Freddie Mac
SINGLE-FAMILY

# Bulletin

**TO: Freddie Mac Sellers** **September 30, 2026 | 2026-J**

## SUBJECT: UNIFORM APPRAISAL DATASET 3.6


1. Topics and summary of changes
2. Guide requirements
3. Contact and support


## 1. TOPICS AND SUMMARY OF CHANGES

| Topic | Effective date | Summary of change | Additional resources |
|---|---|---|---|
| **Uniform Appraisal Dataset (UAD) 3.6 policy exception** | November 2, 2026 | Allowing approved Sellers to submit appraisal reports with UAD 2.6 for a temporary time frame upon completion of an exception request | N/A |

## 2. GUIDE REQUIREMENTS

### Uniform Appraisal Dataset (UAD) 3.6

As announced in Bulletin 2025-7, the Uniform Appraisal Dataset (UAD) 3.6 and Forms Redesign mandate is effective for appraisal reports submitted to the Uniform Collateral Data Portal® (UCDP®) on or after November 2, 2026. In coordination with U.S. Federal Housing (FHFA) and Fannie Mae, Sellers that need more time to complete their UAD 3.6 implementation may, with Freddie Mac approval, continue to submit to UCDP new UAD 2.6 appraisal reports through May 19, 2027, and resubmissions of UAD 2.6 appraisal reports through June 27, 2027. For Mortgages with UAD 2.6 appraisal reports, the Seller must comply with the UAD 2.6 requirements in the Guide and Purchase Documents in effect immediately prior to November 2, 2026.

To request approval for the temporary policy exception, a representative of the Seller who is authorized to enter into binding contracts must complete the Freddie Mac **UAD 3.6 Policy Exception Request**.

When completing this request, the Seller must:

- Commit to a final implementation plan, including coordination with vendor(s) and appraisers, to fully transition to UAD 3.6 by the expiration of the policy exception period
- Provide required information regarding their UAD 3.6 final implementation plan, including:
  - Timing and plan to begin and/or fully transition to UAD 3.6
  - Top obstacles preventing implementation to UAD 3.6
  - Opportunities for Freddie Mac to help the business implement UAD 3.6

***UAD 3.6 temporary policy exception timeline***

- **November 2, 2026 through February 28, 2027:** Sellers approved for the temporary policy exception may continue to submit UAD 2.6 and UAD 3.6 appraisal reports to Freddie Mac through UCDP

- **March 1, 2027 through May 19, 2027 (Reduced Functionality Period):**
  - Sellers approved for the temporary policy exception may continue to submit UAD 2.6 and UAD 3.6 appraisal reports to Freddie Mac through UCDP
  - For UAD 2.6 appraisal reports submitted to UCDP, the collateral risk score returned by Loan Collateral Advisor® will be "99", and the Seller will not be eligible for appraised value representation and warranty relief
  - Sellers are encouraged to implement UAD 3.6 before March 1, 2027 to avoid impacts to appraised value representation and warranty relief
- **May 20, 2027 through June 27, 2027:**
  - Sellers must submit initial appraisal reports to UCDP using UAD 3.6
  - UAD 2.6 appraisal reports will only be permitted on resubmissions of previously submitted UAD 2.6 appraisal reports
  - Submissions of new UAD 2.6 appraisal reports will result in a "Not Successful" status that will be issued in the UCDP
- **June 28, 2027:**
  - Sellers must submit all appraisal reports (initial submission and resubmissions) to UCDP using UAD 3.6
  - Policy and technology support for UAD 2.6 will be retired

## 3. CONTACT AND SUPPORT

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call Customer Service at 800-FREDDIE.

Sincerely,



Kevin Kauffman

Senior Vice President, Single-Family Seller Engagement