NAMB

WEEKLY SUCCESS BUILDER | SPECIAL EDITION

UAD 3.6 Go-Live Day

Monday, November 2, 2026 | 12:30 pm ET

With NAMB President Michael Farrell | Hosted by Valerie Saunders

What we will cover today

1

What changed

The new report, the dates, the temporary lender exception, and what it means for your files.

2

What to ask your lenders

Eight questions to get answered in writing so you always order the right format.

3

How to prepare your partners

Talking points for real estate agents and a simple script for borrowers.

Goal: leave with a lender question list, a readiness checklist and agent talking points.

Go-live day by the numbers

MANDATE DATE

Nov 2, 2026

New appraisals submitted to UCDP for conventional loans sold to Fannie Mae or Freddie Mac must use UAD 3.6. Lenders with an approved exception have until May 19, 2027.

1

REPORT

One dynamic URAR replaces the 1004, 1073, 1025, 2055, 1075 and their variants.

4

KEY DATES

Nov 2, 2026 mandate. Mar 1, 2027 reduced functionality. May 20, 2027 UAD 3.6 for all. Jun 28, 2027 UAD 2.6 retires.

$0

VALUE CHANGE

How a home is valued does not change. Only how the data is collected and reported.

What UAD 3.6 actually is

From forms to one report

A single dynamic URAR expands or contracts based on property type, loan type and scope of work.

Data-driven, not narrative

Built on MISMO v3.6. Far more granular, machine-readable detail, with comments next to the data they explain.

Same standards, new paperwork

A licensed appraiser still determines value the same way. The structure and data fields change.

Same appraisers. Same standards. New paperwork, and it starts with how you place the order.

The rollout timeline

TODAY

Sep 8, 2025	Jan 26, 2026	Nov 2, 2026	Mar 1, 2027	May 20, 2027	Jun 28, 2027
Limited production	**Broad production**	**Mandate date**	**Reduced functionality**	**UAD 3.6 for everyone**	**UAD 2.6 retires**
Ready lenders began testing UAD 3.6.	All lenders could submit UAD 2.6 or 3.6.	New appraisals must use UAD 3.6, unless the lender has an exception.	UAD 2.6 reports under an exception lose representation and warranty relief.	The exception ends. New UAD 2.6 submissions fail.	No UAD 2.6 reports are processed after this date.

Exception window: Nov 2, 2026 to May 19, 2027

Source: Fannie Mae and Freddie Mac joint announcement, Sept 30, 2026

The temporary exception

Who requests it

Only lenders that sell loans directly to Fannie Mae or Freddie Mac. Brokers do not request it.

Aggregators

A lender that buys from brokers and sells to the GSEs must make sure every broker delivers UAD 3.6, or request the exception itself.

The catch starts Mar 1, 2027

UAD 2.6 reports score 999 in Fannie Mae's CU and 99 in Freddie Mac's LCA. Those loans lose representation and warranty relief for value.

One time.

Will not be extended.

From May 20, 2027, new UAD 2.6 submissions fail in UCDP. Earlier UAD 2.6 reports can be resubmitted through Jun 27, 2027.

Sources: Fannie Mae LL-2026-08 and the joint GSE announcement, Sept 30, 2026

What changes for you

Order placement

The report is built from your order. Give full property and assignment details, plus format and inspection level.

The report

One dynamic URAR replaces the 1004, 1073, 1025, 2055, 1075 and their variants.

Delivery to UCDP

A ZIP package: an XML data file, a readable PDF and a folder of property images.

Revisions

A report first submitted in UAD 2.6 stays in 2.6 when revised. UCDP rejects mixed formats under one file.

Your tech stack

Your LOS, AMC and appraisal vendors must be UAD 3.6-verified to deliver to UCDP.

At the property

More time on site and more detail. Appraisers may ask you, the agent or the borrower for information.

Ask your wholesale lenders (1 of 2)

1. **Are you fully on UAD 3.6, or did you request the temporary exception?**
2. **If you have an exception, what is your date to be fully on UAD 3.6?**
3. **Which format do you accept on my pipeline loans, and is the cutoff the UCDP submission date?**
4. **Do you require brokers to deliver UAD 3.6 appraisals, and starting when?**

Get every answer in writing and keep it with your lender file.

Ask your wholesale lenders (2 of 2)

5. **Which AMCs and appraisers do you approve as UAD 3.6-ready?**

6. **Is your LOS updated to deliver UAD 3.6 reports to UCDP?**

7. **How do you handle revisions on reports first submitted in UAD 2.6?**

8. **What happens to my loan if a UAD 2.6 report arrives after your switch date?**

Get every answer in writing and keep it with your lender file.

Get your real estate partners ready

1. “The format changes. Your seller’s home value does not.”
2. “You may see different report formats deal to deal. Some lenders switch Nov 2, others have until spring 2027.”
3. “Appraisers may spend more time on site and ask for more information.”
4. “If the appraiser asks for property info, send it fast. That keeps the file moving.”
5. “Close to Nov 2? Tell me early so I can confirm the format before the contract is written.”



Send them the handout

A one-page agent guide with key dates, old vs. new, and what to expect.

namb.org/are-you-prepared-for-uad-3-6

Prepare your borrowers



Same value process

A licensed appraiser still sets the value with the same standards. Only the paperwork is new.



Expect more questions

The appraiser may spend more time at the home and ask for details about the property.



Reply quickly

Fast answers from borrowers and agents keep the file on schedule.

SAY IT SIMPLY

“The appraisal form is changing, but how your home is valued is not. If the appraiser asks for details, please reply quickly so we stay on schedule.”

What to watch next

FHA

FHA has announced its move to UAD 3.6 and opened an implementation resource center in its EAD portal. Confirm current status before quoting a date.

VA and USDA

No adoption dates have been published. Watch for announcements and avoid promising a format on these loans.

Lender exception dates

Mar 1, 2027: reduced functionality for UAD 2.6.

May 20, 2027: UAD 3.6 for everyone.

Jun 28, 2027: UAD 2.6 retires.

The GSE dates apply to conventional loans. Confirm the format with each lender before you quote a date.

Your readiness checklist

- [ ] Confirm your AMC and appraisal vendors are UAD 3.6-ready
- [ ] Review a sample URAR before it lands on a live file
- [ ] Ask each lender in writing which format they accept
- [ ] Brief your processing team on the new structure
- [ ] Verify your LOS and investors can deliver UAD 3.6 to UCDP
- [ ] Track the UCDP submission date, not the application date
- [ ] Capture full property and assignment data at order intake
- [ ] Set expectations with agents and borrowers
- [ ] Specify the format (2.6 or 3.6) on every order
- [ ] Watch FHA, VA and USDA for announcements

Your next three moves

Ask your lenders

Send the eight questions and get the answers in writing this week.

Update order intake

Capture full property details and the format on every order.

Share the handout

Send agents the one-page guide and use the talking points.

FULL GUIDE, TIMELINE AND AGENT HANDOUT

namb.org/are-you-prepared-for-uad-3-6

Questions? valsaun@namb.org

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