

Transition to Uniform Property Data Report Supports Greater Consistency in Underwriting

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To eliminate the potential for inconsistency and complexity created by working with multiple property data report formats, Freddie Mac and Fannie Mae (the GSEs) now require property data collection vendors to use the Uniform Property Data Report (UPDR) for property data collection. The requirement applies to mortgages with “application received” dates on or after June 30, 2026.

What Lenders and Vendors Should Do

Lenders should confirm that their property data collection vendors are producing the UPDR and that their systems and processes are prepared to receive and review the standardized report. We encourage lenders and vendors to review the available resources on the [Freddie Mac](#) and [Fannie Mae](#) UPD webpages, which include a UPDR style guide, information on layout and specifications and completed UPDR samples.

Why Standardized Property Data Collection Matters

The GSEs developed the UPDR in response to industry feedback regarding the challenges of working with different property data output formats, which highlighted unnecessary complexity and difficulties in the underwriting, review and data consumption processes. Since the introduction of the UPDR, the GSEs have worked with property data collection vendors to support implementation of the standardized report format.

The UPDR is designed to reduce friction in the collateral underwriting process by enabling a consistent report format that supports more efficient underwriting, review, data ingestion, training and automated validation. Its required use represents an important step forward in improving consistency across the collateral underwriting process.

We look forward to continued industry collaboration as we evolve the property data collection process.