

## Use Appraisal Firewall to Help Your Clients Comply with Electronic Appraisal Submissions

### Fannie Mae “Loan Quality Initiative” Driving Lenders to Need Appraisals in UAD XML File Format

Upcoming appraisal regulations from Fannie Mae and Freddie Mac, set to take effect September 1<sup>st</sup> for the appraiser’s ability to deliver appraisals in UAD XML format, may be requiring your clients to need more than their PDF appraisal. Appraisers like you could be required to transmit a properly formatted UAD (Uniform Appraisal Dataset) XML appraisal to your clients in place of your regular PDF.

Appraisal Firewall has provided you with the ability to upload your UAD XML appraisal for a while now. When you upload your completed appraisal to Appraisal Firewall, you can choose to deliver your report in XML format, or continue to submit your usual PDF file.

We are providing this information to you now so you can become comfortable delivering appraisals in XML format prior to the September 1<sup>st</sup> deadline. You can also prepare by confirming that your appraisal forms software allows you to generate UAD XML that can be sent to your lenders. If you have questions generating UAD XML, you may need to contact your appraisal forms software provider and ask how this is done.

Here are some quick instructions for uploading XML files into Appraisal Firewall.

1. Once you have your appraisal in UAD XML format and are ready to deliver it to your client, open the order, go to **Communicate**, and choose **Deliver Report**.
2. Enter the **Appraised Value**, click **Browse to Upload a File**, then locate and select the UAD XML file from your computer. This provides your client with the XML format they need to submit the report to UCDP.
3. Appraisal Firewall will automatically extract the PDF file from your XML to present both the XML and the PDF – eliminating the need for you to upload both file types. If you experience any issues with uploading your XML, feel free to contact us, or you can always upload your PDF file.

We are happy to help with any questions you have. Contact our MDS Customer Service Center at:

(888) 539-4542