

Appraisal Update Report UAD 3.6 Compliance Rules available on UAD Compliance API

March 27, 2025

In support of the Uniform Appraisal Dataset (UAD) and Forms Redesign initiative, Freddie Mac and Fannie Mae (the GSEs) have made available all 102 Restricted Appraisal Update Report UAD 3.6 Compliance Rules via each GSE's UAD Compliance application programming interface (API) as of March 27, 2025. This is in addition to the 709 Uniform Residential Appraisal Report (URAR) UAD 3.6 Compliance Rules that were made available in the GSEs' UAD Compliance APIs on December 5, 2024.

The GSEs' APIs will help ensure users comply with the UAD 3.6 specification and enhance efficiency in the appraisal process while reducing the need for appraisal resubmissions to the Uniform Collateral Data Portal[®] (UCDP[®]). It does this by validating the UAD 3.6 appraisal XML against the UAD 3.6 Compliance Rules for the <u>URAR</u>, and now the <u>Restricted Appraisal Update Report</u>, prior to submission to the UCDP. The API will validate that the XML is well-formed, will perform a UAD 3.6 schema validation, and will verify conditionality (required, conditionally required, etc.), data type, and format.

If you have not already integrated with one or both GSEs' APIs, please do so to take advantage of the benefits of validating your solution's UAD 3.6 appraisal XML to ensure its compliance with the UAD 3.6 specification.

Please note: to use the GSEs' APIs in production, you must complete the GSEs' verification process. You may still use the GSEs' APIs in the customer test environment (CTE) until you have completed verification.

To schedule your verification with the GSEs, please contact one of the below GSE contacts:

- Fannie Mae: Jennifer Cagle jennifer cagle@fanniemae.com
- Freddie Mac: Bailie Jones bailie jones@freddiemac.com

As you use each GSE's UAD Compliance API, please notify the same GSE contacts if you notice any discrepancies between the results provided by the API and the UAD 3.6 Compliance Rules listed on each GSE's website.

If you are interested in an integration to the UAD Compliance API, follow the link to the TSP Intake Form below.

TSP Intake Form

We will review your information and contact you with next steps including contractual requirements and credential-setup to access our API Developer Portal. Otherwise, please ensure you have access to our API Developer Portal and respond to this email to inform me of your timeline for building to the API. Additional resources for the UAD Compliance API (UCA) can be reached via Fannie Mae's <u>Technology Integration Resources</u>.