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Lender Readiness Kit

Uniform Appraisal Dataset (UAD) and Forms Redesign | April 2025

Introduction

This kit is a supplement to the UAD and Forms Redesign Partner Playbook. It’s designed to help lenders prepare for and adopt the multi-year, joint government sponsored enterprise (GSE) initiative to update the UAD and retire the existing appraisal forms. It provides timelines and roadmaps to keep lenders on track, and additional resources to learn more along the way.

We will begin accepting UAD 3.6 submissions in September 2025 in limited production, so it’s important for you to begin planning and implementing now.

What is the UAD and Forms Redesign Initiative?

This is an effort to update the UAD – the dataset behind appraisal forms submitted to Fannie Mae and Freddie Mac (the GSEs) – and align it with the current industry-standard MISMO Reference Model. It will also mean replacing all the existing GSE appraisal forms with a single flexible and dynamic report. This initiative is guided by input and feedback from over 100 industry stakeholders through interviews, consultations, surveys, and virtual bulletin boards.

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Appraisal Forms Being Replaced

Uniform Residential Appraisal Report (1004 / 70)

Uniform Residential Appraisal Report (Desktop) (1004 Desktop / 70D)

Uniform Residential Appraisal Report (Hybrid) (1004 Hybrid / 70H)

Individual Condominium Unit Appraisal Report (1073 / 465)

Individual Condominium Unit Appraisal Report (Desktop) (1073 Desktop / 465D)

Individual Condominium Unit Appraisal Report (Hybrid) (1073 Hybrid / 465H)

Exterior-Only Inspection Individual Condominium Unit Appraisal Report (1075 / 466)

Exterior-Only Inspection Residential Appraisal Report (2055 / 2055)

Manufactured Home Appraisal Report (1004C / 70B)

Individual Cooperative Interest Appraisal Report (2090)

Exterior-Only Individual Cooperative Interest Appraisal Report (2095)

Small Residential Income Property Appraisal Report (1025 / 72)

Single-Family Comparable Rent Schedule (1007 / 1000)

Appraisal Update and/or Completion Report (1004D / 442)

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Key Lender Benefits

Expand scope of UAD to cover all property types

Improve review process through data standardization

Minimize review times and improve productivity

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More Key Lender Benefits

Reduce revisions – the appraiser can, through their appraisal software vendor, check UAD Compliance Rules prior to submitting to client

Redesigned Submission Summary Report (SSR) provides more pertinent information; available in PDF and JSON

Ability to associate an Appraisal Update Report or a Completion Report with original Uniform Residential Appraisal Report (URAR)

What’s Coming/Changing?

Expanded scope of UAD covers all property types

- Legacy forms will be retired – no more form numbers
- Simplifies documentation of atypical properties (e.g., 2- to 4-unit condos, site condos) and identification of unique features
- Helps address and adapt to industry issues and appraisal modernization
- Includes required data for FHA, VA, and USDA and a new field to clearly identify government agency appraisals

What’s Coming/Changing?

Improve review process through data standardization

- More discrete data – less freeform text – no more addenda
- Reduces subjectivity to enhance impartiality
- Easier searchability and more automation opportunities
- Clarification of adverse items and their severity
- More objective valid values for property condition to allow more efficiency when routing internal reviews

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How It All Works Together

Minimize review times and improve productivity:

- Streamlined GSE messaging on all property types
- Increased machine-readable data that better identifies key risk indicators

GSE selling and servicing guides and systems will be updated to align with the new UAD

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Early Check®	Loan Quality Advisor®
Collateral Underwriter®	Loan Collateral Advisor®
Desktop Underwriter® (DU®)	Loan Product Advisor® (LPA®)
Loan Delivery®	Loan Selling Advisor®

How It All Works Together

New UAD Compliance API

Reduce revisions – the appraiser can check UAD compliance early (prior to submitting to client)

- Appraisal software vendors will have access to each GSE's API to verify that the data complies with the UAD specification for conditionality and completeness

How It All Works Together

Modernized Uniform Collateral Data Portal® (UCDP) functionality supports UAD v3.6 whether through a vendor-provided solution or GSE's web-based interface

- UCDP remains a common portal for submitting appraisal data files
- The SSR redesign provides more pertinent information; available in PDF and JSON
- Message severity updates and removal of manual overrides
- Retrieval of the submitted appraisal XML file and PDF report directly from UCDP
- Search option enhancements and new "Recently Viewed Files" section
- Association of an Appraisal Update Report or a Completion Report with the original URAR

How to Identify Property and Report Type without a Form Number

Property and assignment information drive the request, not a form number

- Property Valuation Method (Traditional, Hybrid, Desktop, Exterior Only)
- Construction Method(s) for each dwelling (Manufactured, Site Built, etc.)
- Property in Project / Project Legal Structure (Condo, Co-op, Condop)
- Subject Site Owned in Common
- Number of Units Excluding ADUs
- Number of ADUs

Note: You will continue to use information provided in Loan Product Advisor® (LPA®) and Desktop Underwriter® (DU®) to determine the minimum appraisal requirements.

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How to Identify Property and Report Type without a Form Number

SUMMARY

Opinion Of Market Value	$775,000	**Market Value Condition**	As Is
Effective Date Of Appraisal	09/08/2019	**Property Valuation Method**	Traditional Appraisal
Assignment Reason	Purchase	**Appraiser Name**	Agatha Appraiser
Borrower Name	Bob Borrower		
	Betty Borrower		
Current Owner Of Public Record	Jane Doe		
Contract Price	$770,000		
Listing Status	Pending		

Property Description

Construction Method	Site Built	**Overall Quality**	Q4
Attachment Type	Detached	**Overall Condition**	C2

	Yes	No
Planned Unit Development (PUD)	☐	☑
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Subject Site Owned in Common	☐	☑

Units Excluding ADUs	1
Accessory Dwelling Units	1
Property Rights Appraised	Fee Simple

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

The Summary section of the URAR provides information that defines property and report type

Mapping Legacy Forms to Redesigned URAR Property Type Characteristics

Functioning without Form Numbers

Functioning without Form Numbers: Mapping Legacy Forms to Redesigned URAR Property Type Characteristics highlights six UAD data points that drive the property type for the redesigned URAR.

- The data that describes the subject property drives the appraisal report, not a form.
- The URAR fills the gap on the properties that, due to certain property characteristics, did not fit on a legacy form.

Use this document to:

- Help understand how the URAR's dynamic structure along with discrete and repeatable data replaces the legacy form numbers.
- Assist with transitioning to the redesigned report.

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Potential Impacts to Your Business Processes

Loan Origination | Order & Receive Appraisal | Loan Delivery & Servicing | Other

- Understand property characteristics using updated data requirements
- Review Appraisal Fee on the Loan Estimate and Closing Disclosure
- Determine appraisal scope of work and pricing structure (billing fee tables)
- Assess Mortgage Insurance processes

Potential Impacts to Your Business

Loan Origination | **Order & Receive Appraisal** | Loan Delivery & Servicing | Other

- Update Engagement Letter after review of the new UAD, which now includes common lender overlays
  - Make sure the order specifies whether appraiser should use legacy UAD 2.6 or new UAD 3.6 during the transition period
- Assign AMC and/or appraiser (including consideration of product competency)
- Measure service-level agreement (SLA) for turn time
- Confirm that type of appraisal received is what was ordered (learn how to read the new report, billing)
- Submit to UCDP and review feedback/SSR for exceptions as needed
- Perform risk-based reviews including workflow routing and appraisal quality (e.g., underwriting, pre / post closing)

Potential Impacts to Your Business

Loan Origination | Order & Receive Appraisal | **Loan Delivery & Servicing** | Other

- Correspondent Lending: SSR requirements including message severity
- Loan Delivery: ULDD Phase 5 data points
- Review Servicing processes

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Potential Impacts to Your Business

Loan Origination | Order & Receive Appraisal | Loan Delivery & Servicing | **Other**

- Operational changes
- Policies and procedures
- Employee training
- Obtain updated appraisal software for staff appraisers
- Vendor management: Coordinate with all partners (e.g., LOS, appraisal firms, AMCs, UCDP Direct Integrators, MI companies and other valuation technology companies)
- New data to consume for upstream and downstream systems and integrations
- Tracking of Customary and Reasonable Fee data
- Review billing and payment systems

Lender/Loan Origination System (LOS) Roadmap: Actions Lenders Should be Taking Now

Verify

Make sure software partners are aware of the new UAD specification and are building to it

Plan and budget resources for development/updates to business processes

Check in periodically to verify software partners are on track for integrating and accepting the new UAD

Test, Train, and Prepare

Use training materials and make sure staff are familiar with the new URAR

Begin testing software

Develop and ensure processes are in place (i.e., ordering without form numbers)

Verify that any operational changes are made and working as intended

2025 and beyond

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2024	2025		2026		2027
UAD 3.6 TESTING		Uniform Appraisal Dataset (UAD) 3.6 PRODUCTION			
INDUSTRY PREP		LIMITED PRODUCTION September 8, 2025 – January 25, 2026	BROAD PRODUCTION January 26, 2026 – November 1, 2026	MANDATE November 2, 2026	RETIREMENT May 3, 2027
		UAD 2.6 -> UAD 3.6 Transition Period		UAD 2.6 Pipeline Revisions	
Submit 2.6 Only **November 18, 2024** – Redesigned Uniform Residential Appraisal Report (URAR) industry training available on GSE websites	Submit 2.6 Only **June 4, 2025** – GSEs publish policy updates **July 28, 2025** – ULDD Mandate: Lenders must deliver ULDD Phase 5 data points prior to using UAD 3.6	Submit 2.6 and Limited Production Participants* to Submit 3.6 **September 8, 2025** – Fannie Mae and Freddie Mac can accept both UAD 2.6 and 3.6 *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)	Submit 2.6 or Submit 3.6 **January 26, 2026** – All Lenders may begin submitting to the GSEs' production environment without prior GSE approval	Submit 3.6 Only **November 2, 2026** – Lenders must use UAD 3.6 for all new submissions on or after this date Revisions allowed for previously submitted UAD 2.6 appraisals	2.6 Pipeline Cleared **May 3, 2027 –** UAD 2.6 Pipeline revisions period ends

GSE-Provided Training

User's Guide to the New Uniform Residential Appraisal Report (URAR)

Available on the GSE websites. This training is focused on how to read the new reports and when data displays.

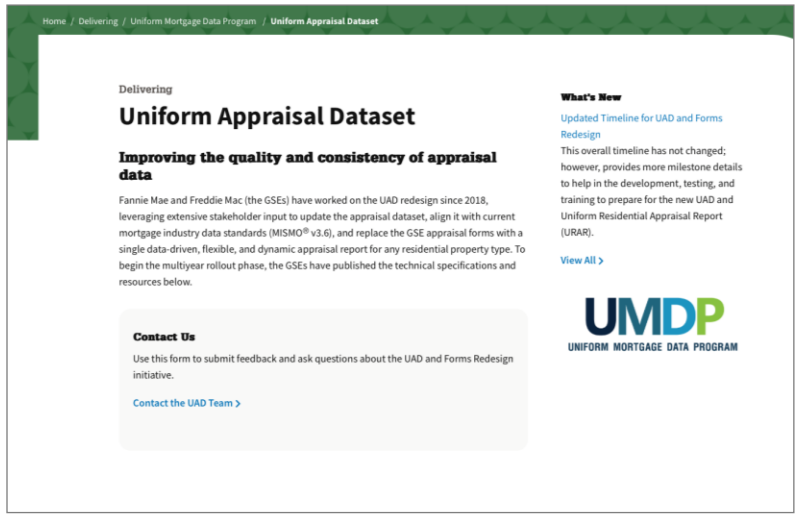
Learning Objectives:

- Explore the dynamic appraisal reports (URAR, Appraisal Update Report, and Completion Report) and the transition to eliminate property type-specific forms
- Become familiar with the new reporting features of the appraisal reports
- Learn the basics of the new UAD
- Examine expanded data requirements
- Understand your responsibilities in the new appraisal reporting process

Additional Resources

Fannie Mae

[Fannie Mae UAD Web Page]



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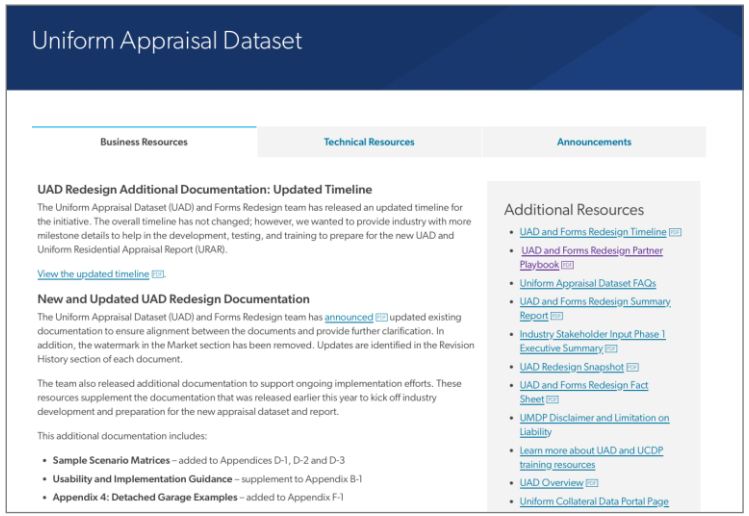
[Freddie Mac UAD Web Page]



- Timeline for UAD and Forms Redesign
- Appendix D: Sample Appraisals
- Appendix F: Reference Guides
- UAD Video
- And much more