Federal Housing Administration

(FHA) Catalyst:

Electronic Appraisal Delivery (EAD) Module

User Guide

U.S. Department of Housing and Urban Development

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1. *FHA Catalyst System Overview*

FHA Catalyst is a new technology platform that will build trust through reliable and accurate data, facilitating modern systems for the FHA program participant community. It is a web-based secure medium that contains functionality to accept and process the electronic submission of case binders, allow mortgagees to provide FHA with appraisals conducted on their loans and allow submission of claims in the Single-Family mortgage insurance program, enabling a streamlined process for mortgage lenders, servicers, and FHA.

This document has been developed to provide Mortgagees with guidance on how to provide appraisal reports using the *FHA Catalyst*: EAD Module. Users should refer to the FHA Single Family Housing Policy Handbook 4000.1 (SF Handbook) for information on FHA policy, the Property Acceptability Criteria for FHA mortgage insurance, which include Minimum Property Requirements (MPR) and Minimum Property Standards (MPS), and include by reference, associated rules, and regulations.

1.1 Navigating the FHA Catalyst: EAD Module User Guide

The *FHA Catalyst:* EAD Module allows approved Mortgagees and their designated technology service providers to provide FHA with the Extensible Markup Language (XML) with embedded PDF version of appraisals conducted for their loans. FHA needs these appraisals to assess the risk of the Property securing the FHA-insured Mortgage.

The *FHA Catalyst:* EAD Module currently accepts the following form types for Single Family submissions.

- Uniform Residential Appraisal Report (URAR) - Fannie Mae Form 1004/Freddie Mac Form 70; Mortgage Industry Standards Maintenance Organization (MISMO) 2.6 Government-Sponsored Enterprise (GSE) format.
- Individual Condominium Unit Appraisal Report - Fannie Mae Form 1073/Freddie Mac Form 465; MISMO 2.6 GSE format.
- Manufactured Home Appraisal Report - Fannie Mae Form 1004C/Freddie Mac Form 70B; MISMO 2.6 Errata 1 format.
- Small Residential Income Property Appraisal Report - Fannie Mae Form 1025/Freddie Mac Form 72; MISMO 2.6 Errata 1 format.
- Appraisal Update and/or Completion Report - Fannie Mae Form 1004D/Freddie Mac Form 442; MISMO 2.6 Errata 1 format.

All form submissions must adhere to the Appraisal Report and Data Delivery Guide.

The table of contents for this guide is both searchable and linked. Selecting any of the chapter titles or subheadings will take users directly to that section. Users can navigate back to the table of contents by scrolling back to the start of the guide or using the return to table of contents links at the end of each section.

This guide features step-by-step instructions to complete tasks in the Property Valuation Module, utilizing numbered lists, bullets, and screenshots.

Step-by-Step Instructions

1. Instructions describing how to complete tasks appear in lists.
2. Words that point to **links** or **boxes** that the user needs to select will appear in **bold.**
3. These instructions will describe how to complete processes using screenshots.
4. Screenshots may also include boxes, lines, and labels to show which part of the screen is important.

1.2 Understanding the Icons

This user guide features icons to alert users to important information, especially during step-by-step instructions. This guide uses the following icons:

- Contains supplementary information about actions that lenders take in the Appraisal Module.
- Contains cautionary information about actions; usually a clarifying statement to assist a user with execution.
- Indicates highly important information that is critical to an action.

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2. *Navigating FHA Catalyst: EAD Module*

This section provides users with an overview on how to navigate the *FHA Catalyst:* EAD Module application. Each screen is tailored to a particular business function that users must understand to use the application properly.

Users can access the application from the *FHA Catalyst:* EAD Module login page (***Figure 1***). Below is the link to access the application:

https://fha-gateway.force.com/hudpdeform/s/login/

2.1 New User Access Request

1. The new user must complete and email the External User Access Request Form to answers@hud.gov The form is available at: https://www.hud.gov/catalyst
2. Upon successful setup of your username, you will receive an email from FHACatalyst@hud.gov along with your username.
3. Check your email from FHACatalyst@hud.gov for a welcome link and your username.
4. The welcome link will direct the user to update the password and takes the user to the login Page (***Figure 1***)

- Please use **Google Chrome** or **Microsoft Edge** to access *FHA Catalyst*. Other browsers are not fully supported and may cause loss of functionality.
- Please note that the users currently using legacy EAD will be pre-loaded into *FHA Catalyst* and are not considered as "new users". Those users will get email from FHACatalyst@hud.gov that consist of a welcome link to update the password along with the username.
- Also, to ensure receipt of potential emails related to Catalyst please add the below emails to your safe sender list:

  fhacatalyst@hud.gov

  support@salesforce.com

  noreply@salesforce.com

2.2 Logging In

1. Navigate to https://fha-gateway.force.com/hudpdeform/s/login/
2. Enter your username and password, and then select **Login**.

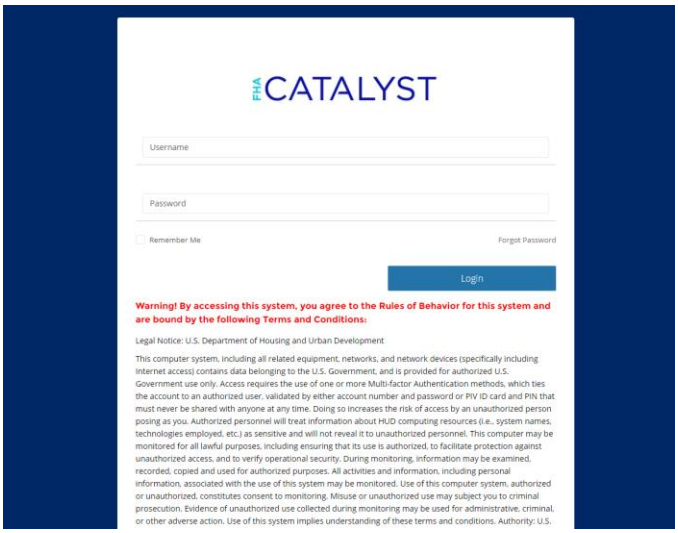

Figure 1: Login Page

2.3 Resetting Your Password

You can reset your *FHA Catalyst*: EAD Module password by selecting **Forgot Your Password**

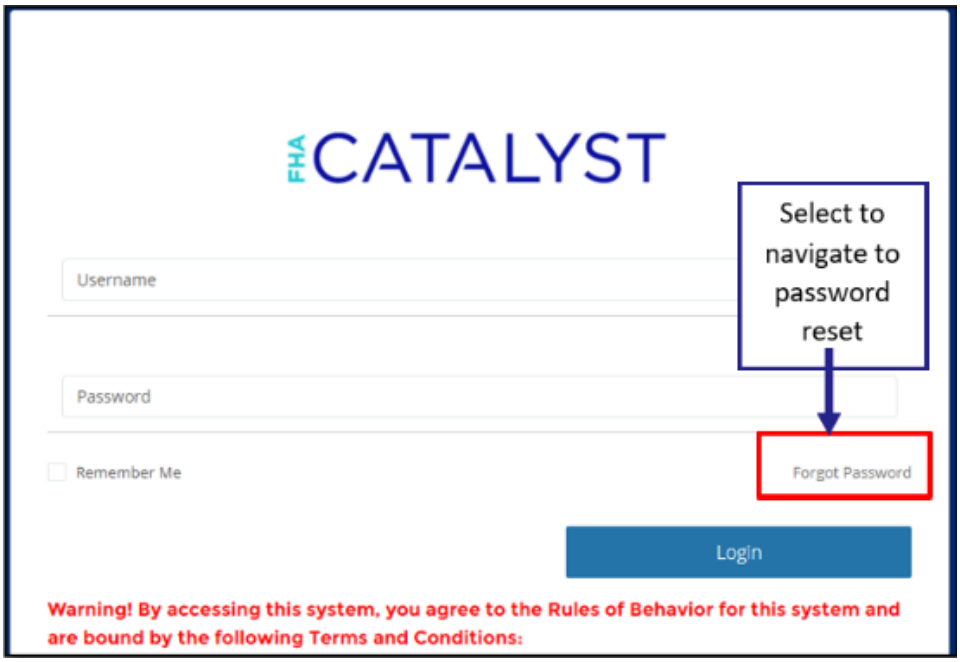

Figure 2: Forgot Your Password

Enter your username, then select **Reset Password.** Password reset instructions will be sent to the email address associated with your account.

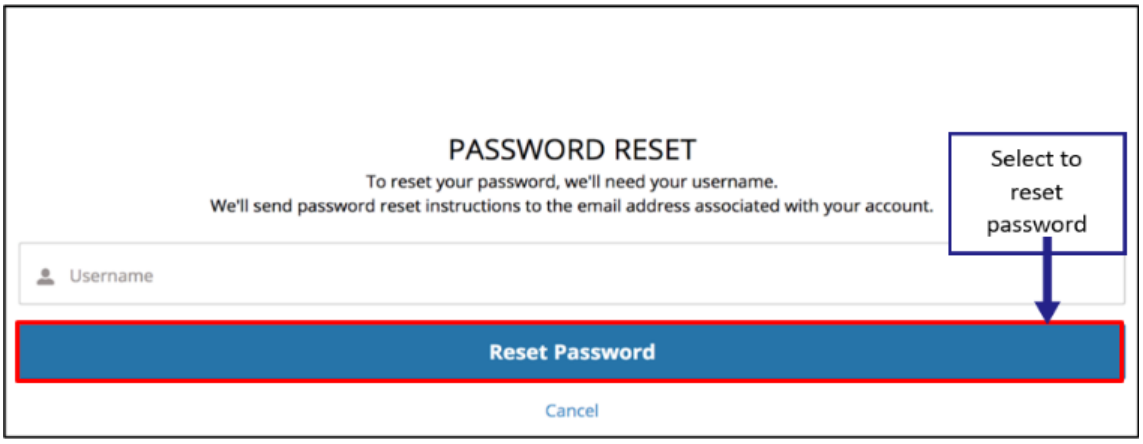

Figure 3: Reset Password

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3. *Navigating the FHA Catalyst:* EAD *Module*

After logging in, you will be directed to the *FHA Catalyst* Landing Page.

Depending on your user profile, your landing page may display multiple icons to connect the user to various applications with *FHA Catalyst*. (***Figure 4****)* shows the icon for the EAD module.

Figure 4: FHA Catalyst Landing Page

- The ***FHA Catalyst*** **Landing Page** display(s) selectable navigation icon(s). Selecting the Appraisal Icon connects the user to EAD module.
- The **Username** is displayed on the top right of the screen. Users can view their profile by selecting their Username icon.
- **Key Resources** and **Quick Links** sections provides additional information and access to HUD FAQs and Troubleshooting assistance.

3.1 Appraisal Home Page

To navigate to the *FHA Catalyst*: EAD Module Home Page, select the **Appraisal** icon as shown below in ***Figure 5***:

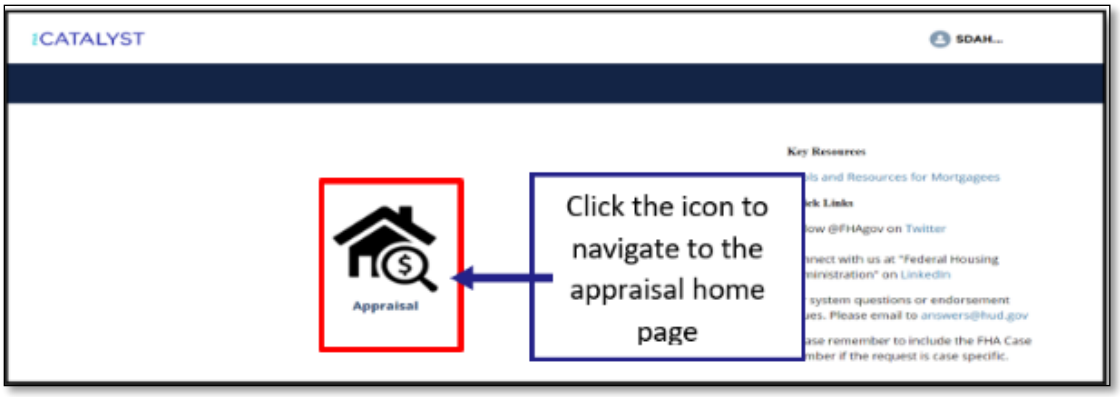

Figure 5: How to Navigate Home Page

⚠ **Figure 6** shows *FHA Catalyst*: EAD Module Home Page. The Homepage contains mainly three sections:

1. Dashboard
2. Create Appraisal Package
3. All My Appraisal Packages List View

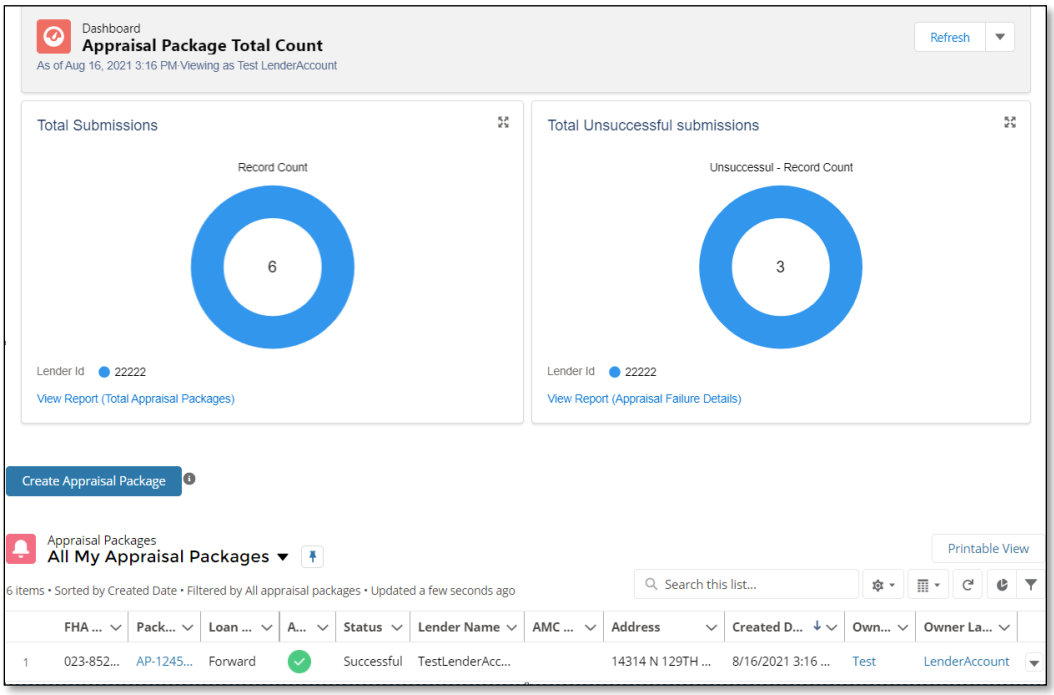

Figure 6: Appraisal Homepage

Notes:

1. The **Appraisal Dashboard** is displayed on the top center of the page where it shows the following:

   - **Total Submissions** gives the count of total appraisal package submissions.

- **Total Unsuccessful submissions** gives the count of total unsuccessful appraisal packages with virus scan failed status, connection error and unsuccessful submissions.

2. The **Create Appraisal Package** allows the user to create and submit a new appraisal package. This is a drop-down with a list view that provides the user with a view of existing records in a table format with column names displayed at the top.

3. **List View Column** names are listed below:
   - Package ID: This can be used to identify a previous submission to complete an update.
   - Loan Type: This can be either "Reverse" or "Forward".
   - Appraisal Status: Appraisals can have different statuses as listed below:
     - *Successful* – The appraisal successfully passed FHA data checks, or the override request was successful and accepted. Successfully transmitted appraisals are still subject to review for compliance with FHA appraisal requirements. Mortgagees remain responsible for ensuring the Property meets FHA's Minimum Property Requirements (MPR) and Minimum Property Standards (MPS).
     - *Not Successful* – The appraisal file did not pass FHA data checks and the reason can be viewed in the SSR report. See Section 5.4 of this User Guide for additional information on SSR's.
     - *In Progress* – The appraisal is currently processing.
     - *Virus Scan failed* – The appraisal file failed virus scanning.
     - *Connection Error* – Browser/server/connection fails, and the user will see Connection Error to know they need to try and re-upload the Appraisal Package.
   - Lender Name: This displays the lender name.
   - AMC Name: This will be populated if an appraisal was uploaded by a third-party service provider.
   - FHA Case# The case number for an appraisal.
   - Created Date: This is automatically generated by FHA Catalyst.
   - Owner First Name and Owner Last Name: This lets you know who submitted the appraisal package. For the AMC's, this section will populate the account manager name from the lender company.

Users can conduct a search within the list view search bar by typing in the Appraisal specific information based on the column headers. i.e., FHA Case #, Lender ID, Status etc. as shown below in ***Figure 7***:

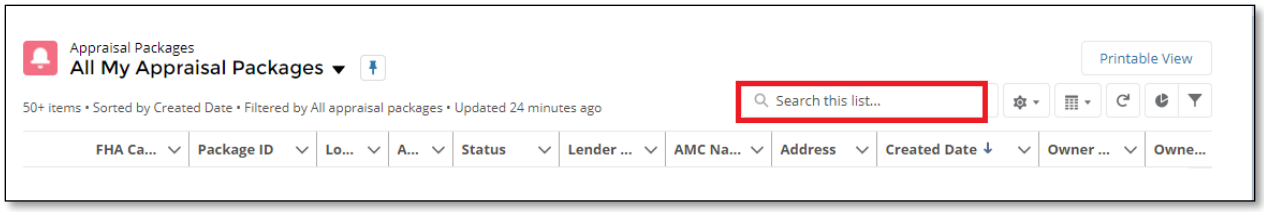

Figure 7: List View Search

3.2 Global Search

Global Search, located at the top of each page, is a powerful functionality that allow users to search for any lender-associated record submitted to their organization within *FHA Catalyst*: EAD Module. Users can do a Global search for the previously submitted appraisals, view the appraisal data file(s), check the submission status, identify appraisals with the error conditions, submit a corrected appraisal data file, delete document (except for Primary Appraisals) and print/download a Submission Summary Report. Parameters for Global search includes:

- Appraisal ID
- Appraiser Name
- Lender Name
- FHA Case #
- Appraisal Company
- Address

3.2.1 Searching for Previously Submitted Appraisals

To search for an appraisal data file, follow the below steps:

1. In the search box that is located at the top of any page, enter the parameters for your search as shown below in ***Figure 8***:

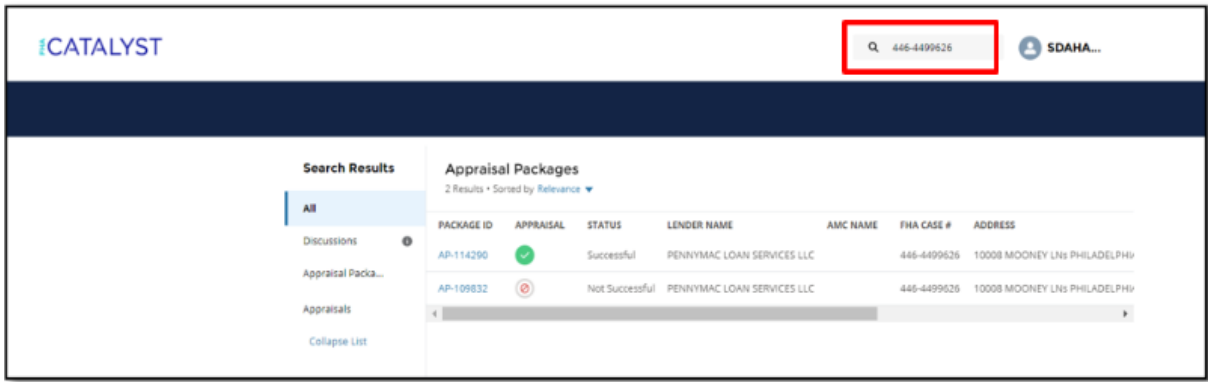

Figure 8: Global Search Bar

2. To further "refine" a search when searching for appraisals, select an option from the "Refine By" menu from the left side of the screen as shown below in ***Figure 9***:

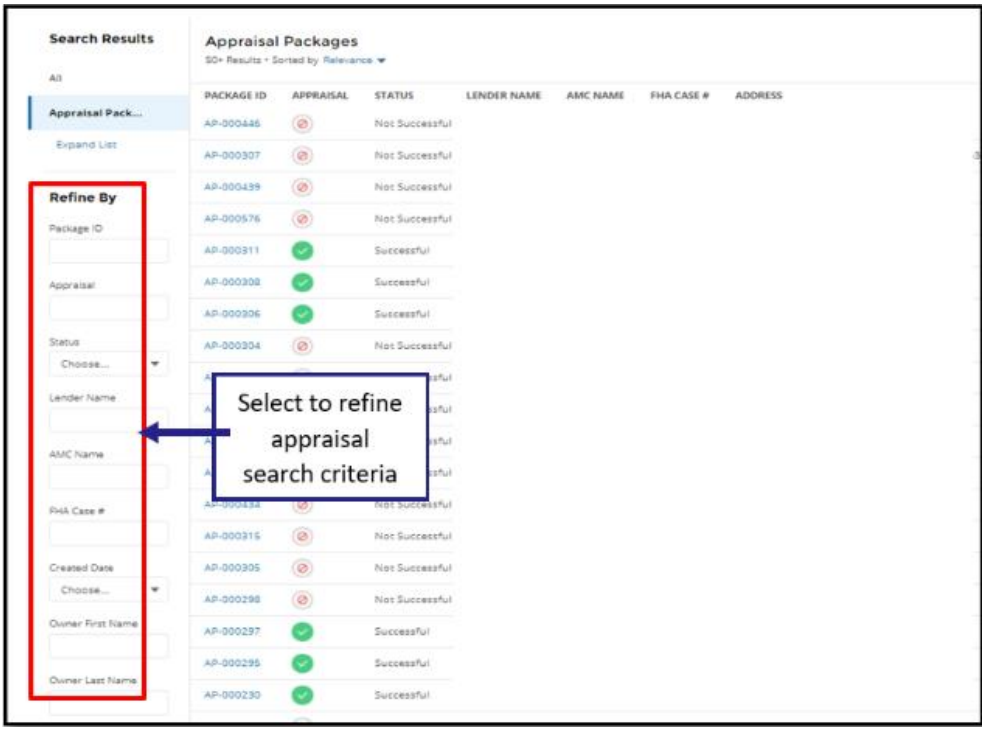

Figure 9: Refine Global Search

3.2.2 Viewing the Search Results

The Search Results page shown in the ***Figure10*** lists all the appraisal data files that meet the criteria of your search. By clicking on the Package ID link, user will see the details of that appraisal data file.

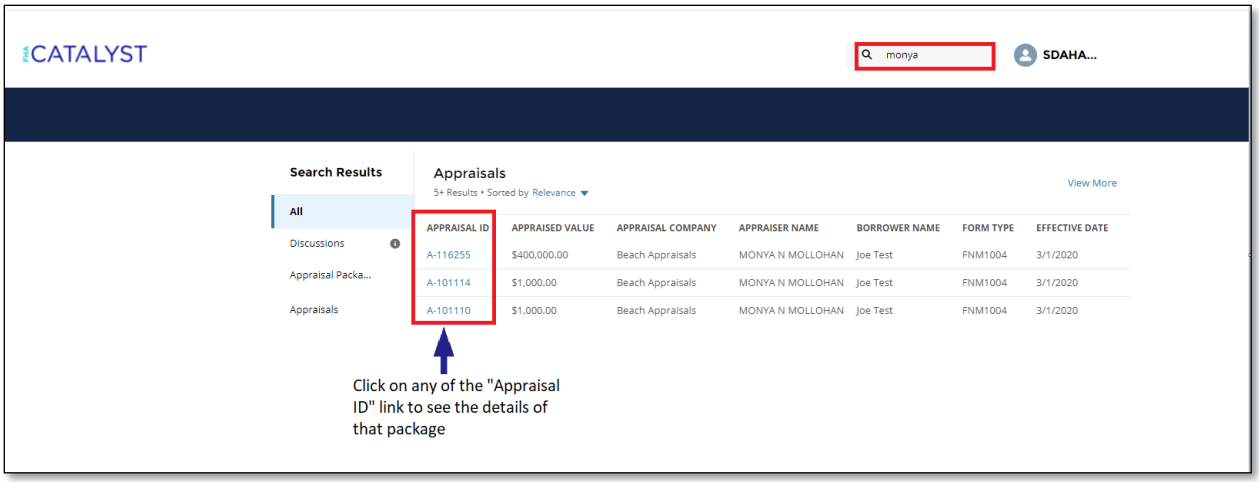

Figure 10: Search Result Page

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4. *Creating an Appraisal Package*

Create Appraisal Package function on the Home page enables a user to create and submit a new appraisal file (XML with an embedded PDF).

- Acceptable file size for each Appraisal document is 40MB.
- Users can upload 4 documents at a time.

4.1 Submitting Primary Appraisal Document

To submit an appraisal package, follow the below steps:

1. Click on the **Create Appraisal Package** button on the Appraisal Home screen as shown below in ***Figure 11***:

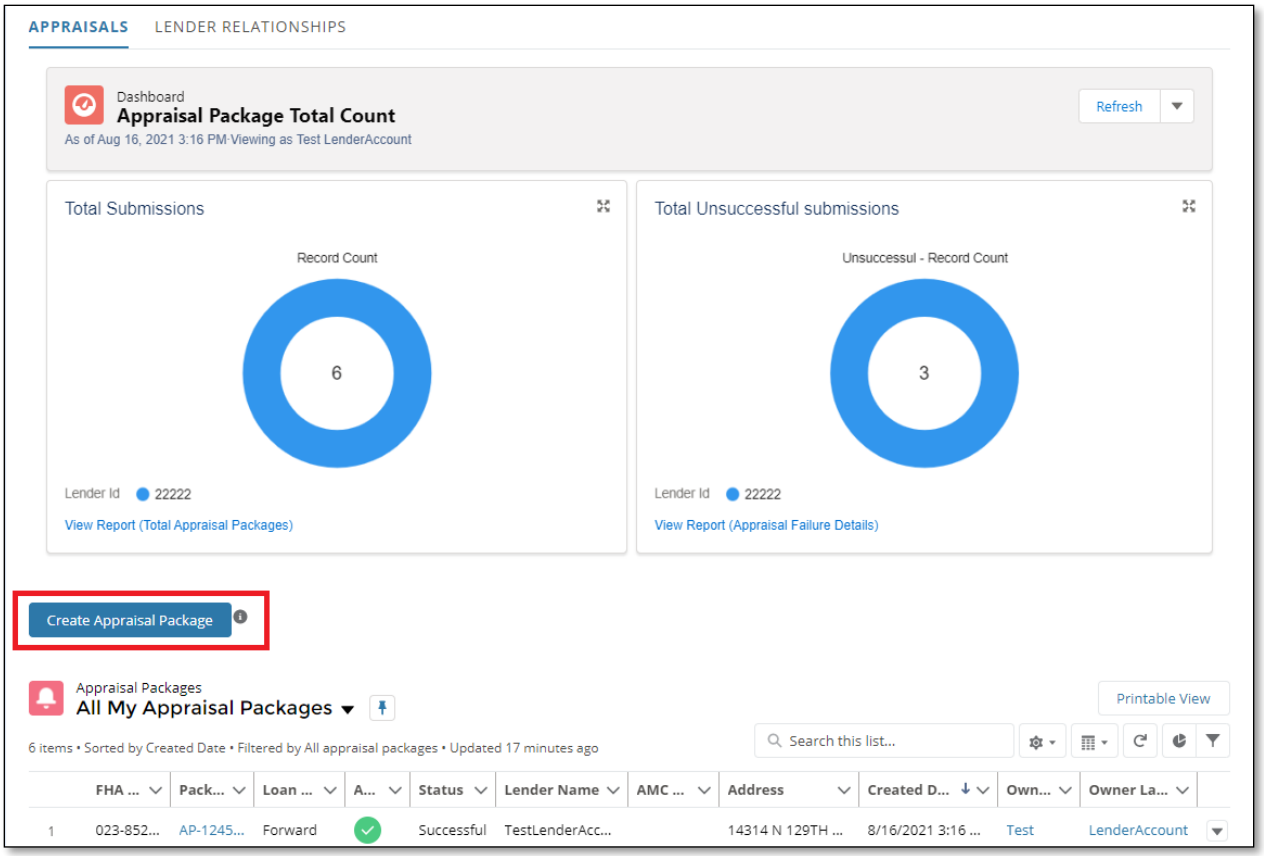

Figure 11: Create Appraisal Package

2. From there, you will navigate to the Appraisal Package Upload screen **(*Figure 12*)** where you will enter the required information for the new appraisal package
3. The **Lender Name** and **Lender ID** are automatically generated by the lender association of the user's account. The **Lender Loan Number** is limited to 15-digits (alphanumeric).

4. Use the **Upload Files** button or drop files to upload an XML file with embedded PDF as shown below in ***Figure 12***. The primary document must be an acceptable Appraisal Report form. Section 1.1 of this guide contains additional information about acceptable forms and formats.

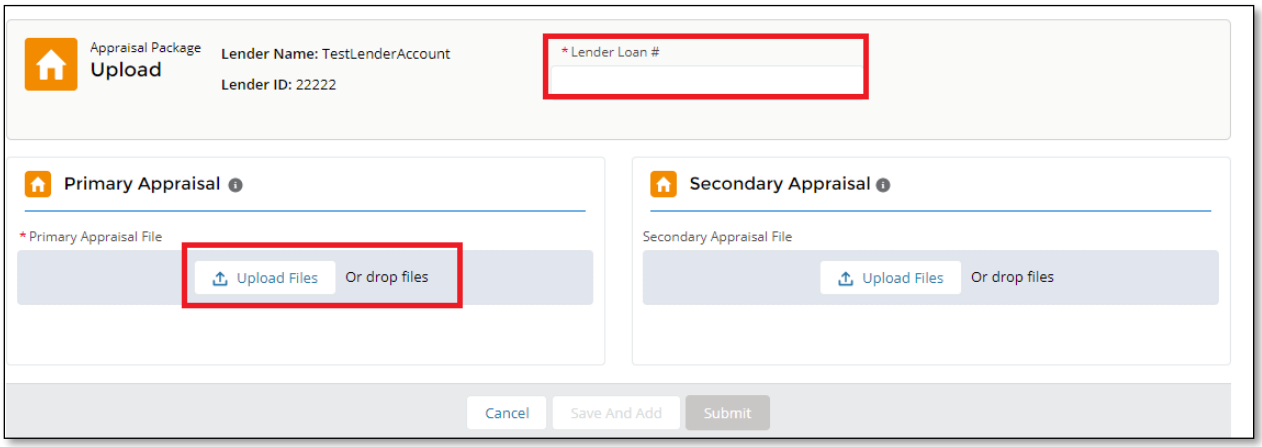

Figure 12: Uploading Document Page

5. Select "Submit" after completing all required fields to submit your appraisal package as shown below in ***Figure 13***:

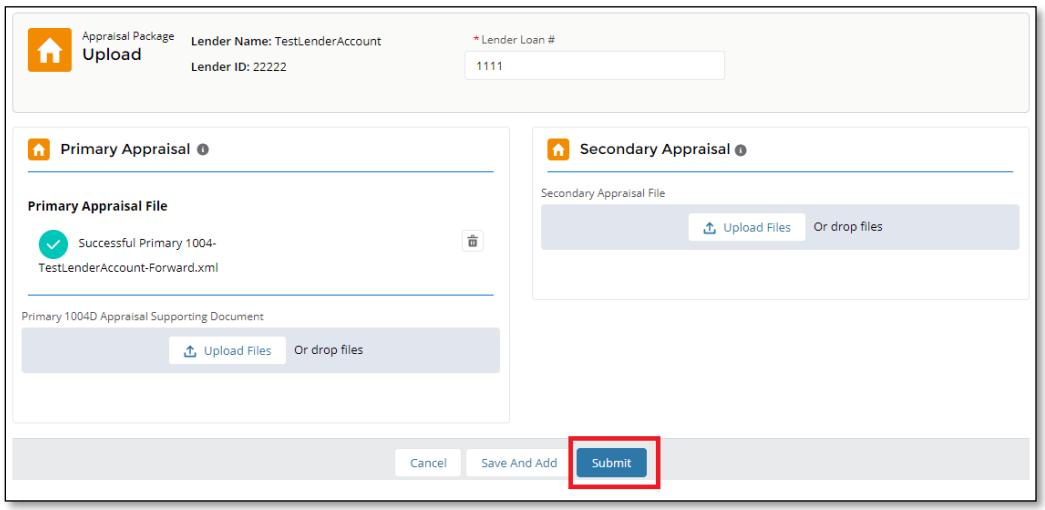

Figure 13: Submitting an Appraisal Package

4.1.1 Upload Confirmation

After submitting an appraisal package, a pop-up window in green color will display stating: "**The appraisal has been uploaded successfully. Results can be viewed in the SSR report**" as shown below ***in Figure 14***:

Figure 14: Upload Confirmation

- Select the Refresh button from the browser or from the dashboard next to "Appraisal package Total Count" to update the Appraisal count. Without clicking on "Refresh" button, the Appraisal count will not be updated in the Dashboard.

⚠ The Dashboard displays the total count of Appraisal Package submissions and lists the newly created Appraisal Package ID as shown below in ***Figure 15***:

- Click on the Created Date column to see the latest submission under "All My Appraisal Packages" in the list view as shown below in ***Figure 15***:

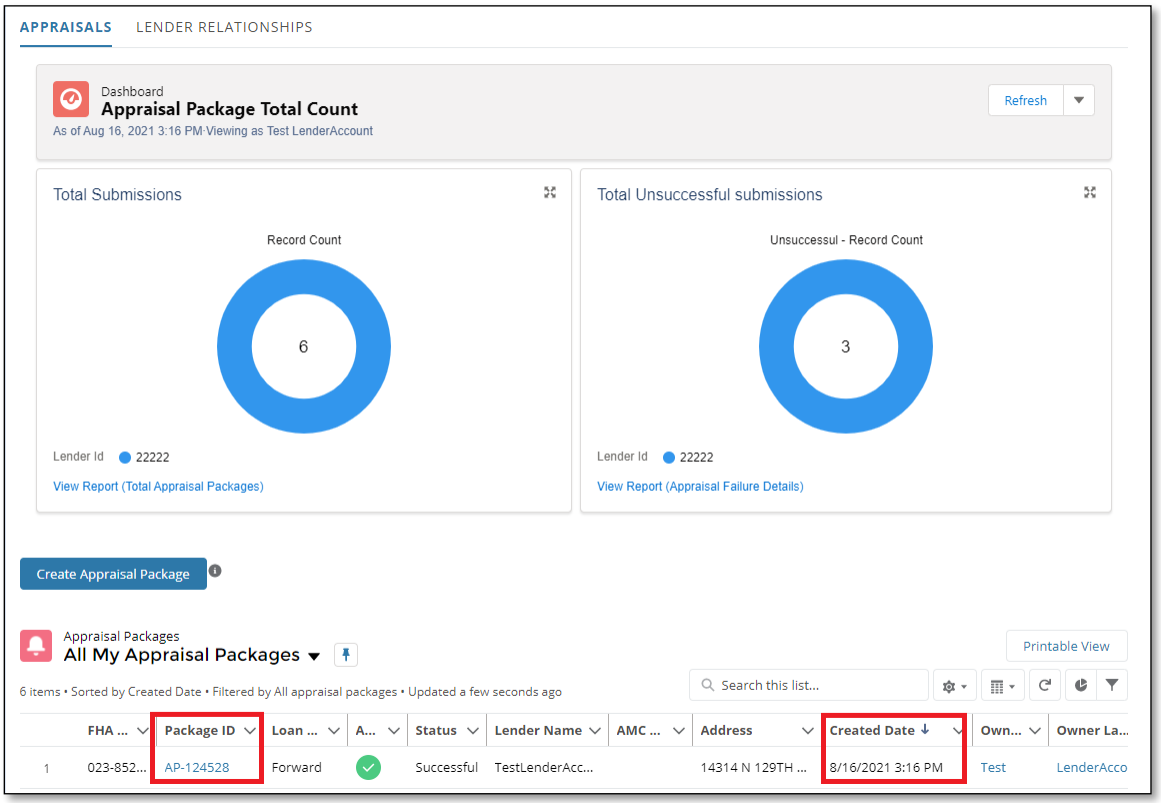

Figure 15: Home Screen List View After Submission

4.2 Submitting Multiple Appraisal Documents

Users can submit up to four documents in one submission. Below are the documents that they can submit in one submission:

1. Primary Appraisal
2. Primary 1004D Supporting Document
3. Secondary Appraisal
4. Secondary 1004D Supporting Document

To submit more than one document in one submission, follow the below steps:

1. From the home page, click on the **Create Appraisal Package** button as shown in ***Figure 16:***

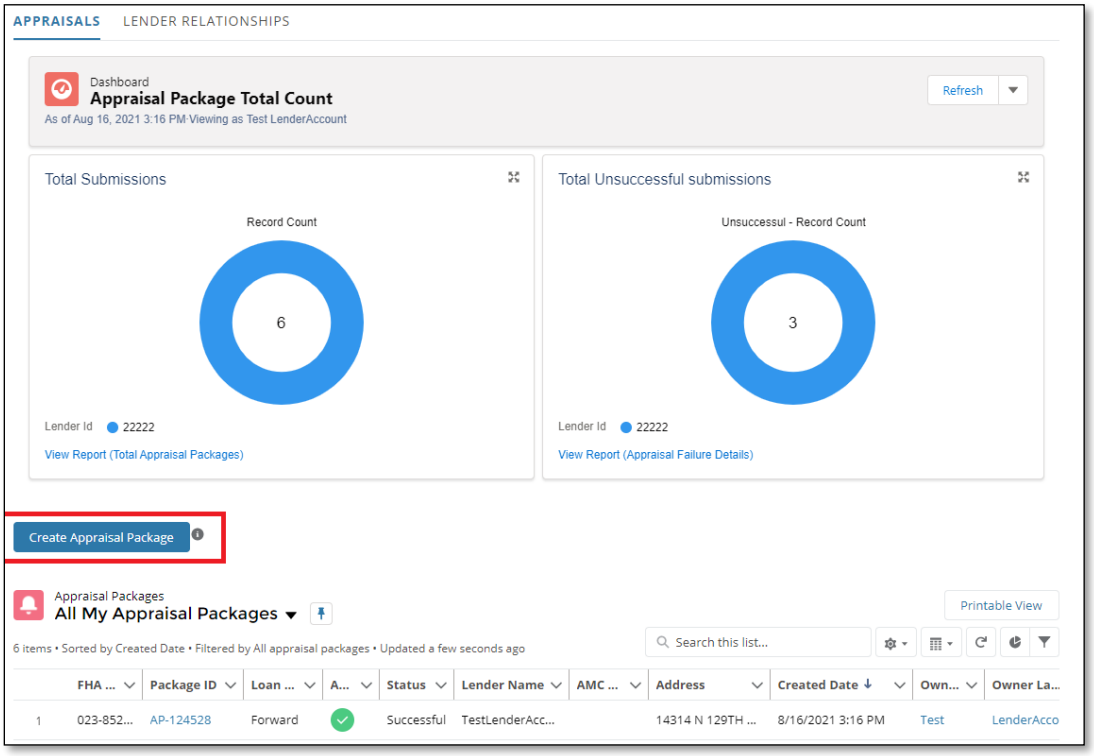

Figure 16: Create Appraisal Package

2. After clicking the "Create Appraisal Package" button, user will navigate to the below page ***(Figure 17)*** where they need to perform below steps:
   - Enter the Lender Loan#
   - Upload or drag and drop file under "Primary Appraisal section"
   - Upload or drag and drop file under "Primary 1004D Appraisal Supporting Document" section (if present)

- Upload or drag and drop file under “Secondary Appraisal section” (if present)
- Upload or drag and drop file under “Secondary 1004D Appraisal Supporting Document” section (if present)

3. Select “Submit” button to submit all the four documents as shown below in ***Figure 17***:

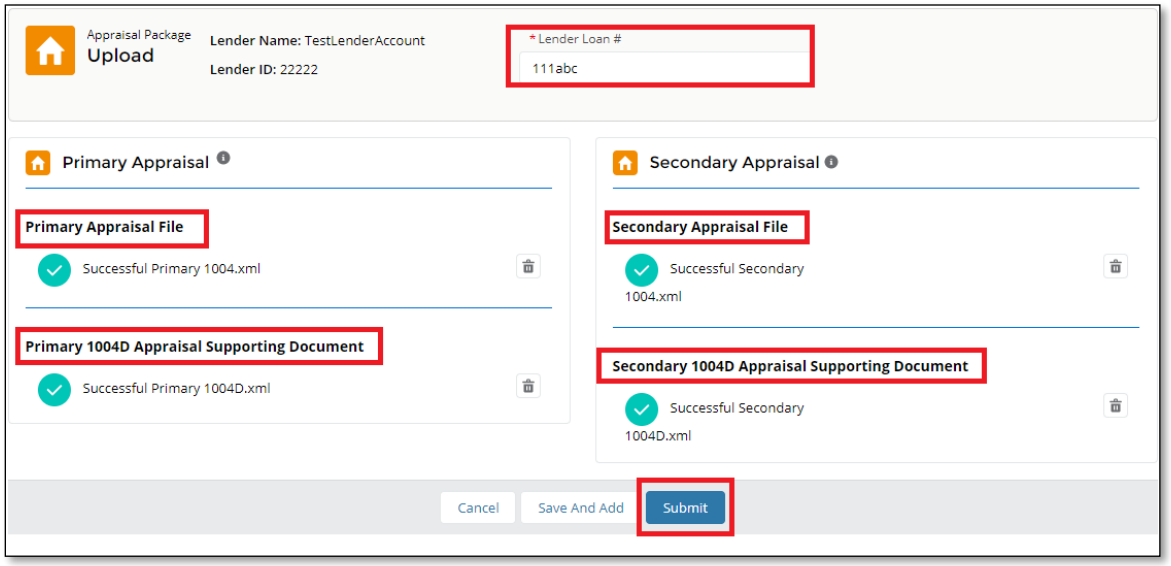

Figure 17: Submitting Multiple Documents

4. Once the user submits all the four documents, the user will automatically land to the home page and will see a message pop-up with green color that says ‘’The appraisal has been uploaded successfully. Results can be viewed in the SSR report”.
5. Refresh the page.
6. The home page lists the newly created **Appraisal Package ID.**

Few points to remember when submitting Appraisal Document:

1. Once a Primary Appraisal Report (See Section 1.1 of this guide) is uploaded, the Primary 1004D Appraisal Supporting Document section will appear ***(Figure 17).*** Likewise, once a Secondary Appraisal Report is uploaded, the Secondary 1004D Appraisal Supporting Document section will appear ***(Figure 17).***
2. Users **cannot** upload Primary Supporting Doc or Secondary Appraisal without uploading Primary Appraisal or else they will get some error message.
3. Users **cannot** upload Secondary Supporting Doc without uploading Secondary Appraisal or else they will get some error message.

4.3 Submitting Multiple Appraisal Packages

Save and Add button on the Create Appraisal Package screen allows a user to submit multiple Appraisal Packages.

⚠ When a user selects the **Save and Add** button, the current Appraisal Package is submitted, and the screen is refreshed for the next Appraisal Package.

⚠ Before submitting any appraisal package, if the user wants to cancel the upload, they can perform this by:

1. Clicking on trash can icon (***Figure 18***) to delete the upload. By performing this step, user will be in the same page and the uploaded document will be deleted/removed. **"OR"**
2. Clicking on "Cancel" button ***(Figure 18),*** user will be prompted with a message that says" Are you sure you want to discard Appraisal Package"? Upon clicking "**Yes**", the upload will be cancelled, and the user will be taken to the home page.

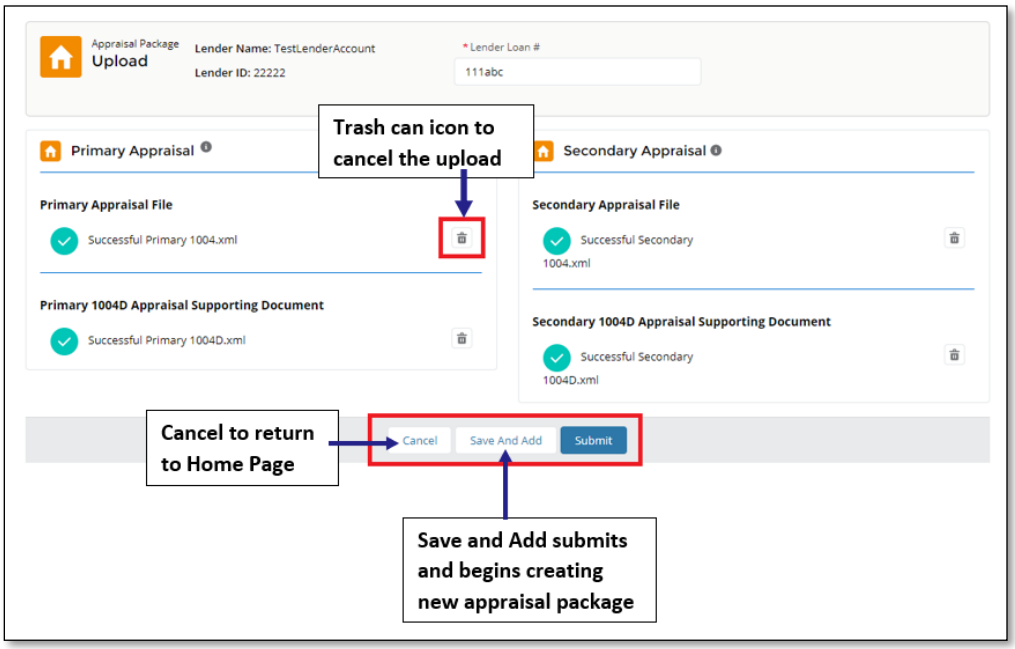

Figure 18: Submit/Cancel the request

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5. *View/Edit Existing Appraisal Packages*

In addition to viewing the existing submission of the appraisal packages, users can make some edits like deleting the documents (except for Primary Appraisal), resubmitting a corrected appraisal file and submitting an override.

5.1 Existing Appraisal Submission Page

Home page list view provides the list of all the appraisal package submissions. Follow the steps below on how to view the existing submission:

1. From the Home page, select the **Package ID** link from the list view as shown below in ***Figure 19***:

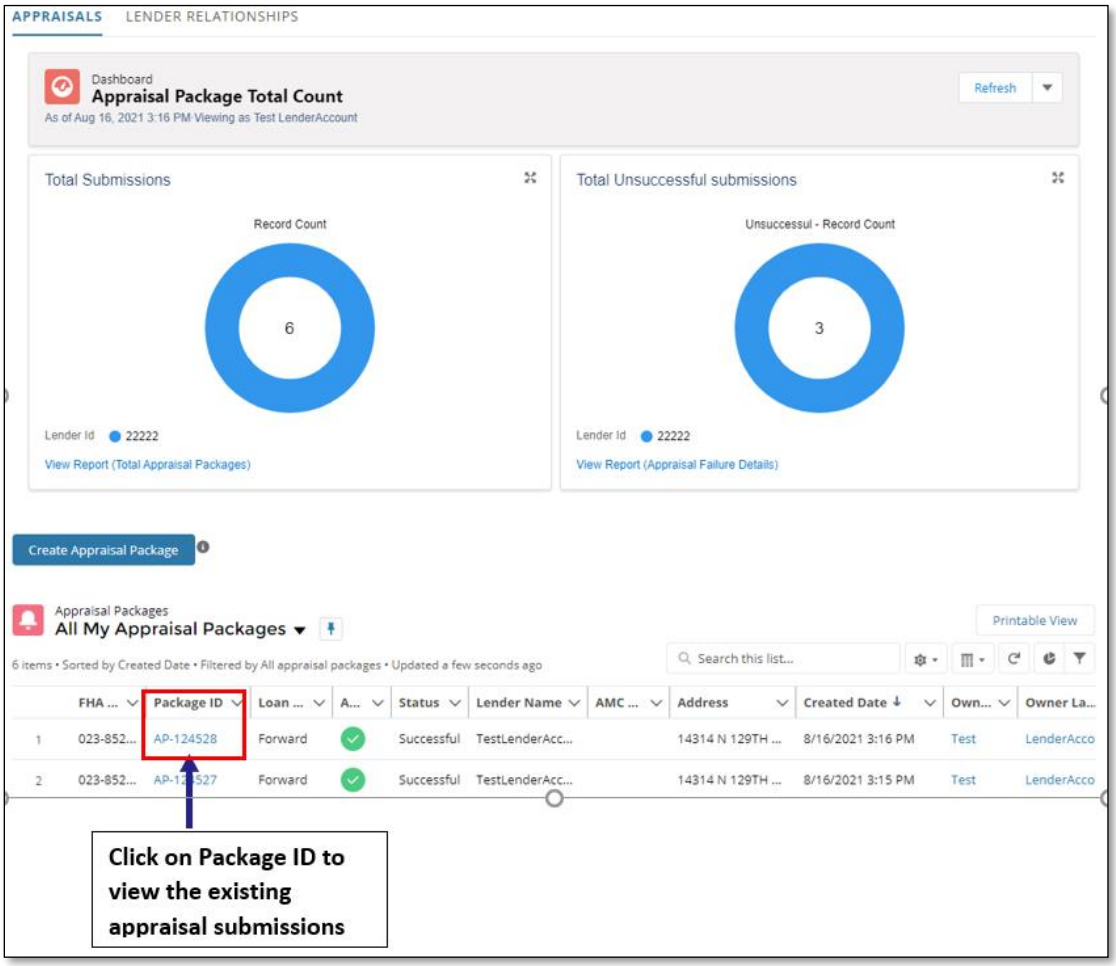

Figure 19: Package ID Link

⚠ The Manage Appraisal Package Screen will be displayed with the appraisal package Status, Appraisal Details, downloadable versions of the appraisal in both PDF and XML format, the Submission Summary Report (SSR), and Submission History as shown below in ***Figure 20***:

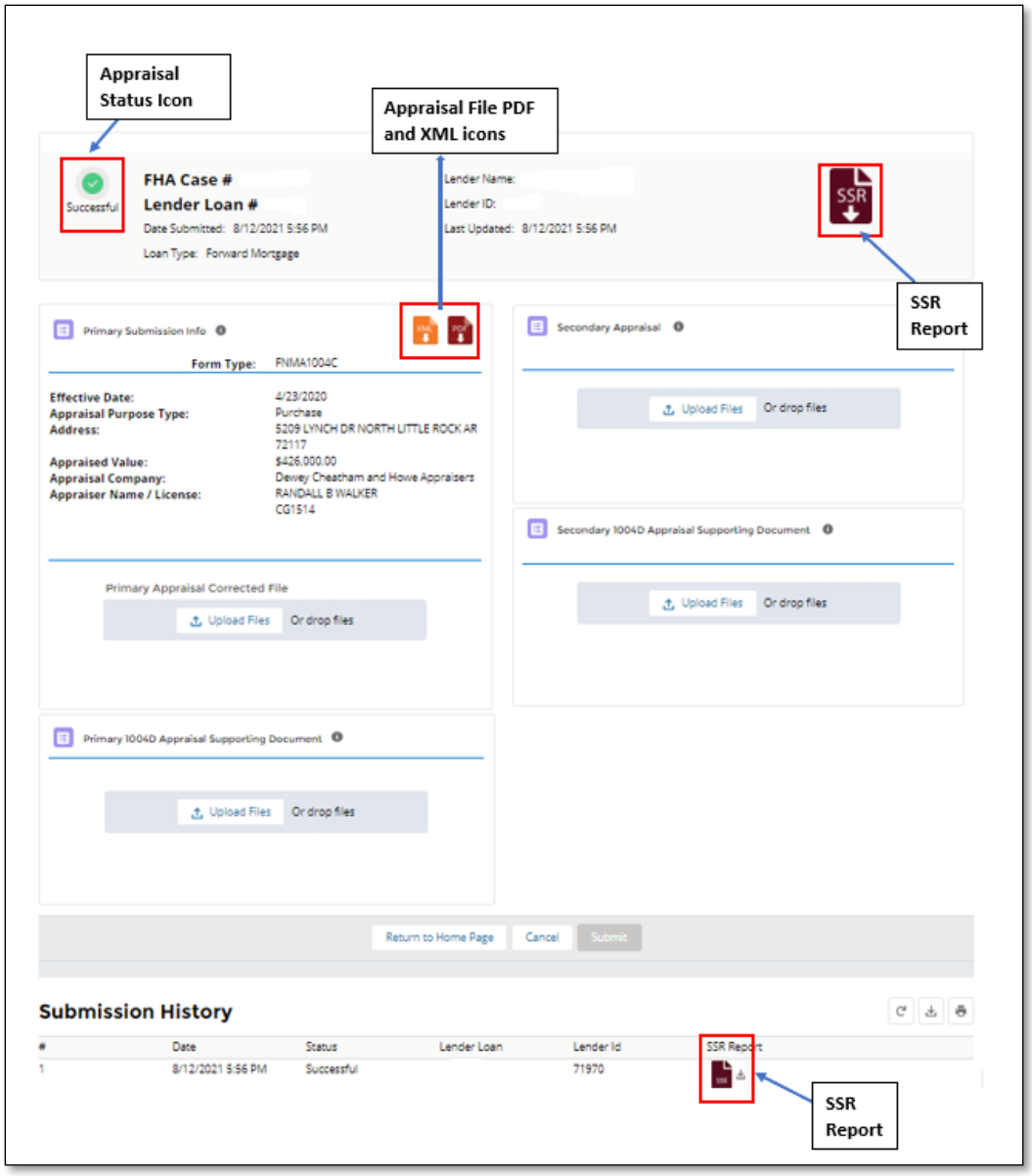

Figure 20: Existing Appraisal Submission Screen

5.2 Appraisal Submission History

The Appraisal Submission history allows the user to see the number of resubmissions on the same appraisal package.

⚠ A user can also:

- Download the entire Appraisal Package Submission History
- Print the Appraisal Package Submission History table
- Download individual SSR reports for each entry

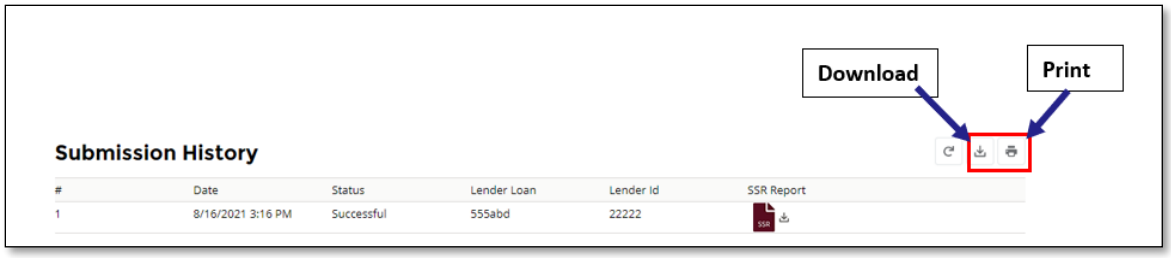

Figure 21: Appraisal Submission History

5.3 Deleting Appraisal Documents

⚠ Once the user submits the Primary Supporting Doc, Secondary and/or Secondary Supporting Doc, they have the option to delete these documents from the existing submission/manage appraisal page.

❗ Except for Primary Appraisal, all the documents **can** be deleted.

Follow the steps below on how to detete Primary Supporting Document, Secondary Appraisal and/or Secondary Supporting Doc is listed below:

1. Select either the XML or PDF icons of the document user wants to delete as shown below in ***Figure 22:***

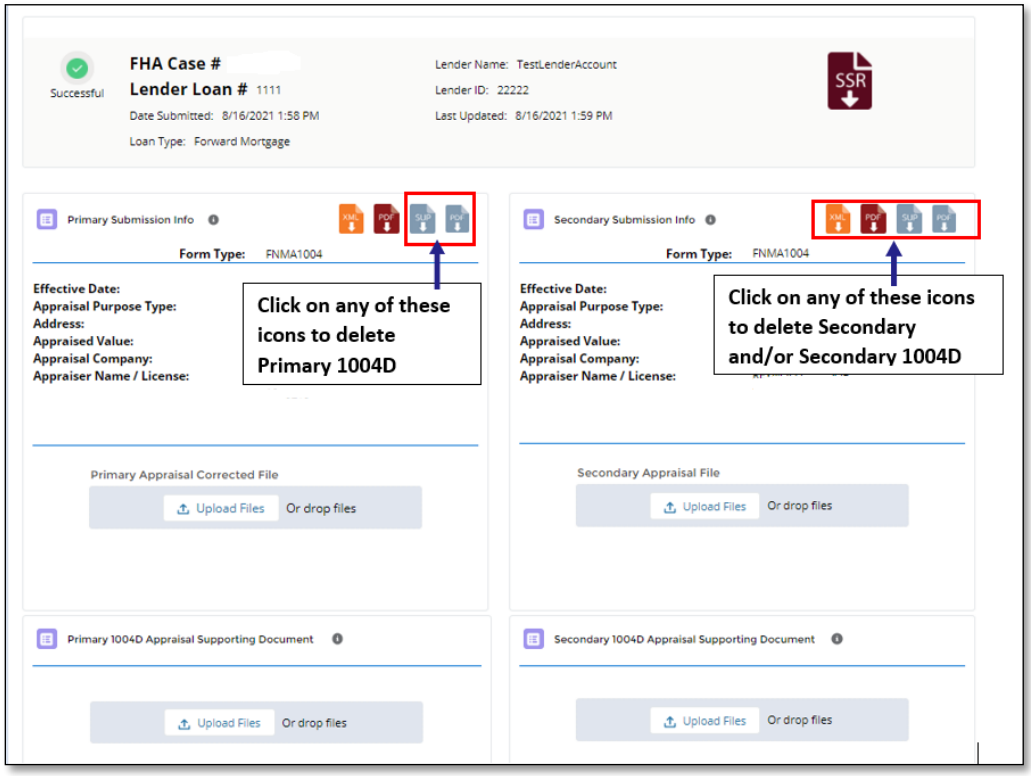

Figure 22: Deleting the Documents

2. For example, if the user wants to delete Primary 1004D, upon clicking the XML or PDF icon of the Primary 1004D document, a window message is displayed that says "**Would you like to Download or Delete this file**"? as shown in ***Figure 23:***

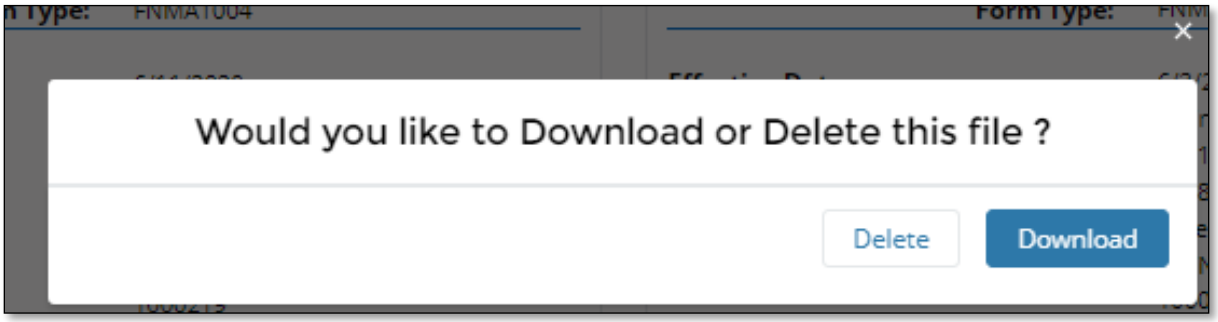

Figure 23: Delete or Download Window

3. Upon clicking the "Delete" button, it brings another window asking for the final confirmation "**Are you sure you want to delete all Primary Supporting Document**"? as shown in ***Figure 24:***

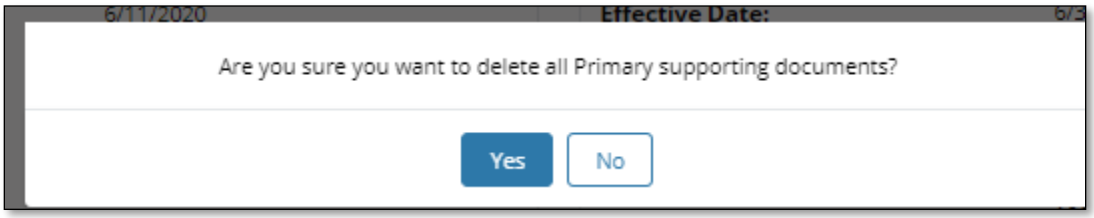

Figure 24: Delete Window Confirmation

4. Upon clicking the "**Yes**" button, and then refreshing the screen, Primary 1004D Supporting document gets deleted.

⚠ Same steps can be followed to delete Secondary and Secondary Supporting Docs.

⚠ If the user selects to delete Secondary Appraisal, system will automatically delete Secondary Supporting docs associated with Secondary Appraisal.

⚠ If the user wants to delete only Secondary Supporting docs, you will need to select either the XML or PDF icon of Secondary 1004D and then select Delete option.

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5.4 View Submission Summary Report (SSR)

The Submission Summary Report (SSR) will display the information about the submission that was completed. The Submission Summary Report is found in two places and is downloadable. One of them is located at the top right side of the Manage Appraisal Package page and the other one is located in the same page under Submission History section as shown below in ***Figure 25:***

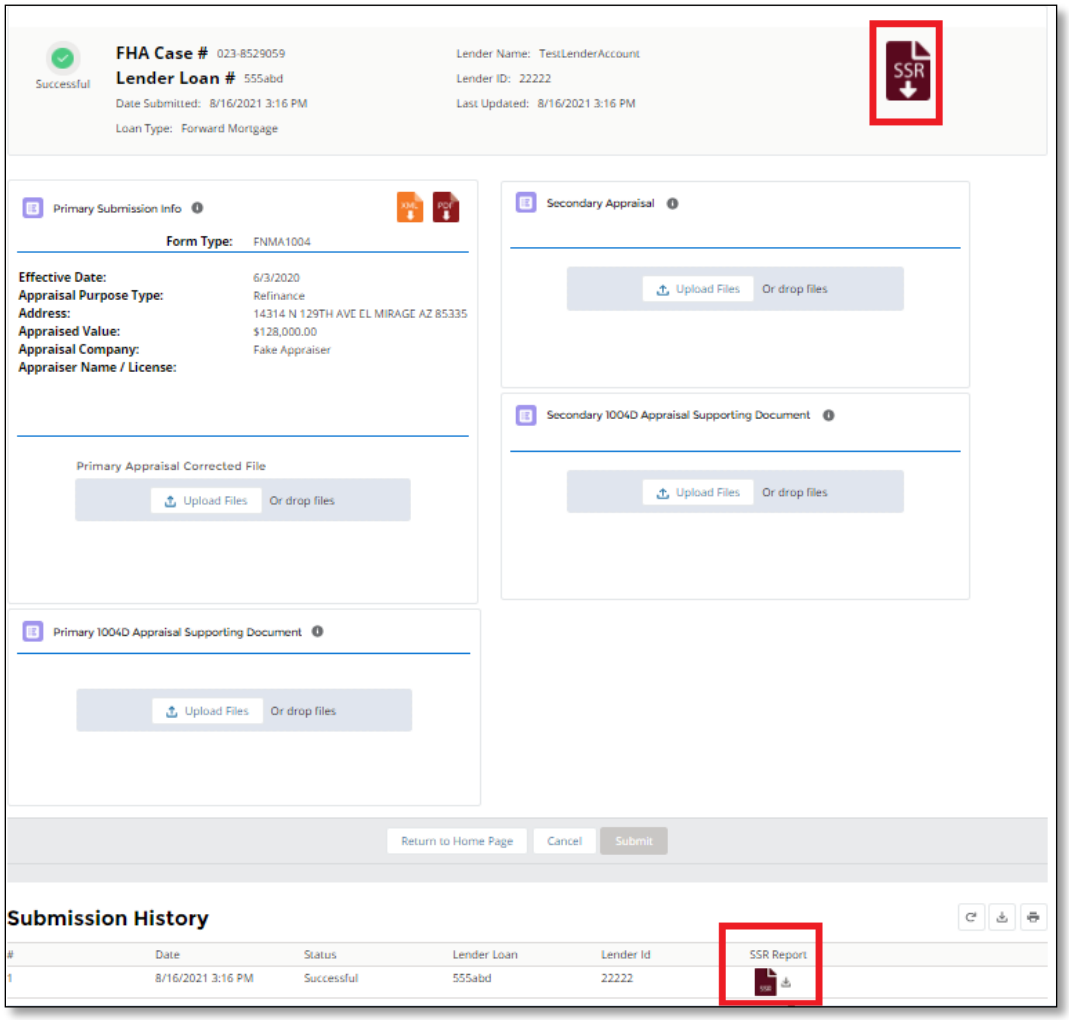

Figure 25: View SSR Report Icons

⚠ ***(Figure 26)*** shows the Submission Summary Report (SSR):

Submission Summary Report (SSR)			
Package ID	b1449c34-b02c-448e-a135-aece665307c4		
Appraisal Status (FHA)	Successful	Original Submitted Report Date	08/16/2021 16:04:28 UTC
Lender ID	22222	Latest Submitted Report Date	08/16/2021 19:16:13 UTC
Lender Name		Number of Submissions	12
Lender Loan Number	555abd	FHA Case Number	023-8529059

Primary Appraisal			
Document ID	f8622bfa-4c6b-452c-9b47-7f4178f60b2b		
Document Status	Successful	Appraiser	
Form Type	FNM1004	Appraised Value	$128,000
Subject Address	14314 N 129TH AVE EL MIRAGE AZ 85335		
Borrower Name	Carl Emery	Date of Appraisal	2020-06-03
Comps	**Comp Address**		**Adjusted Sale Price**
Comp 1	109 Tupalo Dr Summerville, SC 29483		$127,920
Comp 2	215 Birch Ln Summerville, SC 29485		$127,400
Comp 3	113 Owens Cir Summerville, SC 29483		$127,220
Comp 4	204 Crestwood Dr Summerville, SC 29483		$129,430
Comp 5	213 Jimbo Rd Summerville, SC 29483		$127,750
Comp 6	211 Barshay Dr Summerville, SC 29483		$128,195

FHA Hard Stops		
Message ID	**Hard Stop Description**	**Override Request Reason**

Compliance Messages				
Message ID	**Form Section**	**Form Field Name**	**Full Message Description**	**Severity**
5257	Sales Comparison	Comp: Adjusted Sale Price	The net adjustment amount must be provided in whole dollars and must be the sum of the adjustment amounts.	Warning
5260	Sales Comparison	Comp: Prior Sale/Transfer	A prior sale was indicated within the previous year; therefore, the Date of Prior Sale/Transfer must be provided in mm/dd/yyyy format.	Warning

Figure 26: Submission Summary Report (SSR)

5.5 View Hard stops

Any Hard Stops within the UAD file can be viewed from two places. One is from Manage Appraisal Page which looks like Red Triangle icon ⚠ and the other one from the SSR Report as shown below in ***Figure 27***:

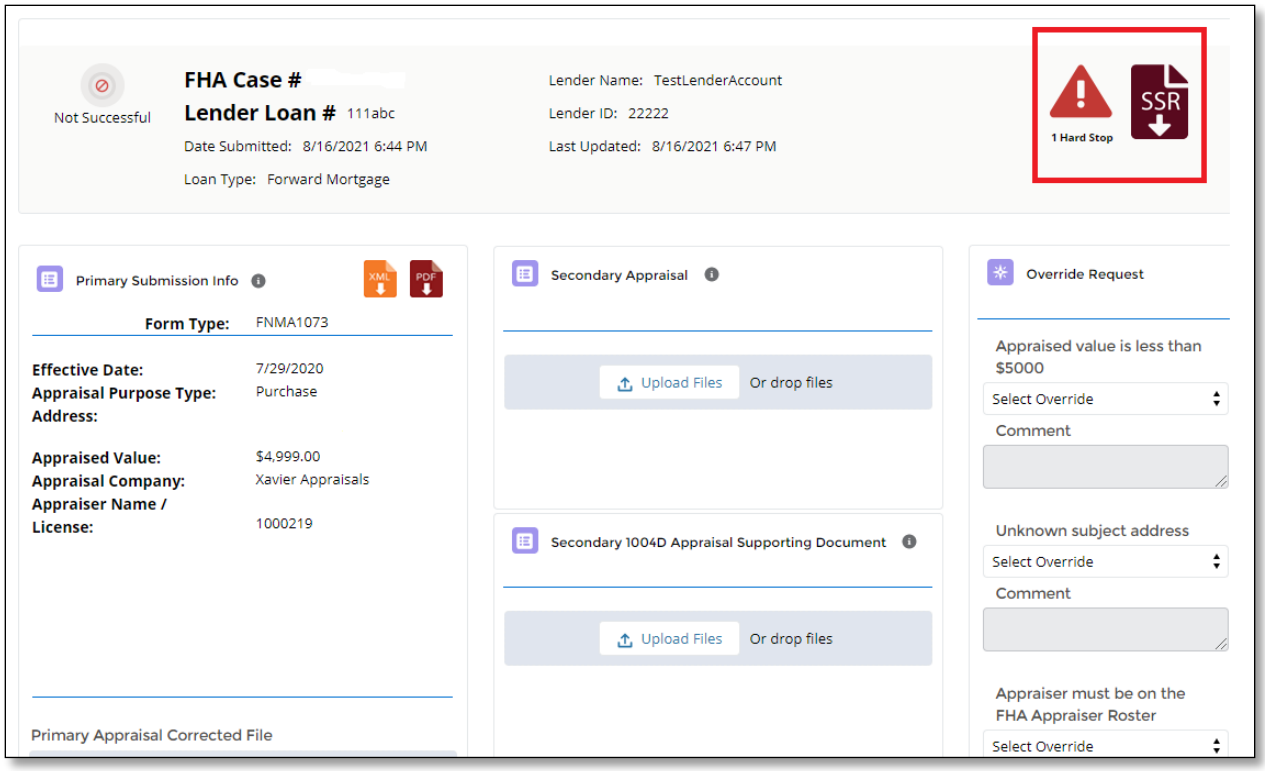

Figure 27: Hard Stop Window and SSR

⚠ (***Figure 28)*** shows how the Appraisal Hard Stops window looks like:

Figure 28: Hard stop window

⚠ ***(Figure 29)*** shows the Hard stops can be viewed in the SSR report as well:

Submission Summary Report (SSR)			
Package ID	3e98ca53-b998-4574-bcf8-d872a604c701		
Appraisal Status (FHA)	Not Successful	Original Submitted Report Date	08/16/2021 22:44:33 UTC
Lender ID	22222	Latest Submitted Report Date	08/16/2021 22:47:37 UTC
Lender Name		Number of Submissions	2
Lender Loan Number	111abc	FHA Case Number	023-8539844

Primary Appraisal			
Document ID	3ca96e62-7ba2-47a8-b4ee-30300268416f		
Document Status	Not Successful	Appraiser	
Form Type	FNM1073	Appraised Value	$4,999
Subject Address			
Borrower Name		Date of Appraisal	2020-07-29
Comps	**Comp Address**		**Adjusted Sale Price**
Comp 1			$112,225
Comp 2			$110,300
Comp 3			$106,980
Comp 4			$133,600

FHA Hard Stops		
Message ID	**Hard Stop Description**	**Override Request Reason**
101	Appraised value is less than $5,000	

Compliance Messages				
Message ID	**Form Section**	**Form Field Name**	**Full Message Description**	**Severity**

Figure 29: View Hard Stop in SSR

5.6 Performing Overrides

Three Hard Stop are eligible for manual override. Users can provide Manual Overrides to resolve messages that indicate possible appraisal data and appraisal requirement discrepancies that users may need to address, but do not need to be corrected for transmission to FHA to be successful. The User has the choice of three manual overrides:

- Appraised Value Less Than $5000
- Unknown Subject Address
- Appraiser not on FHA Appraiser Roster

Below are the steps on how to perform overrides:

1. To apply a manual override ***(Figure 30),*** select the drop down under the current override request reason (bulleted above).
2. To add a comment for justification, select **Other (see comments)** from the drop-down menu.

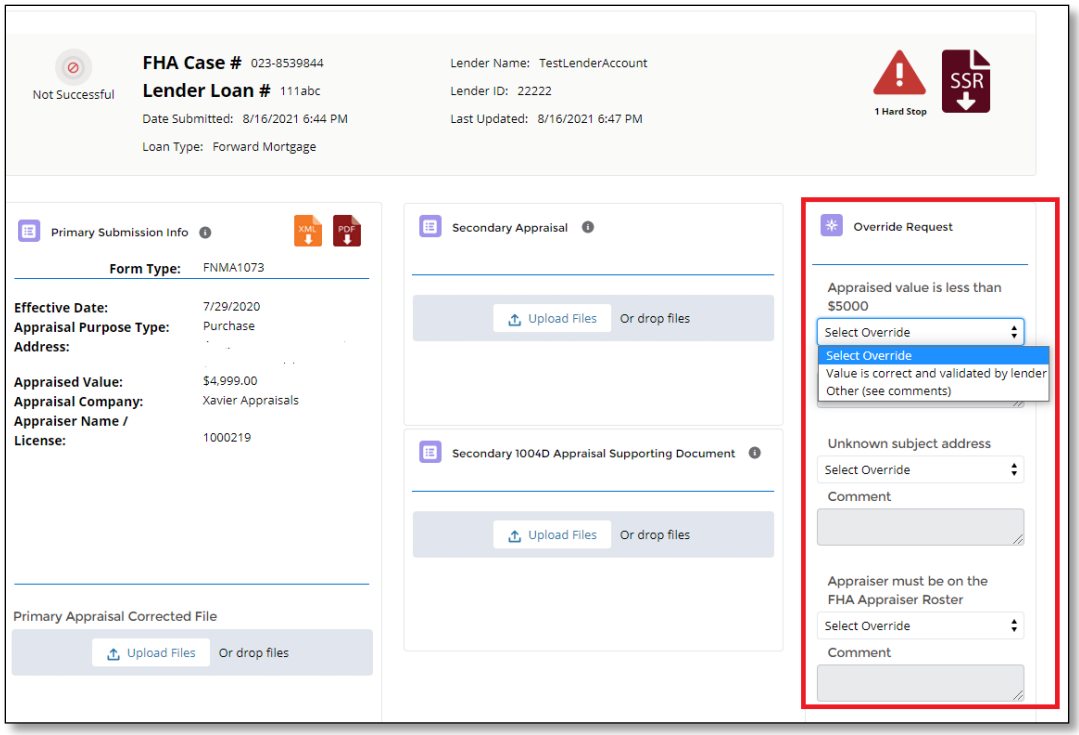

Figure 30: Override Request Section

3. After selecting appropriate override option, select "Submit" as shown below in ***Figure 31***:

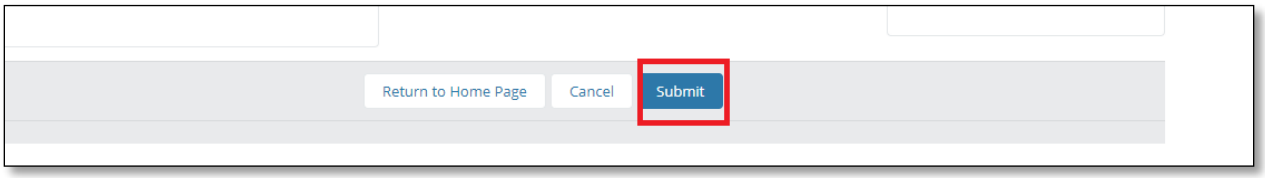

Figure 31: Submitting Manual Overrides

⚠ Manual override requests are submitted together with the appraisal package, automatically approved, and taken into consideration when generating the SSR report.

⚠ To request an override for an existing appraisal package, fill out the override request section and then select **Submit**.

❗ Please see Appendix A for a full list of Error/Hard Stop conditions.

❗ System checks against FHA appraisal reports and data policy may result in hard stops that cannot be manually overridden. These "Non-Overridable" hard stops result from messages that indicate appraisal data or appraisal form requirement errors that must be resolved before the submission can be successfully submitted to FHA.

6. *View Reports*

Reports are available in the dashboard section for all the users to view. There are two types of reports currently available:

- Total Appraisal Packages Report
- Appraisal Failure Details Report

Reports are located in the Dashboard section of the Home Page as shown below in ***Figure 32:***

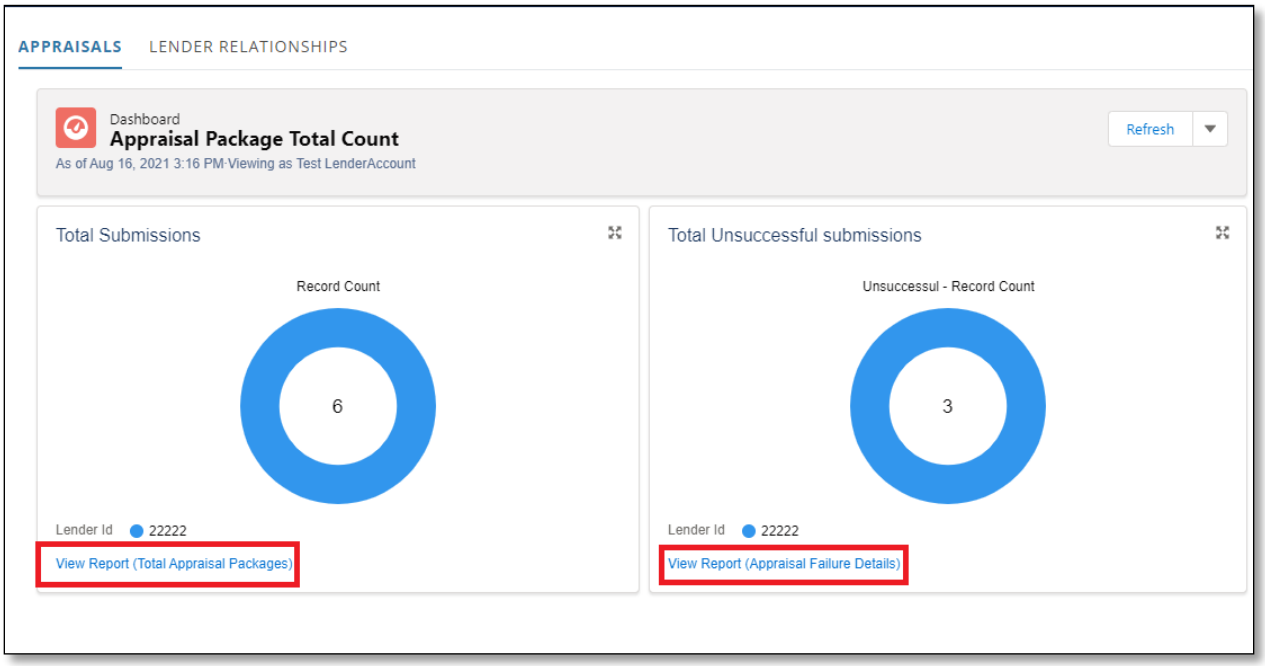

Figure 32: View Report Link

6.1 Total Appraisal Packages Report

This report lists the total submissions of the appraisal packages that has been submitted by the lender-associated users and the Technology Services Providers.

Follow the steps below on how to view the Total Appraisal Packages Report:

1. Click on “View Report” link from the dashboard in Total Submissions box as shown in ***Figure 33***:

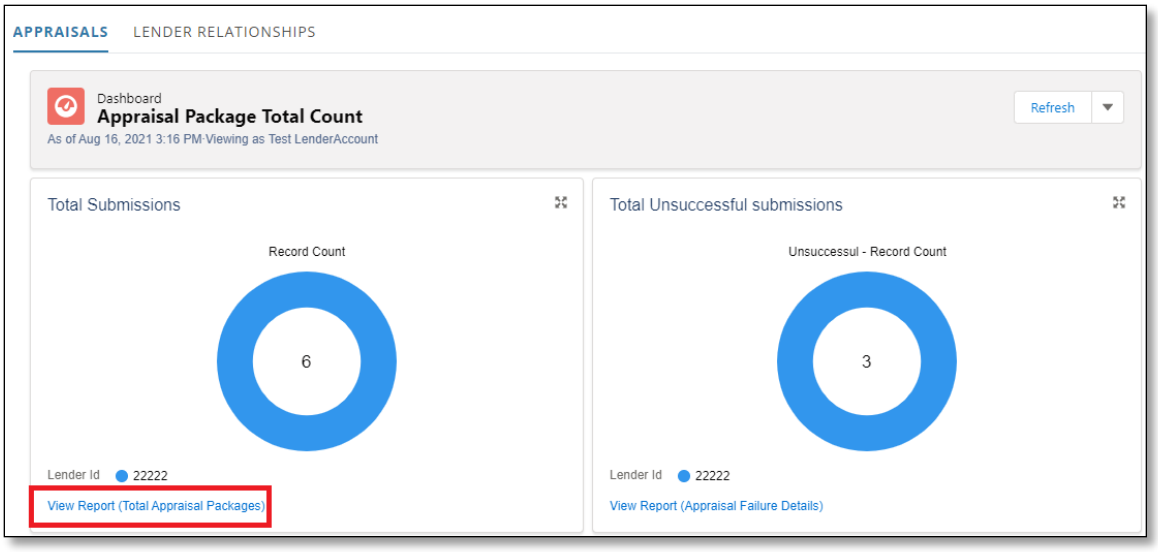

Figure 33: Total Appraisal Packages Report Link

2. User will be landed to the below report page as shown in ***Figure 34***. Users can Export the report and apply some filter criteria based on their preferences.

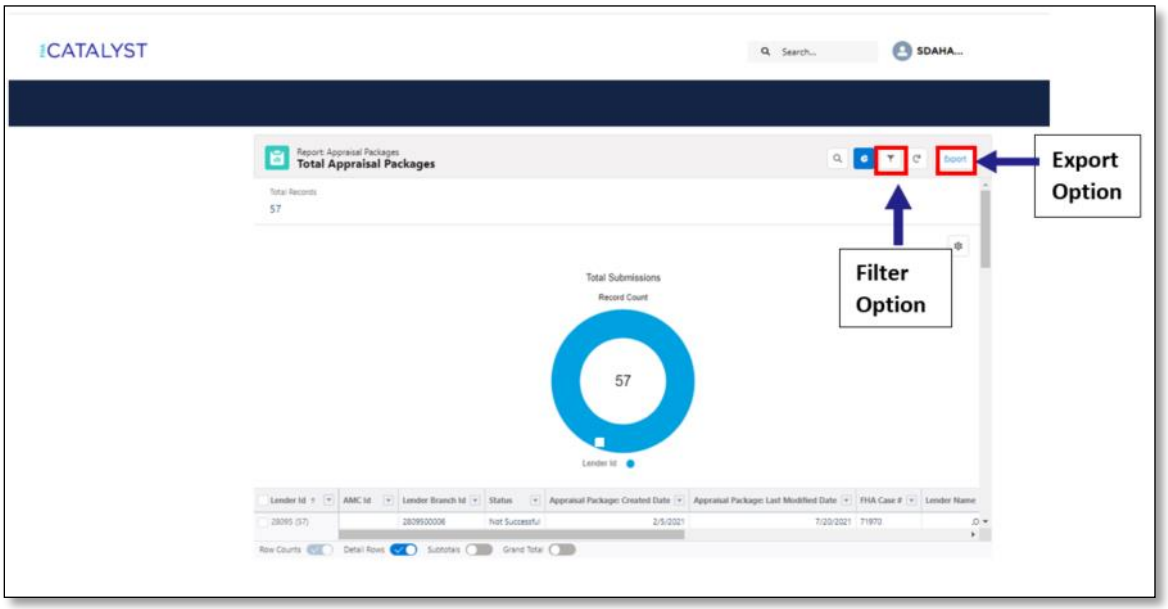

Figure 34: Total Appraisal Packages Report Page

Appraisal Packages Report contains the following fields:

- Lender ID
- AMC ID
- Lender Branch ID
- Status
- Appraisal Package: Created Date
- Appraisal Package: Last Modified Date
- FHA Case#
- Lender Name
- AMC Name
- Address
- Appraisal Package: Package ID

6.2 Appraisal Failure Details Report

This report shows a list appraisal packages failures and their full descriptions submitted by all the lender-associated users and the Technology Services Providers that the user is associated with.

Follow the steps below on how to view the Appraisal Failure Details Report:

1. Click on “View Report” link from the dashboard under Total Submissions box as shown in ***Figure 35:***

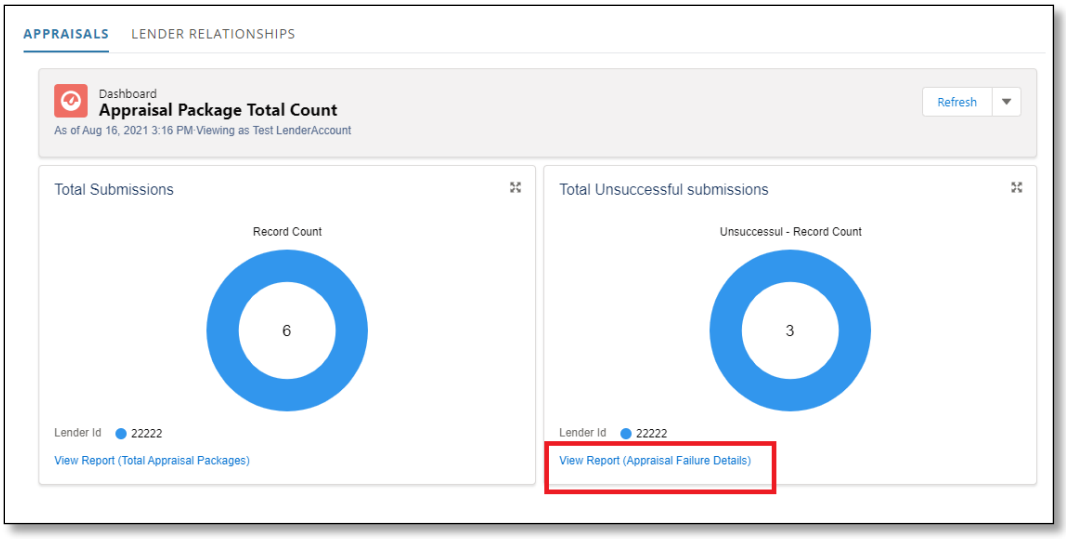

Figure 35: Appraisal Failure Details Report Link

2. User will be landed to the below page as shown in ***Figure 36***. Users can Export the report and apply some filter criteria based on their preferences.

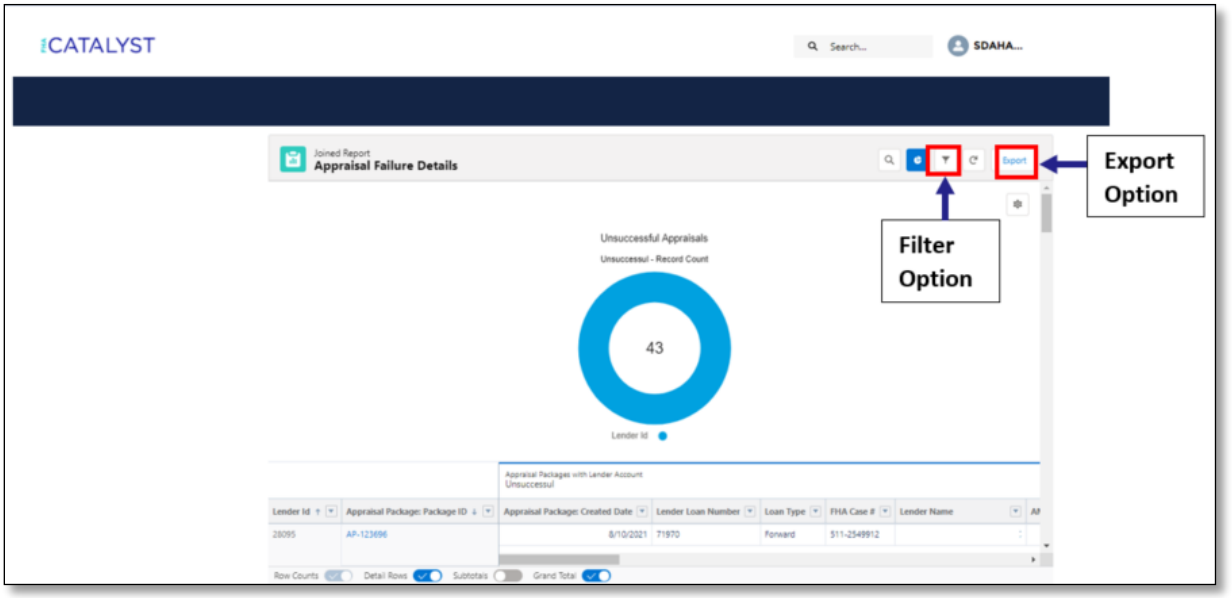

Figure 36: Appraisal Failure Details Report

Appraisal Failure Details Report contains the following fields:

- Lender ID
- Appraisal Package: Package ID
- Appraisal Package: Created Date
- Lender Loan Number
- Loan Type
- FHA Case#
- Lender Name
- AMC Name
- AMC ID
- Address
- Status
- Appraisal Type
- Form Type
- Hard Stop Code
- Hard Stop Description

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7. *Managing Relationships*

Users can ***only*** view the relationship with user associated Technology Service Providers; however, **Only** Service Bureau Coordinators ***can*** manage the relationship.

7.1 Viewing Relationship

Select the Lender **Relationships** tab to view the list of associated AMC Companies and the Technology Service Providers Companies.

Change the list view drop-down from "Recently viewed" list view to "ALL" ***(Figure 37)***.

If the Active box is checked marked, that means the relationship is active.

If the Active box is unchecked marked, that means the relationship is inactive

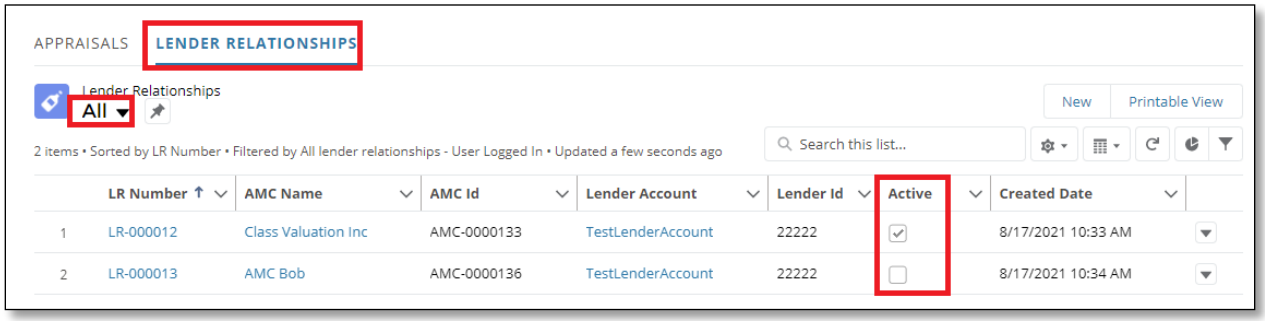

Figure 37: View Relationship

7.2 Creating/Adding Relationship

This functionality can be performed **only** by "**Service Bureau Coordinators**".

Follow the steps below on how to create relationship:

1. Select the **Lender Relationships** tab.
2. Select **New** located at the top right of the page as shown below in ***Figure 38***:

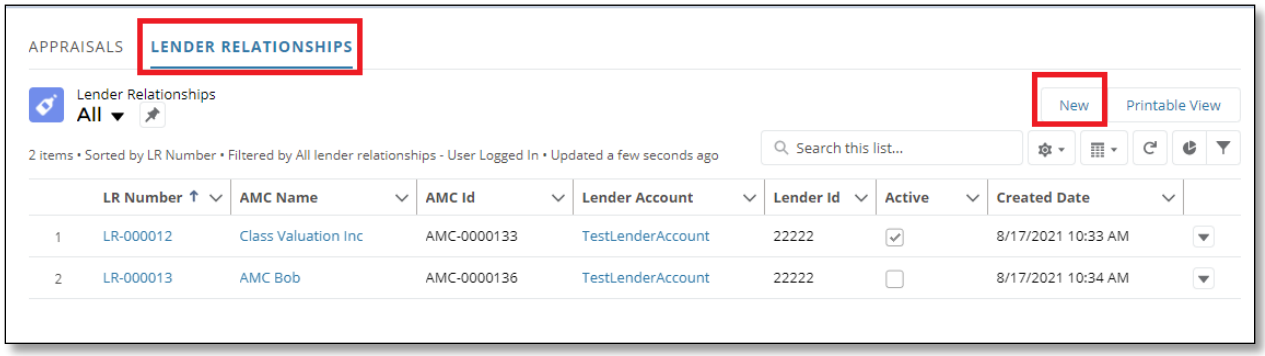

Figure 38: Creating Relationship with AMC

3. Enter the Appraisal Management Company (AMC) name.

4. Select **Save** to establish the relationship between Lender and the AMC Company as shown below in ***Figure 39***:

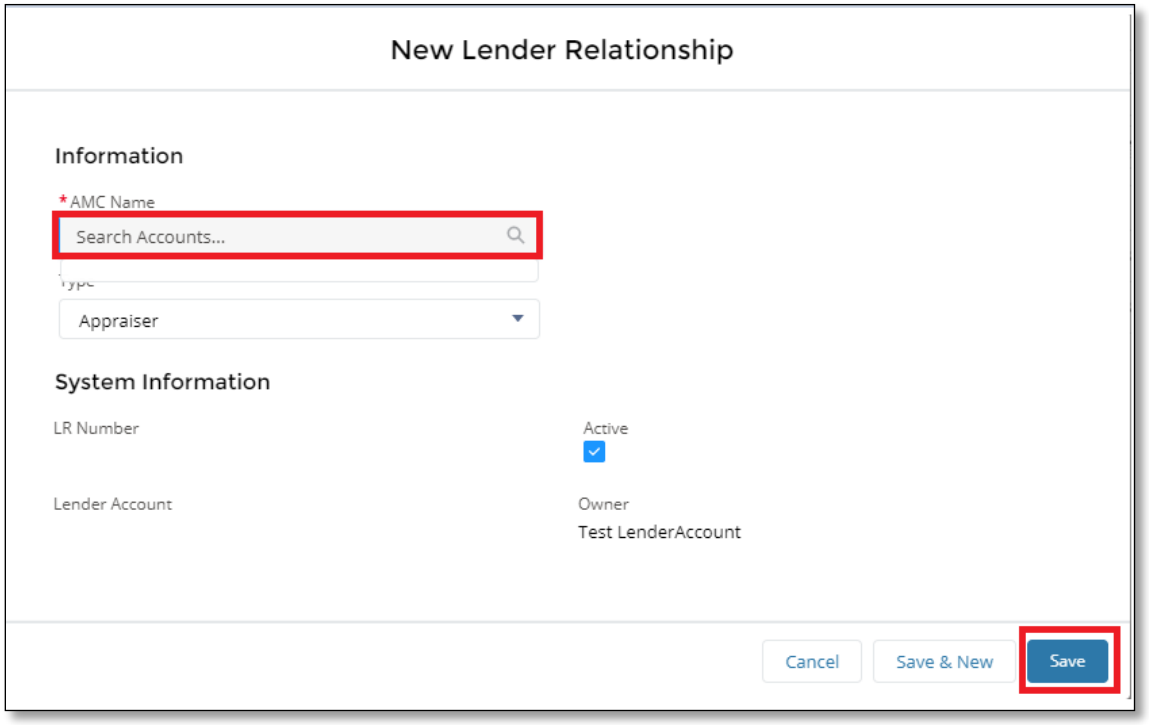

Figure 39: New Lender Relationship Window

5. After clicking "Save" button, user will see a confirmation page as shown below in ***Figure 40***:

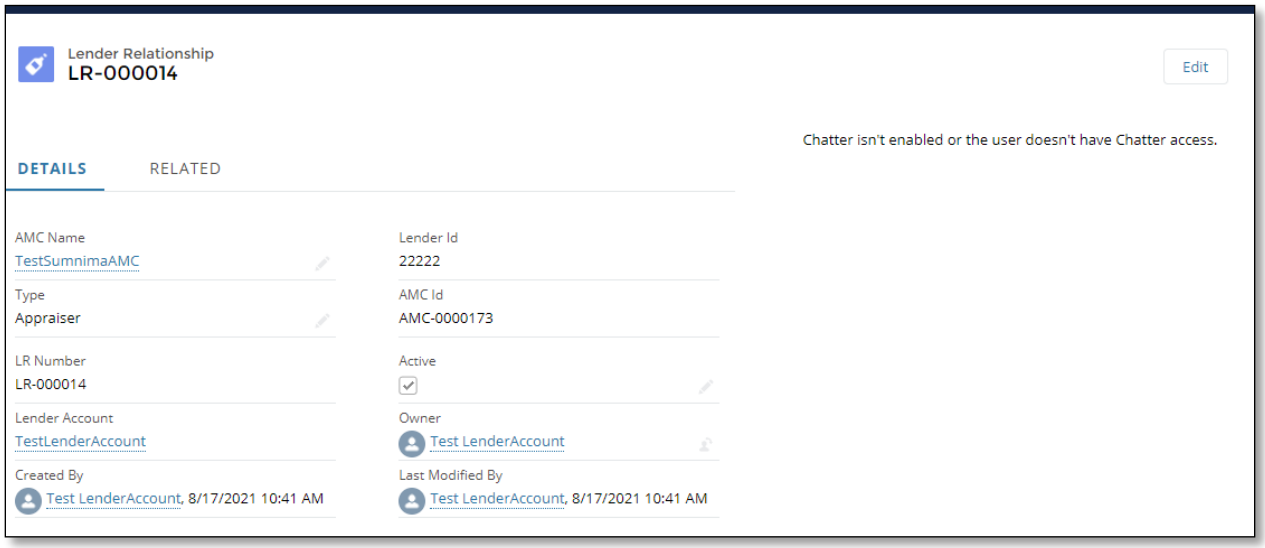

Figure 40: Lender Relationship Confirmation Page

7.3 Deactivating Relationship

This functionality can be performed **only** by "**Service Bureau Coordinators**".

Follow the steps below on how to deactivate the relationship:

1. Select the LR Number record link from the Lender Relationship tab that you want to detach the relationship with as shown below in ***Figure 41***:

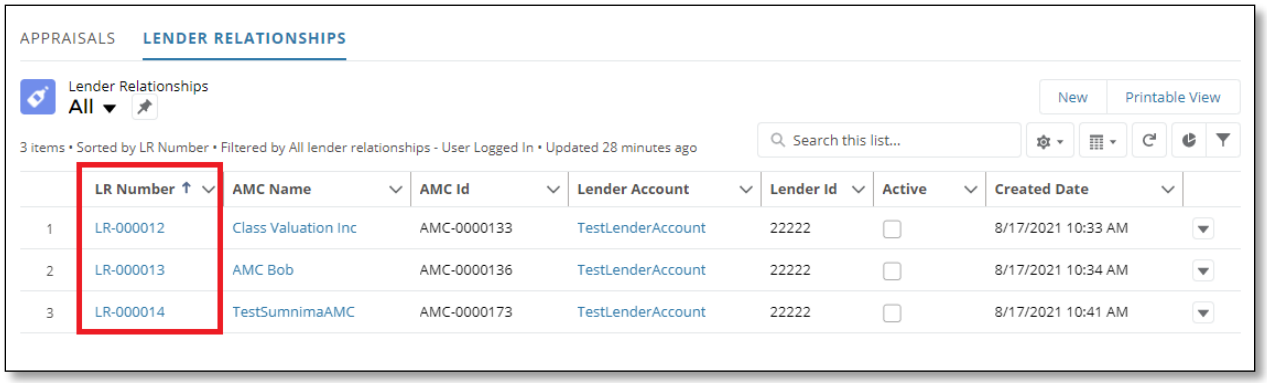

Figure 41: Selecting LR Number to deactivate the relationship

2. After selecting LR number from the previous page, Select **Edit** on the right side of the screen as shown below in ***Figure 42***:

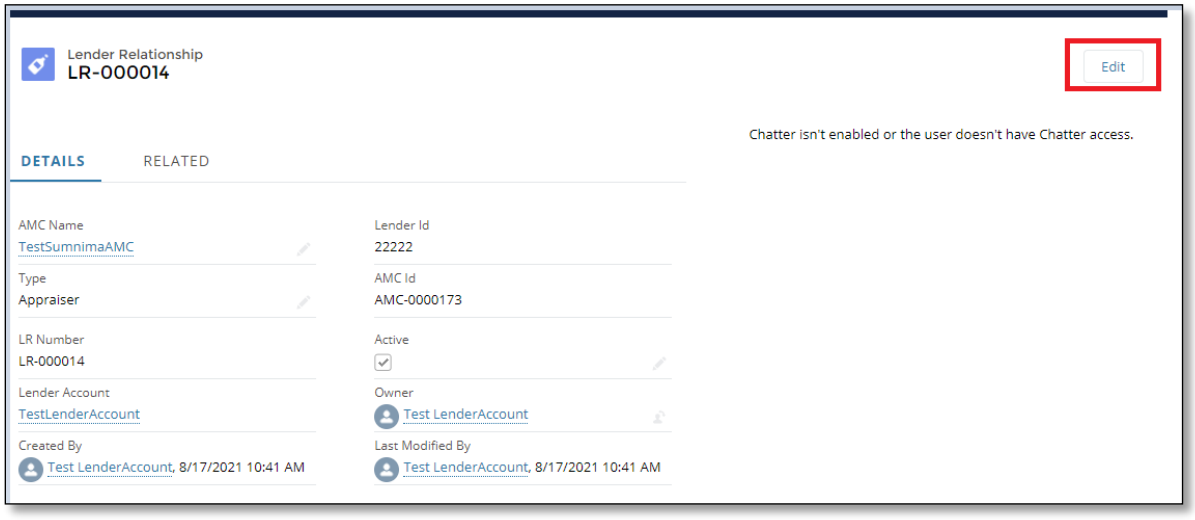

Figure 42: Editing Lender Relationship

3. After clicking on "Edit" button, a new window pops-up. Uncheck the Active box and click on Save as shown below in ***Figure 43***:

   Note:

   Cancel – This will cancel the Edits

   Save & New- This will save the Edits and will open new Edit page.

   Save – This will save the Edits in this page

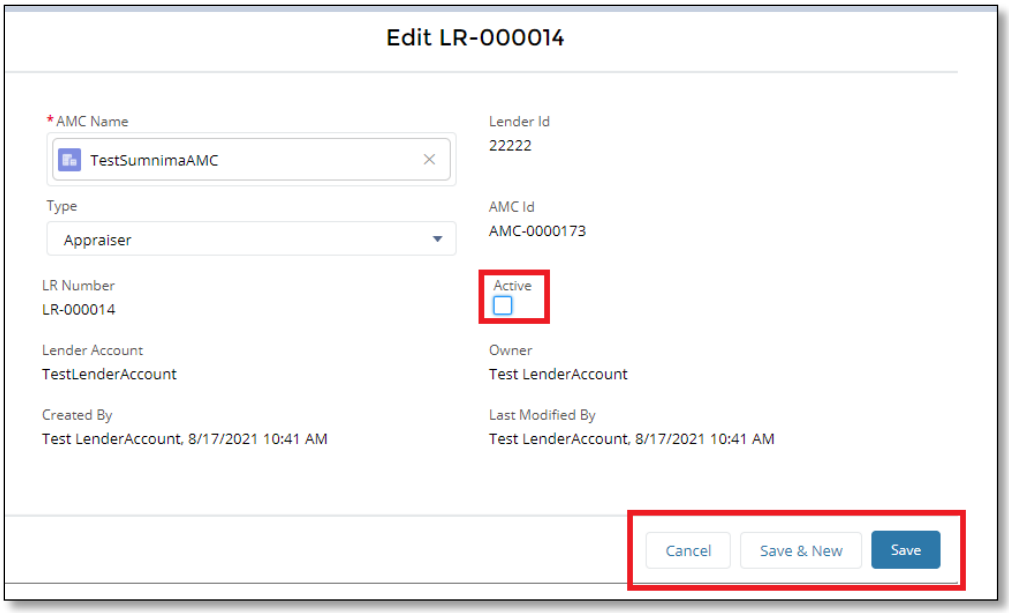

Figure 43: Edit LR Window

4. After clicking "Save" button, a f final confirmation will pop up as shown below in ***Figure 44***:

Figure 44:Confirmation on Lender Relationship

The AMC Account is now deactivated, and this can be verified by going to Lender Relationship tab and making sure the Active box is unchecked marked as shown in below ***Figure 45***:

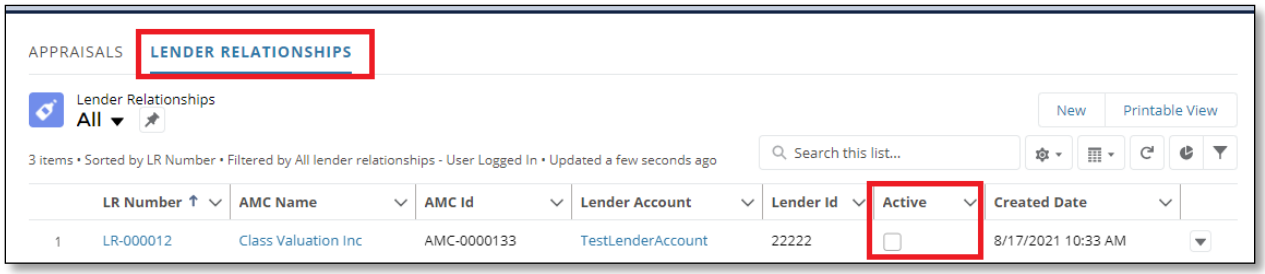

Figure 45: Lender Relationship Screen showing Inactive Relationship

7.4 Activating Relationship

This functionality can be performed **only** by "**Service Bureau Administrators**".

Follow the steps below on how to deactivate the relationship:

1. Select the LR Number record link from the Lender Relationship tab that you want to activate the relationship with as shown below in ***Figure 46:***

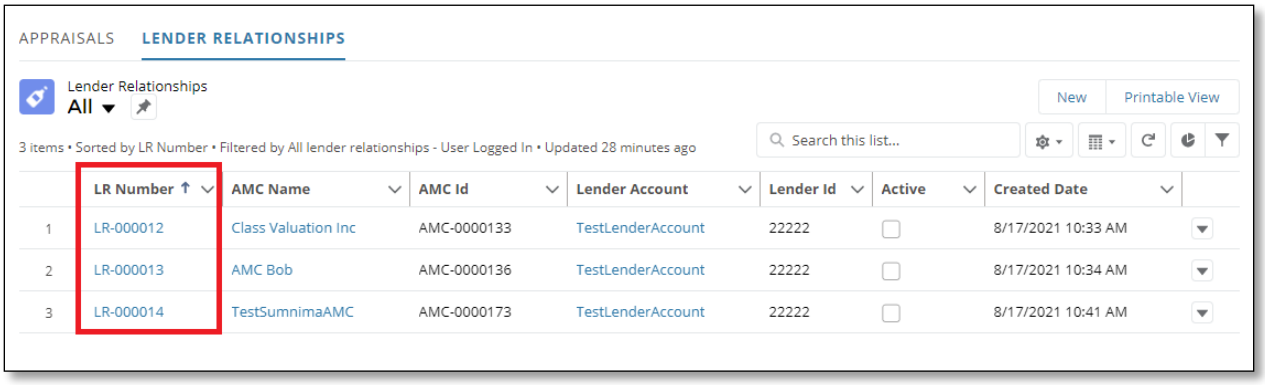

Figure 46: Selecting LR Number link to activate the relationship

2. After selecting LR number from the previous page, Select **Edit** on the right side of the screen as shown below in ***Figure 47***:

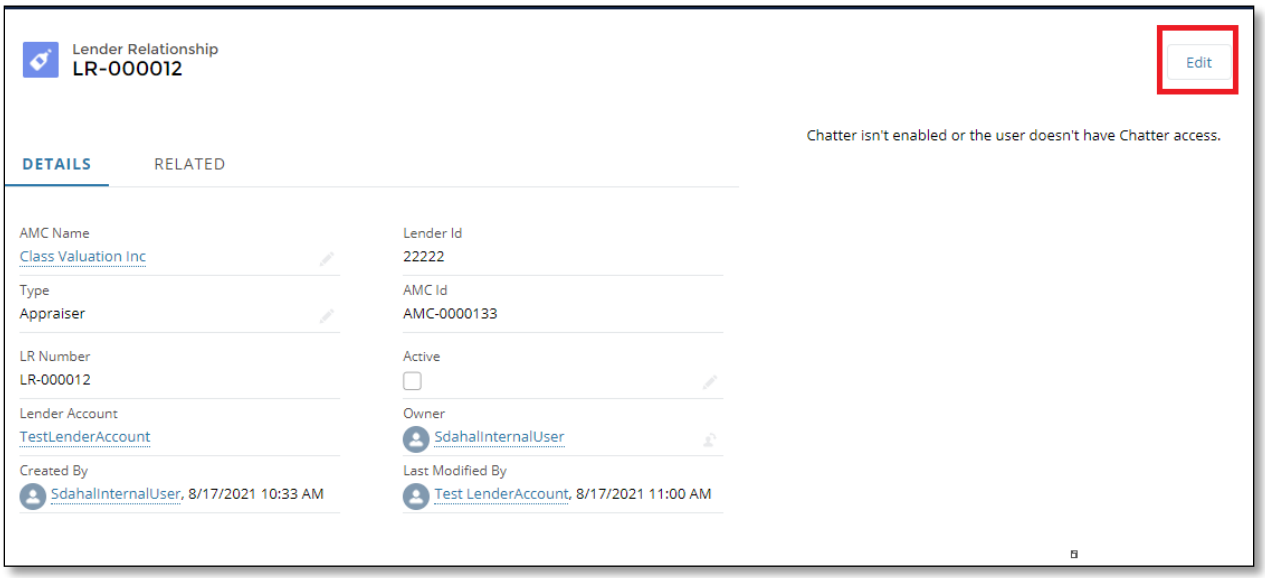

Figure 47: Edit Screen

3. After clicking on “Edit” button, a new window pops-up. Check mark the Active box and click on Save as shown below in ***Figure 48***:

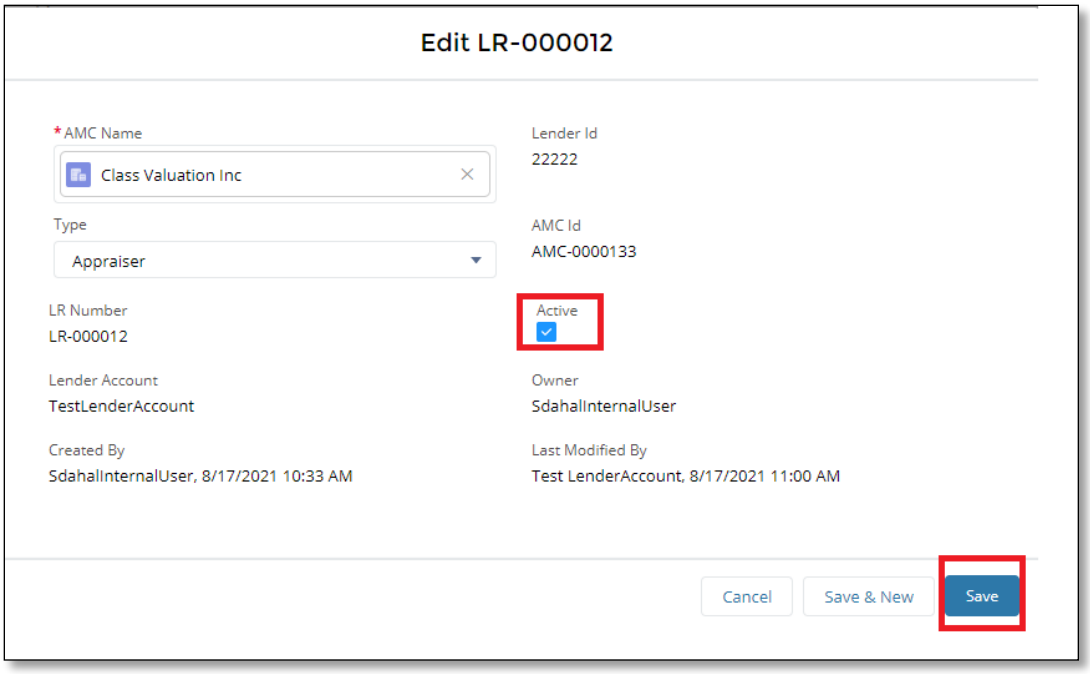

Figure 48: Edit LR Window

4. After clicking "Save" button, a f final confirmation will pop up as shown below in ***Figure 49***:

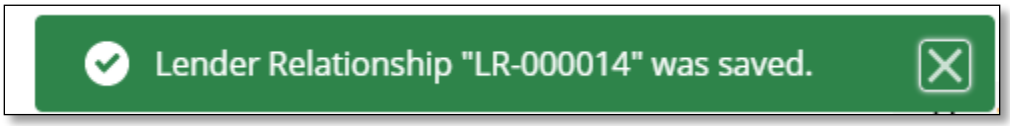

Figure 49: Confirmation on Lender Relationship

5. The AMC Account is now activated. And this can be verified by going to Lender Relationship tab and making sure the Active box is checked marked as shown in below ***Figure 50***:

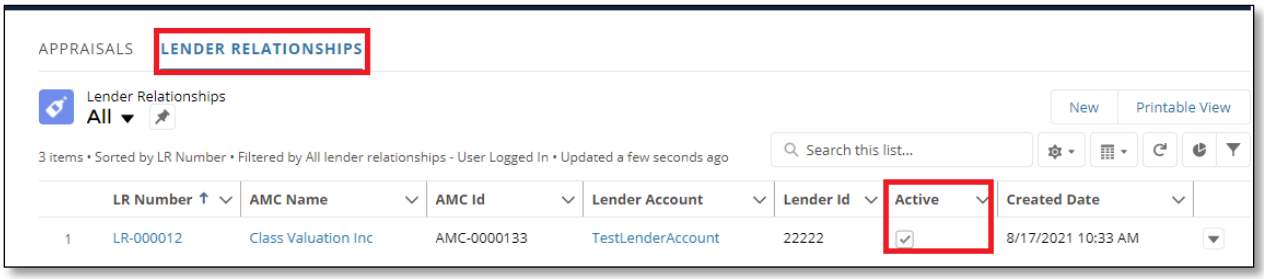

Figure 50: Lender Relationship screen showing Active Relationship

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8. *Troubleshooting/FAQs*

8.1 Issues Uploading Appraisal Documents

Question - As a User, when I try to create a new "Appraisal Package" and attempt to upload a file, I get a "File cannot be uploaded" error notification in red.

Answer - This issue could be caused by the users being connected to a corporate Virtual Private Network (VPN) network, which might be blocking access to the Application Programming Interface (API) Uniform Resource Locator (URL) used in the application. Please email answers@hud.gov describing the problem. Please include screenshots of the error seen in the application.

8.2 Issues with Downloading Appraisal Documents

Question - As a user, I am unable to download the Appraisal Package document and get an error when attempting to do so.

Answer - Please disable any Ad Blocker software in Google Chrome or Microsoft Edge.

- Users- Add https://fha-gateway.force.com/hudpdeform/s/login/ as a trusted site for the Ad blocker to disable it.

Once the Ad Blocker is disabled, please re-try to download, and open the file.

If the above suggestions do not resolve the problem, please email answers@hud.gov describing the problem. Please include screenshots of the error seen in the application.

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9. *Appendix*

9.1 Appendix A – *FHA Catalyst* Hard Stops

This section lists the hard stops that can occur in an appraisal data submission. In the Eligible for Override column, "Y" means an override is allowed; "N" means an override is not allowed and the appraisal data file must be resubmitted.

Table 1: Hard Stop Code with Description Table

Hard Stop Code	Hard Stop Description / Output Message	Eligible for Override
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 certification information	N
300	Missing subject address	N
302	Unknown subject address	Y
401	UAD compliance check failure (one or more fatal)	N
9000	Invalid submission: File too large	N
9000	Document Not Found	N
9000	Appraisal Form Type must be given	N
9001	This form type is not currently supported	N
9001	Appraisal data in invalid format: Appraisal file could not be parsed as XML	N
9001	Appraisal data in invalid format: XSD check failure	N
9003	PDF not included in XML submission	N
9005	Form 1004D/442 is not valid for a primary or secondary appraisal. It must be uploaded as a supporting document.	N
FHA201	Appraiser must be on the FHA Appraiser Roster	Y
FHA202	Appraiser must have a valid certification in the state where the property resides	N
FHA203	Appraiser certification was not active as of the appraisal effective date	N

FHA204	Appraiser certification was terminated as of the appraisal effective date	N
FHA205	Appraiser was ineligible as of the appraisal effective date	N
FHA210	Appraisal contains supervisory appraiser information	N
FHA304	Subject address does not match primary appraisal	N
FHA3100	For purchase transaction, Date of Contract must be provided	N
FHA3105	For purchase transaction, Contract Price must be provided	N
FHA3200	Location must be provided	N
FHA3205	Sum of all land uses must be at least 1% but not greater than 100%	N
FHA3210	Neighborhood Predominant Price must be provided	N
FHA3300	Site Area must be greater than "0" unless under condominium ownership	N
FHA3700	At least one of "as is," "subject to completion," "subject to the following repairs" or "subject to the following required inspection" must be selected. If "as is" is selected, no other value may be selected.	N
FHA4000	Subject property market value decline indicator must be provided	N
FHA4001	Appraisal Update indicates that the market value of the subject property has declined in value	N
FHA4100	Form purpose of update and/or completion must be provided	N
FHA4200	Effective Date of Appraisal must be provided	N
FHA4205	Effective Date of Appraisal Update must be provided	N
FHA500	FHA Case Number is missing or provided in an invalid format	N
FHA5000	Building Status must be provided	N
FHA5005	Year Built must be provided	N
FHA501	FHA Case Number does not match primary appraisal	N
FHA5010	Effective Age must be provided	N
FHA5015	Improvement Type must be provided; only one of "Detached," "Attached" or "Semi-Detached/End Unit" must be selected	N
FHA5016	Project Description must be provided; only one of "Detached," "Row or Townhouse," "Garden," "Mid-Rise," "High-Rise" or "Other" must be selected	N
FHA502	FHA Case Number on appraisal is cancelled or not found	N

FHA504	FHA Case Number on appraisal is not assigned to lender	N
FHA505	FHA Case Number assigned to property does not match subject address state	N
FHA5100	Foundation Type must be provided; at least one value must be selected	N
FHA5200	Car Storage Type must be provided; at least one option (or "None") must be selected	N
FHA5400	Number of rooms must be provided as a whole number greater than or equal to 0	N
FHA5401	Number of rooms must be greater than or equal to the number of bedrooms	N
FHA5405	Number of bedrooms must be provided as a whole number greater than or equal to 0	N
FHA5410	Number of bathrooms must be provided and must be greater than or equal to 0	N
FHA6000	A transfer in the past 3 years was indicated; the Price of Prior Sale/Transfer must be provided and greater than or equal to 0	N
FHA6005	Gross Living Area must be provided and must be greater than 0	N

10. *Glossary*

Table 2: Glossary

Glossary of Common Terms		
Term	**Expanded Name**	**Description**
API	Application Programming Interface	API is defined as a software code that helps two different software's to communicate and exchange data with each other.
Hard Stop	Hard Stop	An error encountered in the FHA Catalyst that result in the failure of appraisal data file processing and the status shows as “Not Successful”
MISMO	Mortgage Industry Standards Maintenance Organization	The Mortgage Industry Standards Maintenance Organization (MISMO) is a not-for-profit, wholly owned subsidiary of the Mortgage Bankers Association (MBA) responsible for developing standards for exchanging information and conducting business in the U.S. mortgage finance industry.
PDF	Portable Document Format	The PDF format is used when you need to save files that cannot be modified but still need to be easily shared and printed.
SSR	Submission Summary Report	Submission Summary Report summarizes the details of an appraisal data file(s) submission.
URL	Uniform Resource Locator	A URL is the address for a website. For example, hud.gov is the URL for HUD.
VPN	Virtual Private Network	A virtual private network (VPN) gives you online privacy and anonymity by creating a private network from a public internet connection. VPNs mask your internet protocol (IP) address, so your online actions are virtually untraceable. Most important, VPN services establish secure and encrypted connections to provide greater privacy than even a secured Wi-Fi hotspot.
XML	Extensible Markup Language	Extensible Markup Language (XML) is a markup language that defines a set of rules for encoding documents in a format that is both human-readable and machine-readable.