

# 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.

# 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)

## Key Lender Benefits



Expand scope of  
UAD to cover  
all property types



Improve review  
process through data  
standardization



Minimize review times and  
improve productivity



## 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



## 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

**Fannie Mae**

Early Check®  
Collateral Underwriter®  
Desktop Underwriter® (DU®)  
Loan Delivery®

**Freddie Mac**

Loan Quality Advisor®  
Loan Collateral Advisor®  
Loan Product Advisor® (LPA®)  
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.***

# 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
Attachment Type	Detached
Planned Unit Development (PUD)	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Condominium	<input type="checkbox"/> <input checked="" type="checkbox"/>
Cooperative	<input type="checkbox"/> <input checked="" type="checkbox"/>
Condop	<input type="checkbox"/> <input checked="" type="checkbox"/>
Subject Site Owned in Common	<input type="checkbox"/> <input checked="" type="checkbox"/>
Units Excluding ADUs	1
Accessory Dwelling Units	1
Property Rights Appraised	Fee Simple
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>



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.



## 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

## 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

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

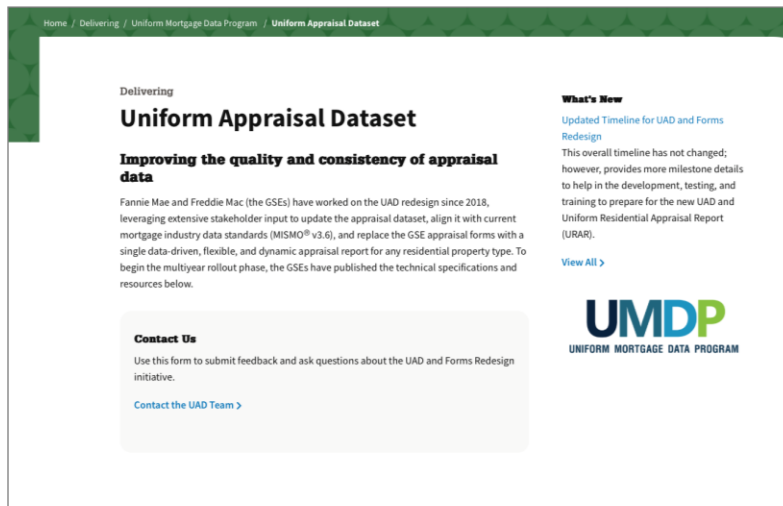
### **Learning Objectives:**

- 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](#)



Home / Delivering / Uniform Mortgage Data Program / Uniform Appraisal Dataset

**Delivering**

## Uniform Appraisal Dataset

**Improving the quality and consistency of appraisal data**

Fannie Mae and Freddie Mac (the GSEs) have worked on the UAD redesign since 2018, leveraging extensive stakeholder input to update the appraisal dataset, align it with current mortgage industry data standards (MISMO® v3.6), and replace the GSE appraisal forms with a single data-driven, flexible, and dynamic appraisal report for any residential property type. To begin the multiyear rollout phase, the GSEs have published the technical specifications and resources below.

**Contact Us**

Use this form to submit feedback and ask questions about the UAD and Forms Redesign initiative.

[Contact the UAD Team >](#)

**What's New**

[Updated Timeline for UAD and Forms Redesign](#)

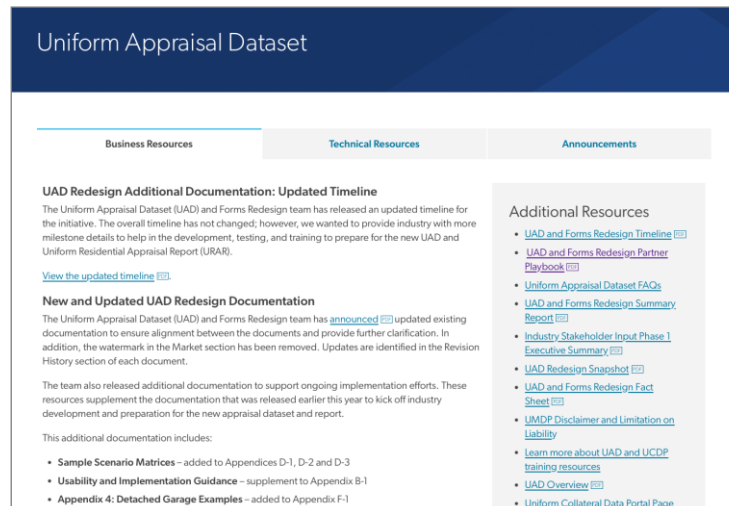
This overall timeline has not changed; however, provides more milestone details to help in the development, testing, and training to prepare for the new UAD and Uniform Residential Appraisal Report (URAR).

[View All >](#)

**UMDP**  
UNIFORM MORTGAGE DATA PROGRAM

Freddie Mac

[Freddie Mac UAD Web Page](#)



## Uniform Appraisal Dataset

**Business Resources** | **Technical Resources** | **Announcements**

**UAD Redesign Additional Documentation: Updated Timeline**

The Uniform Appraisal Dataset (UAD) and Forms Redesign team has released an updated timeline for the initiative. The overall timeline has not changed; however, we wanted to provide industry with more milestone details to help in the development, testing, and training to prepare for the new UAD and Uniform Residential Appraisal Report (URAR).

[View the updated timeline](#)

**New and Updated UAD Redesign Documentation**

The Uniform Appraisal Dataset (UAD) and Forms Redesign team has [announced](#) updated existing documentation to ensure alignment between the documents and provide further clarification. In addition, the watermark in the Market section has been removed. Updates are identified in the Revision History section of each document.

The team also released additional documentation to support ongoing implementation efforts. These resources supplement the documentation that was released earlier this year to kick off industry development and preparation for the new appraisal dataset and report.

This additional documentation includes:

- [Sample Scenario Matrices](#) – added to Appendices D-1, D-2 and D-3
- [Usability and Implementation Guidance](#) – supplement to Appendix B-1
- [Appendix 4: Detached Garage Examples](#) – added to Appendix F-1

**Additional Resources**

- [UAD and Forms Redesign Timeline](#)
- [UAD and Forms Redesign Partner Playbook](#)
- [Uniform Appraisal Dataset FAQs](#)
- [UAD and Forms Redesign Summary Report](#)
- [Industry Stakeholder Input Phase 1 Executive Summary](#)
- [UAD Redesign Snapshot](#)
- [UAD and Forms Redesign Fact Sheet](#)
- [UMDP Disclaimer and Limitation on Liability](#)
- [Learn more about UAD and UCDP training resources](#)
- [UAD Overview](#)
- [Uniform Collateral Data Portal Page](#)

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