

The following excerpts are from the Fannie Mae and Freddie Mac Uniform Collateral Data Portal® (UCDP®) Technical Integration Guide Version 1.5.

To ensure your systems are prepared to incorporate Freddie Mac proprietary hardstops and findings for appraisal submissions, please confirm that your systems are in compliance with the following portions of the specification.

Get Findings (Version 1.5 – pages 33-44)

Get Findings Request (Control Input):

1. Confirm if your “_RETURN_FILE” element within the “GET_FINDINGS_REQUEST” element has one of the following values within the “_FileType” attribute:
 - a. “FRE_FINDINGS_XML”
-AND/OR-
 - b. “FRE_FINDINGS_HTML”
 - i. If it DOES NOT, then please update your DI solution to include these values
 - ii. If it DOES, then test within the UCDP Integration environment when available. Consult your Freddie Mac Vendor Contact for assistance.
2. Example:

Example Control Input – Get Findings

```
<?xml version="1.0" encoding="UTF-8"?>
<GET_FINDINGS_REQUEST DocumentFileIdentifier="DocumentFileId">
  <_RETURN_FILE _FileType="FNM_FINDINGS_XML"/>
  <_RETURN_FILE _FileType="FNM_FINDINGS_HTML"/>
  <_RETURN_FILE _FileType="FRE_FINDINGS_XML"/>
  <_RETURN_FILE _FileType="FRE_FINDINGS_HTML"/>
  <SOFTWARE_PROVIDER _AccountNumber="Account#"/>
</GET_FINDINGS_REQUEST>
```

Get Findings Response (Control Output):

1. Confirm if you are able to accommodate receiving a “GET_FINDINGS_RESPONSE” element with the following:
 - a. Freddie Mac Proprietary Hard Stops (Available Mid - 2014) which are identified by:
 - i. The “HARD_STOP” element being populated
 - ii. ONLY a value of “FRE” populated in the “HARD_STOP_INVESTOR” elements “_Name” attribute

iii. Example:

```
<?xml version="1.0" encoding="utf-8"?>
<GET_FINDINGS_RESPONSE DocumentFileIdentifier="1100028490" LenderLoanNumber="129555">
<STATUS _Condition="SUCCESS" _Name="SERVICE" _Description="Service Request Completed" _Code="0" />
<INVESTOR_STATUS _Name="FRE" _Condition="NOT SUCCESSFUL" _Description="Hard Stop(s) encountered while processing submission. Review the
HARD_STOP elements for details." _Code="IS0003" />
<INVESTOR_FRE FREIdentificationNumber="988888888" />
<HARD_STOP _Name="APPRAISAL_1" _Description="Freddie Mac Findings (one or more warnings)" _Code="FRE800" _OverrideStatus="APPROVED"
_OverrideDecisionCode="00001" _OverrideDecisionDescription="Override automatically approved">
<HARD_STOP_INVESTOR _Name="FRE" />
</HARD_STOP>
</GET_FINDINGS_RESPONSE>
```

NOTE: Joint GSE Hard Stops would have both “FRE” and “FNM” values listed for the “HARD_STOP_INVESTOR” elements “_Name” attribute”

b. Freddie Mac Proprietary Findings which are identified by:

- i. The “FINDINGS_SUMMARY” element being populated with the following:
 - a. A value of “FRE” in the “_Investor” attribute
 - b. A value of “HTML” or “XML” in the “_Format” attribute
 - c. The name for the Business Output MIME Section containing the Freddie Mac Proprietary Findings
 - d. The filename containing the Freddie Mac Proprietary Findings in the “_Filename” attribute

ii. Example:

Example Control Output – Get Findings (Submission Successful)

```
<?xml version="1.0" encoding="UTF-8"?>
<GET_FINDINGS_RESPONSE DocumentFileIdentifier="DocumentFileId" LenderLoanNumber="Loan#">
<STATUS _Condition="SUCCESS" _Name="UCDPGF1.0" _Code="0" _Description="Request
Successful" />
<INVESTOR_STATUS _Name="FNM" _Condition="SUCCESSFUL" _Code="IS0000"
_Description="Submission Successful" />
<INVESTOR_STATUS _Name="FRE" _Condition="SUCCESSFUL" _Code="IS0000"
_Description="Submission Successful" />
<INVESTOR_FNM FNMSellerNumber="123456789" FNMLenderInstitutionIdentifier="123456"
FNMCasefileIdentifier="1012345672" />
<INVESTOR_FRE FREIdentificationNumber="9876543210" FRESellerIdentifier="123456"
FRELoanProspectorKeyNumber="12345678" />
<FINDINGS_SUMMARY Investor="FNM" _Format="XML" _Name="BO_FNM_XML"
Filename="FNM_FINDINGS_DocumentFileID.XML" />
<FINDINGS_SUMMARY Investor="FNM" _Format="HTML" _Name="BO_FNM_HTML"
Filename="FNM_FINDINGS_DocumentFileID.HTML" />
<FINDINGS_SUMMARY Investor="FRE" _Format="XML" _Name="BO_FRE_XML"
Filename="FRE_FINDINGS_DocumentFileID.XML" />
<FINDINGS_SUMMARY Investor="FRE" _Format="HTML" _Name="BO_FRE_HTML"
Filename="FRE_FINDINGS_DocumentFileID.HTML" /></GET_FINDINGS_RESPONSE>
```

Get Findings Response (Business Output):

2. Confirm if you are able to accommodate receiving the Freddie Mac Proprietary Findings through the GET FINDINGS Business Output “FINDINGS_MESSAGE_LOG” element which is identified by the filename (e.g. FRE_FINDINGS_DocumentFileID.XML) and MIME section name (e.g. BO_FRE_XML) specified in the FINDINGS_SUMMARY element from the Control Output and contains the following:

- a. The “FINDINGS_MESSAGES” element that will have a value of “FRE” in the “Investor” attribute

ELEMENT: FINDINGS_MESSAGES
 Required: Yes
 Cardinality: 1 or more
 Description: This element contains one or more findings messages for the specified appraisal.

Attribute	Format	Required	Description
<u>Name</u>	\$	Y	Identifies to which appraisal Findings Message is related
Investor	\$	Y	FRE FNM
SubmissionDateTime	\$	Y	Datetime of submission.
FINDINGS_MESSAGE	Element	Y	Please see the FINDINGS_MESSAGE element.

- b. The “FINDINGS_MESSAGE” element

ELEMENT: FINDINGS_MESSAGE
 Required: Yes
 Cardinality: 1 or more
 Description: This element contains a specific Findings Message.

+

Attribute	Format	Required	Description
<u>_Code</u>	\$	Y	Code associated with the message. Please refer to specific Investor for complete list of messages.
<u>FormSection</u>	\$	Y	Identifies the section within the appraisal to which the message is related.
<u>FormField</u>	\$	Y	Identifies the form field within the appraisal to which the message is related.
<u>DataPoint</u>	\$	Y	Identifies the specific data point within the appraisal to which the message is related.
<u>PropertyAffected</u>	\$	Y	Identifies the affected property within the appraisal to which the message is related.
<u>ActionMessage</u>	\$	Y	Description of the action needed to resolve the message.
<u>_Severity</u>	\$	Y	Describes the severity of the message: - Fatal - Warning - <u>Overridable</u>

c. Freddie Mac Provided Example:

```

<GET_FINDINGS_RESPONSE DocumentFileIdentifier="1100028490" LenderLoanNumber="FREHVE020-1">
<STATUS_Condition="SUCCESS" _Name="SERVICE" _Description="Service Request Completed" _Code="0" />
<INVESTOR_STATUS _Name="FNM" _Condition="NOT SUCCESSFUL" _Description="Hard Stop(s) encountered while
processing submission. Review the HARD_STOP elements for details." _Code="IS0003" />
<INVESTOR_STATUS _Name="FRE" _Condition="NOT SUCCESSFUL" _Description="Hard Stop(s) encountered while
processing submission. Review the HARD_STOP elements for details." _Code="IS0003" />
<INVESTOR_FNM FNMSellerNumber="986607192" />
<INVESTOR_FRE FREIdentificationNumber="888888888" />
<HARD_STOP _Name="APPRAISAL_1" _Description="PDF not included in XML submission" _Code="9003">
<HARD_STOP_INVESTOR _Name="FNM" />
<HARD_STOP_INVESTOR _Name="FRE" />
</HARD_STOP>
<FINDINGS_SUMMARY _Investor="FRE" _Format="XML" _Name="BO_FRE_XML"
_FileName="FRE_FINDINGS_1100028490.XML" />
</GET_FINDINGS_RESPONSE>
-----ieoau...+2_8_GoodLuck8.3-ds0d0J0S0K1234324jflLdsjfdAuaoei-----
Content-Disposition: form-data; filename="FRE_FINDINGS_1100028490.XML; name="BO_FRE_XML
Content-Type: text/plain; charset=UTF-8

<?xml version="1.0" encoding="utf-8"?>
<FINDINGS_MESSAGES_LOG>
<FINDINGS_MESSAGES _Name="APPRAISAL_1" _Investor="FRE" _SubmissionDateTime="2013-03-12T10:36:29.527293-
04:00">
<FINDINGS_MESSAGE _Code="HVE020" _FormSection="N A" _FormField="N A" _DataPoint="N A"
_PropertyAffected="Subject" _ActionMessage="HVE value not available. This appraisal form cannot be submitted to HVE."
_Severity="Warning" />
</FINDINGS_MESSAGES>
</FINDINGS_MESSAGES_LOG>

```

Get Findings Wait (Version 1.5 – page 45)**Get Findings Request (Control Input)**

Identical to that of Get Findings stated above

Get Findings Response (Control Output)

Identical to that of Get Findings stated above

Get Findings Response (Business Output)

Identical to that of Get Findings stated above