

Collateral Underwriter Version 7.0 Release Notes

July 7, 2025

On July 25, 2025, Fannie Mae will implement Collateral Underwriter® (CU®) version 7.0. During the update, CU will be unavailable from **9 p.m. on Friday, July 25, until 1 a.m. on Saturday, July 26.**

The following changes will be included in the release.

UAD 3.6 Preparation

The new [Uniform Appraisal Dataset \(UAD\)](#) 3.6, planned for limited production starting September 2025, will make no distinction between above grade and below grade bedrooms or bathrooms and will instead only count total bedrooms and bathrooms. To prepare for adoption of UAD 3.6, CU is uniformly transitioning from use of **above grade** to **total** bedroom and bathroom counts across its appraisal assessment models and user interface in this release.

- For all new appraisal submissions, CU will make appraisal assessments, including the issuance of Risk Score, messages, model value and adjustments, based on total bedroom and bathroom counts.
- Appraisal submissions predating this release will maintain their historical Risk Score, messages, and appraisal assessment information based on above grade bedroom and bathroom counts. However, the user interface will only display and process bedroom and bathroom counts as total values after this release.
- Above grade bedroom and bathroom counts for UAD 2.6 appraisals will remain available for reference on the **Adjustments** page and in the raw appraisal PDF on the **Overview** page.

Specific areas of CU modified to support this change are described below.

CU Message Changes

In preparation for the new UAD 3.6, all references to above or below grade bedrooms and bathrooms in existing messages and the **Advanced Search (By Messages)** text will be removed.

In the chart below, text that will be removed in this release is denoted in red strikethrough.

CU Message ID	New Advanced Search Dropdown Text	New Message Text
Data discrepancy messages (0400 series)		
407	The appraiser has reported materially different above-grade bathroom count(s) in one or more appraisal reports.	The appraiser has reported materially different above-grade bathroom count(s) in one or more appraisal reports. Verify that the bathroom count is accurate.
408	The reported above-grade bathroom count is materially different than what has been reported by other appraisers.	The reported above-grade bathroom count is materially different than what has been reported by other appraisers. Verify that the bathroom count is accurate.
409	The appraiser has reported materially different above-grade bedroom count(s) in one or more appraisal reports.	The appraiser has reported materially different above-grade bedroom count(s) in one or more appraisal reports. Verify that the bedroom count is accurate.
410	The reported above-grade bedroom count is materially different than what has been reported by other appraisers.	The reported above-grade bedroom count is materially different than what has been reported by other appraisers. Verify that the bedroom count is accurate.
Data Quality messages (0800 series)		
808	The reported above-grade full bathroom count may be erroneous.	<i>(No change to original message text)</i> The reported full bathroom count is either missing, less than zero, or an unexpectedly large number. Verify that the full bathroom count provided by the appraiser is accurate.



809	The reported above-grade half bathroom count may be erroneous.	(No change to original message text) The reported half bathroom count is either missing, inconsistent with the room count, or reported as “.5” instead of “.1”. Verify that the half bathroom count provided by the appraiser is accurate.
810	The reported above-grade bedroom count may be erroneous.	(No change to original message text) The reported bedroom count is either missing, less than zero, or an unexpectedly large number. Verify that the bedroom count provided by the appraiser is accurate.

CU User Interface Changes

Adjustments Page

On the **Adjustments** tab, you will find a new row containing total bedroom and bathroom counts in addition to the existing row for **Above Grade Room Count**. The location of appraiser and model adjustments will be displayed based on the following conditions:

- If your appraisal submission is UAD 2.6 and was submitted prior to the 7.0 model change (this release), you will find any appraiser adjustments and model adjustments in the Above Grade Room Count row.
- If your appraisal submission is UAD 2.6 and was submitted after the 7.0 model change (this release), you will find any appraiser adjustments in the Above Grade Room Count row, and any model adjustments in the Total Beds Baths row.
- If your appraisal submission is UAD 3.6 (September 2025 and beyond), you will find both appraiser adjustments and model adjustments in the Total Beds Baths row.

Other Features

Throughout the rest of the CU user interface, you will find that all references to above or below grade have been removed and any fields containing a count of either bathrooms or bedrooms now displays or processes bedroom and bathroom counts as total values. This includes bedroom and bathroom references across the following features.

- **Edit Property Characteristics**
- **Update Model Data** and **Define Region** tools

NOTE: *The Update Model Data and Define Region tools, which are used to rerun the CU model based on user-adjusted property characteristics and effective dates, will perform its model assessments based on total bedroom and bathroom counts for both historical and new appraisals after this release.*

- **Comparable Sales Review** table
- **Property Records** tab
- **Market Data** search
- **Characteristic History** window (Property Attributes Per Transaction)
- **Model Adjustments** window (on **Comparables** page)
- Map and **Map Search** functions

For More Information

For more information about these Release Notes, lenders may contact their Fannie Mae customer account team. Additional information including help and training is available on the [Collateral Underwriter page](#).