

UNIFORM MORTGAGE DATA PROGRAM

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	
<p>November 18, 2024 – Redesigned Uniform Residential Appraisal Report (URAR) industry training available on GSE websites</p>	<p>June 4, 2025 – GSEs publish policy updates</p> <p>July 28, 2025 – ULDD Mandate: Lenders must deliver ULDD Phase 5 data points prior to using UAD 3.6</p>	<p>September 8, 2025 – Fannie Mae and Freddie Mac can accept both UAD 2.6 and 3.6</p> <p>*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)</p>	<p>January 26, 2026 – All Lenders may begin submitting to the GSEs’ production environment without prior GSE approval</p>	<p>November 2, 2026 – Lenders must use UAD 3.6 for all new submissions on or after this date</p> <p>Revisions allowed for previously submitted UAD 2.6 appraisals</p>	<p>May 3, 2027 – UAD 2.6 Pipeline revisions period ends</p>	