Lender Partner Announcement

(LP Announcement 2026-09)

We are accepting the Uniform Residential Appraisal Report (URAR) and Uniform Appraisal Dataset (UAD) 3.6 on eligible mortgage programs.

URAR and UAD 3.6 Acceptance

In January of 2026, Fannie Mae and Freddie Mac opened UAD 3.6 to broad production. Since that announcement, we have been preparing to accept appraisals on the new Uniform Resident Appraisal Report and data collected through the Uniform Appraisal Dataset 3.6.

Effective today, September 29, 2026, we will accept appraisals on the new report that complies with UAD 3.6 requirements **for conventional loan programs**.

Lenders are encouraged to take proactive steps to ensure they are prepared for the **mandatory implementation date of November 2, 2026 for all new submissions**. We will follow guidance from Fannie Mae and Freddie Mac, and failure to comply with the mandatory implementation date will result in loans being declined for purchase.

Additional guidance on accepting the URAR and UAD 3.6 for other programs, including FHA, VA, and USDA RD will be provided as more information from the insurers and guarantors is available. Lenders should continue to follow the existing guidelines for these programs until additional guidance is provided and contact your Business Development Officer with questions.