UMDP
UNIFORM MORTGAGE DATA PROGRAM

Fannie Mae Freddie Mac

Limited Production Readiness Overview for Lenders

August 5, 2025

This overview and the Uniform Appraisal Dataset (UAD) 3.6 Lender Readiness Questionnaire (the Questionnaire) are designed to help lenders prepare for and successfully navigate the Limited Production Period of the UAD 3.6 and Forms Redesign initiative. Below are answers to commonly asked questions about the UAD 3.6 Limited Production Period, including how to assess readiness, request participation, and obtain participation approval.

Overview

What is the Limited Production Period?

The Limited Production Period ***is not*** "testing". It's a chance for you to be one of the first lenders to use the new UAD 3.6 and redesigned Uniform Residential Appraisal Report (URAR) in the ***production environment*** with your vendors and appraisers – prior to its broad industry availability. This means you'll experience the advantages of the new UAD 3.6 and redesigned URAR before other lenders and will provide critical feedback to Freddie Mac and Fannie Mae (the GSEs) ahead of the Broad Production Period.

What are the benefits of participating in the Limited Production Period?

As a participant in the Limited Production Period, you can take advantage of the following UAD 3.6 benefits before others in the industry:

- **One URAR and one UAD for all Single-Family property types –** take advantage of the redesigned URAR and expanded scope of UAD 3.6 which encompasses all property types.
- **Minimize review times and increase productivity –** the new UAD and redesigned URAR facilitates a more efficient review. By participating in the Limited Production Period, your staff will become familiar with the new UAD 3.6 and redesigned URAR, and you'll reap the benefits sooner.
- **Reduce revisions –** appraisers can check UAD 3.6 compliance rules with each GSE within their appraisal software before sending you the appraisal report, reducing the need to send revisions back and forth.

In addition, as an early adopter you'll receive hands-on, high-touch support from each GSE while you transition to UAD 3.6 and the redesigned URAR with your vendors and appraisers.

When does the Limited Production Period Start?

The Limited Production Period begins on ***September 8, 2025***, and runs through ***January 25, 2026***. Lenders may complete the Questionnaire at any time before or during the Limited Production Period; there is no deadline to join the Limited Production Period.

Limited Production Period Requirements

What is required to participate in the Limited Production Period?

The most important thing is being ready. It's imperative that you, your vendors, and appraisal management companies/appraisers are ready to use UAD 3.6 and URAR.

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Here's a list of things to help ensure readiness:

- Review the Lender Readiness Kit. Make sure you've thought of the potential impacts to your business and have addressed them.
- Implement necessary operational changes to account for new processes.
- Use the industry training to make sure your staff are educated about UAD 3.6 and the redesigned URAR and are ready to use them.
- Conduct workflow and process testing with your vendors to make sure you're ready to use and consume UAD 3.6.
- Verify that your external technology vendors have made the necessary system enhancements to accept UAD 3.6 appraisal reports.

Have the GSEs updated their Selling Guide policies to support UAD 3.6 appraisal reports?

Yes, all participants in the Limited Production Period must adhere to each GSE's updated policy related to UAD 3.6. View Fannie Mae's *Selling Guide* Supplement: UAD 3.6 Policy and Freddie Mac's *Single-Family Seller/Servicer Guide* (Guide) Bulletin 2025-7.

What are the three requirements needed to deliver a loan during the Limited Production Period?

- **A completed Limited Production Period Questionnaire**: All lenders delivering a loan during the Limited Production Period must complete the Questionnaire (see the *Next Steps* section for details).
- **A successful Uniform Collateral Data Portal® (UCDP®) submission and Doc File ID**: For a loan to be delivered to each GSE, the applicable GSE's Submission Summary Report must indicate a "Successful" Document File Status with a Doc File ID.
- **Compliance with each GSE's UAD 3.6 policy:** View Fannie Mae's *Selling Guide* Supplement: UAD 3.6 Policy and Freddie Mac's Guide Bulletin 2025-7 for details.

If a lender is not participating in the Limited Production Period, can they still deliver a loan with a UAD 3.6 appraisal report?

Every lender must complete the Questionnaire and receive approval to deliver loans with UAD 3.6 appraisal reports to each GSE. If a lender is not part of the Limited Production Period and purchases a loan with a UAD 3.6 appraisal report from a correspondent, it may be sold to each GSE as long as there is a "Successful" Document File Status with a Doc File ID, the aggregator (lender) completed the Questionnaire for approval, and the appraisal report complies with each GSE's UAD 3.6 policy.

Can aggregators and correspondents sell loans with UAD 3.6 appraisal reports to the GSEs during the Limited Production Period?

Yes, aggregators and correspondents may sell loans using 3.6 appraisal reports to the GSEs provided they submit the Questionnaire and comply with UAD 3.6 policies during the Limited Production Period. If a correspondent doesn't have a direct relationship with a GSE and will only sell to aggregators, they must ensure that their aggregator is both ready to accept UAD 3.6 appraisal reports and is approved to participate in the Limited Production Period.

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Are aggregators required to submit UAD 3.6 appraisal reports directly to UCDP?

No, but they must complete the Questionnaire and comply with each GSE's UAD 3.6 policy. If an aggregator can't answer "yes" to questions because they do not facilitate certain components of ordering/submitting the appraisal report, they must include in their response that their approval is limited to the aggregator channel of business.

Next Steps

I think I'm ready. What's my next step?

- Fill out the Lender Readiness Questionnaire confirming you've done your internal testing, training, and process enhancements, to be able to start using UAD 3.6 appraisal reports.

  Notes:
  - Your readiness for the Limited Production Period will be evaluated on how completely you respond to the questionnaire. You are expected to answer "yes" to all required actions. If you select "no" because your company is not responsible for a specific action, your response will still be considered complete, but must be explained in the comments section.
  - You may have additional internal work to update processes, train your staff, or confirm readiness of outside vendors before you are ready to check "yes" to all questions.
- Submit your completed Questionnaire to UAD_Info@FannieMae.com and UAD@FreddieMac.com and copy both of your GSE account representatives. Each GSE will review your submission and readiness for participation in the Limited Production Period and communicate GSE-specific approval and next steps via email.

The Broad Production Period spans from ***January 26, 2026*** through the ***November 1, 2026*** mandate date. During this time, lenders will not be required to complete the Questionnaire. Aggregators should still communicate with their correspondents when they are ready to accept UAD 3.6 appraisal reports.

Additional Information

A complete implementation timeline and the supporting materials referenced can be accessed on the Freddie Mac UAD webpage and Fannie Mae UAD webpage.

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