First Colony WHOLESALE

IMPORTANT REMINDER

BULLETIN 28 10302026

Issued to: **All Channels**

Date: **October 30, 2026**

Subject: **Uniform Appraisal Dataset (UAD) 3.6 Update**

We are pleased to announce that First Colony Mortgage has received an extension from both Fannie Mae and Freddie Mac for the UAD 3.6 implementation**.** This extension provides additional flexibility as we continue working with our appraisal management companies (AMCs), appraisers, technology partners, and internal teams to ensure a smooth transition.

Effective immediately, First Colony Mortgage will be prepared to accept UAD 3.6 appraisal formats for eligible conventional loans delivered to Fannie Mae and Freddie Mac and FHA loans.

This approach allows our business partners additional time to transition to the new appraisal reporting requirements while minimizing disruption to loan originations, underwriting, and closings.

Important Information:

- **Conventional Loans (Fannie Mae and Freddie Mac):** UAD 2.6 and UAD 3.6 appraisal formats are acceptable.
- **FHA Loans:** UAD 2.6 and UAD 3.6 appraisal formats are acceptable.
- **Non-QM:** UAD 2.6 and UAD 3.6 appraisal formats are acceptable.
- **VA and USDA**: UAD 2.6 is the only format acceptable.

Our Commitment

While we have received an extension, our commitment to adopting UAD 3.6 remains unchanged. We recognize that this is a significant industry transition, and our priority is to ensure that our implementation supports appraisal quality, regulatory and investor requirements, and an efficient customer experience.

Please contact your Account Executive should you have any questions.

We appreciate your business!