IMPORTANT REMINDER

BULLETIN 19 08202026

Issued to: **All Channels**

Date: **August 20th, 2026**

Subject: **UAD 3.6 Implementation Coming Soon**

This announcement is a reminder that the Uniform Appraisal Dataset (UAD) 3.6 will become mandatory for all new conventional appraisal reports initially submitted to the Uniform Collateral Data Portal® (UCDP®) on or after November 2, 2026.

The implementation deadline is based on the appraisal report's initial UCDP submission date and not the loan application date, appraisal order date, or appraisal effective date.

Beginning November 2, 2026:

- All new conventional appraisal reports initially submitted to UCDP must comply with UAD 3.6.
- A UAD 2.6 appraisal report initially submitted on or after this date will receive a fatal UCDP message and a "Not Successful" submission status.
- There will be no exceptions for conventional loans.
- Revisions to UAD 2.6 appraisal reports initially submitted before November 2, 2026, may continue to be submitted under the existing Document File ID through May 3, 2027.
- UCDP will not accept mixed UAD 2.6 and UAD 3.6 formats under the same Document File ID.

Government Loans: Until further notice, government loans will continue to utilize UAD 2.6. Additional information will be provided as it is released by the applicable government agencies.

What Wholesale Brokers Need to Know:

Wholesale brokers will continue to order appraisals through our designated appraisal manager system, Reggora. We are working with Reggora and our appraisal partners to support a timely and successful transition. Additional instructions, training, and important implementation dates will be provided as we approach the mandatory deadline.

What Non-Delegated Correspondents Need to Do:

Non-Delegated Correspondents should begin working with their appraisal management companies and appraisal partners now to confirm that:

- Their systems and workflows will support UAD 3.6;
- Their appraisers and technology providers will be fully prepared;
- UAD 3.6 will be used for all applicable appraisal reports that may be initially submitted to UCDP on or after November 2, 2026; and
- They have established transition plans that allow sufficient time to receive and successfully submit any remaining UAD 2.6 appraisal reports before the deadline.

Please do not wait until November to confirm readiness. Because the requirement is tied to the initial UCDP submission date, appraisal reports ordered or completed before the deadline could still be subject to UAD 3.6 if they are not submitted to UCDP until November 2, 2026, or later.

UAD 3.6 introduces a redesigned, data-driven Uniform Residential Appraisal Report and replaces multiple legacy appraisal forms with a dynamic reporting structure aligned with the MISMO® Reference Model 3.6.

We encourage you to review the UAD 3.6 Readiness information provided by both Fannie Mae and Freddie Mac.

We will provide additional information as the implementation date approaches. Thank you for your continued partnership and attention to this important requirement.

For further information, please refer to the Fannie Mae and Freddie Mac Announcement

We appreciate your business!