NAMB

AGENT GUIDE

UAD 3.6 IS HERE

A new appraisal report is live. Here is what it means for your deals.

Starting Nov 2, 2026, new appraisals on conventional loans sold to Fannie Mae or Freddie Mac use a new report format. **How a home is valued has not changed.** The paperwork and the data behind it have.

1 report
One dynamic report replaces the 1004, 1073, 1025, 2055, 1075 and their variants

Nov 2, 2026
Mandate date for new appraisals on conventional loans sold to Fannie Mae or Freddie Mac

$0
Change in how value is determined. A licensed appraiser, same standards

OLD VS. NEW

	Before (UAD 2.6)	Now (UAD 3.6)
The report	Separate forms by property type	One dynamic report that expands or contracts for the property, loan and scope of work
The data	Mostly narrative	Far more detailed, with comments placed next to the data they explain
The value	Set by a licensed appraiser	Set by a licensed appraiser, the same way

KEY DATES

Nov 2, 2026
UAD 3.6 mandate date

Mar 1, 2027
Reduced functionality for lenders still on UAD 2.6

May 20, 2027
UAD 3.6 for everyone. Exception ends

Jun 28, 2027
UAD 2.6 retires

Some lenders have approved extra time through May 19, 2027, so you may see both formats for a while. Dates apply to conventional loans.

WHAT TO EXPECT ON YOUR DEALS

- **Formats can differ deal to deal.** Some lenders switch Nov 2. Others have until spring 2027.
- **The appraiser may spend more time at the home.** Expect more detailed questions about the property.
- **Answer fast.** If the appraiser asks for property info, send it right away. It keeps the file moving.
- **Your seller's home value does not change.** Only the format and the data collected do.

YOUR LOAN ORIGINATOR

[Your name] | NMLS# [number] | [Company]
[Phone] | [Email]

Questions on an upcoming contract? Tell me early and I will confirm the report format with the lender before the contract is written.

Full guide and timeline: namb.org/are-you-prepared-for-uad-3-6 | Sources: Fannie Mae and Freddie Mac joint announcement, Sept 30, 2026; Fannie Mae LL-2026-08. FHA has announced its move to UAD 3.6. VA and USDA have not published dates. Format and timing vary by lender. Prepared by the National Association of Mortgage Brokers (NAMB).