



## Features

- Role has direct control of access to, and use of, the EAD portal for their organization.

## Becoming an EAD Administrator

The EAD Administrator must:

- Have an FHA Connection (FHAC) User ID.
- Contact their FHAC Application Coordinator and request authorization for the EAD Administrator role.
- Retrieve their "Appraisal Portal One Time Key" for EAD from the FHAC User Profile screen found on the ID Maintenance Menu, once authorized.
- Input the FHAC-generated "Appraisal Portal One Time Key" during the initial log in process with EAD.

## Resources

Find these and other resources on FHA's EAD resources web page at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/lender/origin/ead](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origin/ead)

- EAD Lender Administrator Guide
- EAD Lender User Guide



## Electronic Appraisal Delivery Portal: EAD Administrator Role

The Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal is a web-based technology system that enables electronic transmission of appraisal data and reports to FHA from FHA mortgagees and their designated third-party service providers prior to loan endorsement. Through the EAD portal, mortgagees can submit multiple appraisal data files at a time, search for previously submitted appraisal data files, clear "hard stops", and view reports.

The EAD Administrator is an EAD portal user that has authority to set up and manage the business structure within the portal for their mortgagee organization. The EAD Administrator's responsibilities include managing the access privileges of other users, such as adding users and managing their access rights to the portal. Other EAD Administrator responsibilities include changing passwords, changing an EAD user's role, revoking an EAD user's access, and if applicable, establishing designated third party service provider relationships within the portal. FHA mortgagees must designate at least one person to become an EAD Administrator for each of their active FHA Lender IDs.

### Becoming an EAD Administrator

Each EAD Administrator must first have, and must maintain, an active FHA Connection (FHAC) User ID. To become a registered Administrator in the EAD portal, designated users **must contact their organization's FHAC Application Coordinator** to get authorization for the EAD Administrator role. A mortgagee's FHAC Application Coordinator will grant EAD Administrator Authorization within FHAC (see Registration section on page 2).

Mortgagees are strongly encouraged to have multiple EAD Administrators for each of their active Lender IDs for backup purposes and to assist with administrative responsibilities. All EAD Administrators should be fully trained in order to serve as a backup when a primary EAD Administrator is not available to perform assigned administrative tasks.

### EAD Administrator Registration

A mortgagee's FHAC Application Coordinator can assign the EAD Administrator role to all appropriate individuals via the FHAC ID Administration Page on the ID Maintenance Menu within the system. From the FHAC ID Administration page,

the FHAC Application Coordinator can access the EAD Administrator Authorization security screen to authorize access and assign the role to a designated EAD Administrator. Please note the following:

- When the role is assigned, the FHAC system will generate the Appraisal Portal One Time Key, which the designated EAD Administrator can obtain **from the FHAC User Profile** page on the ID Maintenance Menu. This One Time Key is a six-character alphanumeric code.
- Mortgagees must register an EAD Administrator for all of their FHA Lender IDs. This EAD Administrator can be the same individual on multiple Lender IDs.
- EAD Administrator(s) should record their Appraisal Portal One Time Key and have it available for future use, as this key will be required to access the portal in instances where access credentials have expired.

Additional details for EAD Administrator registration and set up can be found in the EAD portal *Lender Administrator Guide* available on FHA's EAD Portal Resources web pages.

### **EAD Administrator Responsibilities**

The EAD Administrator has special functions that are only available within this user role. Once an EAD Administrator has access to the EAD portal, they will be able to complete the initial set up for their organization's EAD users and designated third-party service providers. EAD Administrators set up the necessary organizational structures for their organization within the EAD portal; they add users; and they control the access privileges of other users, including which other users are invited, what system capabilities and information they will have access to; and whether they are full users or read-only users.

The EAD Administrator can also establish relationships with third-party business entities called designated third-party service providers (referred to in the EAD portal and in documentation as "Lender Agents"). An EAD Administrator invites designated third-party service providers to establish relationships within the EAD portal that will allow the designated third-party service provider to submit appraisals into the EAD portal on behalf of the mortgagee. Note:

- Designated third-party service providers are established by the mortgagee to submit appraisals into EAD on behalf of the mortgagee.
- Designated third-party service providers are not independent fee appraisers.
- Designated third-party service providers are EAD Administrators for their organization.
- If not already registered in the EAD portal, the designated third party service provider relationship is initiated by a mortgagee's EAD Administrator following the processes outlined in the EAD *Lender Administrator Guide*.

