

Uniform Appraisal Dataset (UAD) 3.6 Frequently Asked Questions

General

1. What is UAD and why is it being updated?

The UAD is a standardized industry dataset for appraisal property reporting that is communicated electronically through the Uniform Collateral Data Portal® (UCDP®). Fannie Mae and Freddie Mac (GSEs) are updating the UAD to create a data-driven, dynamic reporting structure to capture property and market information. The limitation of the legacy forms is that additional required data is provided in a free-form commentary addendum. This update allows for one reporting structure that accounts for all property and inspection types. As part of this initiative, the GSEs are aligning to the latest version of the Mortgage Industry Standards Maintenance Organization (MISMO®) Reference Model 3.6.

2. Are the appraisal report forms being replaced?

Yes, the appraisal report forms listed below are being replaced with a data-driven, flexible, dynamic structure for appraisal reporting. The redesigned Uniform Residential Appraisal Report (URAR), Restricted Appraisal Update Report, and Completion Report each have a similar look and feel to the Uniform Residential Loan Application (URLA) and the Closing Disclosure (CD).

- 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) * **See FAQ # 5 for more information.**
- Appraisal Update and/or Completion Report (1004D / 442)

3. Are form numbers going away?

Yes. With the new URAR, the data that describes the subject property drives the appraisal report, not a form type or number. Use the [Functioning Without Form Numbers](#) 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

4. What is the process for completing an appraisal update or completion report under UAD 3.6?

If the appraisal report was completed using a legacy form, the 1004D / 442 would be used, but if completed on the new URAR, the new Completion Report and/or new Restricted Appraisal Update Report would be used. These are now individual reports, each with their own accompanying specification. Refer to Appendix D-2 and D-3 for examples of the new [reports](#).

5. When is it acceptable to use the legacy Single Family Comparable Rent Schedule (1007 / 1000)?

In most situations, estimating the monthly market rent will be part of the appraisal assignment and included in the new URAR under the Rental Information section.

When the need arises to establish a monthly market rent after the URAR has been completed, then the original appraiser must be engaged to amend the original URAR to include the Rental Information section.

In rare cases, the original appraiser will not be available to amend the appraisal report. In this situation, a different appraiser may complete the Single-Family Comparable Rent Schedule to satisfy the requirement for the loan. Please note, this form was never designed to be a standalone appraisal report and the alternate appraiser completing it must take the necessary steps to be compliant with the Uniform Standards of Appraisal Practice (USPAP).

6. Does UAD 3.6 support different property valuation methods?

Yes. UAD 3.6 supports traditional, hybrid, desktop, and exterior appraisal assignments. Refer to the GSE Selling Guides for specific policies.

7. Does the new appraisal report still contain a General Addendum?

No. In place of the General Addendum, there are specific fields within each section of the URAR that allow commentary to be added as necessary, offering the appraiser ample room to provide additional information.

8. Is the new URAR for mortgage purposes only?

Yes. The purpose of the URAR has not changed. The opinions, conclusions, and certifications in the appraisal report are for the intended user to evaluate the property that is the subject of the appraisal for a mortgage finance transaction or related activities.

9. Does UAD 3.6 support FHA, VA, and USDA requirements?

Yes, the GSEs have worked closely with the government agencies – Federal Housing Administration (FHA), United States Department of Agriculture (USDA), and the Department of Veterans Affairs (VA) – to include their specific requirements in UAD 3.6. Contact each agency for their implementation plans.

10. How are property characteristics described and identified?

UAD 3.6 provides standardized data fields and enumerations to define the property, helping lenders and other end users better understand the property's characteristics to verify property eligibility and determine overall collateral risk.

11. Does UAD 3.6 support land only appraisals?

No, these appraisals are not in scope of the UAD and Forms Redesign project.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Freddie Mac and Fannie Mae at the direction of the Federal Housing Finance Agency.

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12. What is the UAD Compliance API?

The appraiser, through their appraisal software provider, has the ability to run the UAD compliance rules through an API. Fannie Mae and Freddie Mac created UAD Compliance APIs to evaluate the XML for compliance with the UAD Delivery Specification. The rules check for data completeness, validity (format and data type), and reasonableness.

The UAD Compliance API does not include Loan Collateral Advisor® or Collateral Underwriter® messages or findings, such as eligibility, risk scores or appraisal quality.

To see a full list of the rules that are run by the UAD Compliance API, download [Appendices H-1, H-2, and H-3](#).

13. What are the Uniform Loan Delivery Dataset (ULDD) requirements that are related to UAD 3.6?

For lenders that deliver loans to the GSEs, the ULDD Phase 5 update includes enhancements to align ULDD property data points with UAD 3.6. These updates must be implemented by July 28, 2025. For more information, see the [Fannie Mae](#) and [Freddie Mac](#) ULDD webpages.

14. As an appraiser, how can I prepare for UAD 3.6?

The GSEs have created an appraiser-specific training course, available through appraisal education providers, that will allow appraisers to obtain continuing education (CE) credit. Appraisers should also work with their appraisal software vendor to understand specific functionality, vendor-specific training, and testing timeframes.

Appraisers can also review published materials on the GSE websites:

- Training: [Industry's Guide to the New URAR](#)
- [Appendices F-1, F2, and F-3: Reference Guides](#)
- [Sample Scenario PDFs \(Combined\)](#)

15. As an appraiser, how will I know whether to perform an appraisal assignment using UAD 2.6 or UAD 3.6?

This information should be in the Engagement Letter. If not, work with your client to understand the assignment. Lenders may implement a staged rollout of UAD 3.6 during the transition period, so requirements may vary from assignment to assignment and from lender to lender.

URAR

16. Have the Condition and Quality Ratings been updated for UAD 3.6?

The Condition and Quality Rating scale has not changed, but definitions were rewritten to provide clarity and make it easier to distinguish between the ratings. Interior and Exterior Condition and Quality Ratings have also been added for a distinction when there are significant differences in the condition status between interior and exterior. See Appendix 2 of the [URAR Reference Guide](#) or [Condition and Quality Rating Definitions](#) for details.

17. Can the UAD Condition and Quality Ratings be applied to manufactured housing?

Yes, the Condition and Quality Ratings apply to all residential property types, including manufactured homes. This is a change from UAD 2.6.

18. Why is there a need for component-level Update Status and Condition Status?

This helps support the Condition and Quality Ratings.

19. Have the Update Statuses for level of work completed changed?

Yes. New construction will now be reported as Fully Updated instead of Not Updated. See the URAR Reference Guide for details.

- Room Update Status (Kitchens and Baths)
- Overall Update Status for Bathrooms
- Overall Update Status for Flooring

20. If a dwelling was built in two different years, how should *Year Built* be reported on the URAR?

This depends on whether it was original construction covering multiple years or additional construction done years later.

Example 1: Dwelling was started in 2024 and completed in 2025. The year the structure was completed (2025) would be reported.

Example 2: Dwelling was originally built in 1950, with an addition constructed in 2002. The year of the original part of the structure (1950) would be reported.

21. What information is required for accessory dwelling units (ADUs) reported on the URAR?

The URAR includes more detailed information about ADUs, such as size, condition, rooms, and location. ADUs display in a more consistent manner on the new URAR than on the legacy forms, which will make it easier for reviewers to identify. See the [URAR Reference Guide](#) for details.