



UAD 2.6 TO 3.6 COMPARISON GUIDE

Navigate the big transition with confidence

A comprehensive guide to understanding what changed and what it means

Provided by **CONNEXIONS**
Appraisal Management Software

CONNEXIONS UAD 2.6 TO 3.6 COMPARISON GUIDE

UAD 3.6 replaces the fixed-form appraisal framework that has been in place since 2011. A single dynamic report replaces over a dozen static forms. A new data standard replaces MISMO 2.6. A new ZIP-based delivery format replaces the existing XML and ENV file structure. And a hard mandate on November 2, 2026 requires that all new appraisal reports submitted to Fannie Mae or Freddie Mac meet the new standard.

This guide covers the full scope of that transition across seven categories: report format, data standards, data fields, condition and quality ratings, measurement standards, platform requirements, and key rollout dates. Each section is structured as a direct comparison: UAD 2.6 on the left reflects how the standard currently operates; UAD 3.6 on the right reflects what replaces it. Grounded in Fannie Mae's Selling Guide Supplement for UAD 3.6 and Freddie Mac's Bulletin 2025-7, and brought to you by Connexions, the appraisal management software ready to accept UAD 3.6 orders today, while continuing full support for current UAD 2.6 standards.

IMPORTANT NOTICE: This guide is provided for informational and reference purposes only and does not constitute legal, compliance, or regulatory advice. It is made available to lenders, partners, and their teams as a general resource to support readiness for the UAD 3.6 transition and does not override or supersede any official guidance, requirements, or publications issued by Fannie Mae, Freddie Mac, or any other regulatory or governing body. Organizations should always consult directly with the applicable GSE resources, their legal and compliance teams, and their technology vendors regarding specific policies, procedures, and requirements that may apply to their individual situation.

**MANDATORY COMPLIANCE DEADLINE FOR NEW ORDERS:
NOVEMBER 2, 2026**

**CONNEXIONS IS LIVE AND ACCEPTING ORDERS IN BOTH
UAD 3.6 AND UAD 2.6 TODAY.**

You do not need to wait or scramble. Our software handles both standards simultaneously, so your team can transition at a pace that works with zero disruption to existing pipelines.

GET STARTED: [CONNEXIONSSOFTWARE.COM](https://connexionssoftware.com)

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REPORT FORMAT & FORM TYPES

Category	UAD 2.6	UAD 3.6
Report Structure	Lender or AMC selects a form number at order. The form dictates what data is collected.	✓ One single dynamic Uniform Residential Appraisal Report (URAR). The report expands or contracts based on property type and assignment scope.
Form Selection	Lender or AMC selects a form number at order. The form dictates what data is collected.	✓ Property characteristics drive report content. No form selection; the report adapts to the data entered. Form numbers do not exist under UAD 3.6.
Property Coverage	Separate forms for 1-unit, condo, 2-4 unit, manufactured home, etc. Different forms = inconsistent data structures.	✓ One report covers all 1- to 4-unit residential property types. Condos, co-ops, manufactured housing, all unified under URAR.
Report Structure Detail	Rigid, static layout. Addenda required to capture non-standard property features.	✓ Dynamic layout of exactly 29 sections: 17 sections always display regardless of property type; 12 sections are dynamic (appear only when relevant conditions are met). No General Addendum. No form numbers.

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DATA STANDARD & TECHNOLOGY BACKBONE

Category	UAD 2.6	UAD 3.6
Data Standard	MISMO 2.6 alignment. Older XML schema with limited structured fields.	✓ Aligned to MISMO v3.6. Modern, machine-readable XML schema built for today's automated systems.
Data Format	Text-heavy. Key findings buried in narrative addenda. Hard to parse automatically.	✓ Structured, discrete data fields. GSE systems can validate, analyze, and audit data automatically at submission.
Delivery Format	Standard XML or ENV file delivery via UCDP/EAD.	✓ New ZIP-based delivery format. Platform must generate compliant ZIP packages for UCDP/EAD submission. • ZIP contains exactly 3 components: (1) XML data file, machine-readable MISMO v3.6 data; (2) PDF report, human-readable appraisal; (3) Images folder, property photos and exhibits. • Maximum ZIP package size: 60 MB.
Submission System	Existing UCDP and EAD systems built for UAD 2.6 schema. Submission Summary Report (SSR) returns PDF only.	✓ UCDP and EAD fully updated to handle UAD 3.6 data structure, including new validation rules and delivery format. • New SSR (Submission Summary Report) returns feedback in both PDF and JSON formats, enabling direct system integration for rejection handling. Dynamic layout of exactly 29 sections: 17 sections always display regardless of property type; 12 sections are dynamic (appear when relevant conditions are met). • No General Addendum. No form numbers.

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CONDITION & QUALITY RATINGS

Category	UAD 2.6	UAD 3.6
Condition Ratings	C1–C6 condition scale with a single overall rating for the entire property.	✓ C1–C6 scale retained. Definitions tightened with specific thresholds: C1 requires a 12-month age limit; C2 require "remodelled to the studs" within 36 months. • Critical structural change: appraisers now provide separate Exterior Condition and Interior Condition ratings, plus room-level condition detail for each kitchen and bathroom. These are reconciled to an overall condition rating in the Reconciliation section. • Condition ratings now apply to manufactured housing.
Quality Ratings	Q1–Q6 quality scale with a single overall rating per property.	✓ Q1–Q6 scale retained. Critical structural change: appraisers now assess separate Exterior Quality (siding, foundation, windows, roof, exterior finishes) and Interior Quality (room sizes, trim, flooring, kitchen features, bathroom characteristics). • Both are reconciled to an overall quality rating. A single standout feature does not automatically change the full dwelling's quality rating. • Quality ratings now apply to manufactured housing.
Condo Condition	Condo project condition assessed under existing Selling Guide framework, single condition assessment.	✓ Fannie Mae's UAD 3.6 supplement introduces two new data elements in the Project section of the URAR specifically for condominiums, cooperatives, and condos: 1. Common amenities exterior condition rating 2. Common amenities interior condition rating • These clearly differentiate unit-level from project-level defects, helping underwriters assess project eligibility.

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MEASUREMENT & SQUARE FOOTAGE STANDARDS

Category	UAD 2.6	UAD 3.6
Area Terminology	"Gross Living Area (GLA)" and "basement" are the standard terms throughout all forms and the Selling Guide.	✓ "Above-grade finished area" replaces GLA. "Below-grade finished area" replaces basement. GLA terminology is formally retired from the Selling Guide.
Measurement Standard	ANSI compliance encouraged but inconsistently applied. GXX001- exception codes used.	✓ Full ANSI Z765-2021 compliance required for applicable property types (effective Aug. 8, 2025). GXX001- exception code retired.
New Area Types	No formal category for non-standard or noncontinuous finished areas.	✓ New defined categories: "Nonstandard finished area" and "Noncontinuous finished area" added to bridge ANSI definitions for spaces that don't fit traditional GLA parameters.

Category	UAD 2.6	UAD 3.6
AMS Compatibility	Appraisal management software built for UAD 2.6 XML schema and existing form structures.	✓ UAD 2.6-built platforms cannot handle UAD 3.6 without significant updates. A new schema, new 3-component ZIP delivery format, and new validation rules all require platform-level changes.
Validation	QC and validation logic built around static form fields and UAD 2.6 rules.	✓ Real-time, point-of-entry validation against UAD 3.6 rules required. Errors must be caught before UCDP submission, not after rejection. • GSEs provide a UAD Compliance API for pre-submission validation, evaluating XML for completeness, data type, format, and reasonableness against the UAD Delivery Specification.
Rejection Handling	UCDP rejection workflows under existing UAD 2.6 error taxonomy. SSR feedback in PDF only.	✓ New automated rejection handling required for UAD 3.6-specific error codes and updated submission protocols. • New SSR returns feedback in both PDF and JSON, workflows.
Mixed Pipeline	Existing UCDP and EAD systems built for UAD 2.6 schema. Submission Summary Report (SSR) returns PDF only.	✓ During transition, both UAD 2.6 and UAD 3.6 orders may coexist. Platform must handle mixed-version routing without errors. • Important: after the November 2, 2026 mandate, revisions to UAD 2.6 reports already submitted to UCDP before that date remain permitted until May 3, 2027. Platform must support this revision window.
Order Placement	Lender selects form at order placement. Less upfront data required.	✓ Complete property and assignment details must be provided at order placement so the dynamic report generates correctly. No form number is selected; property attributes drive report structure.
ULDD Dependency	ULDD Phase 4 data delivery standard.	✓ UAD 3.6 requires ULDD Phase 5 data points (aligns ULDD property data with UAD 3.6). Lenders must deliver ULDD Phase 5 before using UAD 3.6. Mandate: July 28, 2025.

Date	Milestone	UAD 2.6	UAD 3.6
June 4, 2025	GSE Policy Published	—	✓ Fannie Mae adds UAD 3.6 Selling Guide Supplement. Freddie Mac issues Bulletin 2025-7.
July 28, 2025	ULDD Phase 5 Mandatory	—	✓ Mandatory. Lenders must deliver ULDD Phase 5 data before using UAD 3.6.
August 8, 2025	ANSI Compliance	—	✓ Full ANSI Z765-2021 compliance required for applicable property types.
September 8, 2025 – January 25, 2026	Limited Production	UAD 2.6 only submissions.	✓ Approved lenders may begin submitting UAD 3.6 reports. UAD 2.6 still accepted.
January 26, 2026 – November 1, 2026	Broad Production	UAD 2.6 still accepted.	✓ All lenders may submit UAD 3.6. Both versions accepted during this window. ADU/MH expanded eligibility available in DU from March 21, 2026.
August 6, 2026	UCDP Warning Messages Begin	—	✓ UCDP begins delivering a Warning message on every UAD 2.6 submission, alerting lenders that all new submissions must be in UAD 3.6 starting November 2, 2026. Warning escalates to a Fatal message blocking submission entirely on the mandate date. Source: GSE updated timeline, May 2026.
November 2, 2026	MANDATE	UAD 2.6 no longer accepted for new originations.	✓ All NEW appraisal reports submitted to Fannie Mae or Freddie Mac must use UAD 3.6. Note: revisions to UAD 2.6 reports already submitted to UCDP before this date remain permitted through May 3, 2027.
May 3, 2027	Form Retirement	UAD 2.6 no longer accepted for new originations.	✓ Legacy UAD 2.6 forms formally retired. No further revisions to previously submitted UAD 2.6 reports accepted after this date. Full UAD 3.6 transition complete.

8 WHAT DOES NOT CHANGE

UAD 3.6 is a data and reporting modernization, not a valuation methodology change. Fannie Mae and Freddie Mac are both explicit on this point.

- The appraiser's role, professional judgment, and independent responsibility for the opinion of value.
- The sales comparison approach, cost approach, and income approach; valuation methodology is unchanged.
- The appraiser's market expertise and obligation to support their conclusions with credible evidence.
- The GSE's reliance on qualified, licensed appraisers. UAD 3.6 does not remove appraisers from the risk process.
- Existing lender requirements for appraisal independence, ordering procedures, and review obligations.

9 RESOURCES

Source	URL
Fannie Mae UAD & Forms Redesign	https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset ↗
Fannie Mae Selling Guide Supplement (UAD 3.6)	https://singlefamily.fanniemae.com/media/42571/display ↗
Fannie Mae Appraiser Update June 2025	https://singlefamily.fanniemae.com/originating-underwriting/appraisers/appraiser-update-june-2025 ↗
Freddie Mac UAD 3.6 Overview & Resources	https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/uad ↗
Freddie Mac Bulletin 2025-7	https://guide.freddiemac.com/app/guide/bulletin/2025-7 ↗
Freddie Mac UAD 3.6 FAQ	https://sf.freddiemac.com/faqs/uad-and-forms-redesign ↗
Freddie Mac UAD 3.6 Rollout Timeline	https://sf.freddiemac.com/docs/pdf/fact-sheet/uad-redesign-timeline.pdf ↗
GSE Joint Condition & Quality Ratings Definitions	https://sf.freddiemac.com/docs/pdf/uad-condition-quality-ratings-definitions.pdf ↗

IS YOUR PLATFORM READY?

Connexions has implemented UAD 3.6 XML schema updates, real-time point-of-entry validation, automated UCDP/EAD submission with ZIP package delivery (XML + PDF + images), and AI-powered QC through ACI Sky and Profet.ai, all integrated and ready before the November 2026 mandate.

SCHEDULE A DEMO: [CONNEXIONSSOFTWARE.COM](https://connexionssoftware.com)



THANK YOU

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Connexions Software.

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