

October 19, 2015 FHA Appraiser Alert from HUD.GOV

Subject: FHA's Electronic Appraisal Delivery (EAD) Portal - Appraiser Actions

The Federal Housing Administration's (FHA) Electronic Appraisal Delivery (EAD) portal is the system through which all appraisals will be submitted to FHA by its mortgagees or their designated third-party service providers. Mortgagees will be onboarding to the portal throughout fall 2015 and spring 2016, and the portal becomes mandatory for use on or after June 27, 2016. **As an FHA Roster Appraiser, you need to be familiar with the EAD portal's general functionality, and how this functionality affects the appraisal reports you send to FHA mortgagees.**

The EAD portal is built to mirror, in large part, the electronic appraisal technology currently in use for conventional mortgages, but with some variation in certain data points and formats specific to FHA's business and systems. FHA Roster Appraisers should review FHA's new EAD Portal [Common Appraisal Data Errors](#) fact sheet, **which provides details on some of the appraisal report data formatting errors that could prohibit a successful EAD portal submission.** The requirements for appraisal reporting and data formats can be found in the FHA [Single Family Appraisal Report and Data Delivery Guide](#).

FHA has worked with the major appraisal form software vendors. They are incorporating FHA requirements into your software, and will also provide rule checking functions on your desktop. If you haven't recently updated your software, **FHA advises all FHA Roster Appraisers to contact their software company to make sure they have the latest versions that include the updates which correspond with FHA's EAD portal submission requirements.**