

Collateral Underwriter Version 8.0 Release Notes

August 27, 2025

On September 5, 2025, Fannie Mae will implement Collateral Underwriter® (CU®) version 8.0. During the update, CU will be unavailable from **9 p.m. ET on Friday, September 5, until 1 a.m. ET on Saturday, September 6.**

The following changes will be included in the release.

UAD 3.6 Implementation

The new [Uniform Appraisal Dataset \(UAD\)](#) 3.6 functionality will be deployed in preparation for the UAD 3.6 Limited Production Period. Starting September 8, 2025, lenders who have been approved to participate in the Limited Production Period will be able to submit new 3.6 appraisals and receive corresponding scores and messages in CU.

CU Message Changes

In preparation for the UAD 3.6, the location for the definition of condition ratings will be moved from the UAD Appendix D to UAD Appendix F. CU messaging will be updated to refer to the Appendix generally.

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

CU Message ID	New Message Text
483	The condition rating of "C1" conflicts with the reported age of the subject. Verify that the condition rating is accurate per the UAD Appendix D definition of C1.
484	The condition rating of "C1" conflicts with the reported age of the comparable. Verify that the condition rating is accurate per the UAD Appendix D definition of C1.
488	The reported age of the subject indicates that the condition should likely be a "C1". Verify that the condition rating and age are accurate per the UAD Appendix D definition of "C1".
489	The reported age of the subject indicates that the condition should likely be a "C1 or C2". Verify that the condition rating and age are accurate per the UAD Appendix D definition of "C1 or C2".
491	The reported age of the comparable indicates that the condition should likely be a "C1" or "C2". Verify that the condition rating and age are accurate per the UAD Appendix D definition of "C1" and "C2".

NOTE: For the UAD 3.6, CU will maintain the same message suite but will display new UCDP and system messages. See [Fannie Mae Messaging Guide for UAD 3.6](#) for more information.

CU User Interface Changes

UAD 3.6 appraisal submissions will be available to review in CU, with CU risk score, flags, and corresponding messages displayed.



UAD 2.6 vs UAD 3.6 Indicator

A **UAD Version** label will be added to the user interface to indicate whether a user is reviewing a UAD 2.6 or UAD 3.6 appraisal in CU. This indicator will be the first field, positioned in the upper left corner of each tab, and will display when using the **Print Report** feature.

The screenshot displays the Collateral Underwriter (CU) interface. At the top, a dark blue header contains the 'Collateral Underwriter' logo and a 'Help' dropdown. Below the header, a navigation bar includes tabs for 'Overview (4)', 'Comparables', 'Adjustments', 'Sales History', and 'Market Trend'. A search bar on the right allows users to search by 'Doc File ID' or 'Appraisal ID'. The main content area is divided into two sections: 'Summary' and 'Messages'.

Summary Section:

- Property:** 123 Bayview Rd, Westfield, NJ 07090
- UAD VERSION:** 2.6
- DOC FILE ID:** ABC1234567
- LOAN NUMBER:** 123456789
- APPRAISED VALUE:** \$1,100,000
- PROPERTY TYPE:** SF
- PURPOSE:** Purchase
- APPRAISER:** Appraiser-12345
- APPRAISAL DATE:** 02-24-2021
- LENDER:** ABCDE
- UCDP STATUS:** Successful
- DESIGNATED DATE:** N/A

Risk Score: A gauge shows a score of 5, ranging from 'Low Risk' (green) to 'High Risk' (red). The version 'v4.9.2' is noted.

Messages Section:

- Risk Scores and Flags:**
 - 1000:** The Collateral Underwriter Risk Score is 5 on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.
 - 1002:** There is a heightened risk of appraisal quality issues.
- Adjustments:**

For More Information

For more information about these release notes or [UAD 3.6](#), lenders may contact their Fannie Mae customer account team. Additional information including help and training is available on the [Collateral Underwriter page](#).