

Temporary Policy Exception for Sellers Unable to Meet UAD 3.6 Mandate

September 30, 2026

The November 2, 2026 Uniform Appraisal Dataset (UAD) 3.6 and Forms Redesign mandate is approaching. Industry participants from lenders, appraisal management companies (AMCs), appraisal software vendors, appraisers and more are executing on their UAD 3.6 implementation plans. Many lenders are submitting UAD 3.6 appraisal reports; however, some lenders may need more time to adopt.

UAD 3.6 Policy Exception

Freddie Mac and Fannie Mae (the GSEs) are offering a policy exception for Sellers that need more time to complete their UAD 3.6 implementation. By obtaining a policy exception, Sellers will be able to submit new UAD 2.6 appraisal reports to the Uniform Collateral Data Portal® (UCDP®) from November 2, 2026 through May 19, 2027, and resubmissions of UAD 2.6 appraisal reports through June 27, 2027. However, starting on March 1, Sellers that submit a UAD 2.6 appraisal report will see reduced functionality in Loan Collateral Advisor® and Collateral Underwriter® (CU®) as detailed below. Sellers are encouraged to fully adopt UAD 3.6 as soon as possible, as this is a one-time policy exception that will not be extended.

Policy Compliance

The November 2, 2026 mandate is not changing. A Seller that has successfully implemented UAD 3.6 will be compliant with the requirements outlined in Freddie Mac *Single-Family Seller/Service Guide Bulletin 2025-7* and Fannie Mae's [Selling Guide Supplement: UAD 3.6 Policy](#) (the *Guides*).

A Seller that has not fully transitioned to UAD 3.6 by the mandate will not be compliant with the Guides, unless they obtain a policy exception. The policy exception grants a Seller the ability to continue using UAD 2.6 for a temporary time period and requires them to execute on their agreed-upon implementation plan with each applicable GSE.

Note: Freddie Mac- and Fannie Mae-approved Sellers must comply with each GSE's *Guide* requirements. Therefore, only Sellers are required to request the policy exception. Lenders that don't sell loans directly to the GSEs are not required to request an exception, but they must align with their investors on their implementation plans.

Note: If your company is an aggregator that buys loans from other lenders – third-party originators (TPOs) – and sells those loans to the GSEs, you must ensure that all of your TPOs are submitting UAD 3.6 appraisals, or you must request the policy exception.

Policy Exception Period Timeline

Sellers that are unable to meet the UAD 3.6 mandate by November 2, 2026, must request a policy exception from each applicable GSE.

Below are the dates related to the UAD 3.6 policy exception period and retirement of UAD 2.6:

- **November 2, 2026 – February 28, 2027:** UAD 2.6 appraisal reports may be submitted to UCDP following the GSEs granting of policy exception.

- **March 1, 2027 – May 19, 2027 (Reduced Functionality Period):** UAD 2.6 appraisal reports may be submitted to UCDP, however, for these appraisal reports, the collateral risk score returned by each GSE's collateral review technology tool will be "99" in Freddie Mac's Loan Collateral Advisor® and "999" in Fannie Mae's Collateral Underwriter® (CU®). The loans secured by these appraisal reports will not be eligible for collateral representation and warranty (R&W) relief for value. Sellers are strongly encouraged to implement UAD 3.6 prior to March 1, 2027, to avoid potential impacts to their business and processes.
- **May 20, 2027:** Mandatory use of UAD 3.6.

UAD 2.6 Pipeline Revisions Period Timeline

- **May 20, 2027 – June 27, 2027:** Initial appraisal report submissions to UCDP must use UAD 3.6. Use of UAD 2.6 will only be permitted for *resubmissions* of previously submitted UAD 2.6 appraisal reports. Submissions of *new* UAD 2.6 appraisals will result in an unsuccessful status in UCDP and a Fatal feedback message will appear in the Summary Submission Report (SSR).
- **June 28, 2027:** Retirement of UAD 2.6. No UAD 2.6 appraisal reports will be processed.

Requesting a Policy Exception

To request a policy exception, a representative of the Seller that is authorized to enter into a binding contract must complete the online UAD 3.6 Policy Exception Request for each GSE to which they sell loans.

By completing this request, the Seller must:

- Acknowledge that their business is unable to meet the UAD 3.6 mandate and agree to be subject to revised contractual terms described in each GSE's Policy Exception Request during the policy exception period.
- Commit to a final implementation plan, including coordination with vendor(s) and appraisers, to fully transition to UAD 3.6 by the expiration of the policy exception period.
- Provide requested information regarding your UAD 3.6 final implementation plan, including:
 - Timing and plan to begin and/or fully transition to UAD 3.6.
 - Top obstacles preventing implementation to UAD 3.6.
 - Opportunities for each GSE to help the business implement UAD 3.6.

Completing the UAD 3.6 Policy Exception Form

- [Request a policy exception from Freddie Mac](#)
- [Request a policy exception from Fannie Mae](#)

Need Help?

Regardless of whether your business requests a policy exception, it's important to continue executing on your UAD 3.6 implementation plan and fully transition as soon as possible, as this is a one-time policy exception that will not be extended.

The [Freddie Mac](#) and [Fannie Mae](#) UAD webpages provide UAD 3.6 transition resources, such as an implementation kit, job aids, industry training, and recorded webinars. If you need additional help, please contact your GSE account representatives or email UAD@FreddieMac.com or UAD_Info@FannieMae.com.