

Uniform Collateral Data Portal (UCDP) User Guide for Fannie Mae Messaging

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Introduction

What is the UCDP User Guide for Fannie Mae Messaging?

This guide is a supplement to the UCDP General User Guide and describes the screens and reports that are available **only** to those who electronically submit appraisal data files to Fannie Mae through the Uniform Collateral Data Portal (UCDP) and who are enabled for Fannie Mae messaging. Many of the screens and reports described herein are only available to users registered with Fannie Mae.

See the UCDP General User Guide for more information about UCDP at the following link:
<https://www.uniformdataportal.com/ucdp/PortalContent/UCDPGeneralUserGuide.pdf>.

Who should read this manual?

The UCDP User Guide for Fannie Mae Messaging is intended for loan officers, underwriters, appraisal management companies and others who submit appraisal data files to **Fannie Mae**, resolve issues with **Fannie Mae** appraisal data file submissions, and obtain **Fannie Mae** reports from UCDP.

What's in this manual?

This manual contains information in the following sections about the screens and reports unique to Fannie Mae appraisal data file submissions and results:

- **Section 1: View/Edit Pages for Appraisal Submissions** describes the additional Fannie Mae tabs in the Appraisal Hard Stops and Appraisal Findings sections on this page.
- **Section 2: Viewing and Editing Appraisal Information** explains how to check the submission status; edit certain information and/or resubmit appraisal data files (as needed); and request, track, and process override requests on Fannie Mae submissions.
- **Section 3: Submission Summary Report** explains Fannie Mae additions to this report including Fannie Mae specific messaging in the Appraisal Findings Detail Report.
- **Appendices:**
 - A. List of Fannie Mae Hard Stops
 - B. List of Fannie Mae Findings



1. View/Edit Pages for Appraisal Submissions

NOTE: *The Fannie Mae changes described in this section are in addition to information contained in “Section 2.4-View/Edit Pages for Appraisal Submissions” in the UCDP General User Guide.*

View/Edit pages are used to review submission data, submit a request for an override, and resubmit a corrected appraisal data file and/or add additional appraisal data files.

The View/Edit page shown in Figure 1.0.1 has three sections:

- Submission Information
- Appraisal Information
- Submission History

Once enabled for Fannie Mae Messaging, UCDP users who submit appraisal data files to Fannie Mae see additional tabs labeled “Fannie Mae” in the Appraisal Hard Stops and Appraisal Findings sections as shown in Figure 1.0.1 that non-Fannie Mae users do not see. The Submission Information and Submission History subsections remain unchanged and contain information pertinent to both GSEs.

Figure 1.0.1 View/Edit Page with Fannie Mae tabs

The screenshot shows the UCDP interface with the following sections:

- Section 1 – Submission Information:** A summary table at the top showing document details.

Document File ID	Lender Loan Number	Date Submitted	Last Update
11020142H	JL123450	11/26/2012 17:55:20	11/26/2012 17:55:41
- Section 2 – Appraisal Information (1, 2, and/or 3):** Detailed appraisal data and findings.
 - Submission Info:** Shows Fannie Mae Status (Not Successful) and Freddie Mac Status (Not Successful). Includes fields for Date Submitted, Subject Address, Appraised Value (\$475,000), and Appraiser Name (John Jones).
 - Appraisal 1: Hard Stops:** A section for overrides. It shows an override request for 'Fannie Mae Findings' with an automated reason and an 'Override Decision' of 'Override automatically approved'.
 - Appraisal 1: Findings:** A table of compliance issues.

Hard Stop Code	Form Section	Form Field Name	Property Affected	Message	Severity
FHM000	RECONCILIATION	As of (Effective Date)	Subject	The 'as of' date of the appraisal is outside the expected range (between 4 and 12 months old).	Warning
FHM016	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 1	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #1.	Warning
FHM016	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 2	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #2.	Warning
FHM016	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 3	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #3.	Warning
- Section 3 – History of the Submission:** A log of system events.

Date/Time	Appraisal	Event Description	User
11/26/2012 17:55:41	Appraisal 1	Processing of document has encountered hard stops for Fannie Mae	SYSTEM
11/26/2012 17:55:41	Appraisal 1	Override request for hard stop 'Fannie Mae Findings' approved with reason: 'Override automatically approved'	SYSTEM
11/26/2012 17:55:41	Appraisal 1	Override for hard stop 'Fannie Mae Findings' requested for reason: 'Automated override request'	SYSTEM
11/26/2012 17:55:41	Appraisal 1	Hard stop 'FHM000' encountered during processing of document, 'Fannie Mae Findings'	SYSTEM
11/26/2012 17:55:29	Appraisal 1	Processing of document has encountered hard stops for Freddie Mac	SYSTEM
11/26/2012 17:55:27	Appraisal 1	Hard stop '302' encountered during processing of document, 'Unknown subject address'	SYSTEM
11/26/2012 17:55:27	Appraisal 1	Override request for hard stop 'Unverified supervisory appraiser license' approved with reason: 'Override automatically approved'	SYSTEM
11/26/2012 17:55:27	Appraisal 1	Override for hard stop 'Unverified supervisory appraiser license' requested for reason: 'Automated override request'	SYSTEM
11/26/2012 17:55:27	Appraisal 1	Hard stop '212' encountered during processing of document, 'Unverified supervisory appraiser license'	SYSTEM
11/26/2012 17:55:27	Appraisal 1	Override request for hard stop 'Unverified appraiser license' approved with reason: 'Override automatically approved'	SYSTEM

Section 1 – Submission Information

Appraisal Status

Section 2 – Appraisal Information (1, 2, and/or 3)

Fannie Mae Hard Stops

Fannie Mae Findings

Section 3 – History of the Submission


Initially, all Fannie Mae messages result in warnings only and are automatically overridden. The UCDP submission status is not affected.

In the future, Fannie Mae hard stops may become manually overridable or fatal edits. You must resolve the hard stop or request a manual override in order for the appraisal submission to ultimately receive a “Successful” status in UCDP. More information about resolving hard stops is contained in Section 4.3.3 of the UCDP General User Guide.

Table 1.0.2 lists the information in the Appraisal Hard Stops and Appraisal Findings subsections of the View/Edit page, including information that is available **only** to Fannie Mae registered users.

Table 1.0.2 Appraisal Information Subsections

Subsection	Description
Appraisal Hard Stops – UCDP Tab	Lists hard stop errors that are common to both GSEs for the submitted appraisal data file. Hard stop errors include warnings that are automatically overridden, as well as hard stops that you must either manually override or correct with a new appraisal in order to receive a successful status. Each appraisal data file has a separate hard stop section.
Appraisal Hard Stops – Fannie Mae Tab	Lists only Fannie Mae-generated hard stops and is only displayed if the appraisal data file is submitted to Fannie Mae by a Fannie Mae-approved lender/lender agent. Initially, all hard stops are warnings that are automatically overridden. Each appraisal data file has a separate hard stop section.
Appraisal Findings – UAD Compliance Tab	Lists all UAD compliance check messages. These are all common to both GSEs. Each appraisal file has a separate UAD Compliance check findings section.
Appraisal Findings – Fannie Mae Tab	Lists only Fannie Mae findings information and is only displayed if the appraisal data file is submitted to Fannie Mae by Fannie Mae-approved lender/lender agents. The findings are listed by Message ID and refer to the property affected. The severity is either warning, overridable, or fatal. Initially, all messages are warnings. Each appraisal file has a separate findings section.



In the event that a technical issue occurs, you receive the following message:

“An issue has occurred with the Fannie Mae submission; the appraisal will automatically process when it is resolved.”

To determine when the issue has been resolved, you need to recheck your status until the submission changes from In Progress to Not Successful or Successful.

The overall Fannie Mae Appraisal Status shown in Figure 1.0.1 is based on the combined UCDP hard stops, UAD compliance checks, and Fannie Mae hard stops. If the Fannie Mae hard stops include at least one message that has either a manually overridable or a non-overridable hard stop, then the Appraisal Status will be Not Successful.

NOTE 1: Results from the UAD compliance check initially result in warning messages that do not affect the successful status of the submission. These warning messages occur if the data is incomplete or does not conform to the standards defined in the Fannie Mae and Freddie Mac UAD requirements. Details on each UAD warning are provided in the error message. Some number of UAD warnings may become fatal in the future and would result in a Not Successful appraisal status unless corrected/resolved.

NOTE 2: Results from the Fannie Mae messages initially result in warnings only and will not affect the successful status of the submission. Some number of Fannie Mae messages may become fatal in the future and would result in a Not Successful appraisal status unless corrected/resolved.

2. Viewing and Editing Appraisal Information

NOTE: The Fannie Mae changes described in this section are in addition to the information contained in “Section 4-Viewing and Editing Appraisal Information” in the UCDP General User Guide.

Use the View/Edit page to resubmit appraisal data files or request, track, and process override requests. It is important to note that you cannot edit appraisal data within UCDP. You must submit an updated appraisal data file to make any corrections within UCDP.

To access the Appraisal View/Edit page:

- Click the Doc File ID in the Upload Confirmation Report, or
- Click either the Doc File ID or Edit link on the Search Results page.

2.1 Appraisal Hard Stops

The Appraisal Hard Stops subsection shown in Figure 2.1.1 displays any UCDP and Fannie Mae hard stops that may have occurred, details of the hard stops, comments, and the user ID associated with each override request and override decision under their respective tabs. The subsection also indicates whether an override was manual or automatic when it was submitted, and the result of the override.

When a hard stop cannot be overridden, use the link below the hard stop indicator prompting you to submit a new appraisal data file with the message, “You may upload a new or corrected file using File Operations above.” This is the only way a non-overridable hard stop can be removed. A user can request overrides or submit a corrected appraisal or other needed information for any submission from any related business unit or child business unit.

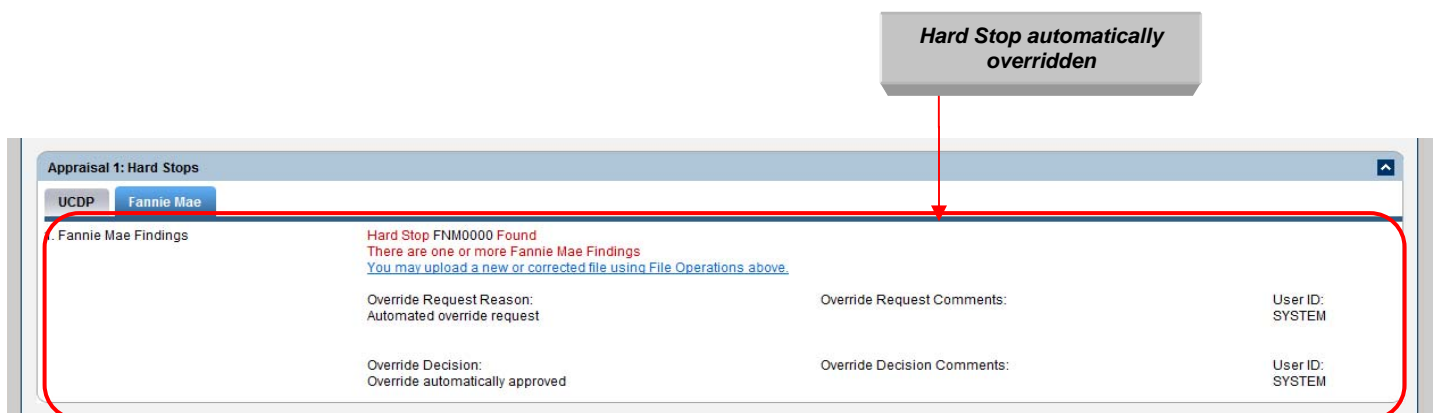
If a hard stop can be overridden, submit an override request by following these steps:

1. Select a reason for the override from the dropdown. If necessary, you can enter additional information in the comment box. If you don’t see the reason for the override in the dropdown, select “Other” and enter the reason for the override request in the comment box.
2. Click Submit.

If the override is accepted and all other hard stops/findings have been resolved, the submission status changes from Not Successful to Successful in the Submission Information (Section 1) of the page.

NOTE: Initially, there is only one Fannie Mae hard stop code, FNM0000. This hard stop is an indicator that there are one or more Fannie Mae messages. If FNM0000 fires, the user should review the messages in the Fannie Mae findings tab for details. Initially Fannie Mae messages will be warnings only and will not impact the overall status of the appraisal submission. This could change in the future. (For more details on Fannie Mae hard stops, refer to Appendix A.)

Figure 2.1.1 Fannie Mae Hard Stops subsection



2.2 Appraisal Findings (Appraisal 1, 2 and/or 3)

The Appraisal Findings subsection shown in Figure 2.2.1 includes both UAD compliance and Fannie Mae findings under their respective tabs.

From this page, you can print the findings information or download the information to a Microsoft Excel spreadsheet.

- To print the information, click Print.
- To download the information, click Download to Excel.

NOTE: You can sort the displayed information in ascending or descending order by clicking the column title.

Figure 2.2.1 Fannie Mae Appraisal Findings Page

The screenshot displays the 'Appraisal 1: Findings' page. It features a table with the following columns: Hard Stop Code, Form Section, Form Field Name, Property Affected, Message, and Severity. The table contains four rows of findings, all with a 'Warning' severity. Below the table, there are navigation controls including a 'Page size' dropdown set to '10' and a status indicator '4 items in 1 pages'. At the bottom right of the table area, there are two buttons: 'Print' and 'Download to Excel'. A red box highlights these buttons, and a red arrow points from a grey callout box below to the 'Download to Excel' button. The callout box contains the text 'Print or Download findings to Excel'.

Hard Stop Code	Form Section	Form Field Name	Property Affected	Message	Severity
FNMO080	RECONCILIATION	As of (Effective Date)	Subject	The "as of" date of the appraisal is outside the expected range (between 4 and 12 months old).	Warning
FNMO158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 1	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #1.	Warning
FNMO158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 2	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #2.	Warning
FNMO158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 3	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #3.	Warning

Page size: 10 | 4 items in 1 pages

Print | Download to Excel

Print or Download findings to Excel

See Appendix B for a complete list of Fannie Mae Findings.

A description of the information provided in the Fannie Mae tab in the Findings subsection is shown in Table 2.2.2.

Table 2.2.2 Findings Subsection – Fannie Mae Tab Findings

Field	Message
Hard Stop Code	Identifier of the Hard Stop that was triggered.
Form Section	Text identifying the applicable appraisal form section.
Form Field Name	Text identifying the name of the applicable appraisal form field.
Property Affected	Text identifying the applicable property (subject or comparable).
Message	Fannie Mae's explanation of the finding.
Severity	Each message will be classified in one of three ways: Warning, Overridable, Fatal.

3. Submission Summary Report

NOTE: The Fannie Mae changes described in this section are in addition to information contained in the “Submission Summary Report” section in the UCDP General User Guide.

The Submission Summary Report displays information about a specific Doc File ID including its related appraisal data files and contains two parts. Part 1 of the SSR is the Appraisal Findings Detail Report. Part 2 of the SSR is the original Submission Summary Report.

3.1 Fannie Mae Appraisal Findings Detail Report – Part 1 of SSR

The Fannie Mae Appraisal Findings Detail Report is included in Figure 3.2.1. It is displayed as part of the Submission Summary Report PDF in the UCDP portal when you click on the SSR icon on the Search Page or when you click Submission Summary Report under the Submission Reports menu item.

The Fannie Mae Appraisal Findings Detail Report contains three sections:

- UCDP Basic Edit Checks
- UAD Compliance Findings
- Fannie Mae Proprietary Edit Findings

The report includes the most recent submission information for each document (Appraisal 1, Appraisal 2, or Appraisal 3). The report includes the information shown in Table 3.1.1 and is sorted by severity in the following order: Fatal, Overridable, Warning. A secondary sort is applied to the Message ID column within a severity grouping.

Table 3.1.1 Information contained in Appraisal Findings Detail Report

Section	Description
UCDP Basic Edit Checks	These are the same for both Fannie Mae and Freddie Mac.
UAD Compliance Findings	These are messages generated during a UAD compliance check that contain information about data format and completeness issues. These are the same for both Fannie Mae and Freddie Mac.
Fannie Mae Proprietary Edit Findings	These findings are specific to Fannie Mae and are <i>only</i> viewable to those who submit appraisal data files to Fannie Mae. Initially, all Findings will be warnings. See Appendix B for a full list of Fannie Mae findings.

NOTE: the Fannie Mae proprietary edit findings will not appear on the report until the user is enabled for Fannie Mae findings



3.2 Original Submission Summary Report – Part 2 of SSR

The Submission Summary Report for Fannie Mae is also shown in Figure 3.2.1 and includes the Fannie Mae generated hard stops described in Table 2.2.2.

Figure 3.2.1 Fannie Mae Submission Summary Report



Appraisal Findings Detail Report		Report Date/Time: 04/26/2012 15:27:23	
Doc File ID: 110001907G		Seller/Service Number: 711130001	
Document File Status (FNM)	Not Successful		
Lender Name	South West Lender	Lender Loan Number	12345678

Appraisal 1			
Original Submitted Date/Time	04/26/2012 15:18:20	Document Status	Not Successful
Number of Resubmissions	0	Form Type	FNM 1004/FRE 70
Last Submission Date/Time	04/26/2012 15:19:02	Appraised Value	\$475000
Subject Address	123 North Main Street, NE, 101, Any Town, MD 20853	Date of Appraisal	06/06/2010
		Supervisory Appraiser	Jane Jones MD / 00001
Appraiser	John Jones MM / TL99992221	Borrower Name	Tom Smith
Comps	Comp Address	Adjusted Sale Price	
Comp1	456 Maple Street, Any Town, MD 20853	\$350000	
Comp2	234 South Main Street, Any Town, MD 20853	\$450001	
Comp3	456 Vine Street, Any Town, MD 20853	\$450001	

Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
UCDP Basic Edit Checks								
302	N/A	N/A	N/A	Unknown subject address	Overridable			
202	N/A	N/A	N/A	Unverified appraiser license information	Warning	Automated override request	Override automatically approved	04/26/2012 15:18:28
212	N/A	N/A	N/A	Unverified supervisory appraiser license information	Warning	Automated override request	Override automatically approved	04/26/2012 15:18:28
402	N/A	N/A	N/A	UAD compliance check failure (warnings only)	Warning	Automated override request	Override automatically approved	04/26/2012 15:18:27

UAD Compliance Findings								
5150	Sales Comparison	Effective Date	Subject	The Effective Date of the Data Source(s) used must be provided in mm/dd/yyyy format.	Warning	N/A	N/A	N/A
Fannie Mae Proprietary Edit Findings								
FNM0093	APPRAISER CERTIFICATION	Appraiser State	Subject	Appraiser license state does not match subject property state.	Warning	Automated override request	Override automatically approved	04/26/2012 15:19:00
FNM0158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 1	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #1.	Warning	Automated override request	Override automatically approved	04/26/2012 15:19:00
FNM0158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 2	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #2.	Warning	Automated override request	Override automatically approved	04/26/2012 15:19:00
FNM0158	SALES COMPARISON APPROACH	Net Adjustment Percentage	Comparable 3	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #3.	Warning	Automated override request	Override automatically approved	04/26/2012 15:19:00

UCDP Submission Summary Report			
Report Date/Time	04/26/2012 15:27	Document File ID	110001907G
Document File Status	Not Successful	Borrower Name	Tom Smith
Document File Owner	South West Lender	Lender Loan Number	12345678

Appraisal 1			
Submitted Date/Time	04/26/2012 15:18:20	Document Status	Not Successful
Subject Address	123 North Main Street, NE, 101, Any Town, MD 20853	Form Type	FNM 1004/FRE 70
		Appraised Value	475000
		Date of Appraisal	06/06/2010
Appraiser	John Jones MM / TL99992221	Supervisory Appraiser	Jane Jones MD / 00001
Comps	Comp Address	Adjusted Sale Price	
Comp1	456 Maple Street, Any Town, MD 20853	\$350000	
Comp2	234 South Main Street, Any Town, MD 20853	\$450001	
Comp3	456 Vine Street, Any Town, MD 20853	\$450001	
Hard Stop Description	Override Request Reason	Override Decision Reason	Override Decision Date/Time
UAD compliance check failure (warnings only)	Automated override request	Override automatically approved	04/26/2012 15:18:27
Unverified appraiser license information	Automated override request	Override automatically approved	04/26/2012 15:18:28
Fannie Mae Findings	Automated override request	Override automatically approved	04/26/2012 15:19:00
Unverified supervisory appraiser license information	Automated override request	Override automatically approved	04/26/2012 15:18:28
Unknown subject address			



Appendix A: List of Hard Stops

Table A.1 lists the Fannie Mae hard stops that can occur in an appraisal data submission.

Currently, there is only one Fannie Mae Hard Stop Code. FNM0000 consolidates all Fannie Mae findings (warnings) into one hard stop.

Table A.1 Hard Stop Description Table

Hard Stop Code	Message Text	Type	Applicable Forms
FNM0000	There are one or more Fannie Mae Findings	Auto-overridable	1004/2055, 1073/1075

NOTE: Any revisions and/or additions to Fannie Mae hard stops will be communicated to UCDP users prior to implementation.



Appendix B: List of Fannie Mae Findings

The following table lists Fannie Mae findings that can be generated as part of an appraisal data submission.

NOTE: Initially, all Fannie Mae findings are warnings and do not impact the status of the appraisal submission. In the future, some warnings may become hard stops – or fatal errors – that require corrective action. Any revisions and/or additions to Fannie Mae findings will be communicated to UCDP users prior to implementation.

Message ID	Message Text	Severity	Applicable Forms
FNM0003	HOA fee relative to appraised value appears excessive.	Warning	1004/2055
FNM0004	HOA fee relative to appraised value appears excessive.	Warning	1073/1075
FNM0005	The number of days on market appears excessive.	Warning	1004/2055, 1073/1075
FNM0006	Contract price and appraised value are significantly different.	Warning	1004/2055, 1073/1075
FNM0007	Subject property's contract date is outside the expected range.	Warning	1004/2055, 1073/1075
FNM0008	Subject property's concession amount relative to contract price appears excessive.	Warning	1004/2055, 1073/1075
FNM0009	Subject property's site area is outside the expected range. Site area must contain either the number of square feet followed by "sf", or for sites of one acre or more the number of acres followed by "ac".	Warning	1004/2055
FNM0010	Subject property's number of stories appears excessive.	Warning	1004/2055
FNM0011	Subject property's number of stories appears excessive.	Warning	1073/1075
FNM0012	Subject property's number of levels appears excessive.	Warning	1073/1075
FNM0013	Subject property's year built is outside the expected range.	Warning	1004/2055
FNM0014	Subject property's year built is outside the expected range.	Warning	1073/1075
FNM0015	Subject property's basement area appears excessive.	Warning	1004/2055
FNM0016	Subject property's basement area appears excessive.	Warning	1073/1075
FNM0017	Subject property's basement finished percent appears excessive.	Warning	1004
FNM0018	Subject property's number of driveway spaces appears excessive.	Warning	1004/2055
FNM0019	Subject property's number of garage spaces appears excessive.	Warning	1004/2055
FNM0020	Subject property's number of garage spaces appears excessive.	Warning	1073/1075
FNM0021	Subject property's number of carport spaces appears excessive.	Warning	1004/2055
FNM0022	The subject property's number of above grade rooms relative to the gross living area is outside the expected range.	Warning	1004/2055

Message ID	Message Text	Severity	Applicable Forms
FNM0023	The subject property's number of above grade rooms relative to the gross living area is outside the expected range.	Warning	1073/1075
FNM0024	The subject property's number of above grade bedrooms relative to the total number of rooms appears excessive.	Warning	1004/2055
FNM0025	The subject property's number of above grade bedrooms relative to the total number of rooms appears excessive.	Warning	1073/1075
FNM0026	The subject property's number of above grade bathrooms relative to the total number of rooms appears excessive. The number of above grade bathrooms must be entered as the number of whole baths and the number of half baths. For formatting, a period must separate the number of whole and half baths.	Warning	1004/2055
FNM0027	The subject property's number of above grade bathrooms relative to the total number of rooms appears excessive. The number of above grade bathrooms must be entered as the number of whole baths and the number of half baths. For formatting, a period must separate the number of whole and half baths.	Warning	1073/1075
FNM0028	Subject property's sale price divided by gross living area does not equal sale price per gross living area amount entered by appraiser.	Warning	1004/2055, 1073/1075
FNM0029	The subject property's site area in the site section does not equal the site area in the sales comparison approach section. The data in the site section must match the data in the sales comparison approach section.	Warning	1004/2055
FNM0030	Subject property's age does not match age calculated from year built.	Warning	1004/2055, 1073/1075
FNM0031	The subject property's total number of rooms does not equal the total number of rooms in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.	Warning	1004/2055
FNM0032	The subject property's total number of rooms does not equal the total number of rooms in the unit description section. The data in the unit description section must match the subject data in the sales comparison approach section.	Warning	1073/1075
FNM0033	The subject property's total number of bedrooms does not equal the total number of bedrooms in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.	Warning	1004/2055
FNM0034	The subject property's total number of bedrooms does not equal the total number of bedrooms in the unit description section. The data in the unit description section must match the subject data in the sales comparison approach section.	Warning	1073/1075
FNM0035	The subject property's total number of bathrooms does not equal the total number of bathrooms in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.	Warning	1004/2055
FNM0036	The subject property's total number of bathrooms does not equal the total number of bathrooms in the unit description section. The data in the unit description section must match the subject data in the sales comparison approach section.	Warning	1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0037	Subject property's gross living area does not equal gross living area in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.	Warning	1004/2055
FNM0038	Subject property's gross living area does not equal gross living area in the unit description section. The data in the unit description section must match the subject data in the sales comparison approach section.	Warning	1073/1075
FNM0039	Subject property's basement area does not equal basement area in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.	Warning	1004
FNM0040	Subject property's basement finish area does not equal basement finish area calculated from basement finish percent in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.	Warning	1004
FNM0041	The subject property's number of basement recreation rooms appears excessive.	Warning	1004/2055, 1073/1075
FNM0042	The subject property's number of basement bedrooms appears excessive.	Warning	1004/2055, 1073/1075
FNM0043	The subject property's number of basement bathrooms appears excessive. The subject property's number of basement bathrooms must be entered as the number of whole baths and the number of half baths. For formatting, a period must separate the number of whole and half baths.	Warning	1004/2055, 1073/1075
FNM0044	The subject property's number of other basement rooms appears excessive.	Warning	1004/2055, 1073/1075
FNM0045	The property address could not be confirmed with USPS for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0047	The proximity of comparable property #<comparable number> to subject property is not in the expected format. It must contain a distance in miles up to two digits past the decimal point, followed by a space and the text "miles".	Warning	1004/2055, 1073/1075
FNM0048	Sale price of comparable #<comparable number> relative to the appraised value of the subject is outside the expected range.	Warning	1004/2055, 1073/1075
FNM0049	Sale price divided by gross living area does not equal the sale price per gross living area amount entered by appraiser for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0050	Days on market appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0051	Concession amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0052	Settled, Contract, Withdrawn or Expired date is outside of the expected range for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0053	Contract date is outside the expected range.	Warning	1004/2055, 1073/1075
FNM0054	Site area is outside the expected range for comparable property #<comparable number>. Site area must contain either the number of square feet followed by "sf", or for sites of one acre or more the number of acres followed by "ac".	Warning	1004/2055

Message ID	Message Text	Severity	Applicable Forms
FNM0055	Age is outside the expected range for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0056	Above grade number of rooms relative to the gross living area is outside the expected range for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0057	Above grade number of bedrooms relative to the total number of rooms appears excessive for comparable property #<comparable number>.	Warning	1004/2055
FNM0058	Above grade number of bedrooms relative to the total number of rooms appears excessive for comparable property #<comparable number>.	Warning	1073/1075
FNM0059	Above grade number of bathrooms relative to the total number of rooms appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0060	Gross living area above grade is outside the expected range for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0061	Basement area appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0062	Finished basement area may not exceed total basement area for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0063	The number of basement recreation rooms appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0064	The number of basement bedrooms appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0065	The number of basement bathrooms appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0066	The number of other basement rooms appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0067	Subject property's prior sale date is outside the expected range.	Warning	1004/2055
FNM0068	Appraiser indicates that research did not reveal any prior sales of the subject within the past 3 years, but prior sale date and price reflect a transaction within 3 years of appraisal date.	Warning	1004/2055
FNM0069	Subject property's prior sale date is outside the expected range.	Warning	1073/1075
FNM0070	No prior sale history was indicated, but subject property's prior sale date is within 3 years of appraisal date.	Warning	1073/1075
FNM0071	Subject property's prior sale amount is not in the expected range relative to appraised value.	Warning	1004/2055
FNM0072	Subject property's prior sale amount is not in the expected range relative to appraised value.	Warning	1073/1075
FNM0073	Appraiser indicates that research did reveal a prior sale of one of the comparables in the past year, but the prior sale dates and prices for the comparables do not reflect a transaction within the past year.	Warning	1004/2055
FNM0074	Appraiser indicates that research did not reveal any prior sales of the comparables in the past year, but prior sale date and price for comparable #<comparable number> reflect a transaction within the past year.	Warning	1004/2055
FNM0075	Appraiser indicates that research did reveal a prior sale of one of the comparables in the past year, but the prior sale dates and prices for the comparables do not reflect a transaction within the past year.	Warning	1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0076	No prior sale history was indicated, but comparable property #<comparable number>'s prior sale date is within the last year.	Warning	1073/1075
FNM0077	Change from prior sale amount appears excessive.	Warning	1004/2055
FNM0078	Change from prior sale amount appears excessive.	Warning	1073/1075
FNM0079	The "as of" date of the appraisal is outside the expected range (either in future or greater than 12 months old).	Warning	1004/2055, 1073/1075
FNM0080	The "as of" date of the appraisal is outside the expected range (between 4 and 12 months old).	Warning	1004/2055, 1073/1075
FNM0083	The sales contract was not analyzed.	Warning	1004/2055, 1073/1075
FNM0084	There was no comment on market conditions, even though one or more negative housing trends were indicated (declining, over supply, over 6 months).	Warning	1004/2055, 1073/1075
FNM0085	Less than three settled sales were used as comparables.	Warning	1004/2055, 1073/1075
FNM0086	Research of prior sale was not performed.	Warning	1004/2055
FNM0087	Research of prior sale was not performed.	Warning	1073/1075
FNM0088	Concession adjustment for comparable property #<comparable number> is greater than zero. Fannie Mae policy does not permit positive sales or financing concession adjustments.	Warning	1004/2055, 1073/1075
FNM0089	Indicated value by sales comparison approach is not contained within the range of adjusted comparable property values.	Warning	1004/2055, 1073/1075
FNM0090	Final estimated value is outside the bounds of the approaches to value used in the appraisal.	Warning	1004/2055
FNM0091	Final estimated value is outside the bounds of the approaches to value used in the appraisal.	Warning	1073/1075
FNM0092	State certification is not provided on transaction amount over \$1 million.	Warning	1004/2055, 1073/1075
FNM0093	Appraiser license state does not match subject property state.	Warning	1004/2055, 1073/1075
FNM0094	Supervisor license state does not match subject property state.	Warning	1004/2055, 1073/1075
FNM0095	Seller is not indicated as owner of public record.	Warning	1004/2055, 1073/1075
FNM0096	Illegal zoning compliance has been indicated in appraisal. Review description to verify if the property may be eligible per the selling guide.	Warning	1004/2055
FNM0097	Illegal zoning compliance has been indicated in appraisal. Review description to verify if the property may be eligible per the selling guide.	Warning	1073/1075
FNM0098	Present use is indicated as not highest and best use.	Warning	1004/2055
FNM0099	Present use is indicated as not highest and best use.	Warning	1073/1075
FNM0100	At least one of the "subject to" boxes is checked. The lender must obtain a certificate of completion, stating the nature of the "subject to" issue has been resolved before loan delivery.	Warning	1004/2055, 1073/1075
FNM0101	The subject property may be a hotel/motel or condotel.	Warning	1004/2055, 1073/1075
FNM0102	The subject property is in a condominium project that may be ineligible for delivery to Fannie Mae.	Warning	1004/2055, 1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0103	The developer/builder is in control of the HOA. Determine the project review type. Fannie Mae eligibility requires a full project review on properties that are not established, except for detached subject properties on which a limited project review is permitted.	Warning	1073/1075
FNM0104	A single entity owns more than 10% of the project units. Projects where a single entity (other than the developer during the initial marketing period) owns more than 10% of the total units are ineligible under Fannie Mae policy.	Warning	1073/1075
FNM0105	Some part of the condominium project has not been completed (including planned rehabilitation). Confirm that the project, or subject legal phase, meets the applicable completion standard as described in the Fannie Mae Selling Guide.	Warning	1073/1075
FNM0106	More than 20% of the overall space in the project is commercial use. Property is ineligible for delivery per the selling guide.	Warning	1073/1075
FNM0107	Comparable property #<comparable number> may be a hotel/motel or condotel.	Warning	1004/2055, 1073/1075
FNM0116	Gross living area adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0117	Date of sale adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0118	Location adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0119	View adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0120	Quality of construction adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0121	Condition adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0122	Site adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055
FNM0123	Age adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0124	Basement adjustments for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0125	Garage adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0126	Porch/patio/deck adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0127	Heating/cooling adjustment for comparable property #<comparable number> appears excessive.	Warning	1004/2055, 1073/1075
FNM0128	The sum of condition and age adjustments is larger than expected for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0129	The sum of location and view adjustments is larger than expected for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0130	Number of line adjustments appears excessive for comparable property #<comparable number>.	Warning	1004/2055
FNM0131	There are significant concessions with no adjustment amount for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0132	Gross living area is significantly different from the subject property with no adjustment amount for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0133	Property age is significantly different from the subject property with no adjustment amount for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0134	Location adjustment for comparable property #<comparable number> is smaller than expected.	Warning	1004/2055, 1073/1075
FNM0135	View adjustment for comparable property #<comparable number> is smaller than expected.	Warning	1004/2055, 1073/1075
FNM0136	Review market trends and data provided on the 1004MC form to determine if a date of sale adjustment is appropriate for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0137	The direction of the gross living area adjustment is not consistent with the difference in gross living area between the subject property and the comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0138	The direction of the site adjustment is not consistent with the difference in site size between the subject property and comparable property #<comparable number>.	Warning	1004/2055
FNM0139	The direction of the property age adjustment is not consistent with the age difference between the subject property and comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0140	Comparable property #<comparable number>'s overall location rating is different from the subject property, but there is either no location adjustment, or an adjustment in the wrong direction.	Warning	1004/2055, 1073/1075
FNM0141	Comparable property #<comparable number>'s overall view rating is different from the subject property, but there is either no view adjustment, or an adjustment in the wrong direction.	Warning	1004/2055, 1073/1075
FNM0142	Comparable property #<comparable number>'s quality of construction is different from the subject property, but there is either no quality adjustment, or an adjustment in the wrong direction.	Warning	1004/2055, 1073/1075
FNM0143	Comparable property #<comparable number>'s condition is different from the subject property, but there is either no condition adjustment, or an adjustment in the wrong direction.	Warning	1004/2055, 1073/1075
FNM0144	Comparable property #<comparable number>'s finished basement differs from the subject property, but there are either no basement adjustments, or adjustments in the wrong direction.	Warning	1004/2055, 1073/1075
FNM0145	Comparable property #<comparable number>'s garage/carport is different from the subject property, but does not have a garage/carport adjustment.	Warning	1004/2055, 1073/1075
FNM0146	Number of adjustments appears excessive for comparable property #<comparable number>.	Warning	1073/1075
FNM0147	Sales concession adjustment appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0148	Financing concession adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0149	Leasehold adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0150	Design adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075

Message ID	Message Text	Severity	Applicable Forms
FNM0151	Room adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0152	Room adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0153	Functional utility adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0154	Energy efficient adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0155	Extra item adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0156	Extra item adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0157	Extra item adjustment amount appears excessive for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0158	Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0159	Appraiser's opinion of market value for the subject property is significantly different from the sale price of comparable property #<comparable number>.	Warning	1004/2055, 1073/1075
FNM0160	Comparable property #<comparable number>'s proximity to subject property is farther than expected.	Warning	1004/2055
FNM0161	Property age for comparable property #<comparable number> is significantly different from the subject property.	Warning	1004/2055, 1073/1075
FNM0162	Sales date for comparable property #<comparable number> is significantly older than expected.	Warning	1004/2055, 1073/1075
FNM0163	Gross living area for comparable property #<comparable number> is significantly different from the subject property.	Warning	1004/2055, 1073/1075
FNM0164	Number of bedrooms for comparable property #<comparable number> is significantly different from the subject property.	Warning	1004/2055, 1073/1075
FNM0165	Condition for comparable property #<comparable number> is significantly different from the subject property's indicated condition.	Warning	1004/2055, 1073/1075
FNM0166	Quality for comparable property #<comparable number> is significantly different from the subject property's indicated quality.	Warning	1004/2055, 1073/1075
FNM0167	Finished basement area for comparable property #<comparable number> is significantly different from the subject property.	Warning	1004/2055, 1073/1075
FNM0168	There has been a significant increase in market value since the prior sale provided by appraiser. No significant improvements were noted.	Warning	1004/1073

NOTE: There are gaps in the numbering of the Message IDs in the above table. This is intentional.