

EarlyCheck and UAD 3.6 Changes

Impact Memo Details

Fannie Mae has updated the appraisal dataset to align it with current mortgage industry data standards (MISMO® v3.6) and replace the GSE appraisal forms with a single data-driven, flexible, and dynamic appraisal report for any residential property type. Starting January 26, 2026, all lenders can begin submitting appraisals in the Uniform Appraisal Dataset (UAD) 3.6 format to the Uniform Collateral Data Portal® (UCDP®). Reference the [UAD and Forms Redesign Timeline](#). The EarlyCheck UAD 3.6 job aid will be published soon.

Reason for the Change

Fannie Mae and Freddie Mac (the GSEs) have worked on the UAD redesign since 2018, leveraging extensive stakeholder input to update the appraisal dataset, align it with current mortgage industry data standards (MISMO® v3.6), and replace the GSE appraisal forms with a single data-driven, flexible, and dynamic appraisal report for any residential property type.

Change Details

The Appraisal Compare Results on the UI will display differently depending on whether a UAD 2.6 or UAD 3.6 has been submitted in UCDP. For UAD 2.6, Document File ID begins with first digit of 1. For UAD 3.6, Document File ID will begin with first digit of 2 or higher. UAD 3.6 has a different file structure and data points than UAD 2.6.

Descriptions of Changes

| Summary Section | Change Description | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------|--|-------------------|------------------------|------------------|------------|-----------------------------|------------|--------------------------------|----------------|-------------------------------|---|------------------------|-----------|---------------------------|------------------|-------------------------|-------------|-------------------------|-----------------|------|----------------|----------|-------|
| Appraisal Summary | <p>Appraisal Number has been updated to reflect the Document File ID of the Appraisal Sequence that we made a match on. This change is intended to help customers identify the appraisal being used in business rules.</p> <p>APPRAISAL COMPARE RESULTS</p> <table border="1"> <thead> <tr> <th colspan="2">Appraisal Summary</th> </tr> </thead> <tbody> <tr> <td>Document File ID</td> <td>23001ADFHA</td> </tr> <tr> <td>Document ID</td> <td>2220031969</td> </tr> <tr> <td>Document File Status</td> <td>Not Successful</td> </tr> <tr> <td>Standardized Property Address</td> <td>20950 OXNARD ST WOODLAND HILLS, CA 91367</td> </tr> </tbody> </table> | Appraisal Summary | | Document File ID | 23001ADFHA | Document ID | 2220031969 | Document File Status | Not Successful | Standardized Property Address | 20950 OXNARD ST WOODLAND HILLS, CA 91367 | | | | | | | | | | | | |
| Appraisal Summary | | | | | | | | | | | | | | | | | | | | | | | |
| Document File ID | 23001ADFHA | | | | | | | | | | | | | | | | | | | | | | |
| Document ID | 2220031969 | | | | | | | | | | | | | | | | | | | | | | |
| Document File Status | Not Successful | | | | | | | | | | | | | | | | | | | | | | |
| Standardized Property Address | 20950 OXNARD ST WOODLAND HILLS, CA 91367 | | | | | | | | | | | | | | | | | | | | | | |
| Appraisal Comparison Snapshot | <ul style="list-style-type: none"> ○ Appraisal Form Type field will be removed as it is no longer needed. ○ 3 new data points will be displayed in the UI <ul style="list-style-type: none"> ○ Property Valuation Method Type ○ Project Legal Structure Type ○ Construction Method(s) <table border="1"> <thead> <tr> <th>Data Field</th> <th>Input/Calculated Value</th> </tr> </thead> <tbody> <tr> <td>Appraised Value</td> <td>176000</td> </tr> <tr> <td>Effective Date of Appraisal</td> <td>2022-08-09</td> </tr> <tr> <td>Number of Units Excluding ADUs</td> <td>1</td> </tr> <tr> <td>State</td> <td>CA</td> </tr> <tr> <td>Construction Method(s)</td> <td>SiteBuilt</td> </tr> <tr> <td>Property Valuation Method</td> <td>DesktopAppraisal</td> </tr> <tr> <td>Project Legal Structure</td> <td>Condominium</td> </tr> <tr> <td>Property Street Address</td> <td>20950 OXNARD ST</td> </tr> <tr> <td>City</td> <td>WOODLAND HILLS</td> </tr> <tr> <td>ZIP Code</td> <td>91367</td> </tr> </tbody> </table> | Data Field | Input/Calculated Value | Appraised Value | 176000 | Effective Date of Appraisal | 2022-08-09 | Number of Units Excluding ADUs | 1 | State | CA | Construction Method(s) | SiteBuilt | Property Valuation Method | DesktopAppraisal | Project Legal Structure | Condominium | Property Street Address | 20950 OXNARD ST | City | WOODLAND HILLS | ZIP Code | 91367 |
| Data Field | Input/Calculated Value | | | | | | | | | | | | | | | | | | | | | | |
| Appraised Value | 176000 | | | | | | | | | | | | | | | | | | | | | | |
| Effective Date of Appraisal | 2022-08-09 | | | | | | | | | | | | | | | | | | | | | | |
| Number of Units Excluding ADUs | 1 | | | | | | | | | | | | | | | | | | | | | | |
| State | CA | | | | | | | | | | | | | | | | | | | | | | |
| Construction Method(s) | SiteBuilt | | | | | | | | | | | | | | | | | | | | | | |
| Property Valuation Method | DesktopAppraisal | | | | | | | | | | | | | | | | | | | | | | |
| Project Legal Structure | Condominium | | | | | | | | | | | | | | | | | | | | | | |
| Property Street Address | 20950 OXNARD ST | | | | | | | | | | | | | | | | | | | | | | |
| City | WOODLAND HILLS | | | | | | | | | | | | | | | | | | | | | | |
| ZIP Code | 91367 | | | | | | | | | | | | | | | | | | | | | | |
| Collateral Underwriter Findings | Users will see the new UAD# and FNM# in the Message ID column. | | | | | | | | | | | | | | | | | | | | | | |



| Summary Section | Change Description | | | |
|---|---------------------------------|---------|---------------------------|----------------------------------|
| | UAD Compliance Findings | UAD1280 | Does Not Display | ImageCategoryType |
| | UAD Compliance Findings | UAD1347 | Site | UtilityType |
| | UAD Compliance Findings | UAD1353 | Site | ElectricitySourceType |
| | UAD Compliance Findings | UAD1506 | Certifications | ExecutionDate (2019-10-12) |
| | UAD Compliance Findings | UAD1533 | Assignment Information | LicenseIssuingAuthorityStateCode |
| | Collateral Underwriter Findings | FNM2101 | Sales Comparison Approach | ListingStatusType |
| | Collateral Underwriter Findings | FNM2128 | Subject Property | PostalCode (91367) |
| | Collateral Underwriter Findings | FNM2139 | Assignment Information | LicenseIdentifier (null) |
| | Collateral Underwriter Findings | FNM1085 | -- | -- |
| | Collateral Underwriter Findings | FNM2136 | Project Information | ImageCategoryType |
| | Collateral Underwriter Findings | FNM2149 | Subject Property | AddressUnitIdentifier (null) |
| <p>UAD# - Messages generated during a UAD compliance check that contain information about data format and completeness issues. These rules are the same for both Fannie Mae and Freddie Mac.</p> <p>FNM# - Fannie Mae proprietary findings are returned as part of an appraisal submission. These findings provide feedback specific to Fannie Mae and are only viewable to those who submit appraisal files to Fannie Mae.</p> | | | | |

Future Release Details

The following changes will be implemented in a future release.

- The Messages IDs under Collateral Underwriter Findings will display in the same Sort Order as they do in UCDP.
- Data field label changes will be completed.
 - The labels below will be updated:

| Existing Field Name in UAD 2.6 | New Field Name in UAD 3.6 |
|--------------------------------|---------------------------|
| Appraisal Doc File ID | Document File ID |
| Appraisal Number | Document ID |
| Appraisal Status | Document File Status |
| Lender ID | Seller Number |
| Standardized Property Address | Scrubbed Property Address |
| Submitted Property Address | Property Address |
| Property Valuation Method Type | Property Valuation Method |
| Project Legal Structure Type | Project Legal Structure |
| Property Construction Method | Construction Method(s) |
| Property City | City |
| Property State | State |
| Property Zip | ZIP Code |
| Finding Category | Findings Category |
| Full Message Description | Message |
| Data Point Name | Report Label/Value |