



# ***FHA Catalyst:*** **Electronic** **Appraisal** **Delivery Module**

**Electronic Appraisal**  
**Delivery**

**AMC User Guide**

**U.S. Department of Housing and Urban Development**

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## Document History

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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 forward 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 appraisals utilizing the Electronic Appraisal Delivery Module. Please refer to the Single Family Housing Policy Handbook 4000.1 for in-depth 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*: Property Valuation Module User Guide

The *FHA Catalyst*: Property Valuation Module allows Mortgagees and their approved third parties to provide FHA with the XML version of appraisals conducted for their loans. FHA needs these appraisals to assess whether the property is eligible for FHA insurance.

**Note:** The *FHA Catalyst*: Electronic Appraisal Delivery Module currently accepts the following form types for Single Family Forward submissions.

- Uniform Residential Appraisal Report (FNMA 1004 / FRE 70)
- Individual Condominium Unit Appraisal Report (FNMA 1073 / FRE 465)
- Manufactured Home Appraisal Report (FNMA 1004C / FRE 70B)
- Small Residential Income Property Appraisal Report (FNMA 1025 / FRE 72)
- Appraisal Update and/or Completion Report (FNMA 1004D / FRE 442)

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 users 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* Portal

This section provides Lender Users and Third Party Service Provider users an overview on how to navigate the *FHA Catalyst*: Electronic Appraisal Delivery Module. Each screen is tailored for a specific business function which the Lender will need to understand to properly utilize the application.

The *FHA Catalyst*: Electronic Appraisal Delivery Module Portal login page is where users will need to access the *FHA Catalyst*: Electronic Appraisal Delivery application.

### 2.1 New User Access Request

1. Complete and email the Mortgagee User Access Request from to [answers@hud.gov](mailto:answers@hud.gov)
2. Upon successful setup of your username in *FHA Catalyst*, you will receive an email from [FHACatalyst@hud.gov](mailto:FHACatalyst@hud.gov) (HUD-modernization-form) along with your username.
3. Check your email from [FHACatalyst@hud.gov](mailto:FHACatalyst@hud.gov) for a welcome link and your username.
4. Upon selecting the welcome link, you will be directed to the login page.

**i** Please use **Google Chrome** or **Microsoft Edge** to access *FHA Catalyst*. Other browsers are not fully supported and may cause loss of functionality.

### 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**.

A screenshot of the FHA Catalyst login screen. At the top is the U.S. Department of Housing and Urban Development logo. Below it is the FHA logo. The login form consists of two input fields: "Username" and "Password". A blue box labeled "Select to login" is positioned over the "Username" field, with a blue arrow pointing down to a blue "Login" button. The "Login" button is highlighted with a red border. Below the "Login" button is a link that says "Forgot your password?".

Figure 1: Appraisals Portal Login Screen





## 2.3 Resetting Your Password

1. If you forgot your password, select **Forgot Your Password?**

A screenshot of a login page for the U.S. Department of Housing and Urban Development. The page features the department's logo at the top center, followed by the FHA logo. Below the logos are input fields for "Username" and "Password", a "Remember Me" checkbox, and a blue "Login" button. A blue box with a white arrow points to the "Forgot Password?" link, which is highlighted with a red border. The text inside the blue box reads "Select to navigate to password reset screen".

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FHA

Username

Password

☐ Remember Me

[Forgot Password?](#)

Login

Figure 2: Forgot Your Password?



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

The screenshot shows a web form titled "PASSWORD RESET". Below the title, it says "To reset your password, we'll need your username. We'll send password reset instructions to the email address associated with your account." There is a text input field labeled "Username" with a person icon. Below the input field is a blue button labeled "Reset Password" which is highlighted with a red border. Below the button is a "Cancel" link. A blue box with the text "Select to reset password" and a blue arrow points to the "Reset Password" button.

Figure 2: Reset Password

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### 3. Navigating the Appraisal Module

- ❶ After logging in, you will be directed to the *FHA Catalyst* Home Page.
- ❷ Note: Depending on the access provided, you may have access to multiple applications with *FHA Catalyst*. If you have access to multiple application, you will see multiple icons.

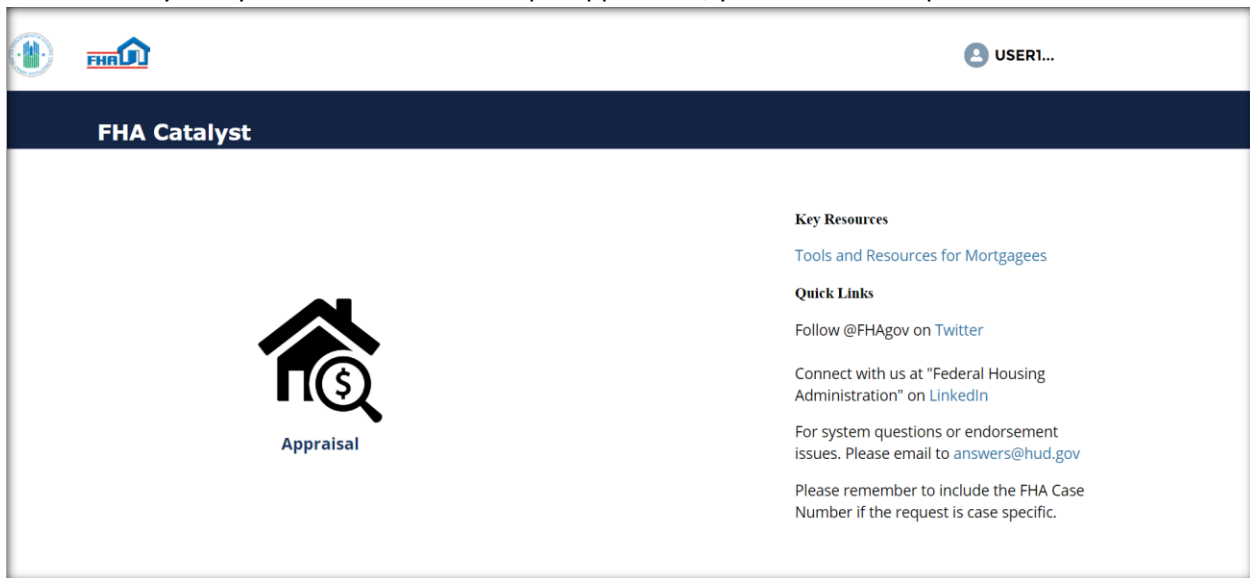


Figure 3: *FHA Catalyst* Landing Page

- The ***FHA Catalyst* Landing Page** will display the selectable Appraisal icon to access the Appraisal Application. User will need to select the icon to open the Electronic Appraisal Delivery application.
- The **Username** is displayed on the top right of the screen. Users can view their profile and logout when selecting their Username.
- **Key Resources** and **Quick Links** sections provide the user with additional information and access to HUD FAQs and Troubleshooting assistance.



### 3.1 Appraisal Homepage

1. To navigate to the *FHA Catalyst* Appraisal application, select the **Appraisal** icon.

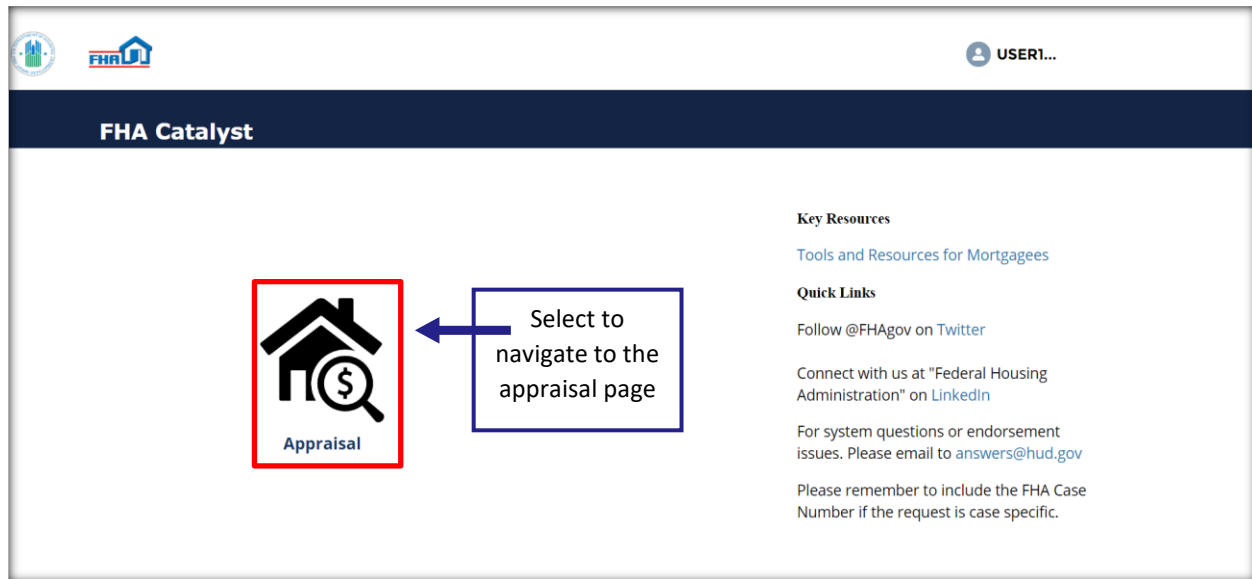


Figure 4: *FHA Catalyst* Landing Page



2. From there, you will navigate to the **Appraisal** Homepage. The Homepage contains the appraisal dashboard.

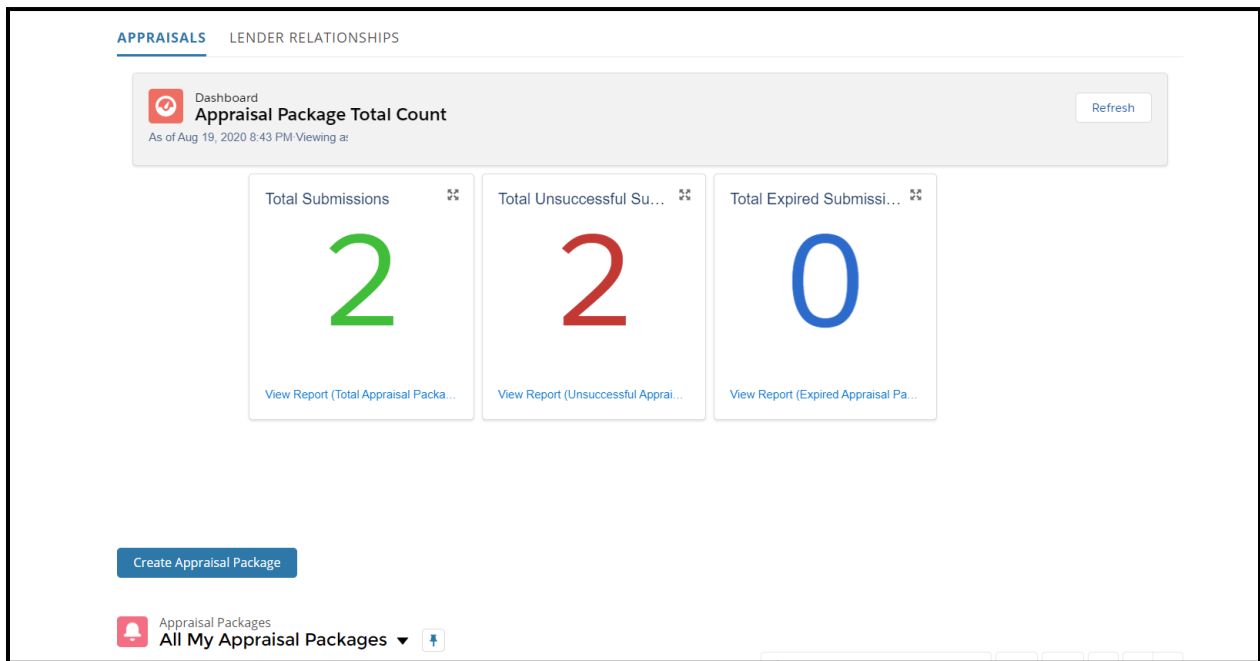


Figure 5: Appraisal Homepage

- i** The **Appraisal Dashboard** is displayed on the top center of the page where it shows the following:
- **Total Submissions** counts all submissions in the last 30 days by the user.
  - **Total Unsuccessful Submissions** count total number of appraisal packages with Virus Scan failed status, connection error, unsuccessful, and expired status.
  - **Total Expired Submissions** contain appraisals which are older than 120 days old and expired. These appraisals will require a new appraisal if they were not properly updated before completing the FHAC Appraisal Logging functions.

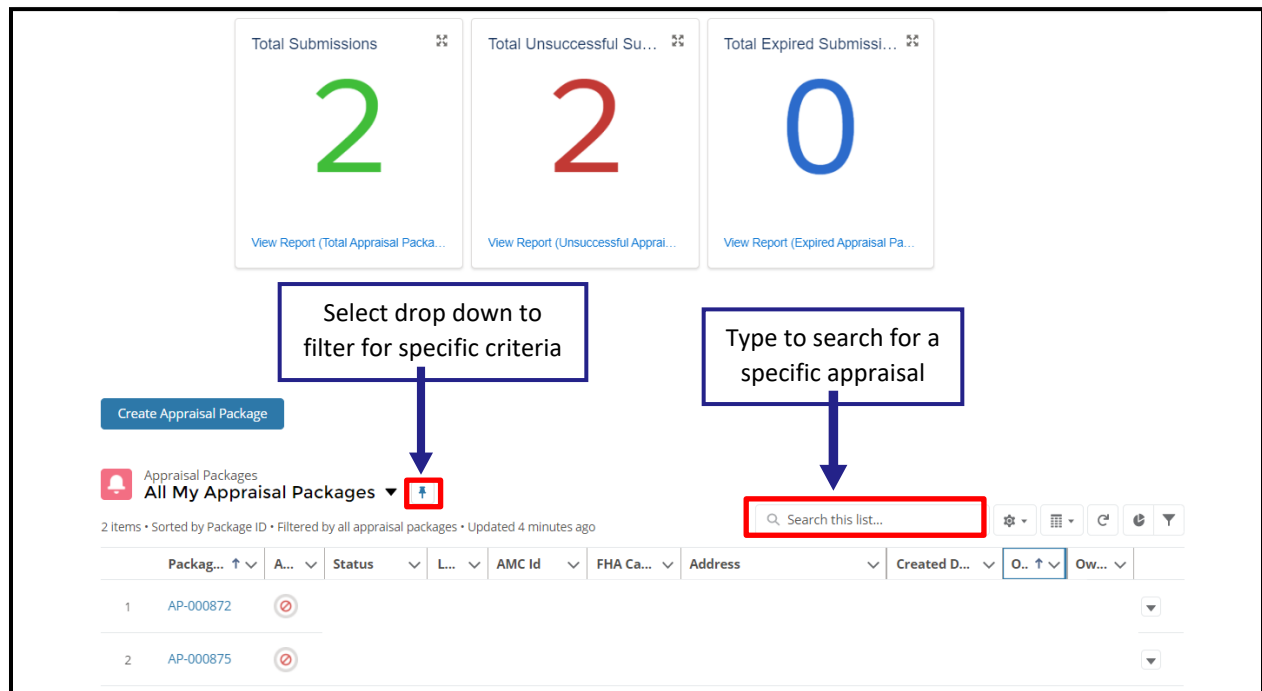


Figure 6: Appraisal Homepage List view

- i The **List View** provides the user with a view of existing records in a table format with column names displayed at the top. List views are a way to sort, prioritize, and analyze records based on filtering criteria.
- i 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 Number, Lender ID, Status, etc.)
- ⚠ Appraisals can have different statuses. These statuses include:
  - Successful – The appraisal was successful in passing FHA data checks or the override request was successful and accepted.
    - Successfully transmitted appraisals will still be subject to review for compliance with FHA appraisal requirements, and mortgagees will remain responsible for ensuring the property meets FHA’s minimum property requirements and standards.
  - Not Successful – The appraisal file did not pass FHA data checks and the reason can be viewed in the SSR report.
  - In Progress – The appraisal is currently processing.
  - Expired – The appraisal file that was uploaded to *FHA Catalyst* was uploaded expired or the appraisal has expired without an update



- Virus Scan failed – The appraisal file failed virus scanning.

- ⚠ AMC Users should be able to see all the appraisals that are associated to their AMC Account in the list view.
- ⚠ Once the AMC users uploads the appraisal for a lender company, the ownership of that appraisal will be transferred to the appropriate institution.

## 3.2 Global Search

Global Search, located at the top of each page, is a powerful functionality that allows a user to search for any existing record submissions currently in the portal. A user can conduct a search using partial information such as only first name of the Appraiser, Lender Name, Lender ID or search by Appraisal Company etc.

The screenshot shows a web interface for search results. On the left is a sidebar with 'Search Results' and a list of filters: 'All' (selected), 'Discussions', 'Appraisal Packa...', 'Appraisals', and 'Collapse List'. The main area is titled 'Appraisal Packages' with '5+ Results' and 'Sorted by Relevance'. A 'View More' link is in the top right. Below is a table with columns: PACKAGE ID, APPRAISAL, STATUS, LENDER NAME, AMC NAME, FHA CASE #, and ADDRESS. The table contains five rows of data with status indicators (green checkmarks for 'Successful' and red X's for 'Not Successful' or 'In Progress').

PACKAGE ID	APPRAISAL	STATUS	LENDER NAME	AMC NAME	FHA CASE #	ADDRESS
AP-000529		In Progress				
AP-000530		Successful				
AP-005303		Successful				
AP-005301		Not Successful				
AP-005300		Not Successful				

Figure 7: Global Search Bar

- i To further refine a search when searching for appraisals, select an option from the **Refine By** menu.



**Search Results**

All

Appraisal Pack...

Expand List

**Refine By**

Package ID

Appraisal

Status

Choose...

Lender Name

AMC Name

FHA Case #

Created Date

Choose...

Owner First Name

Owner Last Name

**Appraisal Packages**

8 Results • Sorted by Relevance ▾

PACKAGE ID	APPRAISAL	STATUS	LENDER NAME	AMC NAME	FHA CASE #	ADDRESS
AP-000529						
AP-000530						
AP-005303						
AP-005301						
AP-005300						
AP-005115						
AP-004925						
AP-004018						

Select to refine appraisal search criteria

Figure 8: Refine Global Search

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## 4. Appraisal Packages

Section 4 describes how an Appraisal Management Company (AMC) user create and submit a new appraisal package. This section also includes how the users can upload a primary, secondary, and supporting documents when submitting the appraisal package for processing.

### 4.1 Creating and Submitting an Appraisal Package

1. To start an appraisal package, select the **Create Appraisal Package** button on the Appraisal Home screen.

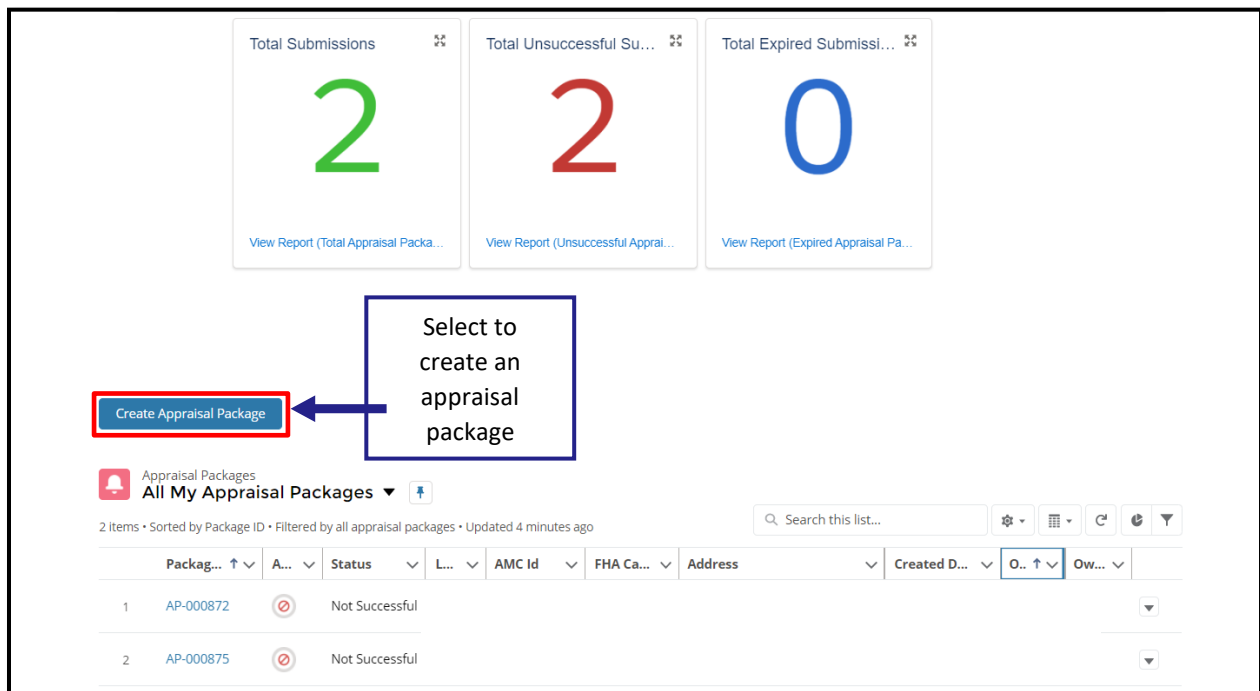


Figure 9: Create Appraisal Package

- i** From there, you will navigate to a new screen where you can input information for appraisal package submission.
  - ⚠** Please use the **Lender Name** search bar to search for the lender you are completing your submission on behalf of. The **Lender ID** will be automatically populated upon lender selection.
2. Enter the **Lender Loan Number** (15-digit limit).
  3. Use the **Upload Files** button to upload an XML file. The primary appraisal must be a Uniform Residential Appraisal Report (FNMA 1004/FRE 70), Small Residential Income Property



(FNMA1025/FRE 72), Individual Condominium Unit Appraisal Report (FNMA 1073 / FRE 465) Manufactured Home Appraisal Report (FNMA 1004C / FRE 70B), submitted in the appropriate MISMO format.

Figure 10: Create Appraisal Package Screen

4. Select **Submit** after completing all required fields to submit your appraisal package.
- i** A pop up will display stating the Package was created successfully.



The screenshot shows the iCATALYST interface for submitting an appraisal package. The form is titled 'Appraisal Package Upload' and includes fields for 'Lender Name', 'Lender Loan #', 'Lender ID', 'AMC Name', and 'AMC ID'. Below these fields are two main sections: 'Primary Appraisal' and 'Secondary Appraisal'. The 'Primary Appraisal' section has a 'Primary Appraisal File' upload area with a green checkmark icon and a 'Primary 1004D Appraisal Supporting Document' upload area. The 'Secondary Appraisal' section has a 'Secondary Appraisal File' upload area. At the bottom of the form, there are three buttons: 'Cancel', 'Save And Add', and 'Submit'. The 'Submit' button is highlighted with a red box, and a blue arrow points to it from a text box below that says 'Select to submit appraisal package'.

**Figure 11: Submitting an Appraisal Package**

- i** The home screen lists the newly created **Appraisal Package ID**. The columns display the relevant information from the appraisal package.
- i** The home screen **Dashboard** also displays the total count of Appraisal Package submissions. Select the Refresh button on the dashboard to update the count.

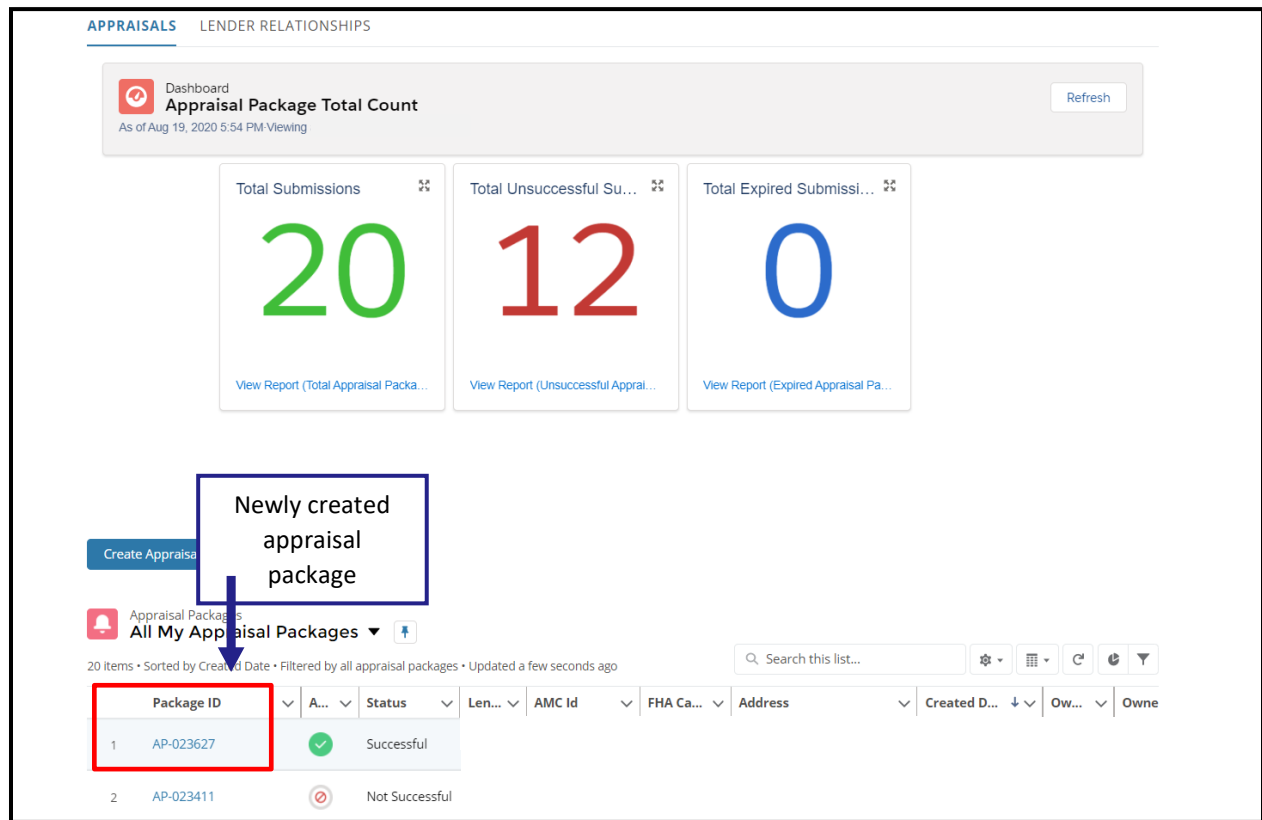


Figure 12: Home Screen List View After Submission

## 4.2 Uploading a Secondary Appraisal and Supporting Documents

On the Create Appraisal Package Screen the user has the option to upload a Secondary Appraisal and Supporting Documents for both Primary and Secondary appraisals.

- ⚠ A Supporting Document must be an Appraisal Update and/or Completion Report (Fannie Mae Form 1004D / Freddie Mac Form 442), submitted in MISMO 2.6 Errata 1 format.
- 1. Once the user has uploaded a primary appraisal, the Primary 1004D Supporting Document upload file button will appear.
- 2. Select **Upload Files** in the Primary 1004D Supporting Document section to upload supporting documentation.
- 3. To upload a secondary appraisal, select **Upload Files** in the Secondary Appraisal section.
- ⚠ To delete an appraisal or supporting documentation, select the **Trash Can** icon.



Successful

FHA Case #

Lender Loan #

Date Submitted:

Lender Name:

Lender ID:

AMC Name:

AMC ID:

Last Updated: 11/18/2020 12:22 PM

SSR

Primary Submission Info

Form Type: FNM1073

Effective Date:

Appraisal Purpose Type:

Address:

Appraised Value:

Appraisal Company:

Appraisal Name / License:

Primary Appraisal Corrected File

Upload Files Or drop files

Secondary Appraisal

Secondary Appraisal File

UAT-TC3-Successful

Secondary 1004D Appraisal Supporting Document

Secondary 1004D Appraisal Supporting Document

UAT-TC3-Successful

Secondary 1004D-Quicken.xml

Override Request

value is less than

ide

Unknown subject address

Select Override

Comment

Appraiser must be on the FHA Appraiser Roster

Select Override

Comment

Primary 1004D Appraisal Supporting Document

Primary 1004D Appraisal Supporting Document

UAT-TC3-Successful Primary

Select to upload supporting documents

Select to delete

Cancel

Submit

Submission History

#	Date	Status	Lender Loan	Lender Id	SSR Report
1	11/18/2020 12:22 PM	Successful			

Figure 13: Submitting Multiple Appraisal Packages



1. Select the **Save and Add** button on the Create Appraisal Package screen 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.
- ⚠ The user can also select the **Cancel** button afterwards if they decide not to submit multiple Appraisal Packages. The user will be taken back to the home screen to view the results of the previous submission(s).

The screenshot displays the 'FHA Case # Lender Loan #' screen. At the top, it shows a 'Successful' status with a green checkmark. Below this, there are fields for 'FHA Case #', 'Lender Loan #', 'Date Submitted: 11/18/2020 12:22 PM', 'Lender Name:', 'Lender ID:', 'AMC Name:', 'AMC ID:', and 'Last Updated: 11/18/2020 12:22 PM'. A red 'SSR' button is visible in the top right corner.

The main content area is divided into three columns:

- Primary Submission Info:** Includes 'Form Type: FNM1073', 'Effective Date:', 'Appraisal Purpose Type:', 'Address:', 'Appraised Value:', 'Appraisal Company:', 'Appraisal Name / License:', and a 'Primary Appraisal Corrected File' section with 'Upload Files' and 'Or drop files' buttons.
- Secondary Appraisal:** Includes 'Secondary Appraisal File' (UAT-TC3-Successful, Secondary 1004-Quicken.xml) and 'Secondary 1004D Appraisal Supporting Document' (UAT-TC3-Successful, Secondary 1004D-Quicken.xml).
- Override Request:** Includes three override sections: 'Appraised value is less than \$5000', 'Unknown subject address', and 'Appraiser must be on the FHA Appraiser Roster'. Each section has a 'Select Override' dropdown and a 'Comment' text area.

At the bottom, there is a 'Primary 1004D Appraisal Supporting Document' section (UAT-TC3-Successful Primary, 1004D-Quicken.xml) and a 'Submission History' table.

Two callout boxes are present:

- A box labeled 'Select to cancel and return to the home page' with an arrow pointing to the 'Cancel' button.
- A box labeled 'Select to submit and begin creating a new appraisal package' with an arrow pointing to the 'Submit' button.

The 'Submission History' table has columns: #, Date, Status, Lender Loan, Lender Id, and SSR Report. It shows one entry with #1, Date 11/18/2020 12:22 PM, Status, Lender Loan, Lender Id, and SSR Report.

Figure 14: Cancel the request



### 4.3 Resubmission of Primary 1004D, Secondary Appraisal and Secondary 1004D after creating Primary Appraisal


If the users have already created Primary Appraisal, they can upload Primary 1004D or Secondary Appraisal or Secondary 1004D without uploading Primary Appraisal.

The screenshot displays the 'FHA Case # Lender Loan #' form. At the top, it shows a 'Successful' status with a green checkmark. The form includes fields for 'FHA Case #', 'Lender Loan #', 'Date Submitted: 11/18/2020 2:05 PM', 'Lender Name:', 'Lender ID:', 'AMC Name:', 'AMC ID:', and 'Last Updated: 11/18/2020 2:05 PM'. Below these fields, there are three main sections: 'Primary Submission Info', 'Secondary Appraisal', and 'Override Request'. The 'Primary Submission Info' section includes 'Form Type: FNM1073', 'Effective Date: 10', 'Appraisal Purpose Type: Purchase', 'Address:', 'Appraised Value: \$111,000.00', 'Appraisal Company:', 'Appraisal Name / License:', and 'Primary Appraisal Corrected File' with an 'Upload Files' button. The 'Secondary Appraisal' section has an 'Upload Files' button. The 'Secondary 1004D Appraisal Supporting Document' section has an 'Upload Files' button. The 'Override Request' section has three rows, each with a 'Select Override' dropdown and a 'Comment' text area. The 'Primary 1004D Appraisal Supporting Document' section at the bottom is highlighted with a red box and contains an 'Upload Files' button.

**Figure 15: Resubmission of Primary 1004D**


1. User creates the Primary Appraisal Package only from the Home Page
2. Once the Appraisal has been created, user clicks on Package ID from the Home Page under the List view
3. User clicks on Upload Files under Primary 1004D Appraisal Supporting Document as shown below:






**Successful**

**FHA Case #**   
**Lender Loan #**   
Date Submitted:

Lender Name:   
Lender ID:   
AMC Name:   
AMC ID:   
Last Updated:




**Primary Submission Info**  


**Form Type:** FNM1073

**Effective Date:**   
**Appraisal Purpose Type:**   
**Address:**   
**Appraised Value:**   
**Appraisal Company:**   
**Appraisal Name / License:**


**Primary Appraisal Corrected File**  
 Or drop files

**Primary 1004D Appraisal Supporting Document**


Or drop files

**Secondary Appraisal**

Or drop files

**Secondary 1004D Appraisal Supporting Document**

Or drop files

**Override Request**

**Appraised value is less than \$5000**  
  
**Comment**

**Unknown subject address**  
  
**Comment**

**Appraiser must be on the FHA Appraiser Roster**  
  
**Comment**

Figure 16: Resubmission of Secondary and Secondary 1004D





- Once the user submits all the documents (Primary 1004D, Secondary Appraisal and Secondary 1004D), user gets a message in green on top of the page that says, "The appraisal has been uploaded successfully. Results can be viewed in the SSR report."

The screenshot displays the FNM1073 form interface. At the top, a green banner with a checkmark icon contains the message: "The appraisal has been uploaded successfully. Results can be viewed in the SSR report." Below this, the form is organized into several sections:

- Primary Submission Info:** Includes fields for Form Type (FNM1073), Effective Date, Appraisal Purpose Type, Address, Appraised Value, Appraisal Company, Appraisal Name / License, and a Primary Appraisal Corrected File upload area with "Upload Files" and "Or drop files" options.
- Secondary Appraisal:** Contains a "Secondary Appraisal File" section showing a successful upload (UAT-TC3-Successful Secondary 1004) and a "Secondary 1004D Appraisal Supporting Document" section showing a successful upload (UAT-TC3-Successful).
- Primary 1004D Appraisal Supporting Document:** Shows a successful upload (UAT-TC3-Successful Primary).
- Override Request:** Includes three sections for overrides: "Appraised value is less than \$5000", "Unknown subject address", and "Appraiser must be on the FHA Appraiser Roster". Each section has a "Select Override" dropdown and a "Comment" text area.

At the bottom of the form, there are "Cancel" and "Submit" buttons.

Figure 17: Successful upload message

- User refresh the page by clicking "Refresh" icon from the browser. User can view the PDF and the XML submissions under Primary Submission Info and Secondary Submission Info section as shown below:



**FHA Case #**   
**Lender Loan #**   
Date Submitted:

Lender Name:   
Lender ID:   
AMC Name:   
AMC ID:   
Last Updated:

**Primary Submission Info** ☐ XML ☐ PDF ☐ SUP ☐ PDF  
**Form Type:** FNM1004

Effective Date:  
Appraisal Purpose Type:  
Address:  
  
Appraised Value:  
Appraisal Company:  
Appraisal Name / License:

Primary Appraisal Corrected File  
 Or drop files

**Secondary Submission Info** ☐ XML ☐ PDF ☐ SUP ☐ PDF  
**Form Type:** FNM1004

Effective Date:  
Appraisal Purpose Type:  
Address:  
  
Appraised Value:  
Appraisal Company:  
Appraisal Name / License:

Secondary Appraisal File  
 Or drop files

**Primary 1004D Appraisal Supporting Document**  
 Or drop files

**Secondary 1004D Appraisal Supporting Document**  
 Or drop files

**Override Request**

Appraised value is less than \$5000  
Select Override   
Comment

Unknown subject address  
Select Override   
Comment

Appraiser must be on the FHA Appraiser Roster  
Select Override   
Comment

Figure 18: XML and PDF submissions

#### 4.4 Resubmission of Secondary 1004D without creating Secondary Appraisal

Users **cannot** upload the Secondary 1004D document if the Secondary Appraisal has not been created.

1. User creates the Primary Appraisal Package only from the Home Page.
2. Once the Appraisal has been created, user clicks on Package ID from the Home Page under the List view



3. User clicks on Upload Files under Secondary 1004D Appraisal Supporting Document as shown below:



The screenshot displays the FNM1004 form interface. On the left, the 'Primary Submission Info' section includes fields for Form Type (FNM1004), Effective Date (6/11/2020), Appraisal Purpose Type (Refinance), Address, Appraised Value, Appraisal Company, and Appraisal Name / License. On the right, the 'Override Request' section contains two columns of override options with dropdown menus and comment fields. Below this, the 'Primary Appraisal' section includes upload areas for the Primary Appraisal File and Primary 1004D Appraisal Supporting Document. The 'Secondary Appraisal' section includes upload areas for the Secondary Appraisal File and Secondary 1004D Appraisal Supporting Document. The 'Secondary 1004D Appraisal Supporting Document' upload area is highlighted with a red rectangular box.

**Figure 19: Submission of Secondary 1004D without Secondary**

4. If the Secondary Appraisal has not been created and the user is trying to submit the Secondary 1004D, the user will get an error message in red as shown below:




Successful Lender Loan ...  
Date Submitted: [redacted] Secondary Appraisal required before uploading 1004D supporting documents [X]  
AMCID: [redacted]  
Last Updated: 11/18/2020 9:17 PM

**Primary Submission Info**    
Form Type: FNM1004

Effective Date:  
Appraisal Purpose Type:  
Address:  
Appraised Value:  
Appraisal Company:  
Appraisal Name / License:

**Secondary Appraisal**  
Upload Files Or drop files

**Secondary 1004D Appraisal Supporting Document**  
Secondary 1004D Appraisal Supporting Document  
UAT-TC3-Successful 

**Override Request**  
Appraised value is less than \$5000  
Select Override [dropdown]  
Comment [text area]  
Unknown subject address  
Select Override [dropdown]  
Comment [text area]  
Appraiser must be on the FHA Appraiser Roster

Figure 20: Error message

## 4.5 Submission Hard Stop Conditions Overrides

Users can provide Manual Overrides to resolve messages that indicate possible appraisal data and appraisal requirement discrepancies that lenders may need to address, but do not need to be corrected for transmission to FHA to be successful. The User has the choice of 3 manual overrides:

- Appraised Value Less Than \$5000
  - Unknown Subject Address (based on USPS Address Validation)
  - Appraiser not on FHA Appraiser Roster
1. To apply a manual override, select the drop down under the current override request reason (bulleted above)
  2. To add a comment for justification, select **Other (seem comments)** from the drop-down menu.



Not Successful

FHA Case #

Lender Loan #

Date Submitted: 11/18/2020 9:20 PM

Lender Name:

Lender ID:

AMC Name:

AMC ID:

Last Updated: 11/18/2020 9:20 PM

1 Hard Stop

SSR

Primary Submission Info

XMLE

PDF

Form Type: FNM1004C

Effective Date:

Appraisal Purpose Type:

Address:

Appraised Value:

Appraisal Company:

Appraisal Name / License:

Primary Appraisal Corrected File

Upload Files

Or drop files

Primary 1004D Appraisal Supporting Document

Upload Files

Or drop files

Secondary Appraisal

Upload Files

Or drop files

Secondary 1004D Appraisal Supporting Document

Upload Files

Or drop files

Override Request

Appraised value is less than \$5000

Select Override

Select Override

Value is correct and validated by Lender

Other (see comments)

Appraiser must be on the FHA Appraiser Roster

Select Override

Comment

Cancel

Submit

Select arrows to view override options

Figure 21: Manual Override Options

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- ⚠ 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 and upload the original appraisal file(s), 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.

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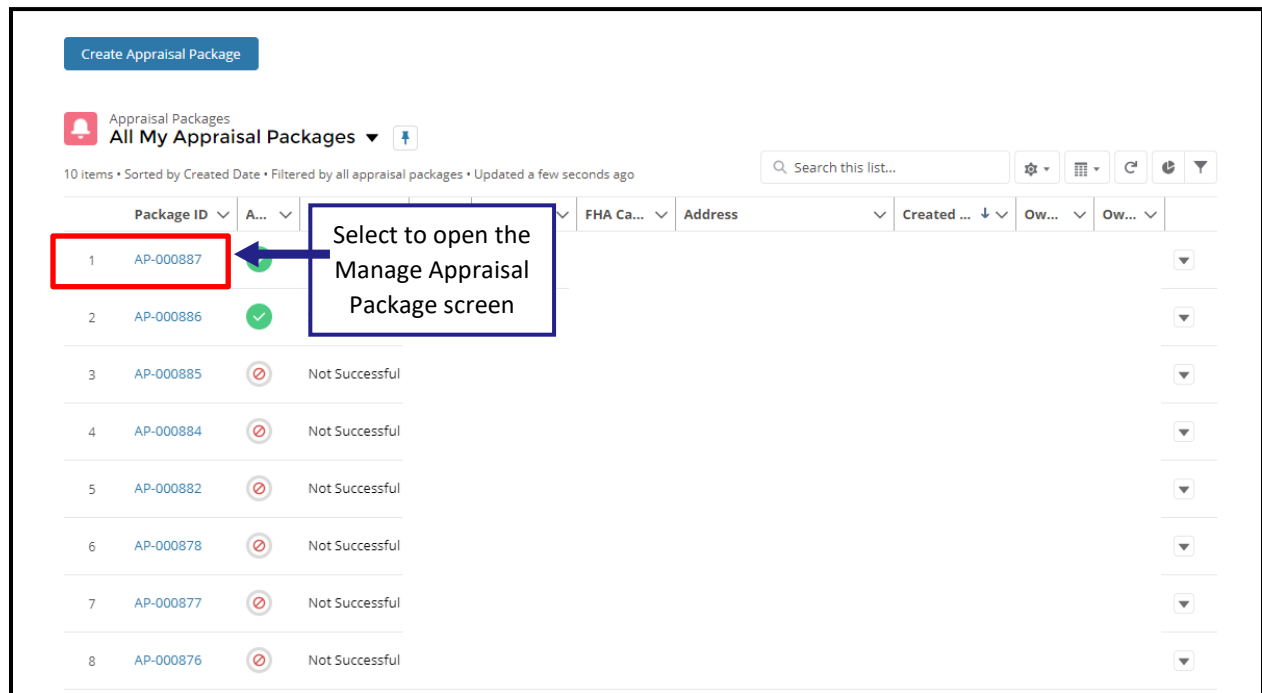


## 5. Manage Appraisal Packages

### 5.1 View Manage Appraisal Package Screen

After submitting an Appraisal Package, the home screen provides a list view of all the submissions owned by the individuals in the company.

1. Select the **Package ID** link from the list view to open the Manage Appraisal Package Screen.



**Figure 22: Package ID Link**

- i** 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.



The screenshot displays the 'Manage Appraisal Package' interface. At the top, a header section contains fields for 'FHA Case #', 'Lender Loan #', 'Date Submitted', 'Lender Name', 'Lender ID', 'AMC Name', 'AMC ID', and 'Last Updated: 11/18/2020 9:17 PM'. A green checkmark icon labeled 'Successful' is highlighted with a red box and an arrow pointing to a 'Package status' label. A blue box labeled 'Appraisal details' points to the 'Date Submitted' field. On the right, a red box with 'SSR' and a download arrow is highlighted with an arrow pointing to an 'SSR report' label. The main content area is divided into three columns. The left column, 'Primary Submission Info', includes 'Form Type: FNM1004' and fields for 'Effective Date:', 'Appraisal Purpose Type:', 'Address:', 'Appraised Value:', 'Appraisal Company:', 'Appraisal Name / License:', and 'Primary Appraisal Corrected File' with an 'Upload Files' button. The middle column, 'Secondary Appraisal', and 'Secondary 1004D Appraisal Supporting Document' each have an 'Upload Files' button. The right column contains three sections: 'Appraised value is less than \$5000', 'Unknown subject address', and 'Appraiser must be on the FHA Appraiser Roster', each with a 'Select Override' dropdown and a 'Comment' text area. At the bottom, 'Cancel' and 'Submit' buttons are visible.

Figure 23: Manage Appraisal Package Screen





## 5.2 Submission Summary Report (SSR)

The Submission Summary Report is located on the top right of the Manage Appraisal Package Screen. The SSR Report provides all Hard Stops, Compliance messages and Fatal errors for the submitted Appraisal Package.

1. Select the SSR Report Icon Link to download the report.
2. Open the SSR Report once the download completes to view it.

Submission Summary Report (SSR)			
Package ID			
Appraisal Status (FHA)		Original Submitted Report Date	06/23/2020 20:51:54 UTC
Lender ID		Latest Submitted Report Date	07/10/2020 17:03:52 UTC
Lender Name		Number of Submissions	
Lender Loan Number		FHA Case Number	


Primary Appraisal				
Document Status	Successful	Appraiser		
Form Type	FNM1025	Appraised Value		
Subject Address				
Borrower Name	Julio Pintado	Date of Appraisal	06/12/2020	
Comps	Comp Address	Adjusted Sale Price		
Comp 1		\$466,110		
Comp 2		\$411,000		
Comp 3		\$405,450		
Comp 4		\$465,000		
Comp 5		\$412,210		
Comp 6		\$480,230		
FHA Hard Stops				
Message ID	Hard Stop Description		Override Request Reason	
Compliance Messages				
Message ID	Form Section	Form Field Name	Full Message Description	Severity

Figure 24: Submission Summary Report PDF



### 5.3 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





Submission History								
#	Date	Status	Lender Loan	Lender Id	SSR Report			
1	11/18/2020 9:17 PM	Successful						

Figure 25: Appraisal Submission History

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## 5.4 Viewing the Lender Relationship

1. Users can go to the Lender Relationships tab and view the list of Lender Accounts that they have relationship with. Click on “All” from the Lender Relationship dropdown to view all the relationship.

APPRAISALS **LENDER RELATIONSHIPS**

Lender Relationships  
All ▾

3 items • Sorted by LR Number • Filtered by all lender relationships • User Logged In • Updated 2 minutes ago

Search this list...

LR Number ▴ ▾	Appraiser Account ▾	AMC Id ▾	Lender Account ▾	Lender Id ▾	Active ▾	Created Date ▾
1						
2						
3						

Figure 26: View Lender Relationships

2. If the Active box has a check mark, that means they have relationship with the corresponding Lender Account. And the user can upload and view the appraisals related to that lender account.

APPRAISALS **LENDER RELATIONSHIPS**

Lender Relationships  
All ▾

3 items • Sorted by LR Number • Filtered by all lender relationships • User Logged In • Updated 3 minutes ago

Search this list...

LR Number ▴ ▾	Appraiser Account ▾	AMC Id ▾	Lender Account ▾	Lender Id ▾	Active ▾	Created Date ▾
1					<input checked="" type="checkbox"/>	
2					<input checked="" type="checkbox"/>	
3					<input checked="" type="checkbox"/>	

Figure 27: Relationship Exist

3. If the Active box does not have check mark, that means they do not have the relationship with the corresponding Lender Account. The user cannot upload the files for that corresponding lender account but can view the appraisals if any appraisals was submitted in the past for that lender.



APPRAISALS **LENDER RELATIONSHIPS**

Lender Relationships  
All ▾

3 items • Sorted by LR Number • Filtered by all lender relationships • User Logged In • Updated a few seconds ago

Search this list...

LR Number ▴ ▾	Appraiser Account ▾	AMC Id ▾	Lender Account ▾	Lender Id ▾	Active ▾	Created Date ▾
1					<input type="checkbox"/>	▾
2					<input checked="" type="checkbox"/>	▾
3					<input checked="" type="checkbox"/>	▾

Figure 28: Relationship does not exist



## 6. Troubleshooting/FAQs

### 6.1 Issues Uploading Appraisal Documents

**Question** – As a Lender 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 a corporate VPN network that the user is connected to, which is blocking access to API URLs used in the application. Please email [fhacatalyst@hud.gov](mailto:fhacatalyst@hud.gov) describing the problem. Please include screenshots of the error seen in the application.

### 6.2 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.

- Lender 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](mailto:answers@hud.gov) describing the problem. Please include screenshots of the error seen in the application.

### 6.3 203 (k) Case Appraisal Submission Order Using FHA Catalyst

**Question** – How do I submit my electronic appraisals for a 203(k) in FHA Catalyst?

**Answer** – Please use the following submission order.

- **Primary Appraisal** : Subject to Appraisal
- **Secondary Appraisal**: As-Is Appraisal

If there are two appraisals, the Subject to appraisal value must be greater than the As-Is appraisal value.

If an appraisal update is needed for the Subject to appraisal (Appraisal Update and/or Completion Report, Fannie Mae Form 1004D), the FHA Catalyst submission order is as follows:

- **Primary Appraisal**: Subject to Appraisal
- **Primary Appraisal Supporting Document**: 1004D for Subject to Appraisal
- **Secondary Appraisal**: As-Is Appraisal



If an appraisal update is needed for the As-Is appraisal, the FHA Catalyst submission order is as follows:

- **Primary Appraisal:** Subject to appraisal
- **Secondary Appraisal:** As-Is appraisal
- **Secondary Appraisal Supporting documents:** 1004D for As-Is appraisal



## 7. Appendix

### 7.1 Appendix A – *FHA Catalyst* Hard Stops

Hard Stop Code	Hard Stop Description / Output Message	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	Document Not Found	N
9000	Appraisal Form Type must be given	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
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
FHA4210	Appraisal effective date shows that the appraisal is expired	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
FHA503	FHA Case number assigned to property does not match subject address	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