



# UAD 3.6 LENDER & PARTNER READINESS GUIDE

Navigate the biggest compliance change in years with confidence

*A comprehensive checklist to get your organization ready before the deadline*

Provided by **CONNEXIONS**  
Appraisal Management Software

# CONNEXIONS UAD 3.6 LENDER & PARTNER READINESS GUIDE

Your authoritative guide to navigating the most comprehensive appraisal modernization in over a decade, built on Fannie Mae & Freddie Mac guidelines 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

### PHASE 1 COMPLETE

SEPT 8, 2025

Limited Production  
Select lenders &  
vendors

### PHASE 2 ACTIVE

JAN 26, 2026

Broad Production  
All lenders may  
submit UAD 3.6

### PHASE 3 CRITICAL

NOV 2, 2026

MANDATE  
UAD 3.6 required  
for all UCDP

### PHASE 4 FINAL

MAY 3, 2027

Full Retirement  
UAD 2.6 pipeline  
closed permanently

## 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: [CONNEXIONS SOFTWARE.COM](https://connexionssoftware.com)**

# HOW TO USE THIS GUIDE

Items are organized by phase and team function so you can assign ownership across your organization. This checklist is grounded in guidance published by Fannie Mae and Freddie Mac, the governing bodies behind UAD 3.6, and reflects operational insights from Connexions Software's work supporting lenders and partners through this transition.

## 1

### UNDERSTAND THE CORE CHANGES

Education First

- Understand that UAD 3.6 replaces all legacy appraisal forms with a single dynamic URAR** Foundation

Forms 1004, 1073, 2055, 465, 70, 442, and all hybrid/exterior-only variants will be retired as of November 2, 2026. A single redesigned Uniform Residential Appraisal Report (URAR) adapts dynamically based on property type and assignment scope.

- Know the new property/assignment-driven ordering model**

Lenders no longer select a form number. Instead, the order specifies the Appraisal Type (Traditional, Hybrid, Desktop, Exterior-Only, Update, Completion) and Dwelling Type (SFR, Condo, Manufactured Housing, 2–4 Unit, Co-op) the URAR structure then adapts accordingly.

- Familiarize your team with the ~150 new or modified data fields**

UAD 3.6 shifts from free-form narrative addenda to discrete, standardized, machine-readable fields. Includes expanded quality (Q1–Q6) and condition (C1–C6) definitions, room-level detail, and new sections for disaster mitigation and green/energy efficiency features.

- Understand the new ZIP-based delivery format (replacing .ENV files)** IT

UAD 3.6 delivers appraisals as a ZIP file containing an XML data file (MISMO 3.6 compliant), a PDF report, and individual JPEG property images. All downstream systems, including LOS, QC tools, and data warehouses, must be updated to receive and process this format.

- Review the GSEs' official UAD 3.6 resources and policy supplements
  1. Fannie Mae UAD page: lender readiness kits, recorded webinars, compliance rules  
<https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset> ↗  
  
 Lender Readiness Toolkit: <https://sf.freddie.mac.com/docs/pdf/uad-lender-readiness-kit.pdf> ↗
  2. Freddie Mac UAD page: — Bulletin 2025-7 and the implementation timeline PDF  
<https://sf.freddie.mac.com/tools-learning/uniform-mortgage-data-program/uad> ↗
  3. Fannie Mae Selling Guide Supplement: UAD 3.6 Policy (published June 2025)  
<https://singlefamily.fanniemae.com/media/44926/display> ↗
  4. GSE joint publication: "Mapping Legacy Forms to Redesigned URAR Property Type Characteristics"  
 Fannie Mae: <https://singlefamily.fanniemae.com/media/39256/display> ↗  
  
 Freddie Mac: <https://sf.freddie.mac.com/docs/pdf/functioning-without-form-numbers-mapping-legacy-forms-to-URAR.pdf> ↗

## 2

## TECHNOLOGY & SYSTEMS READINESS

Critical Path

- Confirm ULDD Phase 5 compliance is in place IT Prerequisite

Delivering ULDD (Uniform Loan Delivery Dataset) Phase 5 data points is a hard prerequisite for UAD 3.6 adoption, effective July 28, 2025. Coordinate with your LOS team to verify this is complete before activating UAD 3.6 workflows.

- Audit your Loan Origination System (LOS) for UAD 3.6 compatibility IT Connexions

Work with your LOS provider (Encompass, Mortgage Director, MeridianLink Mortgage) to confirm it can receive, parse, and store UAD 3.6 ZIP file deliveries and the expanded MISMO 3.6 data schema. Connexions works directly with major LOS providers to support seamless integration.

- Verify your Appraisal Management Platform supports both UAD 2.6 and 3.6 simultaneously Connexions

During Broad Production (Jan 26–Nov 1, 2026) you may be processing both formats. Your AMP must handle dual-format workflows without conversion issues.

*Note: a completed UAD 3.6 report cannot be easily converted to UAD 2.6, so assignments must be specified correctly at the point of ordering.*

- Confirm your AMS can validate UAD 3.6 fields at the point of entry, not just at submission **Connexions**

Point-of-entry validation catches errors before GSE submission, dramatically reducing rejection rates.

Look for intelligent form logic that enforces UAD 3.6 rules conditionally based on property type and loan structure, with clear error messaging.

- Verify UCDP/EAD integrations are updated for UAD 3.6 submission protocols **Connexions**

Confirm real-time submission status tracking, automated rejection handling and resubmission workflows, and bulk submission capabilities for high-volume operations. Manual workarounds will not scale when UAD 3.6 errors spike during transition.

- Update QC and automated review rules for the new data structure **QC**

Existing QC rulesets built for static form fields will not map to UAD 3.6's discrete data fields. Work with your QC vendor to rebuild validation rules based on the GSEs' published UAD 3.6 Compliance Rules (updated Sept. 16, 2025; severity level updates effective Jan. 26, 2026).

- Update data warehouse, BI tools, and reporting systems **IT**

UAD 3.6 changes the shape and schema of all incoming appraisal data.

Any system that consumes, stores, or reports on appraisal data, including risk analytics, collateral systems, and AVM feeds, requires review and updates.

- Test end-to-end data flow across all integrated vendor systems **IT**

Schedule integration testing with all connected vendors before submitting live UAD 3.6 appraisals.

A single misconfigured integration can create downstream failures across your pipeline, so test ordering, delivery, QC, and UCDP submission as a full workflow cycle.

### 3

## POLICY, COMPLIANCE & WORKFLOW UPDATES

High Priority

- Update internal appraisal ordering policies and procedures **Operations**

Revise all internal order forms, checklists, and process documentation to reflect the new property/assignment-characteristic model.

Remove all references to legacy form numbers (1004, 1073, 2055, etc.) and train staff on the new ordering taxonomy.

- Train underwriters and reviewers on the redesigned URAR layout** Underwriting

UAD 3.6 appraisals look and read significantly differently from legacy forms. Update underwriting checklists, reviewer guidance, and exception policies to account for the dynamic URAR structure, expanded data fields, and the absence of familiar addenda-based narrative.

- Align secondary market and delivery processes with the new format** Secondary

Confirm that loan delivery workflows to Fannie Mae and Freddie Mac via UCDP can handle UAD 3.6 submissions, including the updated ZIP file delivery structure and ULDD Phase 5 data requirements.

- Establish a plan for ADU and Manufactured Housing policy updates effective March 31, 2026** New Policy

Fannie Mae's March 31, 2026, Desktop Underwriter update expands ADU eligibility for UAD 3.6 users, including multiple ADUs on single-unit properties and MH Advantage. These expanded policy options are only available to lenders already operating on UAD 3.6.

- Update Restricted Appraisal Update Report and Completion Report workflows** Operations

UAD 3.6 changes the shape and schema of all incoming appraisal data. Any system that consumes, stores, or reports on appraisal data, including risk analytics, collateral systems, and AVM feeds, requires review and updates.

- Review investor guidelines for UAD 3.6 applicability beyond GSE loans** Compliance

While UAD 3.6 initially applies to conventional conforming loans sold to Fannie Mae and Freddie Mac, some investors may have earlier or additional requirements. Confirm with your compliance team and review all investor guidelines, as government loans (FHA, VA, USDA) have separate requirements.

## 4

## TEAM TRAINING & CHANGE MANAGEMENT

People & Process

- Train processors and appraisal coordinators on the new ordering workflow** Training

Staff who place appraisal orders need to understand the new property characteristic selection model. Incorrect ordering at the outset, such as selecting the wrong dwelling type or appraisal scope, cannot be corrected by converting a completed report; a new assignment would be required.

- Train underwriters and reviewers on the redesigned URAR layout** Training

Review the GSEs' Industry's Guide to the New URAR, a visual walkthrough available on both Fannie Mae and Freddie Mac's UAD pages.  
Register your team for the GSEs' UAD Lender Preparedness webinar; a recorded session is also available.
  
- Train appraisers on new condition rating definitions and data entry requirements** Training

Ensure your contracted appraisers are aware of the new Q1–Q6 and C1–C6 condition rating definitions, which replace subjective narrative descriptions.  
Confirm appraisers have access to UAD 3.6-verified forms software and understand the new data entry requirements before placing orders.
  
- Brief leadership and compliance teams on the November 2026 mandate and consequences** Leadership

After November 2, 2026, the UCDP will no longer accept legacy forms for any new appraisal submissions.  
After May 3, 2027, no revisions to legacy (2.6) reports will be accepted. Non-compliance directly affects the ability to sell loans to the GSEs.
  
- Communicate timeline and process changes to your AMC and appraiser panel** Vendor Management

Your appraisal partners must also be ready. Confirm that your AMCs and appraisers are working with UAD 3.6-verified appraisal software, understand the new data requirements and are prepared to deliver ZIP-formatted reports before the mandate.
  
- Identify internal UAD 3.6 champions across departments** Operations

Assign knowledgeable leads in Operations, IT, Underwriting, and Compliance who can drive readiness within their teams.  
This transition touches every department that consumes appraisal data, so cross-functional ownership is essential.

- Begin submitting UAD 3.6 reports during the Broad Production period (now through November 1, 2026)** Connexions

Broad Production began January 26, 2026, and all lenders may now submit UAD 3.6 appraisals without prior GSE approval.

The GSEs strongly encourage gradual adoption now rather than a last-minute switch. Connexions clients can begin immediately with full platform support.

- Run a pilot on a defined loan channel, geography, or product type**

Pilot UAD 3.6 on a controlled subset, such as a specific branch, product type, or geography, to identify workflow gaps and build team confidence before full deployment. Document lessons learned and use them to refine your broader rollout plan.

- Test UCDP submission with UAD 3.6 formatted reports in your production environment**

Confirm your complete delivery chain, from appraisal order through UCDP submission, functions correctly for UAD 3.6. Validate that the ZIP package (XML, PDF, and JPEGs) is properly structured and accepted without errors.

- Establish a feedback loop for capturing issues during the transition period**

Create a simple escalation path for processors, underwriters, and reviewers to flag UAD 3.6 issues as they arise during piloting.

Track revision rates, QC exceptions, and delivery errors, as these metrics will indicate where additional training or system adjustments are needed.

- Define your go/no-go decision date for platform readiness** Connexions

Set a firm internal decision point, ideally no later than October 1, 2026, to evaluate whether your platform and team are ready for full UAD 3.6 production.

If your current vendor cannot confirm readiness by that date, evaluate alternatives now. Migration takes time, and October is too late to be making that decision.

**Leverage structured data for enhanced collateral risk analytics**

UAD 3.6's shift from narrative to discrete data fields significantly improves your ability to run automated risk analysis.

Early adopters gain a head start in building analytics pipelines that leverage cleaner, richer appraisal data for better AVM calibration and collateral risk models.

 **Capitalize on reduced revision rates and faster review cycles**

The GSEs designed UAD 3.6 to reduce ambiguity through standardized fields.

Lenders already operating on UAD 3.6 are reporting fewer revision requests and faster review cycles, so build these efficiency gains into your processing time and cost projections.

 **Position early adoption as a differentiator with borrowers and partners**

Lenders who complete the UAD 3.6 transition early can market faster, more reliable appraisal processing to borrowers and referral partners.

Operational readiness becomes a competitive differentiator as laggards scramble closer to the November 2026 deadline.

 **Plan for expanded FHA and VA adoption on the horizon**

While UAD 3.6 initially applies to conventional conforming loans sold to the GSEs, FHA and VA are anticipated to adopt the standard on their own timelines.

Building UAD 3.6 capabilities now positions you for broader modernization across your entire origination portfolio.

The consequences are not abstract. A single failed appraisal costs time, money, and operational bandwidth. At scale, especially during the high-volume period heading into year-end, repeated failures compound quickly.

<p><b>× GSE Submission Rejection</b></p> <p>Appraisals not meeting UAD 3.6 standards will be rejected through UCDP. A new assignment is required — with an appraiser who may already have a full queue.</p>	<p><b>× Loan Delivery Delays</b></p> <p>Failed submissions add days or weeks to closing timelines. In a rate-sensitive environment, every delay risks lock expirations and lost business.</p>
<p><b>× Repricing Risk</b></p> <p>If your rate lock expires awaiting a replacement appraisal, the loan may need repricing. In a competitive market, that can kill deals.</p>	<p><b>× Regulatory Scrutiny</b></p> <p>Post-deadline, Fannie and Freddie will monitor for non-compliant submissions. Repeated issues could flag your institution for additional review.</p>

**The math is straightforward.** Lenders who wait until October 2026 to begin testing risk simultaneous failures across ordering, QC, delivery, and UCDP submission at exactly the moment when appraiser capacity is most constrained. The only safe path is gradual adoption now.

Use this phased timeline to maintain momentum. The GSEs strongly encourage early adoption, so do not wait until October to begin.

### ASSESSMENT April–May 2026

- Audit current AMS capabilities against UAD 3.6 requirements
- Obtain confirmed readiness timeline from all technology vendors
- Begin appraiser network and AMC communications
- Identify internal process changes needed across all departments

### TESTING June–July 2026

- Schedule UAD 3.6 testing with your AMS vendor
- Run parallel submissions (UAD 2.6 and 3.6) where allowed
- Update QC workflows, underwriting checklists, and internal SOPs
- Train processors, underwriters, and reviewers on new requirements

### VALIDATION Aug–Sept 2026

- Complete full UAD 3.6 end-to-end validation testing
- Review all integrations: UCDP, EAD, LOS, QC, and forms software
- Finalize appraiser communications and confirm panel readiness
- Document fallback procedures for any platform gaps

### GO-LIVE PREP October 2026

- Make go/no-go decision on platform readiness
- Begin production UAD 3.6 submissions if testing is complete
- Finalize internal SOPs for UAD 3.6 operations
- Confirm every vendor in your chain is live on UAD 3.6

**November 2, 2026:** Mandatory Compliance. All new submissions must be UAD 3.6 compliant. Monitor rejection rates closely and maintain fallback protocols for any issues.

**May 3, 2027: Full Retirement.** UAD 2.6 pipeline closed permanently. No revisions to legacy reports accepted after this date.

**Q: When exactly does UAD 3.6 take effect?**

November 2, 2026 is the effective date. All new appraisals submitted to UCDP/EAD must use the UAD 3.6 format on or after this date. Your investors may have earlier requirements, so check your investor guidelines.

**Q: Do all appraisals need to follow UAD 3.6?**

If the loan will be sold to Fannie Mae or Freddie Mac, the answer is yes. Government loans (FHA, VA, USDA) have their own requirements. Your investor guidelines take precedence, so confirm requirements with your compliance team.

**Q: What systems need to be updated?**

Your Appraisal Management Software (AMS), LOS, forms software, and any system that generates or transmits appraisal data must be UAD 3.6 compliant. This includes your UCDP/EAD integrations, QC tools, data warehouse, and BI reporting systems.

**Q: Can I convert a UAD 3.6 appraisal back to UAD 2.6?**

No. A completed UAD 3.6 report cannot be easily converted to UAD 2.6 format. Assignments must be specified correctly at the point of ordering, and incorrect ordering means a new assignment is required.

**Q: How do I test my platform's readiness?**

Contact your AMS vendor for test environment access. Submit test appraisals using UAD 3.6 requirements and verify they pass validation. Most vendors offer sandbox environments, so request access as early as possible.

**Q: What if my current platform isn't ready?**

Demand a clear, written readiness timeline from your current vendor immediately. If that timeline does not meet your risk tolerance, evaluate alternatives now, not in October. Platform migration takes time, and the November 2, 2026 deadline is firm for new orders. [Contact us.](#)

**Q: What makes UAD 3.6 different from a data quality standpoint?**

UAD 3.6 moves from free-form narrative to ~150 discrete, standardized, machine-readable fields. This means richer data for analytics, but it also means every field has a specific format, value set, and validation rule. QC tools built for UAD 2.6 will not catch UAD 3.6 errors without a rebuild.

Connexions has processed more than 10 million valuations and facilitated over \$6 trillion in mortgages. We've been through multiple UAD transitions. We built UAD 3.6 compliance into our platform because that's what our clients need and because we run appraisal operations ourselves.

<p><b>UAD 3.6 ORDERS</b> Accept and process UAD 3.6 appraisal orders with dynamic URAR support, live in Broad Production today.</p>	<p><b>LOS INTEGRATION</b> Pre-built integrations with Encompass, Mortgage Director, MeridianLink Mortgage, and other LOS platforms, with no custom development required.</p>
<p><b>ZIP FILE DELIVERY</b> Receive and route UAD 3.6 ZIP packages (XML + PDF + JPEG images) across your integrated systems</p>	<p><b>UAD 2.6 CONTINUITY</b> Full processing of all current UAD 2.6 forms (1004, 1073, 2055, and all variants), with no disruption to existing pipelines.</p>
<p><b>ULDD PHASE 5 READY</b> Compliant with the ULDD Phase 5 prerequisite required before any lender can submit UAD 3.6 to the GSEs</p>	<p><b>FUTURE-PROOF ARCH</b> Built to absorb future GSE updates, so the next iteration will not require another disruptive overhaul.</p>

**Place your first UAD 3.6 order through Connexions** Available Now

Connexions is accepting UAD 3.6 appraisal orders today. [Contact our account team](#) or visit [connexionssoftware.com](https://connexionssoftware.com) to activate UAD 3.6 ordering in your instance. Your UAD 2.6 workflows remain fully intact and unaffected.

**Schedule a UAD 3.6 workflow audit with the Connexions team**

Our team will review your end-to-end appraisal ordering, QC, and delivery workflows to identify gaps before the mandate.

We'll deliver a tailored transition roadmap so you can move confidently, not reactively.

**Prepare your team with Connexions' UAD 3.6 training resources** Training

Connexions provides training materials and documentation covering new data elements, URAR structure, ordering workflows, and QC best practices.

Prepare processors, underwriters, and review teams now, before volume increases.

## SOURCES & FURTHER READING

This checklist draws exclusively from authoritative GSE guidance: Fannie Mae's UAD 3.6 resource page (singlefamily.fanniemae.com), Freddie Mac's UAD page and Bulletin 2025-7 (sf.freddiemac.com), the GSE joint Implementation Timeline (published 2024), and the Fannie Mae Selling Guide Supplement: UAD 3.6 Policy (2025–2026). For the latest updates, lenders should monitor their GSE account representative communications and the official UAD portals directly.

<https://sf.freddiemac.com/docs/pdf/fact-sheet/uad-redesign-timeline.pdf> ↗

<https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/uad> ↗

<https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset> ↗

<https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/uad> ↗

<https://singlefamily.fanniemae.com/media/44926/display> ↗

<https://sf.freddiemac.com/docs/pdf/functioning-without-form-numbers-mapping-legacy-forms-to-URAR.pdf> ↗



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