Validating the Embedded Appraisal Report PDF

Beginning June 26, 2021, Freddie Mac and Fannie Mae (the GSEs) are updating the way the Uniform Collateral Data Portal® (UCDP®) validates the appraisal submission to make sure the appraisal XML has a valid, embedded appraisal report PDF. There is currently a UCDP Hard Stop (9003 – PDF not included in XML submission) validating that the appraisal XML location which is expected to contain the embedded PDF is not empty. However, this updated logic will more strictly validate that the embedded PDF location contains a Base64-encoded appraisal PDF file.

To avoid receiving the 9003 Hard Stop message when the logic is updated, please make sure appraisal submissions include the Base64-encoded first generation appraisal PDF in the embedded PDF location in the XML, and that there are no spaces, carriage returns or line feeds before the Base64-encoded data.