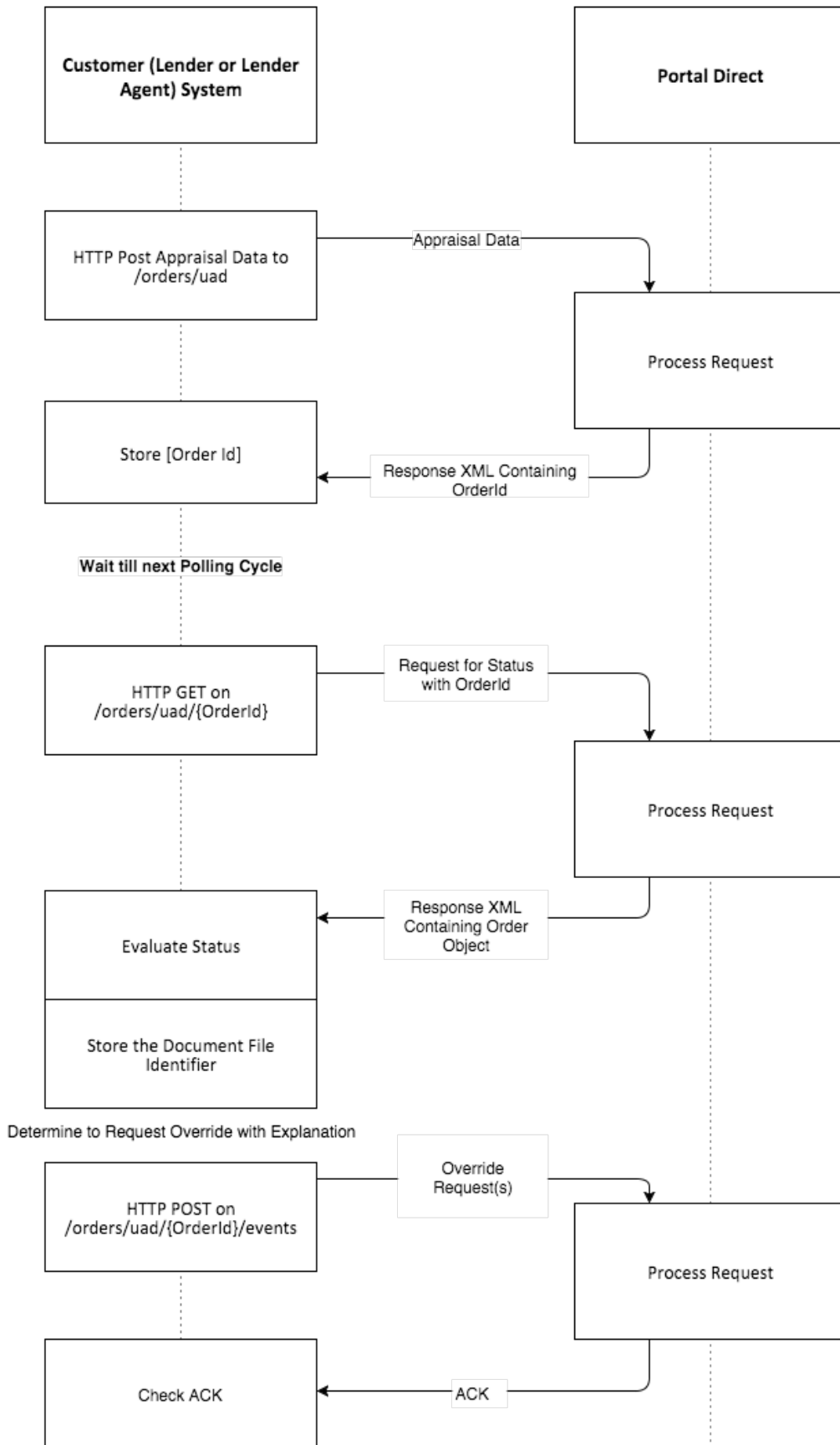
During the submission of appraisal data, the Portal will validate whether the data conforms to the compliance rules defined in the UAD Specification and its appendices. When an appraisal has failed one or more UAD compliance rule checks, each failure will be reported as either a “Warning” or a “Hard Stop.” If a “Hard Stop” is found, the status of the submission will be marked as “NOT SUCCESSFUL.”

There are “Hard Stops” that allow for overrides. See Appendix A at the end of this document for a complete list of Hard Stops and whether override is allowed or not. If the override is not allowed, then the problem must be resolved with the author of the appraisal report (typically an appraiser). If override is allowed, a separate request for override along with a brief explanation should result in a “SUCCESSFUL” status.

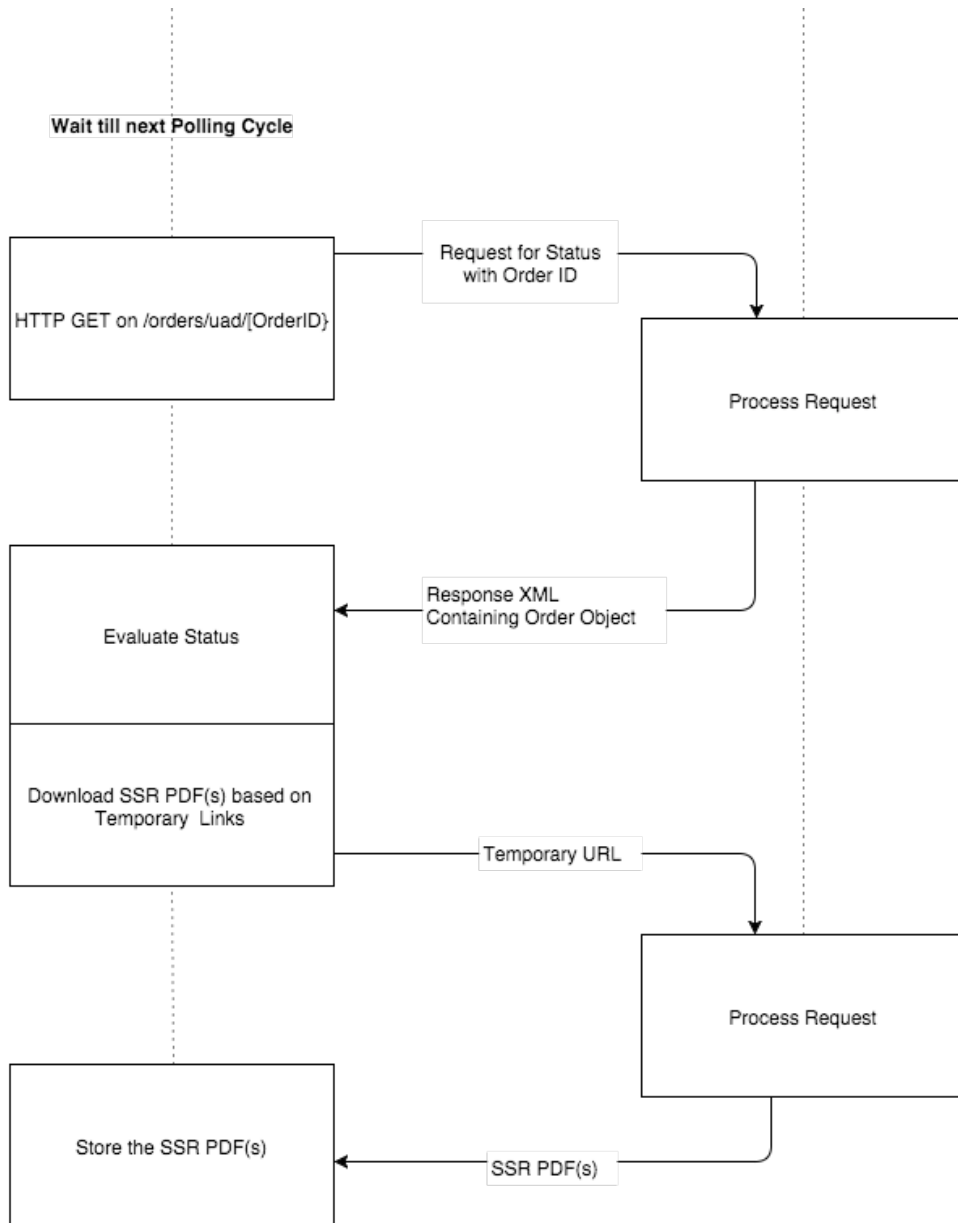
The diagram below demonstrates the workflow for resolving a hard stop that can be overridden. As above, the Submit Appraisal request results in the issuance of a Document File ID. After the appraisal has been processed by the Portal, the HTTP GET operation will show the order status of “NOT SUCCESSFUL” and return all the warnings/hard stops information. After reviewing the hard stops, a HTTP POST operation is executed to submit a hard stop override request, and after that request is approved by the Portal, a final GET operation indicates that the status is now “SUCCESSFUL” and the SSR PDF(s) can now be downloaded.

Flow chart diagram is on following pages

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Integration

Overview

Executing transactions with the PortalDirect service involves posting a well-formed Extensible Markup Language (XML) to the appropriate URL. A Hypertext Transfer Protocol (HTTPS) POST command is used to submit transactions to the Order Service and receive responses. When the transaction is complete, a response message in XML format will be returned.

Integration URL

URL	Environment
https://portaldirect2-dev.bradfordsoftware.com/v2/	Development
https://portaldirect2.bradfordsoftware.com/v2/	Production

The integration URL needs to pre-fix the requested resource, for example when submitting a new appraisal to the EAD portal:

<https://portaldirect2-dev.bradfordsoftware.com/v2/ead/orders/uad>

In the remainder of this document the Integrations shall be referred to as **BaseUrl**.

Test Data

For security and privacy reasons, do NOT submit real appraisal reports without modifying at least the borrower's name, loan #, property address, and/or legal description on the report when performing any test submission.

Additional Information

EAD: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead

UCDP: <https://www.fanniemae.com/singlefamily/uniform-collateral-data-portal>

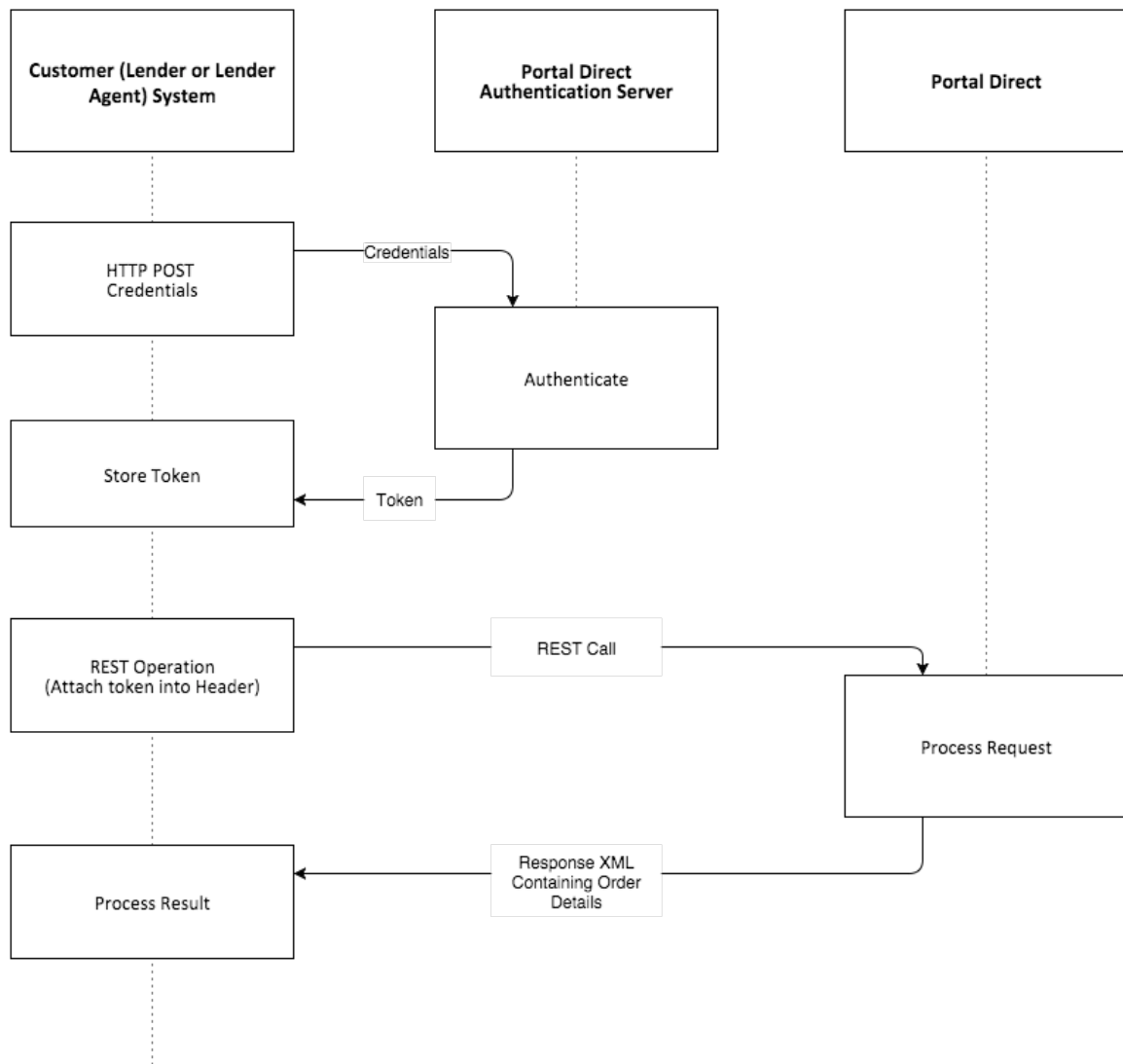
Security

PortalDirect utilizes a Bradford Technologies' Authentication Service for its authentication requirement. Once a security token has been generated by the Bradford Technologies Authentication Service, it must be included in the Authorization section within the header for every call to the PortalDirect REST API.

Authentication URL

URL	Environment
https://authentication.bradfordsoftware.com/v2/authenticate	Production

The following diagram illustrates the authentication process that a customer must follow.



***Every REST call to PortalDirect must include the security token in the authorization header or it will not succeed.**

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Sample Code to get an Authentication Token - PHP 5.5.9 with PHP5-Curl Installed

```
<?php

$username="username";
$password="password";
$url='https://authentication.bradfordsoftware.com/v2/authenticate';
$headers = array(
    'Content-Length:0',
    'Authorization:Basic ' . base64_encode($username.':'.$password)
);
$ch = curl_init();
curl_setopt($ch, CURLOPT_POST, true);
curl_setopt($ch, CURLOPT_HTTPHEADER, $headers);
curl_setopt($ch, CURLOPT_URL,$url);
curl_setopt($ch, CURLOPT_TIMEOUT, 30); //timeout after 30 seconds
curl_setopt($ch, CURLOPT_RETURNTRANSFER,1);
$result=curl_exec($ch);
curl_close ($ch);
$json = json_decode($result);
$token = $json->authorization->bearer;
print_r($token);
```

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Sample Code to get an Authentication Token – C# with .NET 4.6

```
using System;
using System.Net;
using System.Text;

namespace Authentication
{
    class Program
    {
        static void Main(string[] args)
        {
            string url = "https://authentication.bradfordsoftware.com/v2/authenticate ";
            Console.WriteLine(url);
            string details = CallRestMethod(url);
            Console.WriteLine(details);
            Console.ReadLine();
        }

        public static string CallRestMethod(string url)
        {
            WebClient client = new WebClient();
            var byteArray = Encoding.ASCII.GetBytes("username:password");
            string credentials = Convert.ToBase64String(byteArray);
            client.Headers[HttpRequestHeader.Authorization] = string.Format("Basic {0}", credentials);
            var result = client.UploadString(new Uri(url), "");
            return result;
        }
    }
}
```

REST API Specification

New Submission

Method	Resource URI	Description
POST	<i>BaseUrl</i> /ead/orders/uad	Uploads a new appraisal data submission into the portals via PortalDirect

Remarks

Perform this HTTP command to submit a new set of appraisal data for a loan into the portals.

Appraisals must be submitted in one of the supported XML format (MISMO 2.6GSE or MISMO 2.6Errata1). Submissions in XML format must also include an embedded copy of the first-generation appraisal PDF file.

The submission will be assigned an Order GUID by PortalDirect and will be returned within the response body. This Order GUID should be referenced in subsequent requests regarding this submission.

Under most circumstances, only one appraisal file would be submitted per loan. However, if additional appraisal files need to be submitted for a single loan, multiple appraisals (up to 3) may be submitted together in a single request, and will be associated with the same Order GUID.

The Portal's service performs a duplicate check based on Loan # and Business Unit # (how recipients identify the lender) and will reject new submissions containing data that matches existing Loan # and Business Unit # within their system. Any correction to previously submitted orders should be performed via the Update Submission (PUT HTTP) command as documented later in this guide.

Parameters:

For an Order object that needs to be sent to PortalDirect, the Order object is represented in XML and is comprised of the following components:

- Order Level Properties
- An OrderExtension object that holds information specific to a recipient's appraisal submission process.
 - Each OrderExtension holds a [Investors] container to hold the portal information for this transaction.
- A [Documents] container that holds the appraisal data file along with the associated attributes. Note that each Portal supports up to three appraisal files PER loan but under normal circumstances there should only be a single file. Note that the maximum file size acceptable for the portal is 20MB per PDF file type and 30MB for XML types.
Maximum file size acceptable in the integration environment is 1 MB for XML with the embedded PDF.

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Order Level Elements:

Name	Required	Description
LenderName	Yes	Holds the name of the lender that's submitting the appraisal data.
LenderLoanNumber	Yes	The loan number that the appraisal is associated with.
OrderType	Yes	UAD: 1004/40 or 1073/465 ***NONE***: Legacy form prior to UAD
ClientCorrelationId	No	A reference number that the lender can supply in addition to loan number to be associated with this order. Only used as an additional reference number attached to the order and not for any other purpose.

OrderExtension Elements:

Name	Required	Description
BusinessUnitNumber	Yes	Business unit assigned to the lender by a respective portal
LenderLoginAccount	Yes	The Direct Integration (DI) credential assigned to the lender or lender agent for submitting appraisal data.
LenderLoginPassword	Yes	The password associated with the DI account above.
Type	Yes	The portal where the order is supposed to be sent.

Investor Elements:

Name	Required	Description
Code	Yes	"FHA" for Federal Housing Administration, "FRE" for Freddie Mac, and "FNM" for Fannie Mae.
InvestorData [FHALenderID]	Yes / FHA	
InvestorData [HUDCaseNumber]	Yes / FHA	The HUD Case Number for this particular appraisal.
InvestorData [FREIdentificationNumber]	Yes / FRE	The seller number or Third Part Originator (TPO) number that identifies the lender with Freddie Mac.
InvestorData [FRESellerIdentifier]	No / FRE	Seller or branch number for which the appraisal will be delivered to Freddie Mac, if different from the FREIdentificationNumber
InvestorData [FRELoanProspectorKeyNumber]	No / FRE	The Loan Prospector AUS Key Number for the loan, if known.
InvestorData [FNMSellerNumber]	Yes / FNM	The seller number or non-S/SN ID under which the appraisal will be delivered to Fannie Mae.
InvestorData [FNMLenderInstitutionIdentifier]	No / FNM	Institution ID that identifies the lender or branch where the loan was originated.
InvestorData [FNMCasfileIdentifier]	No / FNM	The Desktop Underwriter Casefile ID for the loan, if known.

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Document Elements:

Name	Required	Description
Id	Yes	A unique ID to identify the document. If the document needs to be updated or deleted later, this Id can be used to reference the target document.
Type	Yes	Type of Document being submitted (Appraisal)
FileName	Yes	String that represents the file on disk.
ContentType	Yes	Text/xml
Base64EncodedContent	Yes	Appraisal in encoded as a base64 string.

DocumentAttributes Elements:

Key	Required	Description
ReportType	Yes	Type of report that being submitted (ie. 1004/70)
FormatType	Yes	MISMO
ReportName	Yes	APPRAISAL_1 (APPRAISAL_2 or APPRAISAL_3)
UADVersion	Yes	If report is a 1004/70 or 1073/465 the version is UAD. If the report is one where the UAD standard does not apply, the version is ***NONE***

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Sample - New Submission Request With Three Appraisals (FHA Destination)

```
<Order>
  <ClientCorrelationId>1111-2222-3333-4444</ClientCorrelationId>
  <Documents>
    <Document>
      <Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
      <ContentType>text/xml</ContentType>
      <DocumentAttributes>
        <DocumentAttribute>
          <Key>ReportType</Key>
          <Value>1004/70</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>FormatType</Key>
          <Value>MISMO</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>ReportName</Key>
          <Value>APPRAISAL_1</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>UADVersion</Key>
          <Value>UAD</Value>
        </DocumentAttribute>
      </DocumentAttributes>
      <FileName>LN11111_A1.xml</FileName>
      <Id>2d4ca96e-612b-4542-9227-e92e16920001</Id>
      <Type>Appraisal</Type>
    </Document>
    <Document>
      <Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
      <ContentType>text/xml</ContentType>
      <DocumentAttributes>
        <DocumentAttribute>
          <Key>ReportType</Key>
          <Value>1004/70</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>FormatType</Key>
          <Value>MISMO</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>ReportName</Key>
          <Value>APPRAISAL_2</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>UADVersion</Key>
          <Value>UAD</Value>
        </DocumentAttribute>
      </DocumentAttributes>
      <FileName>LN11111_A2.xml</FileName>
      <Id>2d4ca96e-612b-4542-9227-e92e16920002</Id>
      <Type>Appraisal</Type>
    </Document>
  </Documents>
</Order>
```

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```
<Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
<ContentType>text/xml</ContentType>
<DocumentAttributes>
  <DocumentAttribute>
    <Key>ReportType</Key>
    <Value>1004D/442</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>FormatType</Key>
    <Value>MISMO</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>ReportName</Key>
    <Value>APPRAISAL_3</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>UADVersion</Key>
    <Value>***NONE***</Value>
  </DocumentAttribute>
</DocumentAttributes>
<FileName>LN11111_A3.xml</FileName>
<Id>2d4ca96e-612b-4542-9227-e92e16920003</Id>
<Type>Appraisal</Type>
</Document>
</Documents>
<LenderLoanNumber>LN95539</LenderLoanNumber>
<LenderName>Test Lender A</LenderName>
<OrderExtensions>
  <OrderExtension>
    <Type>EAD</Type>
    <BusinessUnitNumber>BUN95539</BusinessUnitNumber>
    <Investors>
      <Investor>
        <Code>FHA</Code>
        <InvestorAttributes>
          <InvestorData>
            <Key>FHALenderID</Key>
            <Value>99999</Value>
          </InvestorData>
          <InvestorData>
            <Key>HUDCaseNumber</Key>
            <Value>111-111111111</Value>
          </InvestorData>
        </InvestorAttributes>
      </Investor>
    </Investors>
    <LenderLoginAccount>login</LenderLoginAccount>
    <LenderLoginPassword>password</LenderLoginPassword>
  </OrderExtension>
</OrderExtensions>
<OrderType>UAD</OrderType>
</Order>
```

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Sample - New Submission Response

```
<OrderResponse>  
  <OrderId>33ed8f1a-60f0-4560-8bce-d162e6a6e905</OrderId>  
  <OrderStatus>Successful</OrderStatus>  
</OrderResponse>
```

*** This response assumes that both the submission XML and authentication are correct.**

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Sample - New Submission Request With Three Appraisals (FRE Destination)

```
<Order>
  <ClientCorrelationId>1111-2222-3333-4444</ClientCorrelationId>
  <Documents>
    <Document>
      <Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
      <ContentType>text/xml</ContentType>
      <DocumentAttributes>
        <DocumentAttribute>
          <Key>ReportType</Key>
          <Value>1004/70</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>FormatType</Key>
          <Value>MISMO</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>ReportName</Key>
          <Value>APPRAISAL_1</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>UADVersion</Key>
          <Value>UAD</Value>
        </DocumentAttribute>
      </DocumentAttributes>
      <FileName>LN11111_A1.xml</FileName>
      <Id>2d4ca96e-612b-4542-9227-e92e16920001</Id>
      <Type>Appraisal</Type>
    </Document>
    <Document>
      <Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
      <ContentType>text/xml</ContentType>
      <DocumentAttributes>
        <DocumentAttribute>
          <Key>ReportType</Key>
          <Value>1004/70</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>FormatType</Key>
          <Value>MISMO</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>ReportName</Key>
          <Value>APPRAISAL_2</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>UADVersion</Key>
          <Value>UAD</Value>
        </DocumentAttribute>
      </DocumentAttributes>
      <FileName>LN11111_A2.xml</FileName>
      <Id>2d4ca96e-612b-4542-9227-e92e16920002</Id>
      <Type>Appraisal</Type>
    </Document>
  </Documents>
</Order>
```

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```
<Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
<ContentType>text/xml</ContentType>
<DocumentAttributes>
  <DocumentAttribute>
    <Key>ReportType</Key>
    <Value>1004D/442</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>FormatType</Key>
    <Value>MISMO</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>ReportName</Key>
    <Value>APPRAISAL_3</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>UADVersion</Key>
    <Value>***NONE***</Value>
  </DocumentAttribute>
</DocumentAttributes>
<FileName>LN11111_A3.xml</FileName>
<Id>2d4ca96e-612b-4542-9227-e92e16920003</Id>
<Type>Appraisal</Type>
</Document>
</Documents>
<LenderLoanNumber>LN95539</LenderLoanNumber>
<LenderName>Test Lender A</LenderName>
<OrderExtensions>
  <OrderExtension>
    <Type>UCDP</Type>
    <BusinessUnitNumber>***BusinessUnitNumber***</BusinessUnitNumber>
    <Investors>
      <Investor>
        <Code>FRE</Code>
        <InvestorAttributes>
          <InvestorData>
            <Key>FREIdentificationNumber</Key>
            <Value>***FREIdentificationNumber***</Value>
          </InvestorData>
          <InvestorData>
            <Key>FRESellerIdentifier</Key>
            <Value>***FRESellerIdentifier***</Value>
          </InvestorData>
          <InvestorData>
            <Key>FRELoanProspectorKeyNumber</Key>
            <Value>***FRELoanProspectorKeyNumber***</Value>
          </InvestorData>
        </InvestorAttributes>
      </Investor>
    </Investors>
    <LenderLoginAccount>login</LenderLoginAccount>
    <LenderLoginPassword>password</LenderLoginPassword>
  </OrderExtension>
</OrderExtensions>
<OrderType>UAD</OrderType>
</Order>
```

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Sample - New Submission Request (FNM Destination)

```
<Order>
  <ClientCorrelationId>1111-2222-3333-4444</ClientCorrelationId>
  <Documents>
    <Document>
      <Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
      <ContentType>text/xml</ContentType>
      <DocumentAttributes>
        <DocumentAttribute>
          <Key>ReportType</Key>
          <Value>1004/70</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>FormatType</Key>
          <Value>MISMO</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>ReportName</Key>
          <Value>APPRAISAL_1</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>UADVersion</Key>
          <Value>UAD</Value>
        </DocumentAttribute>
      </DocumentAttributes>
      <FileName>LN11111_A1.xml</FileName>
      <Id>2d4ca96e-612b-4542-9227-e92e16920001</Id>
      <Type>Appraisal</Type>
    </Document>
    <Document>
      <Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
      <ContentType>text/xml</ContentType>
      <DocumentAttributes>
        <DocumentAttribute>
          <Key>ReportType</Key>
          <Value>1004/70</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>FormatType</Key>
          <Value>MISMO</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>ReportName</Key>
          <Value>APPRAISAL_2</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>UADVersion</Key>
          <Value>UAD</Value>
        </DocumentAttribute>
      </DocumentAttributes>
      <FileName>LN11111_A2.xml</FileName>
      <Id>2d4ca96e-612b-4542-9227-e92e16920002</Id>
      <Type>Appraisal</Type>
    </Document>
  </Document>
  <Document>
    <Base64EncodedContent>PKJHGFDEDFGHJHG.....IOYYUTDDFGHJHGg==</Base64EncodedContent>
    <ContentType>text/xml</ContentType>
```

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```
<DocumentAttributes>
  <DocumentAttribute>
    <Key>ReportType</Key>
    <Value>1004D/442</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>FormatType</Key>
    <Value>MISMO</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>ReportName</Key>
    <Value>APPRAISAL_3</Value>
  </DocumentAttribute>
  <DocumentAttribute>
    <Key>UADVersion</Key>
    <Value>***NONE***</Value>
  </DocumentAttribute>
</DocumentAttributes>
<FileName>LN11111_A3.xml</FileName>
<Id>2d4ca96e-612b-4542-9227-e92e16920003</Id>
<Type>Appraisal</Type>
</Document>
</Documents>
<LenderLoanNumber>LN95539</LenderLoanNumber>
<LenderName>Test Lender A</LenderName>
<OrderExtensions>
  <OrderExtension>
    <Type>UCDP</Type>
    <BusinessUnitNumber>***BusinessUnitNumber***</BusinessUnitNumber>
    <Investors>
      <Investor>
        <Code>FNM</Code>
        <InvestorAttributes>
          <InvestorData>
            <Key>FNMSellerNumber</Key>
            <Value>***FNMSellerNumber***</Value>
          </InvestorData>
          <InvestorData>
            <Key>FNMLenderInstitutionIdentifier</Key>
            <Value>***FNMLenderInstitutionIdentifier***</Value>
          </InvestorData>
          <InvestorData>
            <Key>FNMCasefileIdentifier</Key>
            <Value>***FNMCasefileIdentifier***</Value>
          </InvestorData>
        </InvestorAttributes>
      </Investor>
    </Investors>
    <LenderLoginAccount>login</LenderLoginAccount>
    <LenderLoginPassword>password</LenderLoginPassword>
  </OrderExtension>
</OrderExtensions>
<OrderType>UAD</OrderType>
</Order>
```

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Update Submission

Method	Resource URI	Description
POST	<i>BaseUrl</i> /ead/orders/uad	Updates appraisal data submission into the portals via PortalDirect

Remarks

The primary difference between an update submission and a new submission is the presence of an OrderId within the XML sent to PortalDirect. Please see the new submission section for details on the xml structure.

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Sample - Update Submission Request – Update Lender Loan Number

```
<Order>
  <Id>4444-3333-2222-1111</Id>
  <LenderLoanNumber>***LENDERLOANNUMBER***</LenderLoanNumber>
</Order>
```

Sample - Update Submission Request – Update HUD Case Number

```
<Order>
  <Id>4444-3333-2222-1111</Id>
  <OrderExtensions>
    <Type>EAD</Type>
    <OrderExtension>
      <Investors>
        <Investor>
          <Code>FHA</Code>
          <InvestorAttributes>
            <InvestorData>
              <Key>HUDCaseNumber</Key>
              <Value>***HUDCASENUMBERCHANGED***</Value>
            </InvestorData>
          </InvestorAttributes>
        </Investor>
      </Investors>
    </OrderExtension>
  </OrderExtensions>
</Order>
```

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Sample - Update Submission Request – Upload additional Appraisal

```
<Order>
  <Id>4444-3333-2222-1111</Id>
  <Documents>
    <Document>
      <Base64EncodedContent>***BASE64CONTENT2***</Base64EncodedContent>
      <ContentType>text/xml</ContentType>
      <DocumentAttributes>
        <DocumentAttribute>
          <Key>ReportType</Key>
          <Value>1073/465</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>FormatType</Key>
          <Value>MISMO</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>ReportName</Key>
          <Value>APPRAISAL_2</Value>
        </DocumentAttribute>
        <DocumentAttribute>
          <Key>UADVersion</Key>
          <Value>UAD</Value>
        </DocumentAttribute>
      </DocumentAttributes>
      <FileName>LN11111_A2.xml</FileName>
      <Id>2d4ca96e-612b-4542-9227-e92e16920002</Id>
      <Type>Appraisal</Type>
    </Document>
  </Documents>
</Order>
```

Sample - Update Submission Request – Delete additional Appraisal

```
<Order>
  <Id>4444-3333-2222-1111</Id>
  <Documents>
    <Document>
      <Id>2d4ca96e-612b-4542-9227-e92e16920002</Id>
    </Document>
  </Documents>
</Order>
```

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Get Order

Method	Resource URI	Description
GET	BaseUrl /ead/orders/uad/{Order Id}	Retrieves the status of a specific submission.

Remarks

Perform this HTTP command to obtain the current status of a submission.

Request Body

None

Response Body

The response body will be a XML that represents the current state of the submission order. Note that the XML is a complete representation of the order, which means it will contain both the input data supplied from the submission as well as output data like the status, hard stops, etc.

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Sample – Get Order Response

```
<GetOrderResponse>
  <Order>
    <OrderID>11111111-2222-3333-4444-555555555555</OrderID>
    <ClientCorrelationId>1</ClientCorrelationId>
    <Documents>
      <Document>
        <Base64EncodedContent>***NONE***</Base64EncodedContent>
        <ContentType>text/xml</ContentType>
        <CreatedTime>2015-09-08T22:47:23.254Z</CreatedTime>
        <DocumentAttributes>
          <DocumentAttribute>
            <Key>ReportType</Key>
            <Value>1004/70</Value>
          </DocumentAttribute>
          <DocumentAttribute>
            <Key>FormatType</Key>
            <Value>MISMO</Value>
          </DocumentAttribute>
          <DocumentAttribute>
            <Key>ReportName</Key>
            <Value>APPRAISAL_1</Value>
          </DocumentAttribute>
        </DocumentAttributes>
        <DocumentUrl></DocumentUrl>
        <FileName>LN11111_A1.xml</FileName>
        <Id>2d4ca96e-612b-4542-9227-e92e16920be9</Id>
        <IsDeleted></IsDeleted>
        <LastUpdatedTime>2015-09-08T22:47:23.254Z</LastUpdatedTime>
        <Type>Appraisal</Type>
      </Document>
      <Document>
        <Base64EncodedContent>***NONE***</Base64EncodedContent>
        <ContentType>text/xml</ContentType>
        <CreatedTime>2015-09-08T22:47:23.254Z</CreatedTime>
        <DocumentAttributes>
          <DocumentAttribute>
            <Key>ReportType</Key>
            <Value>1004C/70B</Value>
          </DocumentAttribute>
          <DocumentAttribute>
            <Key>FormatType</Key>
            <Value>MISMO</Value>
          </DocumentAttribute>
          <DocumentAttribute>
            <Key>ReportName</Key>
            <Value>APPRAISAL_2</Value>
          </DocumentAttribute>
        </DocumentAttributes>
        <DocumentUrl></DocumentUrl>
```

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```
<FileName>LN11111_A2.xml</FileName>
<Id>2d4ca96e-612b-4542-9227-e92e16920b10</Id>
<IsDeleted></IsDeleted>
<LastUpdatedTime>2015-09-08T22:47:23.254Z</LastUpdatedTime>
<Type>Appraisal</Type>
</Document>
<Document>
  <Base64EncodedContent>***NONE***</Base64EncodedContent>
  <ContentType>text/xml</ContentType>
  <CreatedTime>2015-09-08T22:47:23.254Z</CreatedTime>
  <DocumentAttributes>
    <DocumentAttribute>
      <Key>ReportType</Key>
      <Value>1004D/442</Value>
    </DocumentAttribute>
    <DocumentAttribute>
      <Key>FormatType</Key>
      <Value>MISMO</Value>
    </DocumentAttribute>
    <DocumentAttribute>
      <Key>ReportName</Key>
      <Value>APPRAISAL_3</Value>
    </DocumentAttribute>
  </DocumentAttributes>
  <DocumentUrl></DocumentUrl>
  <FileName>LN11111_A3.xml</FileName>
  <Id>2d4ca96e-612b-4542-9227-e92e16920b11</Id>
  <IsDeleted></IsDeleted>
  <LastUpdatedTime>2015-09-08T22:47:23.254Z</LastUpdatedTime>
  <Type>Appraisal</Type>
</Document>
</Documents>
<LenderLoanNumber>100-0040012</LenderLoanNumber>
<LenderName>Test Lender A</LenderName>
<OrderExtensions>
  <OrderExtension>
    <Type>Ead</Type>
    <BusinessUnitNumber>TPB65026</BusinessUnitNumber>
    <Investors>
      <Investor>
        <Code>FHA</Code>
        <InvestorAttributes>
          <InvestorData>
            <Key>FHALenderID</Key>
            <Value>88888</Value>
          </InvestorData>
          <InvestorData>
            <Key>HUDCaseNumber</Key>
            <Value>100-0040012</Value>
          </InvestorData>
        </InvestorAttributes>
      </Investor>
    </Investors>
  </OrderExtension>
</OrderExtensions>
```

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```
</Investors>  
<LenderLoginAccount/>  
<LenderLoginPassword/>  
<DocumentFileIdentifier>A000000243</DocumentFileIdentifier>  
</OrderExtension>  
</OrderExtensions>  
<OrderStatus>Successful</OrderStatus>  
<OrderType />  
<SubmittedDate>2015-09-08T22:47:230.241</SubmittedDate>  
</Order>  
</GetOrderResponse>
```

*** This response assumes that both the submission XML and authentication are correct.**

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Hard Stop Override

Method	Resource URI	Description
POST	<i>BaseUrl</i> /orders/uad/{OrderId}/events	Updates appraisal data submission into the portals via PortalDirect

Remarks

Perform this HTTP command to obtain submit a hard stop override request to the portals.

Request Body

The request body will be XML that represents a hard stop list as a ServiceEvents XML element. Within the ServiceEvents element, a ServiceEvent element shall represent an individual Hard Stop.

ServiceEvents Elements:

Name	Required	Description
ServiceEvent	Yes	The ServiceEvent element is the representation of a hard stop that needs to be overridden.

ServiceEvent Elements:

Name	Required	Description
Code	No	
Description	No	
ServiceEventAttributes	Yes	
Source	No	
Type	Yes	

ServiceEventAttributes Elements:

Key	Required	Description
DocumentId	Yes	The value portion of this element to represent the unique appraisal identifier for a specific appraisal.
OverrideCode	Yes	The specific override or reason code that is being requested to override a specific hardstop.
HardStopCode	Yes	Specific hard stop that is being requested to be overridden.
ReasonComment	No	String Explication of why override was requested.

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Sample – Hard Stop Override Request – Override Hard Stop 302

```
<ServiceEvents>
  <ServiceEvent>
    <Code/>
    <Description/>
    <EventDate>2011-10-12T16:39:40.2744066-07:00</EventDate>
    <ServiceEventAttributes>
      <ServiceEventAttribute>
        <Key>DocumentId</Key>
        <Value>2d4ca96e-612b-4542-9227-e92e16920be9</Value>
      </ServiceEventAttribute>
      <ServiceEventAttribute>
        <Key>OverrideCode</Key>
        <Value>RQ30204</Value>
      </ServiceEventAttribute>
      <ServiceEventAttribute>
        <Key>HardStopCode</Key>
        <Value>302</Value>
      </ServiceEventAttribute>
    </ServiceEventAttributes>
    <Source/>
    <Type>override</Type>
  </ServiceEvent>
</ServiceEvents>
```

Response Body

The response body will be XML that provides acknowledgement that the request to override a hardstop was received. After a successful response is received, wait until the next poll cycle to perform a get order call.

Sample – Hard Stop Override Response – Successful Request

```
<OverrideRequestResponse>
  <OrderId>11111111-2222-3333-4444-555555555555</OrderId>
  <Status>Received</Status>
</OverrideRequestResponse>
```

* This response assumes that both the request XML and authentication are correct.

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Get SSR Report

Method	Resource URI	Description
GET	<i>BaseUrl</i> /ead/orders/uad/{OrderId}/report/{recipient}	Retrieves base64 encoded SSR Report.

Remarks

Perform this HTTP command to obtain a base 64 encoded SSR Report PDF.

Request Body

None

Response Body

The response body will be a XML that contains base 64 encoded SSR Report data from a recipient.

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Sample – Get SSR Report Response

```
<GetReportResponse>
  <OrderId>11111111-2222-3333-4444-555555555555</OrderId>
  <SSRReports>
    <SSRReport>
      <ClientCorrelationId>1</ClientCorrelationId>
      <DocumentFileIdentifier></DocumentFileIdentifier>
      <Recipient>FHA</Recipient>
      <Base64Type>PDF</Base64Type>
      <Base64>JVBERi0xL....AAAA=</Base64>
    </SSRReport>
  </SSRReports>
</GetReportResponse>
```

*** This response assumes that both the submission XML and authentication are correct.**

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Make Designation:

Method	Resource URI	Description
POST	<i>BaseUrl</i> /ead/orders/uad/{OrderId}/designation	Adds an appraisal to an Aggregator

Remarks

This call is to allow a Correspondent Lender's agent to designate an appraisal to an Aggregator.

Request Body

The request body will be XML that represents a specific Order and a list of Designations that are to be assigned with that Order.

Order Elements:

Name	Required	Description
OrderId	Yes	The OrderId value represents the Appraisal Order that is to be shared with a specific Aggregator.
Designations	Yes	The Designations element represents a list of individual designations

Designation Elements:

Name	Required	Description
PortalCode	Yes	UCDP – EAD Currently does not support this feature
AggregatorId	Yes	Id of Aggregator that this Appraisal is to be shared with

Sample – Make Designation Request

```
<Order>
  <OrderId>11111111-2222-3333-4444-555555555555</OrderId>
  <Designations>
    <Designation>
      <PortalCode>UCDP</PortalCode>
      <AggregatorId>890234</AggregatorId>
    </Designation>
  </Designations>
  <OrderType>UAD</OrderType>
</Order>
```

Sample – Make Designation Response

```
<OrderResponse>
  <OrderId>11111111-2222-3333-4444-555555555555</OrderId>
  <OrderStatus>Received</OrderStatus>
</OrderResponse>
```

* This response assumes that both the submission XML and authentication are correct.

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Get Designations

Method	Resource URI	Description
POST	<i>BaseUrl</i> /ead/orders/uad/{OrderId}/report/{recipient}	Retrieves list of Designations within a date range.

Remarks

Perform this HTTP command to obtain a list of appraisals that have been designated to their organization within a prescribed date range. ***This call only works with orders that have been submitted to the UCDP portal.***

Request Body

A GetDesignations object needs to be sent to PortalDirect, the GetDesignations object is represented in XML and is comprised of the following components:

- GetDesignations Level Properties
- A Filters object holds specific keys and values that are to be used to filter the ToDate and FromDate date ranges.

Response Body

The response body will be a XML that contains base 64 encoded SSR Report data from a recipient.

GetDesignations Level Elements:

Name	Required	Description
LenderLoginAccount	Yes	The Direct Integration (DI) credential assigned to the lender or lender agent for submitting appraisal data.
LenderLoginPassword	Yes	The password associated with the DI account above.
AggregatorId	Yes	Id of Aggregator that the list of appraisals is to be sent to.

Filter Elements:

Name	Required	Description
Key	Yes	Contains the FromDate and ToDate
Value	Yes	Contains the values for the date ranges for FromDate and ToDate

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Sample – Get Designations Request

```
<GetDesignations>
  <LenderLoginAccount>Login</LenderLoginAccount>
  <LenderLoginPassword>Password</LenderLoginPassword>
  <AggregatorId>AggregatorId</AggregatorId>
  <Filters>
    <Filter>
      <Key>FromDate</Key>
      <Value>2015-12-31</Value>
    </Filter>
    <Filter>
      <Key>ToDate</Key>
      <Value>2016-1-1</Value>
    </Filter>
  </Filters>
</GetDesignations>
```

Sample – Get Designations Response

```
<GetDesignationsResponse>
  <FromDate>FromDate</FromDate>
  <ToDate>ToDate</ToDate>
  <Status>Success</Status>
  <FileList>
    <File>
      <FileInfo>
        <Key>DocumentFileIdentifier</Key>
        <Value>DocumentFileIdentifier</Value>
      </FileInfo>
      <FileInfo>
        <Key>LenderName</Key>
        <Value>LenderName</Value>
      </FileInfo>
      <FileInfo>
        <Key>LenderLoanNumber</Key>
        <Value>LenderLoanNumber</Value>
      </FileInfo>
      <FileInfo>
        <Key>SubjectAddress</Key>
        <Value>SubjectAddress</Value>
      </FileInfo>
      <FileInfo>
        <Key>SubjectCity</Key>
        <Value>SubjectCity</Value>
      </FileInfo>
      <FileInfo>
        <Key>SubjectState</Key>
```

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```
<Value>SubjectState</Value>
</FileInfo>
<FileInfo>
  <Key>SubjectZipCode</Key>
  <Value>SubjectZipCode</Value>
</FileInfo>
<FileInfo>
  <Key>LastUpdatedDateTime</Key>
  <Value>LastUpdatedDateTime</Value>
</FileInfo>
<FileInfo>
  <Key>LastDesignatedDateTime</Key>
  <Value>LastDesignatedDateTime</Value>
</FileInfo>
<FileInfo>
  <Key>LastAccessedDateTime</Key>
  <Value>LastAccessedDateTime</Value>
</FileInfo>
<FileInfo>
  <Key>UpdatedSinceLastAccessFlag</Key>
  <Value>UpdatedSinceLastAccessFlag</Value>
</FileInfo>
<Investors>
  <Investor>
    <InvestorInfo>
      <Key>Name</Key>
      <Value>FNM</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Condition</Key>
      <Value>Success</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Description</Key>
      <Value>Submission Successful</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Code</Key>
      <Value>IS0000</Value>
    </InvestorInfo>
  </Investor>
  <Investor>
    <InvestorInfo>
      <Key>Name</Key>
      <Value>FRE</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Condition</Key>
      <Value>Not Successful</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Description</Key>
```

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```

                                <Value>Hard Stop(s) encountered while processing
submission. Review the HARD_STOP elements for details.</Value>
                                </InvestorInfo>
                                <InvestorInfo>
                                    <Key>Code</Key>
                                    <Value>IS0003</Value>
                                </InvestorInfo>

                                </Investor>
                            </Investors>
</File>
<File>
    <FileInfo>
        <Key>DocumentFileIdentifier</Key>
        <Value>DocumentFileIdentifier</Value>
    </FileInfo>
    <FileInfo>
        <Key>LenderName</Key>
        <Value>LenderName</Value>
    </FileInfo>
    <FileInfo>
        <Key>LenderLoanNumber</Key>
        <Value>LenderLoanNumber</Value>
    </FileInfo>
    <FileInfo>
        <Key>SubjectAddress</Key>
        <Value>SubjectAddress</Value>
    </FileInfo>
    <FileInfo>
        <Key>SubjectCity</Key>
        <Value>SubjectCity</Value>
    </FileInfo>
    <FileInfo>
        <Key>SubjectState</Key>
        <Value>SubjectState</Value>
    </FileInfo>
    <FileInfo>
        <Key>SubjectZipCode</Key>
        <Value>SubjectZipCode</Value>
    </FileInfo>
    <FileInfo>
        <Key>LastUpdatedDateTime</Key>
        <Value>LastUpdatedDateTime</Value>
    </FileInfo>
    <FileInfo>
        <Key>LastDesignatedDateTime</Key>
        <Value>LastDesignatedDateTime</Value>
    </FileInfo>
    <FileInfo>
        <Key>LastAccessedDateTime</Key>
        <Value>LastAccessedDateTime</Value>
    </FileInfo>
</File>
```

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```
<FileInfo>
  <Key>UpdatedSinceLastAccessFlag</Key>
  <Value>UpdatedSinceLastAccessFlag</Value>
</FileInfo>
<Investors>
  <Investor>
    <InvestorInfo>
      <Key>Name</Key>
      <Value>FNM</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Condition</Key>
      <Value>Success</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Description</Key>
      <Value>Submission Successful</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Code</Key>
      <Value>IS0000</Value>
    </InvestorInfo>
  </Investor>
  <Investor>
    <InvestorInfo>
      <Key>Name</Key>
      <Value>FRE</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Condition</Key>
      <Value>Not Successful</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Description</Key>
      <Value>Hard Stop(s) encountered while processing
submission. Review the HARD_STOP elements for details.</Value>
    </InvestorInfo>
    <InvestorInfo>
      <Key>Code</Key>
      <Value>IS0003</Value>
    </InvestorInfo>
  </Investor>
</Investors>
</File>
</FileList>
</GetDesignationsResponse>
```

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Hard Stop and Override Codes

Hard Stop Codes

In addition to supporting the current Hard Stop codes below, your implementation must not fail when encountering a code that is not recognized, as new codes may be added in the future.

Code	Hard Stop Description	Override Allowed (Manual Request)
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 license information	N
202	Unmatched appraiser license information	AUTO *
203	Appraiser license is suspended in the ASC database	AUTO *
204	Appraiser license is suspended in the ASC database	AUTO *
210	Missing supervisory appraiser license information	N
212	Unmatched supervisory appraiser license information	AUTO *
213	Supervisory appraiser license is suspended in the ASC database	AUTO *
214	Supervisory appraiser license is suspended in the ASC database	AUTO *
300	Missing subject address	N
302	Unknown subject address	Y
303	Invalid address: Unit number required	Y
401	UAD compliance check failure (one or more fatal)	N
402	UAD compliance check failure (warnings only)	AUTO *
9000	Invalid submission: File too large	N
9001	Appraisal data in invalid format	N
9002	Unable to convert PDF file	N
9003	PDF not included in XML submission	N
9004	PDF conversion not allowed	N

* For the UCDP Phase I Implementation the following data characteristics will result in an automatic system override:

- Appraisal with unknown subject address if year built is equal to 2 years old or less
- Appraisal with unknown subject address that is in Puerto Rico, U.S. Virgin Islands, or Guam
- Appraisal with Appraiser license that is unmatched or is suspended in the ASC database
- Appraisal with Appraiser Supervisor's license that is unmatched or is suspended in the ASC database

The Hard Stop will be recorded, automatically overridden and included in the response. In a later release this automatic override will no longer be applied to new submissions.