

Logging an Appraisal

Appraisal Logging on the FHA Connection (FHAC) allows a lender to log, add, change, or review appraisal information in HUD's origination system for non-endorsed cases assigned an FHA case number prior to 06/27/2016.

Note: For case numbers assigned on/after 06/27/2016, use the FHA's Electronic Appraisal Delivery (EAD) portal to upload appraisal information and transmit to HUD (EAD is *optional* for case numbers assigned 04/11/2015 through 06/26/2016). **Appraisal Logging** on the FHA Connection is automatically populated with the appraisal report information from EAD.

More information regarding EAD is available at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/origination/ead.

FHA Connection | Home | Main Menu | ID Maintenance | E-mail Us | Contact Us | Sign Off

Single Family FHA | Single Family Origination > Case Processing > Appraisal Logging

Appraisal Logging Update | Help Links | Other Functions

FHA Case Number: 105-8787878

[View Electronic Appraisal](#) | * Property Information *

Address: 4567 WILLIAM RD , HAHIRA , GA 316320000 | PUD: Yes No

Construction Code: Existing Construction | Year Built: 01 / 2012

Effective Age: 4

Appraisal Received Date: 03 / 15 / 16

Borrower Paid Appraiser Required Repairs:

* Neighborhood Fields *

Location: Suburban | Predominant Neighborhood Price: 150000

%Land Use: One-Unit: 100 | 2-4 Unit: | Multi-Family: | Commercial:

* Site Fields *

Site Area: Sq Ft: 4792 | Acres:

Type: Detached | Manufactured Housing: Yes No

* Physical Characteristic Fields *

Foundation: Concrete Slab | Rooms: 6 | Bedrooms: 3 | Baths: 2.0

Living Area: 1428 | Central Air: Yes No | Car Storage: Two-car Garage

* Property Title Information *

Estate Will be Held in: Fee Simple | Leasehold Expiration Date:

* Prior Sale Information *

Was prior sale/transfer of this property within the past 3 years? Prior Sale/Transfer within 3 yrs

Date of Prior Sale/Transfer: 05 / 01 / 15 | Price of Prior Sale/Transfer: 140000

For refinance transactions only where property was acquired within the last 12 months:

Was prior sale/transfer a result of family gift or inheritance? Yes

Cost of Improvements made subsequent to Prior Sale: 0

* Reconciliation Fields *

Appraisal Type: As-Is

Actual Appraiser (State Certificate or License No.):

ID: GACR456789 | Appraised Value: 130000

Name: WILLS, WILLIE W | Effective Date of Appraisal: 03 / 05 / 16

* Appraisal Update *

Appraiser (State Certificate or License No.):

ID: | Effective Date of Appraisal Update:

Name:

Certify subject property did not decline in value

Second Appraisal | Select link if you wish to enter second appraisal

Send | Reset | New Request

Figure 1: Appraisal Logging Update Page

Appraisal Logging is required except for streamline refinance cases that do not require an appraisal. If the case requires an appraisal, **Appraisal Logging** must be processed before submitting **Insurance Application**. After a case is endorsed for insurance, appraisal information can only be viewed. (See also the **Electronic Appraisals** section for information on electronic appraisals.)

For all appraisals of properties that are to be security for FHA-insured mortgages, and which are performed on or after January 1, 2006, the appraisal must be reported on one of the Fannie Mae appraisal reporting forms listed below *as per property type*.

1. **Uniform Residential Appraisal Report** (Fannie Mae Form 1004 March 2005): Required for a one-unit single family dwelling.
2. **Manufactured Home Appraisal Report** (Fannie Mae Form 1004C March 2005): Required for a manufactured home.
3. **Individual Condominium Unit Appraisal Report** (Fannie Mae Form 1073 March 2005): Required for an individual condominium unit.
4. **Small Residential Income Property Appraisal Report** (Fannie Mae Form 1025 March 2005): Required for a two- to four-unit single family dwelling.

Resources that can be used to complete any of the above forms are described in the section **Assistance for Completing the FHAC Appraisal Logging Form**. Illustrations showing the location of the FHAC Appraisal Logging fields on the URAR for a one-unit single family dwelling are provided in the section **Locating Appraisal Logging Information on an Appraisal Report**.

Notes

- An appraisal may be extended up to 120 days from the effective date of the original appraisal. The **Appraisal Update and/or Completion Report** (Fannie Mae 1004D March 2005) is completed for this extended period.
- For case numbers issued beginning January 1, 2010, if a case is transferred from one FHA-approved lender to another, a second appraisal may be ordered by the new lender under certain conditions. Click [Second Appraisal](#) at the bottom of the page to enter the second appraisal as needed.
- The appraiser must: hold a state certification; not be listed on the GSA Suspension and Debarment List, HUD's Limited Denial of Participation (LDP) List, or HUD's Credit Alert Interactive Voice Response System (CAIVRS); undergo HUD quality control reviews; and meet minimum Appraiser Qualification Board (AQB) requirements.

Assistance for Completing the FHAC Appraisal Logging Form

Assistance in completing the form is available by using any combination of the detailed resources listed below:

1. Click [Help Links](#) in the upper right of the Appraisal Logging Update page. Select from the Help menu options for detailed information. Especially useful in completing the Appraisal Logging form online will be:
 - **Business Background**
Provides a brief overview of the function, including acceptable forms, process order, and appraiser certification basics
 - **Steps for Processing**
Explains how to enter information from the appraisal reporting form
 - **Field Descriptions**
Describe each field and its contents



FHA Connection

Business Background
General background information on this application including the business model and function of this screen in the overall process.

Steps for Processing
Steps required to complete this portion of the business process.

Field Descriptions
Detailed descriptions of all of the fields and their contents on this screen. Includes data validation rules and format for all data.

Help Index
Alphabetical index of all FHA Connection Single Family Origination help.

Figure 2: FHA Connection Help pop-up menu

2. Refer to the **FHA Single Family Housing Policy Handbook** (Handbook 4000.1) and the below listed mortgagee letters for additional guidance when completing **Appraisal Logging**:
- 2015-08: *Electronic Appraisal Delivery (EAD) portal for Federal Housing Administration (FHA) Insured Single Family Mortgages*,
 - 2013-27: *Changes to the Home Equity Conversion Mortgage Program Requirements*,

The **FHA Single Family Housing Policy Handbook** (Handbook 4000.1) is available at:

- http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_4000-1, or
- <http://portal.hud.gov/hudportal/documents/huddoc?id=40001HSGH.pdf>

Mortgagee letters are accessed by selecting Mortgagee Letters in the:

- footer on FHA Connection pages (*before or after sign on*) (**Figure 3**) and following the links to the specific letter, or,
- **FHA Connection Resources** section of the page following sign on to the FHA Connection (**Figure 4**).



Figure 3: Link to Mortgagee Letters in FHA Connection footer

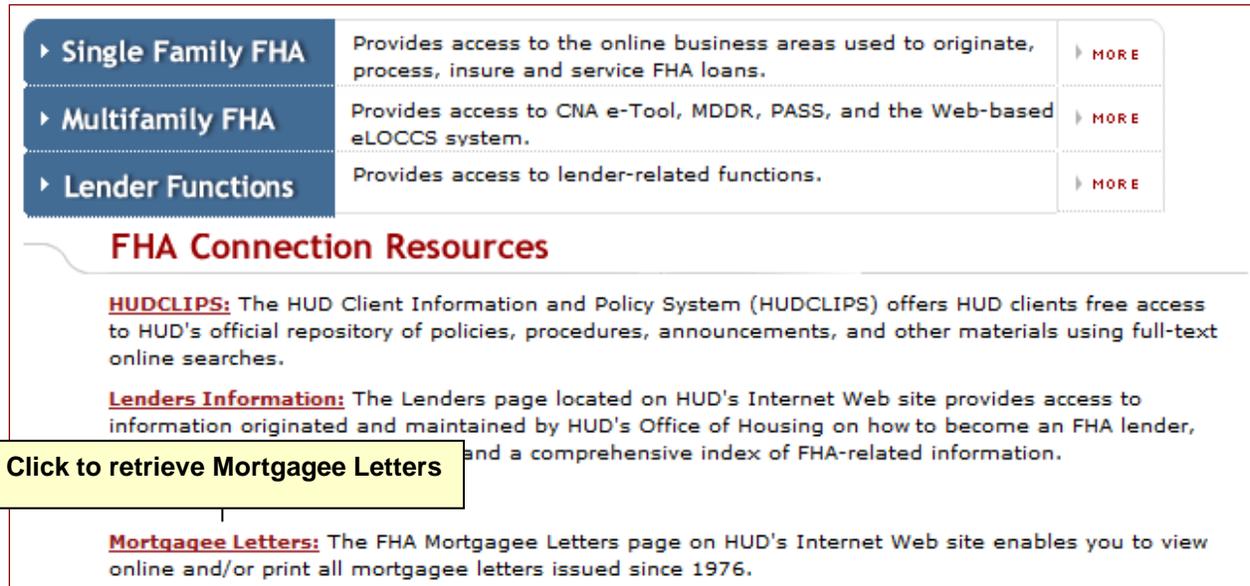


Figure 4: FHA Connection Resources link to Mortgagee Letters

Locating Appraisal Logging Information on an Appraisal Report

For each section of the Appraisal Logging page, the location of corresponding URAR fields is illustrated below. In this example, the **Uniform Residential Appraisal Report** (Fannie Mae Form 1004) for one-unit single family dwellings is shown; the same information is collected on any of the four available Appraisal Report forms.

Property Information

Information relevant to the **Property Information** section of the Appraisal Logging Update page is displayed below:

Figure 5: Subject section of the Appraisal Report

Figure 6: Contract section of the Appraisal Report

Notes

- See the **Physical Characteristics Fields** section of this document for the following Appraisal Logging Update page fields: **Year Built**, **Construction Code**, and **Effective Age**.
- Information pertaining to the *optional* **Borrower Paid Appraiser Required Repairs** field of the Appraisal Logging Update page may be noted by the appraiser in any of the following **Appraisal Report** sections: **Reconciliation**, **Additional Comments (Figure 7a and Figure 7b)**, and **Improvements (Figure 10)**.

Figure 7a: Reconciliation section of the Appraisal Report

ADDITIONAL COMMENTS	

- Borrower Paid Appraiser Required Repairs (2 of 3 possible locations),
- Cost of Improvements made subsequent to Prior Sale (1 of 2 possible locations, indicated in Prior Sale Information), and/or
- Flipping Exemption Reason

Figure 7b: Additional Comments section of the Appraisal Report

Nearhood Fields

Information related to **Nearhood Fields** on the Appraisal Logging Update page is located in the **Nearhood** section of the **Appraisal Report**.

NEIGHBORHOOD	the racial composition of the neighborhood are not appraisal factors.													
	Location				Nearhood Characteristics				One-Unit Housing Trends			One-Unit Housing		Present Land Use %
	Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit			
	Built-Up	<input type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit			
	Growth	<input type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	Low	Multi-Family				
	Nearhood Boundaries								High	Commercial				
									Pred	Other				
	Nearhood Description													
											Predominant Nearhood Price		% Land Use	
	Market Conditions (including support for the above conclusions)													

Figure 8: Nearhood section of the Appraisal Report

Site Fields

Site Area on the Appraisal Logging Update page can be found in the **Site** section of the **Appraisal Report**. The **Type** field on the Appraisal Logging Update page is found in the **Improvements** section of the **Appraisal Report** (see the **Physical Characteristics Fields** section below). The **Manufactured Housing** indicator on the Appraisal Logging Update page is determined based on the **Appraisal Report** form completed for the property (i.e., Fannie Mae form 1004, 1004C, 1073, or 1025).

SITE	Dimensions	Area	Shape	
	Specific Zoning Classification		Zoning Description	
	Zoning Compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) If			
	Utilities Public Other (describe)		Public Other (describe)	
	Electricity	<input type="checkbox"/>	Water	<input type="checkbox"/>
	Gas	<input type="checkbox"/>	Sanitary Sewer	<input type="checkbox"/>
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input type="checkbox"/> No		FEMA Flood Zone	FEMA Map #
	Are the utilities and off-site improvements typical for the market area? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions)			

Site Area: Sq Ft or Acres

Figure 9: Site section of the Appraisal Report

Physical Characteristics Fields

Information related to the **Physical Characteristics Fields** portion of the Appraisal Logging Update page is located in the **Improvements** section of the **Appraisal Report**.

The screenshot shows the 'IMPROVEMENTS' section of an appraisal report form. Callouts point to the following fields:

- Type**: Points to the 'Type' field in the 'General Description' section.
- Year Built**: Points to the 'Year Built' field in the 'General Description' section.
- Effective Age**: Points to the 'Effective Age (Yrs)' field in the 'General Description' section.
- Foundation**: Points to the 'Foundation' section, which includes fields for 'Concrete Slab', 'Crawl Space', 'Full Basement', and 'Partial Basement'.
- Construction Code**: Points to the 'Construction Code' field in the 'General Description' section.
- Central Air**: Points to the 'Central Air Conditioning' field in the 'HVAC' section.
- Car Storage**: Points to the 'Car Storage' field in the 'Interior' section.
- Rooms**: Points to the 'Rooms' field in the 'Additional features' section.
- Bedrooms**: Points to the 'Bedrooms' field in the 'Additional features' section.
- Baths**: Points to the 'Bath(s)' field in the 'Additional features' section.
- Living Area**: Points to the 'Square Feet of Gross Living Area Above Grade' field in the 'Additional features' section.
- Borrower Paid Appraiser Required Repairs (3 of 3 possible locations)**: Points to the 'Describe the condition of the property' section.

Figure 10: Improvements section of the Appraisal Report

Prior Sale Information

Information pertaining to the **Prior Sale Information** section on the Appraisal Logging Update page is found in the **Sales Comparison Approach** section of the **Appraisal Report**.

If the property was sold *more than once* within a three-year period, enter the date and price of the last sale.

For refinance cases acquired within the past 12 months, locate possible appraiser notations regarding whether the sale/transfer was the result of a gift/inheritance, the cost of any improvements made to the property following the previous sale, and/or anything related to a flipping exemption. Information may be noted by the appraiser in the **Sales Comparison Approach** section (Figure 11) or possibly the **Additional Comments** section (see Figure 7b) of the **Appraisal Report**.

The screenshot shows the 'SALES COMPARISON APPROACH' section of an appraisal report form. Callouts point to the following questions:

- Was prior sale of this property within the past 3 years?**: Points to the question 'My research did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.'
- Was prior sale/transfer a result of family gift or inheritance?**: Points to the 'Analysis of prior sale or transfer history of the subject property and comparable sales' section.
- Cost of Improvements made subsequent to Prior Sale (2 of 2 possible locations), and/or**: Points to the 'Summary of Sales Comparison Approach' section.
- Flipping Exemption Reason**: Points to the 'Summary of Sales Comparison Approach' section.

Figure 11: Sales Comparison Approach section of the Appraisal Report

Reconciliation Fields

The required information for the **Reconciliation Fields** section of the Appraisal Logging Update page is located in the **Reconciliation** and **Appraiser's Certification** sections of the **Appraisal Report**.

RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ _____	Cost Approach (if developed) \$ _____	Income Approach (if developed) \$ _____
	Type of Appraisal		
	This appraisal is made <input type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:		
	Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ _____, as of _____, which is the date of inspection and the effective date of this appraisal.		

Figure 12: Reconciliation section of the Appraisal Report

Appraised Value and Effective Date of Appraisal

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
Signature _____	← Appraiser	Signature _____	
Name _____		Name _____	
Company Name _____		Company Name _____	
Company Address _____		Company Address _____	
Telephone Number _____		Telephone Number _____	
Email Address _____		Email Address _____	
Date of Signature and Report _____		Date of Signature and Report _____	
Effective Date of Appraisal _____	← Effective Date of Appraisal	Effective Date of Appraisal _____	
State Certification # _____		State Certification # _____	
or State License # _____		or State License # _____	
or Other (describe) _____ State # _____		Expiration Date of Certification or License _____	
State _____			
Expiration Date of Certification or License _____			
ADDRESS OF PROPERTY APPRAISED		SUBJECT PROPERTY	
_____		<input type="checkbox"/> Did not inspect subject property	
_____		<input type="checkbox"/> Did inspect exterior of subject property from street	
_____		_____	
APPRAISED VALUE OF SUBJECT PROPERTY \$ _____	← Appraised Value	_____	
_____		_____	
LENDER/CLIENT		COMPARABLE SALES	
Name _____		<input type="checkbox"/> Did not inspect exterior of comparable sales from street	
Company Name _____		<input type="checkbox"/> Did inspect exterior of comparable sales from street	
Company Address _____		Date of Inspection _____	
Email Address _____			

Figure 13: Appraiser's Certification section of the Appraisal Report

HECM Information

This page section of the Appraisal Logging Update page (**Figure 14**) displays only for Home Equity Conversion Mortgage (HECM) loans in which the FHA case number was assigned on or after September 30, 2013. This information must be entered on the Appraisal Logging page and is *not* submitted through EAD. Refer to the case binder and **Appraisal Logging Help (Field Descriptions)** if you need assistance completing this page section.

* HECM Information *			
Maximum Claim Amount:	<input type="text"/>	Initial Principal Limit (IPL):	<input type="text"/>
Initial MIP Factor:	Select MIP Factor <input type="button" value="v"/>	Initial Disbursement Limit:	<input type="text"/>
Mandatory Obligations: (does not include cash)	<input type="text"/> ?	Mandatory Obligations Cash from Borrower:	<input type="text" value="0"/>
Mandatory Obligations Cash from Lender:	<input type="text" value="0"/>	Taxes/Insurance 1st Yr Payments:	<input type="text" value="0"/>
Repair Set Aside:	N/A <input type="button" value="v"/>	Repair Set Aside Amount:	<input type="text"/>
Additional 10% of IPL Usage:	N/A <input type="button" value="v"/>	Additional 10% of IPL Usage Amount:	<input type="text"/>

Figure 14: HECM Information page section

Presidentially Declared Major Disaster Area

This section of the Appraisal Logging Update page displays only for those FHA case numbers that fall within specific date and location parameters of a Presidentialy Declared Major Disaster and include:

- case number assigned within the indicated date parameters, and
- property located within one of the counties affected by the named disaster--see example in **Figure 15**.



FHA Connection

Presidentially Declared Major Disaster Areas

Counties Affected by Hurricane Sandy (October 27, 2012):

Rhode Island	Newport County and Washington County
Connecticut	Fairfield County, Mashantucket Pequot Indian Reservation, Middlesex County, New Haven County and New London County
New Jersey	Atlantic County, Bergen County, Burlington County, Camden County, Cape May County, Cumberland County, Essex County, Gloucester County, Hudson County, Hunterdon County, Mercer County, Middlesex County, Monmouth County, Morris County, Ocean County, Passaic County, Salem County, Somerset County, Sussex County, Union County and Warren County
New York	Bronx County, Kings County, Nassau County, New York County, Orange County, Putnam County, Queens County, Richmond County, Rockland County, Suffolk County, Sullivan County, Ulster County and Westchester County

Figure 15: Sample of Presidentialy Declared Major Disaster Areas pop-up page

Refer to the case binder for information from the damage inspection report. From this information, complete the **Presidentially Declared Major Disaster Area** section.

User Certification

A **User Certification** is displayed at the bottom of the Appraisal Logging page if the **Effective Date of Appraisal** for a case is prior to the **Case Number Assignment** date (**Figure 16**). It is applicable to mortgages assigned a case number on or after May 21, 2010. If the case meets one of the conditions stated in the **User Certification**, the **Certify Effective Date** checkbox is selected to continue case processing. This must be entered on the Appraisal Logging page and is *not* submitted through EAD.

*** User Certification ***

The effective date of the appraisal cannot be earlier than the FHA Case Number Assignment Date unless it was ordered to support conventional financing, HUD REO, or government guaranteed loan purposes (USDA, VA) that subsequently went to FHA, or where the previous FHA case number was canceled. By clicking this check box, you certify that the date of the appraisal precedes the FHA Case Number Assignment Date because it was ordered to support conventional financing, HUD REO, or government guaranteed loan purposes (USDA, VA) that subsequently went to FHA, or because the previous FHA case number was canceled.

Certify Effective Date

Figure 16: User Confirmation statement on the Appraisal Logging Update page

203(k) Appraisals

For a 203(k) Rehabilitation Mortgage case, the first appraisal must be a *Subject to Appraisal Type*. If a second appraisal is required, it must be an *As-Is Appraisal Type*. If there are two appraisals, the *Subject to appraisal value* must be greater than the *As-Is appraisal value*.

Second Appraisals

A second appraisal should be recorded using **Appraisal Logging** in the following circumstances:

- 91-180 day property flipping rule applies to the case.
- Property is located in a designated area, is resold within 91-365 days after acquisition, and the new sales price meets or exceeds the resale price percentage threshold. The threshold is based on the property's zip code.
- Case was transferred to another lender and due to a portability issue; the new lender ordered a second appraisal.
- Expiration of the appraisal validity period.
- An *As-Is* appraisal may required for a 203(k) case.

A second appraisal is *optional* in the following circumstances:

- Cases assigned on or after February 15, 2010. If the case is not subject to property flipping rules, then the *optional* second appraisal is always used for case processing; otherwise, the system determines which appraisal is used in case processing.
- 90-day property flipping rule for a case with a sales date on or after February 1, 2010 and a prior sales date within 90 days. If a second appraisal is performed, the **Appraisal Report** is placed in the case binder and is not recorded via **Appraisal Logging**.

Electronic Appraisals

For electronic appraisals submitted via the Electronic Appraisal Delivery (EAD) portal, required for all FHA case numbers assigned on/after 06/27/2016, a link to the actual appraisal documentation is provided at the top of the Appraisal Logging Update and Results pages (**Figure 17**). You may view the appraisal information, provided in a Portable Document Format (.pdf) file, by clicking the [View Electronic Appraisal](#) link and selecting from the list of appraisal versions available in the displayed pop-up page (*user may be prompted to save/open the appraisal report based on the user's Internet browser*) (**Figure 17**). The appraisal report is displayed.

Click link to view pop-up page with links to uploaded appraisal documents

Appraisal pop-up page with links to available appraisal documents

Appraisal report file

Click links to view submitted appraisal documents

Document Type	Posted Date	Form Number	Form Type	Version	Status
Appraisal1					
	04-15-2015 16:53	FNM1004		2	Successful
	04-15-2015 16:52	FNM1004		1	NotSuccessful
Appraisal2					
	04-24-2015 16:20	FNM1004		3	Successful
	04-24-2015 16:18	FNM1004		2	Successful
	04-30-2015 11:07	1004D	Appraisal Update	EAD V2.0	In Progress
	04-24-2015 16:12	FNM1004		1	Successful

Figure 17: Top portion of the Appraisal Logging Update page and Electronic Appraisal Documents pop-up page linking to submitted appraisal report files

For electronic appraisals submitted (*or, updated and resubmitted*) via the EAD portal, the appraisal information populates (prefills) the Appraisal Logging Update page *when the page is accessed*. The appraisal information must be reviewed, edited (*as needed*), and processed using the FHA Connection.

Note: You must click  **Send** on the Appraisal Logging Update page to process the page and save the electronic appraisal information from the EAD portal to HUD's system of record (Computerized Homes Underwriting Management (CHUMS)); otherwise, the appraisal information is **not** retained in the Appraisal Logging Update page.

Case Type Messages

Upon accessing the Appraisal Logging Update page populated with the EAD portal appraisal information, the user may receive one of three possible case type messages (**Figure 18**):

- **Screen loaded from EAD/Electronic Appraisal Data**
(Indicates the case type in CHUMS matches the case type from the electronic appraisal case type.)
- **Warning: Screen loaded from EAD. EAD indicates Purchase - Ignored**
(Indicates the case in CHUMS is a refinance but the electronic appraisal case type indicates a purchase.)
- **Warning: Screen loaded from EAD. EAD indicates Refinance – Ignored**
(Indicates the case in CHUMS is a purchase but the electronic appraisal case type indicates a refinance.)

For the two *warning* messages, the CHUMS case type information is retained and the EAD case type information is ignored. You must correct the case type in:

- the electronic appraisal and resubmit it via the EAD portal, or
- CHUMS using the Case Number Assignment page on the FHA Connection.

Address Messages

Upon initially accessing the Appraisal Logging Update page or when new appraisal information is populated from the EAD portal, the property address from both the EAD portal and CHUMS is displayed and compared (**Figure 18**). If the:

- **Addresses match:** Upon processing the page (clicking ) , the information on the page is saved to CHUMS and the next time the page is accessed, the **EAD Address** field is not displayed—no action is required for this scenario.
- **Addresses do not match:** A message is displayed indicating the type of discrepancy (*listed below*) that must be resolved:
 - *Addresses are a close match*
Check the box beside the displayed certification statement (see **Figure 18**); the address in CHUMS is retained (not overwritten) when the Appraisal Logging page is processed.
 - *Address in CHUMS is incorrect and must be changed to the address in EAD*
Change the property address using the Borrower/Address Change page on the FHA Connection. Upon returning to the Appraisal Logging page, there should be no address discrepancy.
 - *Address in EAD portal is incorrect and must be changed to the address in CHUMS*
The electronic appraisal must be corrected and resubmitted using the EAD portal. If this correction is made, please note that CHUMS case information is updated periodically throughout the day from the EAD portal.

Appraisal Logging Update Help Links ?
Other Functions

Note: Screen loaded from EAD/Electronic Appraisal Data

FHA Case Number: 044-5656565

[View Electronic Appraisal](#)

*** Property Information ***

CHUMS Address: 9999 123 WEST WAY , SAN DIEGO , CA 921310000
 EAD Address: 9999 WEST WAY , SAN DIEGO , CA 921310000
 EAD Condo Unit: 12

The CHUMS and EAD property addresses on file do not match. By clicking this check box, you certify that the two property addresses match close enough to log the appraisal.

I certify that property addresses match

PUD: Yes No

Construction Code: Existing Construction
 Year Built: /1985
 Effective Age: 15

Figure 18: Top portion of Appraisal Logging Update page for a mismatched condominium unit property

EAD Appraisal Submission Order for a 203(k) case

The order for submitting electronic appraisals for a 203(k) via the EAD portal is:

- Appraisal 1: *Subject to* appraisal
- Appraisal 2: *As-Is* appraisal

If there are two appraisals, the *Subject to* appraisal value must be greater than the *As-Is* appraisal value.

If an appraisal update is needed for the *Subject to* appraisal (Appraisal Update and/or Completion Report, Fannie Mae Form 1004D), the EAD submission order is as follows:

- Appraisal 1: *Subject to* appraisal
- Appraisal 2: 1004D for *Subject to* appraisal
- Appraisal 3: *As-Is* appraisal

If an appraisal update is needed for the *As-Is* appraisal, the EAD submission order is as follows:

- Appraisal 1: *Subject to* appraisal
- Appraisal 2: *As-Is* appraisal
- Appraisal 3: 1004D for *As-Is* appraisal