



**TO: All FHA-Approved Mortgagees and Servicers;
All Other Interested Stakeholders in FHA Transactions**

NEWS AND UPDATES

Electronic Appraisal Delivery System and Other Appraisal-Related Updates

Today, the Federal Housing Administration (FHA) announced that it is making several improvements in its Electronic Appraisal Delivery (EAD) system and other appraisal-related functionality in FHA Connection, including:

- Appraisal Logging screen changes;
- Appraisal Transfers; and
- Digital Signatures on Appraisals.

Appraisal Logging Changes

Effective for all appraisals uploaded to the EAD portal on or after January 28, 2019, the Appraisal Value field on the FHA Connection Appraisal Logging screen will no longer be editable. A corrected appraisal will be required to update the field. Edits to this field submitted through the Business-to-Government (B2G) connection will not be accepted.

For appraisal updates (Form 1004D), effective for case numbers assigned on or after January 28, 2019, the license number and name of the appraiser who completed the Form 1004D will be added to the Appraisal Logging screen. For B2G connections, changes can be submitted beginning January 28, 2019, but will not be required until April 1, 2019.

Appraisal Transfers

Also effective for case numbers assigned on or after January 28, 2019, the Case Transfer screen in FHA Connection will be modified to enable mortgagees to electronically transfer appraisals at time of case transfer. Additionally, the name of the Case Processing menu link will be changed from "Case Transfer" to "Case/Appraisal Transfer."

An Appraisal Transfer field will be added to the screen. Mortgagees are not required to electronically transfer the appraisal when a case is transferred; however, a selection of "Yes" or "No" is required — the field cannot be left blank. When "Yes" is selected, and upon submission of the case transfer, all electronic appraisals submitted for that case that have been uploaded will be visible to the new lender as PDFs.

For B2G connections, appraisal transfer can be submitted with Case Transfer beginning January 28, 2019; however, the Appraisal Transfer field will not be required until April 1, 2019.

Appraiser Digital Signature

Beginning August 5, 2019, XML Digital Signatures will be required on all appraisals uploaded to the EAD portal. Appraisal forms software used by appraisers completing FHA appraisals must include XML Digital Signature functionality compatible with EAD validations. XML Digital Signature validation functionality is in the EAD portal and indicates compliance of submitted appraisals.

Although the current Digital Signature Hard Stops are now eligible for automatic override, they will change from "eligible for override" to "not eligible for override."

Refer to the [EAD Hard Stop Checks and Error Messages Fact Sheet](#) for complete information on the revised Hard Stops. The [EAD General User Guide](#), including the Hard Stop information found in its Appendix, will be updated at a later date.

Quick Links

- View the Hard Stop Checks and Error Messages Fact Sheet at: https://www.hud.gov/sites/documents/SFH_EAD_HARDSTOPSFS.PDF
- View the EAD General User Guide at: https://www.hud.gov/sites/documents/SFH_EAD_USERGUIDE.PDF

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: www.hud.gov/answers.
- E-mail the FHA Resource Center at: answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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