



FINANCE *of* AMERICA
– R E V E R S E –
A BLACKSTONE COMPANY

Electronic Appraisal Delivery

Purpose

The intent of this bulletin is to announce upcoming FHA requirements for Electronic Appraisal Delivery.

Requirements

Effective for case numbers assigned on or after June 27, 2016, all appraisal reports must be uploaded to FHA's Electronic Appraisal Delivery Portal in MISMO XML format. This includes the initial appraisal report and any updated appraisal reports, final inspections, or second appraisals. If the XML appraisal is not uploaded into the EAD Portal, the appraisal cannot be logged, the loan cannot be insured, and FHA insurance cannot be obtained.

Therefore, FAR must be provided with the MISMO XML version of the appraisal report in addition to the pdf appraisal report for all loan submissions with a case number date on or after June 27, 2016.

FAR will handle all uploading requirements for broker and principal partners. Principals are not able to upload appraisals into the EAD portal at this time.

Important

In order to ensure no loan delays, please verify that your Appraisal Management Company is prepared to provide this appraisal format with each appraisal order where the case number was assigned on or after June 27, 2016. AMCs can find information on the required file format [here](#).

For more information, please visit FHA's [EAD Portal Information Page](#).

For questions, please contact FAR's Vendor Approval Department at vendorapproval@fareverse.com. Questions will be gathered, and an FAQ document will be circulated at a later time.

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