Features

- Uses system messages to identify potential data errors or non-compliance with certain FHA requirements.

Benefits

- Provides an objective and consistent evaluation of the property/collateral data for all FHA appraisals.

- Facilitates pre-endorsement appraisal error identification and correction.

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/origination/ead

- *Single Family Housing Appraisal Report and Data Delivery Guide*

- *EAD Data Formats and Forms* Fact Sheet

Electronic Appraisal Delivery Portal:

Hard Stop Checks and Error Messages

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. The EAD portal checks appraisal data submissions against FHA appraisal data requirements and provides error messages and/or warning notifications, referred to as "hard stops" for mortgagees to review and remedy if necessary. There are two main types of "hard stops" in the EAD portal:

1. **"Non-overrideable" Hard Stops:** Messages that indicate appraisal data or appraisal form requirement errors that *must* be resolved before the submission can be successfully transmitted to FHA. Systems checks against FHA appraisal report and data policy that result in a hard stop may not be manually overridden.

2. **"Overrideable" Hard Stops:** Messages that indicate possible appraisal data and appraisal requirement discrepancies that lenders may need to address, but do not need to be corrected for a transmission to FHA to be successful.

Submission status messages indicate successful or unsuccessful submissions. Only successful appraisal submissions are transmitted to FHA.

Appraisal Data and Report Compliance Checks

FHA's appraisal data and appraisal delivery requirements can be found in its *Single Family Housing Appraisal Report and Data Delivery Guide,* organized by appraisal report form and property type. The EAD portal checks submissions for compliance with the appraisal data and requirements contained in this guide.

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.

See following pages for FHA's current list of EAD portal "hard stops" as of August 25, 2016, and required formats for dates, money attributes, and numeric attributes.

Hard Stop Code	Hard Stop Description / Output Message to User as of August 25, 2016	Eligible for Override?
Appraiser		
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
Supervisory Appraiser		
FHA210	Appraisal contains supervisory appraiser information	N
Case Number		
FHA500	FHA Case Number is missing or provided in an invalid format	N
FHA501	FHA Case Number on appraisal does not match Document File	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	Y
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
1004D		
9005	Invalid form type for Appraisal 1: 1004D/442	N
Digital Signature		
FHA600	Appraiser digital signature is missing	Y
FHA601	Appraiser digital signature is in an invalid format	Y
FHA602	Appraiser digital signature name or certification information does not match appraisal	Y
FHA603	Appraisal could not be validated against appraisal digital signature	Y
FHA604	Appraiser's signing key does not match appraiser	Y
Standard Hard Stops to be Carried over from UCDP to EAD		
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
303	Invalid address - unit number required or not validated	Y
401	UAD compliance check failure (one or more fatal)	N
402	UAD compliance check failure (warnings only)	Y
9000	Invalid submission: File too large	N
9001	Appraisal data in invalid format: Appraisal file deleted or renamed prior to submission	N
9001	Appraisal data in invalid format: XML is not well-formed	N
9001	Appraisal data in invalid format: XML contains non-UTF8 characters	N
9001	Appraisal data in invalid format: XML file type cannot be auto-detected	N
9001	Appraisal data in invalid format: XML file does not match the specified format and form	N
9001	Appraisal data in invalid format: XSD check failure	N
9003	PDF not included in XML submission	N

FHA Appraisal Logging Screen Requirements (in addition to those listed above)		
FHA3100	A purchase transaction was indicated; a valid Date of Contract must be provided	N
FHA3105	A purchase transaction was indicated; the Contract Price must be provided in whole dollars	N
FHA3200	Location must be provided. Only one of "Urban," "Suburban" or "Rural" must be selected	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 as a whole number	N
FHA3300	Site Area must be greater than "0" unless under condominium ownership	N
FHA3700	"As is" or a "Subject to" must be provided. If "as is" is selected, no other value may be selected.	N
FHA4000	Indication whether the market value of the subject property has declined must be provided	N
FHA4001	Appraisal Update indicates that the market value of the subject property has declined in value	Y
FHA4100	Form purpose must be provided; "Summary Appraisal Update Report" and/or "Certificate of Completion" must be selected	N
FHA4200	Effective Date of Appraisal must be provided as a valid date	N
FHA4205	Effective Date of Appraisal Update must be provided as a valid date	N
FHA5000	Building Status must be provided; only one of "Existing," "Proposed" or "Under Construction" must be selected	N
FHA5005	Year Built must be provided in YYYY format; if proposed or under construction, enter current year.	N
FHA5010	Effective Age must be provided as a whole number or a range of two whole numbers; if new, enter "0".	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
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	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

Data Format and MISMO Architecture Requirements for FHA Appraisal Reports

FHA follows the requirements set forth in the *XML Implementation Guide*: *General Information-Version 2[1]*, Revision Date September 30, 2006.

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Required Formats for Dates, Money, Attributes, and Numeric Attributes	
Date/Time Attributes	MISMO has adopted the ISO 8601 international standard for representing dates and times. The Date/Time element can hold a date only, or a combined date and time. A full date is formatted in a CCYY-MM-DD format in the date shown below: 　　Example: InterviewerApplicationSignedDate="2000-03-10" If there is no "day" value for a date, it will be stored in CCYY-MM format as in the following sample credit liability account opened date: 　　Example: _AccountOpenedDate="2000-03"
Money Attributes	This MISMO-defined attribute holds money values. Money attributes have the same character limitations as numeric attributes. Fractional dollar amounts are expressed in two decimal places. Whole dollar amounts do not have to include the ".00" decimal value and should not contain dollar signs or commas. The money attribute values are always assumed to be in U.S. dollars. Valid Values: 　　Example: BaseLoanAmount="225000.00" 　　Example: PropertyAppraisedValueAmount="240000" 　　Example: _MonthlyPaymentAmount="1934.85" Invalid Values: 　　Example: (Invalid-contains a comma) BaseLoanAmount="225,000.00" 　　Example: (Invalid-contains a dollar sign) BaseLoanAmount="$225000"
Numeric Attributes	Numeric attributes are used for "non-money" data, like social security numbers, rates, percents, counts or totals, etc. Even though DTDs cannot enforce data types, numeric attributes should only contain the numbers "0" through "9", plus (+) or minus (-) signs, and the decimal point. 　　Example: _MonthsReviewedCount="5" Two specific types of numeric attributes are described here in more detail: **Rate** attributes and **Percent** attributes. A **Rate** is a numeric comparison between two values, a fraction that is expressed as a decimal. A **Percentage** is a number representing a part of a whole that is represented as a quotient multiplied by 100. Rate attributes represent a ratio that is multiplied directly against a value to produce a result. For example, the Tax Amount on a $500 item with a Tax **Rate** of .05 is $25. To express the Tax Rate of .05 as a Tax **Percent**, multiply the Rate times 100 (.05 x 100 = 5, or 5%). The following attribute samples both express the same value, the first one as a rate, and the second one as a percent: 　　Example: StateSalesTaxRate=".055" 　　Example: StateSalesTaxPercent="5.5"