



UAD 3.6 Readiness Kit

Overview, Changes and Updates

November 2025

Purpose

UAD 3.6 represents a fundamental shift in how residential appraisals are structured, submitted, and reviewed.

This guide outlines:

- Why UAD 3.6 Exists
- Key Appraisal Report Changes
- UAD 3.6 Timelines
- Structural & Data Updates
- Operational Impacts for Lenders
- UAD 3.6 Across the ValueLink Platform



The Shift: Why UAD 3.6?

Fannie Mae and Freddie Mac want to modernize the appraisal process by improving data quality, consistency and automation, including:

Streamlining the process by moving to one dynamic report that covers all property and assignment types

Expanding and standardizing dataset to reduce subjectivity and improve review process, including easier searchability and more automation opportunities

Better organizing appraisal to improve readability

Key UAD 3.6 Changes

- A single, dynamic residential appraisal report now applies across all residential property and assignment types, fully replacing legacy form numbers.
- Expanded and more structured data requirements reduce reliance on free-form narrative and increase the use of standardized data fields.
- Report layout has been reorganized to include commentary and exhibits within each relevant section, removing the need for general addenda.
- Appraisal reports will be delivered as a consolidated ZIP package containing XML, PDF, and image files.
- UCDP functionality has been updated to support UAD 3.6, including redesigned SSR outputs and the ability to associate Appraisal Update or Completion Reports with the original URAR.

UAD 3.6 Timeline

UMDP		Fannie Mae		Freddie Mac SINGLE-FAMILY	
UNIFORM MORTGAGE DATA PROGRAM					
2024	2025		2026		2027
UAD 3.6 TESTING		Uniform Appraisal Dataset (UAD) 3.6 PRODUCTION			
INDUSTRY PREP	LIMITED PRODUCTION	BROAD PRODUCTION	MANDATE	RETIREMENT	
	September 8, 2025 – January 25, 2026	January 26, 2026 – November 1, 2026	November 2, 2026	May 3, 2027	
UAD 2.6 -> UAD 3.6 Transition Period			UAD 2.6 Pipeline Revisions		
Submit 2.6 Only	Submit 2.6 Only	Submit 2.6 and Limited Production Participants* to Submit 3.6	Submit 2.6 or Submit 3.6	Submit 3.6 Only	2.6 Pipeline Cleared
<p>November 18, 2024 – Redesigned Uniform Residential Appraisal Report (URAR) industry training available on GSE websites</p>	<p>June 4, 2025 – GSEs publish policy updates</p> <p>July 28, 2025 – ULDD Mandate: Lenders must deliver ULDD Phase 5 data points prior to using UAD 3.6</p>	<p>September 8, 2025 – Fannie Mae and Freddie Mac can accept both UAD 2.6 and 3.6</p> <p>*Limited Production Participants - Lenders who have submitted the UAD Questionnaire and received GSE approval will have controlled access to submit 3.6 to Uniform Collateral Data Portal (UCDP)</p>	<p>January 26, 2026 – All Lenders may begin submitting to the GSEs' production environment without prior GSE approval</p>	<p>November 2, 2026 – Lenders must use UAD 3.6 for all new submissions on or after this date</p> <p>Revisions allowed for previously submitted UAD 2.6 appraisals</p>	<p>May 3, 2027 – UAD 2.6 Pipeline revisions period ends</p>
<small>This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of the Federal Housing Finance Agency. ©2024 Fannie Mae and Freddie Mac. Trademarks of the respective owners.</small>					
<small>12/9/2024</small>					

Key Change 1: Single Dynamic Report Replaces Legacy Form Numbers

Appraisal orders are no longer driven by form selection. Under UAD 3.6, property and assignment characteristics determine the structure and scope of the appraisal report. Key inputs now include:

- Property valuation method (Traditional, Hybrid, Desktop, Exterior-Only)
- Construction method(s) for each dwelling (Manufactured, Site-Built, etc.)
- Project or legal structure (Condo, Co-op, Condop)
- Common ownership of the subject site
- Number of units, excluding ADUs
- Number of ADUs

Lender Takeaways:

- Update order reasons and LOS templates to capture property details, occupancy, intended use, and inspection scope instead of form numbers.
- Revise appraiser engagement letters to clearly define scope and data expectations aligned with UAD 3.6 requirements.

Key Change 2: Data-Driven Report Sections with Conditional Structure

Under UAD 3.6, appraisal reports are organized into data-driven sections that dynamically expand or collapse based on property characteristics and assignment scope.

- Core URAR sections will always display, while additional sections appear only when applicable.
- Each section consolidates structured data, supporting commentary, exhibits, and photos in one place, improving clarity and eliminating the need for general addenda.

Lender Takeaways:

- Train processors and underwriters to navigate reports by section IDs and labels rather than page numbers.
- Expect faster, more efficient reviews as data and supporting commentary are presented together.

Key Change #3: Expanded, Structured Property Characteristics

UAD 3.6 significantly expands the amount of structured data captured for the subject property, replacing many narrative fields with required, standardized data elements.

- Additional discrete fields now cover property characteristics, floor plans, sketches, location, and view.
- Compared to UAD 2.6, dozens of property data fields have been added or restructured, and many fields that were previously optional or narrative-only now require structured input.
- Newly expanded data areas include interior and exterior condition features, floor plan configuration, energy and green features, ADU details, basement and finished area metrics, and accessory improvements.

Lender Takeaways:

Ensure LOS field mapping and downstream systems align with the new UAD 3.6 data elements to support accurate ingestion and review.



Key Change #4: Updated Condition and Quality Ratings

While the condition and quality rating scales remain unchanged, the definitions have been rewritten to be clearer, more objective, and more consistently applied.

- Ratings must reflect observable property characteristics and be applied absolutely, not relative to surrounding market conditions.
- Commentary is required when ratings indicate notable issues, and ratings must be supported by structured data such as roof age, flooring type, or material condition.
- Interior and exterior condition and quality ratings may differ and should be evaluated and reported separately when appropriate.

Lender Takeaways:

Update reviewer job aids and internal guidance to align with the revised definitions. Expect clearer, more consistent SSR findings as these standards are applied uniformly.

Key Change #5: Stronger Market Analysis and Comparable Presentation

UAD 3.6 introduces a new Market Conditions & Analysis section, replacing the prior Neighborhood section and portions of the addendum. This section captures structured data for market trends, days on market, concessions, inventory levels, and supply demand balance.

- Market analysis, time adjustments, and comparable sale support are now presented alongside the related structured data, making the underlying rationale easier to review and validate.
- Standardized comps grid fields reduce reliance on free-form entries, minimizing errors and inconsistencies.

Lender Takeaways:

Expect faster and cleaner condition clearing as supporting analysis is embedded directly where reviewers need it. Update internal review checklists to align with the revised market analysis and comps sections.

Key Change #6: New File Packaging and Delivery to UCDP

Under UAD 3.6, appraisal reports are delivered as a single ZIP package that includes MISMO 3.6 XML, an embedded PDF, and supporting exhibits such as photos and floor plans.

- LOS and document imaging systems must be capable of ingesting, parsing, and displaying the contents of UAD 3.6 ZIP files.
- SSR rulesets and automated scoring engines will be updated to read the MISMO 3.6 XML structure.

Lender Takeaways:

Confirm that LOS and document management systems can correctly ingest and process UAD 3.6 ZIP packages to avoid submission and review issues.

Key Change #7: Redesigned SSR Outputs

UAD 3.6 introduces redesigned SSR outputs aligned to the updated data model, with revised rule IDs, severity classifications, and expanded data coverage.

- New SSR rulesets align directly with UAD 3.6 and MISMO 3.6 XML, improving consistency between structured data and findings.
- SSR messages now reference specific report sections and structured field paths, supporting clearer interpretation and automation.
- SSRs can be downloaded in a new JSON format that is both human-readable and machine-friendly, enabling easier data integration.

Lender Takeaways:

Update reviewer guides to reflect the new rule IDs and severities. As teams adjust to the updated structure, expect clearer findings and fewer ambiguous conditions.



Key Change #8: Linking Update and Completion Reports to the Original URAR

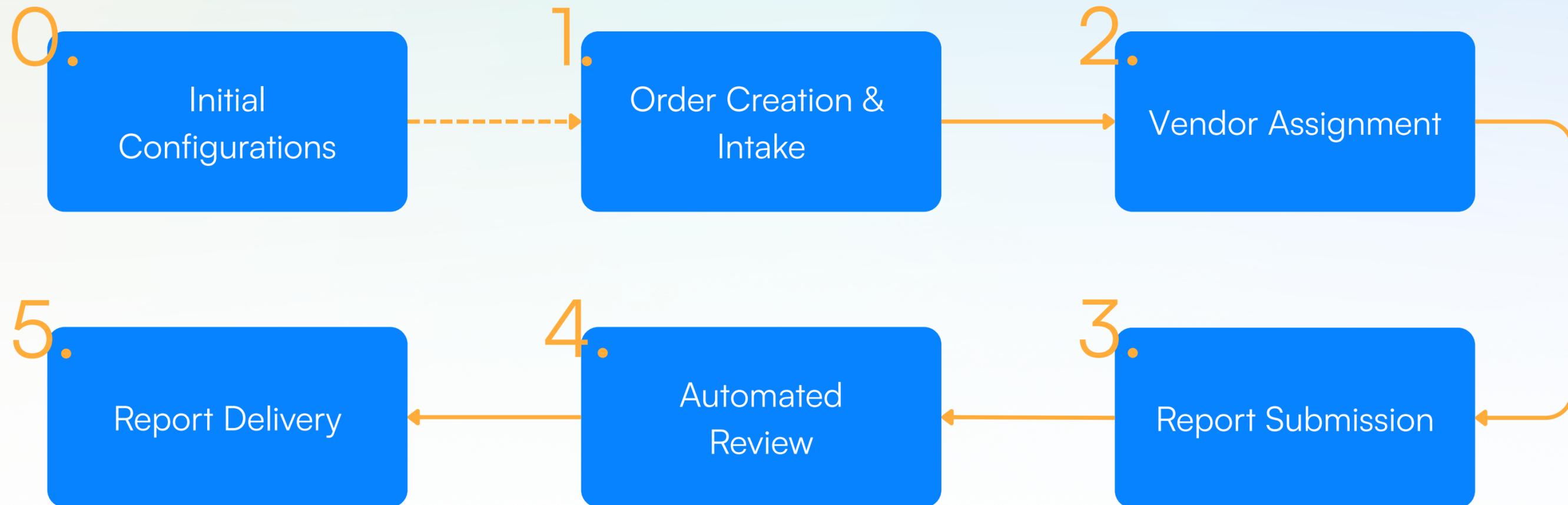
Under UAD 3.6, Update and Completion Reports are submitted as standalone reports but must be formally associated with the original URAR in UCDP.

- Update and Completion Reports now include a dedicated Original Appraisal section that carries forward key identifiers and facts from the initial report and always displays.
- When a Completion Report is completed by a substitute appraiser, the original appraisal must be reviewed, and the lender is required to document why the original appraiser was not used.

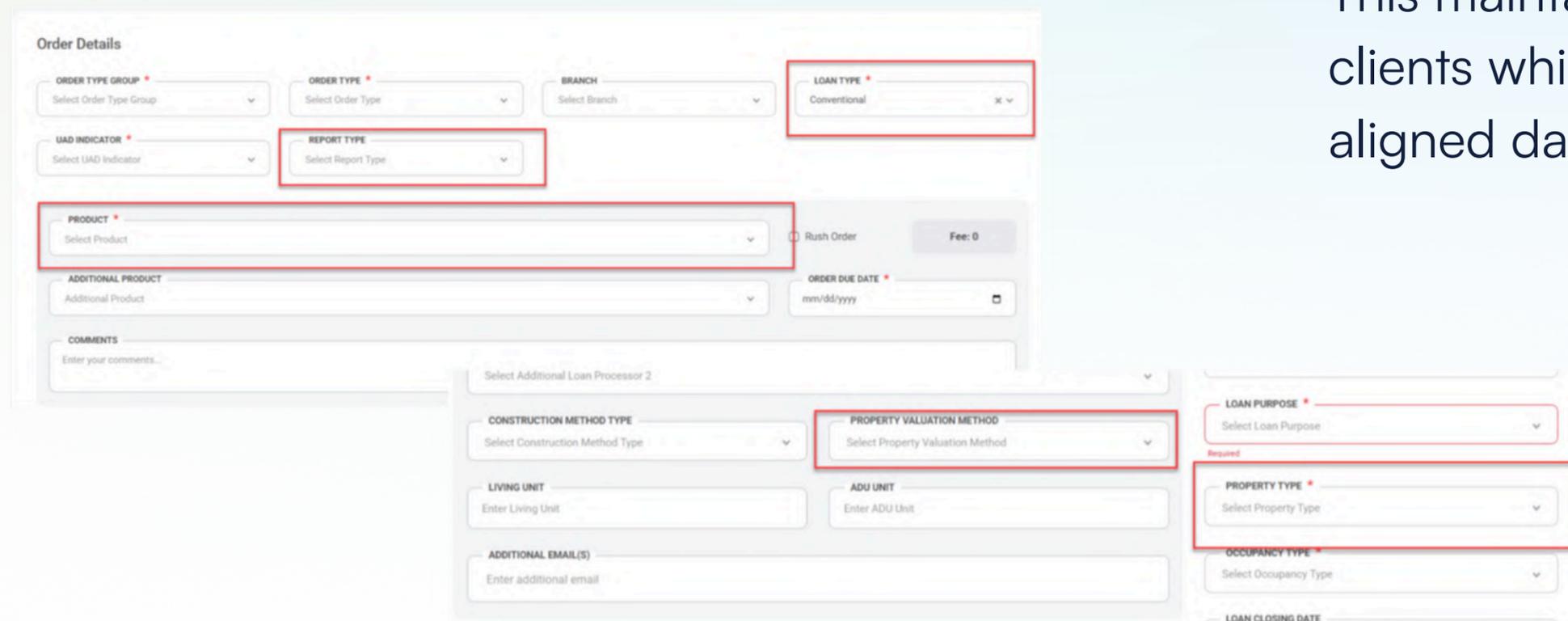
Lender Takeaways:

Require the original URAR UCDP submission number for all Update and Completion orders. Ensure this identifier flows through your LOS and AMC integrations so reports associate correctly in UCDP and SSR results tie back to the original appraisal.

UAD 3.6 Workflows Across the ValueLink Ecosystem



Step 1. Order Intake and Form Changes



The screenshot displays the 'Order Details' form in the Encompass Partner Connect system. Several fields are highlighted with red boxes to indicate enhancements:

- ORDER TYPE**: A dropdown menu with 'Conventional' selected.
- REPORT TYPE**: A dropdown menu for selecting the report type.
- PRODUCT**: A dropdown menu for selecting the product.
- PROPERTY VALUATION METHOD**: A dropdown menu for selecting the valuation method.
- PROPERTY TYPE**: A dropdown menu for selecting the property type, marked as 'Required'.

Other visible fields include ORDER TYPE GROUP, BRANCH, UAD INDICATOR, ADDITIONAL PRODUCT, ORDER DUE DATE, CONSTRUCTION METHOD TYPE, LIVING UNIT, ADU UNIT, ADDITIONAL EMAIL(S), LOAN PURPOSE, OCCUPANCY TYPE, and LOAN CLOSING DATE.

EPC Order Form Enhancements

This maintains stability with legacy clients while enabling the new GSE-aligned data model.

Step 1. Order Intake and Form Changes

MANAGE ORDER: 2510-00034 🔔 🕒 📄 🔍 📌 (See Order History) Actions

Order Details Borrower Property Appraisal Vendor Client Comments Review Reports AVMs Linked Orders Documents Comments Notes

Order Details

Order Type	Residential Appraisal	Order Type Group	Appraisal
UAD Requirement	Supports UAD 3.6		
Appraisal Number	2510-00034 (RUSH)	Turn Time	Active 🔔
Status	Unassigned Request Status Update	Order Source	Encompass
Payment Status	UNPAID	Billing Method	Invoice
Client Name	AB Client	Client Display Name	Test Client
Client Address	1 infinite loop, cupertino CA 95013		
Investor Name	N/A	Additional Investor Name	N/A
Loan Number	VL-045014	Loan Application Date	N/A
Transaction Type	Construction		
Loan Type	Conventional	FHA Case Number	VL-2016987
Date Needed (Due Date)	12/15/2018	Loan Closing Date	N/A
VA Case Number	N/A		
Appraiser Due Date	12/14/2018	Priority	Rush
DU Case File ID	123456	LPA Key	N/A
Tracking Number	VL-0096	Vendor File Number	VL-2345
AMC Reg. Number	AMC-8999	AMC DBA Name	test
Conditional Audit Performed	False		
Est. Client Delivery Date	N/A		

Appraisal Details

Property Valuation Method	Desktop	UAD Report Type	URAR Update		
Appraisal Type	1004 FHA	Item Fee	\$3.00	Vendor Fee	\$0.00
UAD XML Report Needed	True	Report Type	N/A		
Total Order Fee	\$3.00				
Sales Tax Amount	N/A				
Appraiser's Fee	N/A	Technology Fee Amount	N/A	Net Appraiser's Fee	N/A
Loan Amount	\$60,002.00	Disclosure Date	N/A		
Appraised Value	N/A	Sales Price	N/A		

Order Management UI — New Fields Displayed:

- UAD Requirement
- Living Unit Excluding ADU Count
- ADU Count
- UAD Report Type
- Construction Type
- Property Valuation Method

Property Information

Property Type	Co-Operative (Co-Op)		
Property Address	5612 Richmond Houston TX 77058 Map Zillow		
Property County	Harris	County Classification	RUCC: 1 (Urban - Population Greater than 1 million)
Legal Description	N/A		
Site Area/Lot Size	N/A	Estimated Square Footage	N/A
Year Built	N/A	Occupancy Type	N/A
Current Owner	N/A		
County Assessor Value	N/A	Market Name	N/A
Living Unit Excluding ADU Count	3	ADU Count	3
Construction Type	Modular		

Step 2. Vendor Assignment

Automatic Assignment:

UAD 3.6 assignment to be made only to the 3.6 ready appraisers

Manual / Broadcast / Bid Order Assignment:

Only the 3.6 eligible vendors will be displayed

Recruitment:

- Display vendor readiness on vendor profile when recruiting on the vendor screen
- Search - is 3.6 ready checkbox to filter vendors
- All sync areas to have 3.6 readiness information

Assign Order
Cancel

AVAILABLE VENDORS WITHIN 100 MILES OF THE SUBJECT PROPERTY Hide Filter

Approved Vendors For Client

All Vendors with Coverage in Zipcode

FHA Approved Vendors

Vendors within 25 miles

Find Vendors within 50 miles

Vendors who do not offer this product

Vendors within 50 miles

Find ValueLink Connect Vendors

Assign ValueLink Connect Vendors ?

Vendors within 100 miles

Preferred Vendors For Client

Results: 20 vendors found Fee High to Low

List View
Map View
CSV

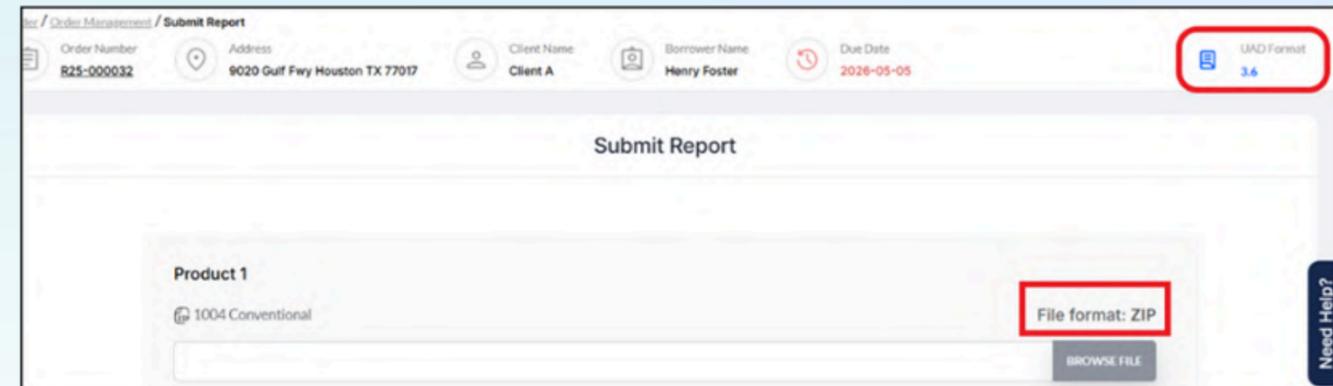
Vendor	Certification	Details	Stats	Qualifications	Distance	Status
Andrew Lankford - Ismael Laso 1 infinite loop cupertino CA 95014 cupertino, CA 95014 +11432534678 (657) 869-7065 andrew123@yopmail.com Report Writing Software: N/A Last Assigned: N/A	Cert: N/A <input checked="" type="checkbox"/> Residential <input checked="" type="checkbox"/> Green	<input checked="" type="checkbox"/> Broadcast (E & O Expired)	Active: 0 Late: 0 Completed: 0 Declined: 0 Turntime (Overall): N/A Last 30 days: N/A Last 90 days: N/A Rating (Overall): N/A Last 90 days: N/A	Qualifications: N/A	0 Miles	Active Select
Angela Place - Wilson and Associates 20301 BOLLINGER RD cupertino, CA 95014 placeangela@yopmail.com Report Writing Software: N/A Last Assigned: 7/23/2025	Cert: Certified Residential <input checked="" type="checkbox"/> FHA <input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> UAD 3.6 Ready <input checked="" type="checkbox"/> Zip Code Covered <input checked="" type="checkbox"/> Broadcast (E & O is not available)	Active: 9 Late: 4 Completed: 4 Declined: 2 Completed This Year: 4 Turntime (Overall): 0.01 Last 30 days: 0.00 Last 90 days: 0.00 Rating (Overall): 4.00 (1) Last 90 days: 4.00 (1)	Housing Qualifications <input checked="" type="checkbox"/> 203K Qualified DN <input checked="" type="checkbox"/> Jumbo Qualified DN	1.4 Miles	Active Select
Anita Hale - Terrence O'Connor TEST ADDRESS Atlanta, CA 30827 anitahale@yopmail.com Report Writing Software: N/A Last Assigned: 10/23/2024	Cert: N/A <input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Zip Code Covered <input checked="" type="checkbox"/> Broadcast <input checked="" type="checkbox"/> On Wadood Investor DNU List (E & O is not available)	Active: 5 Late: 5 Completed: 0 Declined: 0 Turntime (Overall): N/A Last 30 days: N/A Last 90 days: N/A	Qualifications: N/A	59.8 Miles	Active Select

Step 3. What Appraisers See

New UAD 3.6 Submission Behavior

- Partner systems (e.g. Connect, third-party vendor portals) must supply a downloadable ZIP URL
- ZIP will be retrieved by ValueLink and following actions will be performed on it:

600 Amphitheatre Parkway Mountain View, CA, 94043 Mountain View, CA, 94043		ACTION ▾
Order Number R23-000027	Order Status INSPECTION SCHEDULED	
UAD Format ⓘ	✗ 2.6	✓ 3.6
Client	Murray Bishop Inc	
Client Order Number	N/A	
Property Type	Single Family Residential	
County	Alameda	
Lender	N/A	
Transaction Type	Purchase	
Borrower Name	N/A	
Co-Borrower Name	N/A	
Loan Number	N/A	
Loan Type	Conventional	
Order Type Group	Appraisal	
Order Type	Residential Appraisal	
Legal Description	N/A	
Access Instructions	N/A	
Value Type Requested	N/A	



Report Submission - ZIP Support

- Malware scanning (Microsoft Defender)
- ZIP unpacking
- File integrity verification

Contents of ZIP (Required)

- MISMO 3.6 XML
- PDF
- Image files (if applicable)

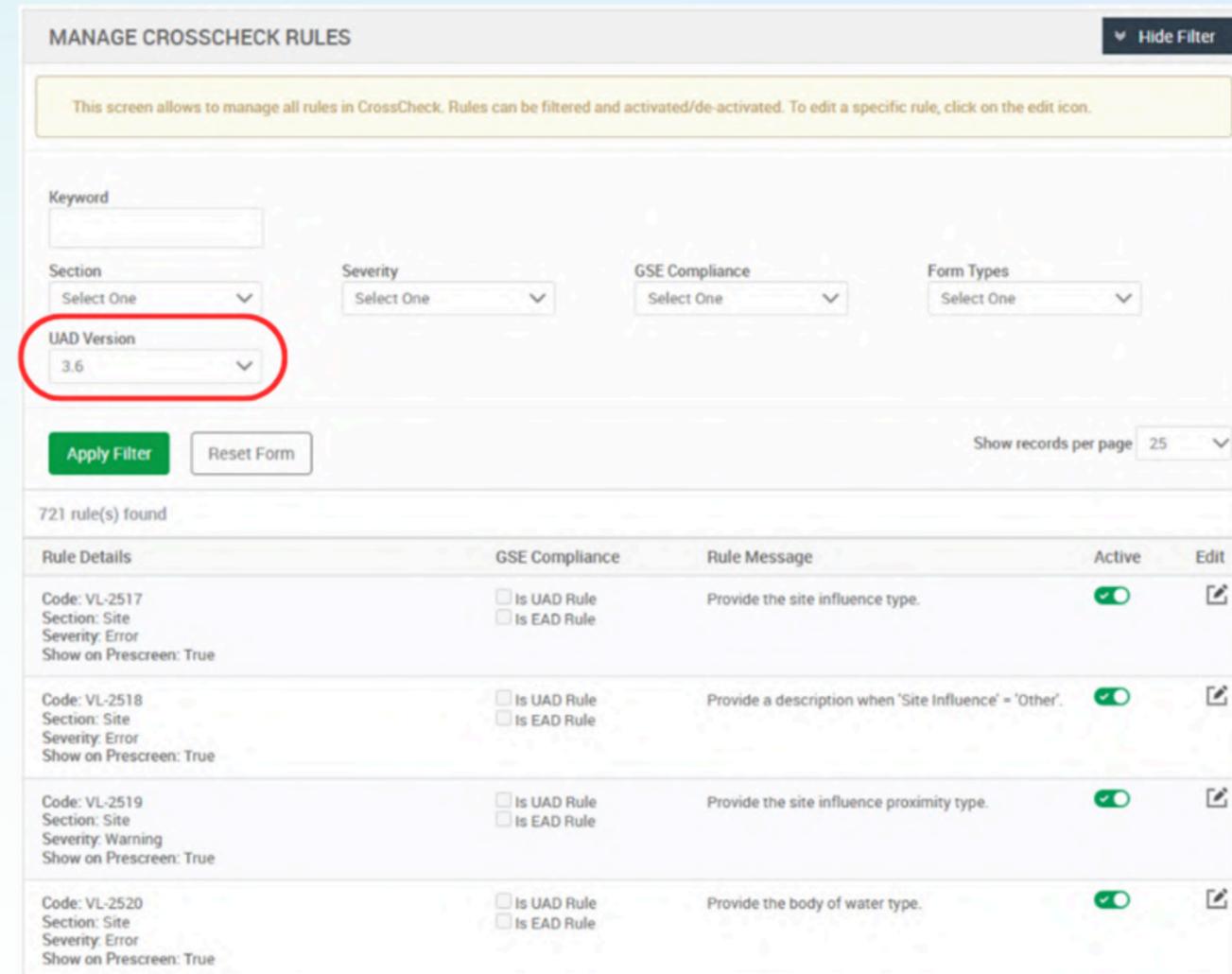
Step 4. Automated Review

Ruleset Expansion - Aligned with GSE Guide

700+ New UAD 3.6 Rules Implemented

- Based on Fannie Mae UCDP Appendix H-1
- Rules engine updated to handle:

- Data consistency
- Format validation
- Field interdependencies
- Required vs optional element checks



MANAGE CROSSCHECK RULES Hide Filter

This screen allows to manage all rules in CrossCheck. Rules can be filtered and activated/de-activated. To edit a specific rule, click on the edit icon.

Keyword

Section

Severity

GSE Compliance

Form Types

UAD Version

Show records per page

721 rule(s) found

Rule Details	GSE Compliance	Rule Message	Active	Edit
Code: VL-2517 Section: Site Severity: Error Show on Prescreen: True	<input type="checkbox"/> Is UAD Rule <input type="checkbox"/> Is EAD Rule	Provide the site influence type.	<input checked="" type="checkbox"/>	<input type="button" value="Edit"/>
Code: VL-2518 Section: Site Severity: Error Show on Prescreen: True	<input type="checkbox"/> Is UAD Rule <input type="checkbox"/> Is EAD Rule	Provide a description when 'Site Influence' = 'Other'.	<input checked="" type="checkbox"/>	<input type="button" value="Edit"/>
Code: VL-2519 Section: Site Severity: Warning Show on Prescreen: True	<input type="checkbox"/> Is UAD Rule <input type="checkbox"/> Is EAD Rule	Provide the site influence proximity type.	<input checked="" type="checkbox"/>	<input type="button" value="Edit"/>
Code: VL-2520 Section: Site Severity: Error Show on Prescreen: True	<input type="checkbox"/> Is UAD Rule <input type="checkbox"/> Is EAD Rule	Provide the body of water type.	<input checked="" type="checkbox"/>	<input type="button" value="Edit"/>



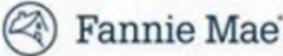
Step 5. UCDP Submission

UCDP Submission

Supporting SSR submissions for UAD 3.6

We have integrated with Veros' new API for UCDP submission for UAD 3.6 reports.

UCDP Submission Summary Report (SSR)



Document File Status	Document File ID	Lender Loan Number
✓ Successful	28009029FE	1660741001
Lender Name	S/SN or Non S/SN	Report Date/Time
		07/28/2025 15:28:43 ET

Appraisal 1 - Appraisal Report

Document Status	Value Rep and Warrant Relief	Risk Score		
✓ Successful	⊘ Not Eligible <small>See Desktop Underwriter findings for final status</small>			
Original Submission Date/Time	Number of Resubmissions	Last Submission Date/Time		
07/28/2025 15:24:31 ET	0	07/28/2025 15:24:31 ET		
Document ID	Appraisal Sequence Number	Document Type	Property Valuation Method	
2250176566	1	Appraisal Report	Traditional Appraisal	
Units Excluding ADUs	Number of ADUs	Project Legal Structure	Construction Method(s)	Subject Site Owned in Common
1	0	-	Site Built	No

Step 6. Report Delivery

Report Delivery Settings on Client Profile

Client preferences determine how output is delivered once report is submitted and validated.

UAD 3.6 Delivery Options (Configurable per client):

- ZIP file
- XML file
- PDF file

CLIENT REPORT DELIVERY OPTIONS FOR ALABAMA APPRAISAL ASSOCIATES, Inc.

Completed Order Delivery Options

Select the items below which need to be delivered to this client. The selected items below will be pre-selected.

Report Delivery for UAD 2.6

Deliver PDF Report(s)

Deliver UAD XML File (if available)

Report Delivery for UAD 3.6

Deliver PDF Report(s)

Deliver UAD XML File (if available)

Deliver Zip File

Report Delivery for Both



UAD 3.6 is not just a feature, it's a platform shift toward standardized, data-first, modern appraisal management.

ValueLink is here to ensure you are leading this shift!

Contact our Support team for any queries. ValueLink is prepared to help you initiate the LPP or explore personalized implementation.



support@valuelinksoftware.com