

Appendix A: Hard Stop, Override, and Error Codes

Hard Stop Codes

In addition to supporting the current Hard Stop codes below, your implementation must not fail when encountering a code that is not recognized, as new codes may be added in the future.

<u>Code</u>	<u>Hard Stop Description</u>	<u>Override Allowed (Manual Request)</u>
100	Appraised value is missing or provided in an invalid format	N
101	Appraised value is less than \$5,000	Y
102	Appraised value is less than or equal to \$0	N
200	Missing appraiser license information	N
202	Unmatched appraiser license information	Auto *
203	Appraiser license is suspended in the ASC database	Auto *
204	Appraiser license is suspended in the ASC database	Auto *
210	Missing supervisory appraiser license information	N
212	Unmatched supervisory appraiser license information	Auto *
213	Supervisory appraiser license is suspended in the ASC database	Auto *
214	Supervisory appraiser license is suspended in the ASC database	Auto *
300	Missing subject address	N
302	Unknown subject address	Y
303	Invalid address: Unit number required	Y
401	UAD compliance check failure (one or more fatal)	N
402	UAD compliance check failure (warnings only)	Auto*
9000	Invalid submission: File too large	N
9001	Appraisal data in invalid format	N
9002	Unable to convert PDF file	N
9003	PDF not included in XML submission	N
9004	PDF conversion not allowed	N

* For the UCDP Phase I Implementation the following data characteristics will result in an automatic system override:

- a) appraisal with unknown subject address if year built is equal to 2 years old or less
- b) appraisal with unknown subject address that is in Puerto Rico, U.S. Virgin Islands, or Guam
- c) appraisal with Appraiser license that is unmatched or is suspended in the ASC database
- d) appraisal with Appraiser Supervisor's license that is unmatched or is suspended in the ASC database
- e) UAD Compliance check failure (warnings only)

The Hard Stop will be recorded, automatically overridden and included in the response. In a later release this automatic override will no longer be applied to new submissions.

Hard Stop Override Request Codes

101: Appraised value is less than \$5,000

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ10101	Value is correct and validated by lender	N
RQ10199	Other (see comments)	Y

202: Unmatched appraiser license information

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ20201	Appraiser license number is new and not included in the ASC database	N
RQ20202	Appraiser license number is not correct in the ASC database	N

RQ20203	Appraiser license number is correct and validated by lender	N
RQ20299	Other (see comments)	Y

203: Appraiser license is suspended in the ASC database

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ20301	The ASC database is not current	N
RQ20302	There is an error in the ASC database. The license is not suspended	N
RQ20399	Other (see comments)	Y

204: Appraiser license is suspended in the ASC database

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ20401	The ASC database is not current	N
RQ20402	There is an error in the ASC database. The license is not suspended	N
RQ20499	Other (see comments)	Y

212: Unmatched supervisory appraiser license information

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ21201	Supervisory appraiser license number is new and not included in the ASC database	N
RQ21202	Supervisory appraiser license number is not correct in the ASC database	N
RQ21203	Supervisory appraiser license number is correct and validated by lender	N
RQ21299	Other (see comments)	Y

213: Supervisory appraiser license is suspended in the ASC database

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ21301	The ASC database is not current	N
RQ21302	There is an error in the ASC database. The license is not suspended	N
RQ21399	Other (see comments)	Y

214: Supervisory appraiser license is suspended in the ASC database

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ21401	The ASC database is not current	N
RQ21402	There is an error in the ASC database. The license is not suspended	N
RQ21499	Other (see comments)	Y

302: Unknown subject address

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ30201	Recent/new construction	N
RQ30202	Subject address located in rural area	N
RQ30203	Address has recently changed and therefore may not be in your database	N
RQ30204	Address is correct and verified via local professional	N
RQ30205	Address is correct and verified by lender	N
RQ30299	Other (see comments)	Y

303: Invalid address: Unit number required

<u>Code</u>	<u>Override Request Code Description</u>	<u>Comment Required</u>
RQ30301	No unit number required. Verified by lender	N
RQ30399	Other (see comments)	Y

Hard Stop Override Decision Codes

All override request types

<u>Code</u>	<u>Request Accepted</u>	<u>Override Decision Code Description</u>
OD001	Y	Override automatically approved

OD002	Y	Override request accepted. Submitter's delegated authority accepted
OD003	N	Override request denied. Resubmit a corrected appraisal file