Fannie Mae

EarlyCheck Alignment with Uniform Appraisal Dataset (UAD) 3.6 Job Aid

Purpose and Guidelines

The purpose of this job aid is to provide additional information on the data fields required for EarlyCheck™ when a loan is submitted with the new Uniform Appraisal Dataset (UAD) appraisal report using Mortgage Industry Standards Maintenance Organization (MISMO®) v3.6.

Beginning January 26, 2026, lenders can submit appraisals in the UAD 3.6 format to the Uniform Collateral Data Portal (UCDP). Reference the UAD and Forms Redesign Timeline for additional details.

This job aid highlights the data changes in EarlyCheck from an appraisal submitted in UAD 2.6 vs UAD 3.6.

> *This job aid is a guide only. Uniform Residential Loan Application Dataset (ULAD) Specifications ULAD Specification and Uniform Loan Delivery Dataset (ULDD) Specification Appendix D ULDD Specification Appendix D implementation notes should be followed for ULAD and ULDD files respectively. The Uniform Appraisal Dataset (UAD) specification Uniform Appraisal Dataset | Fannie Mae should be followed for UAD.*

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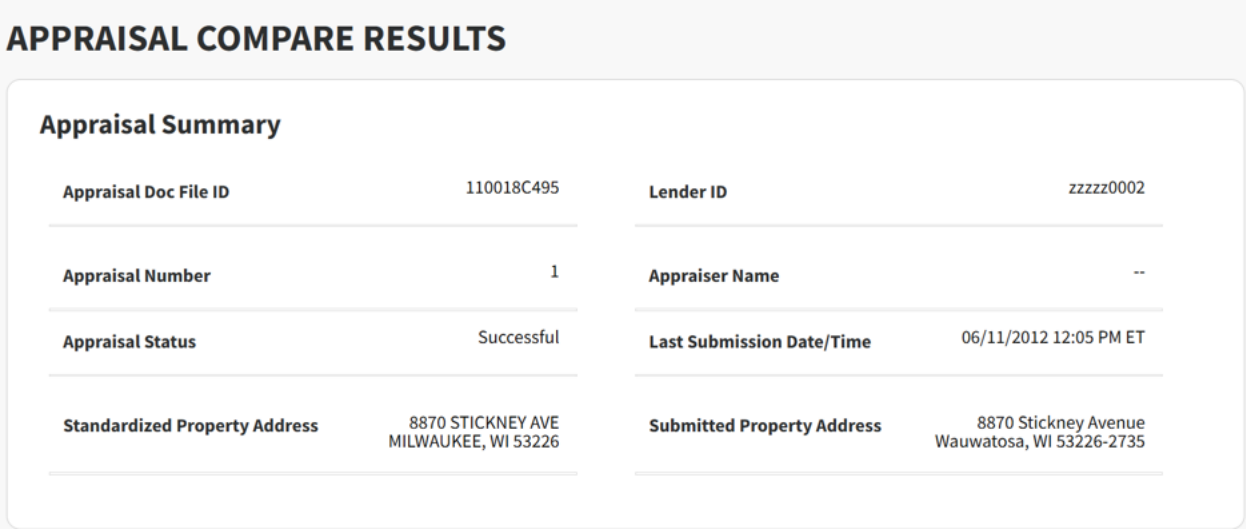
Appraisal Compare Results

The table below provides a mapping of the appraisal data field differences between UAD 2.6 and UAD 3.6 which result in new labels appearing in the Appraisal Compare Results section of the EarlyCheck findings.

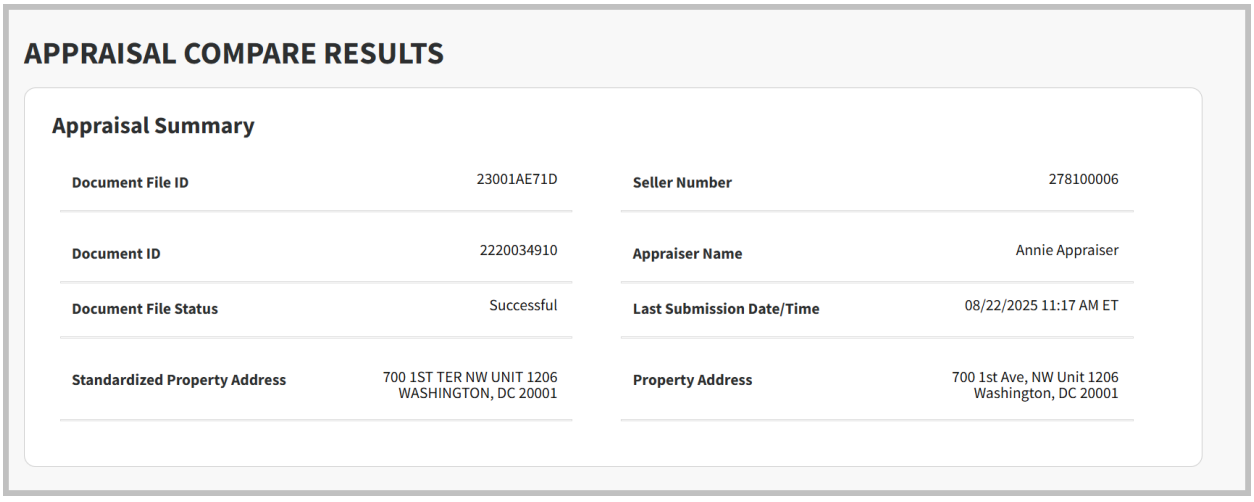
Note: UAD 3.6 appraisals begin with a first digit of 2.

Existing UAD 2.6 Value	New UAD 3.6 Value
Appraisal Doc File ID	Document File ID
Appraisal Number	Document ID
Appraisal Status	Document File Status
Lender ID	Seller Number
Submitted Property Address	Property Address

Existing UAD 2.6



New UAD 3.6

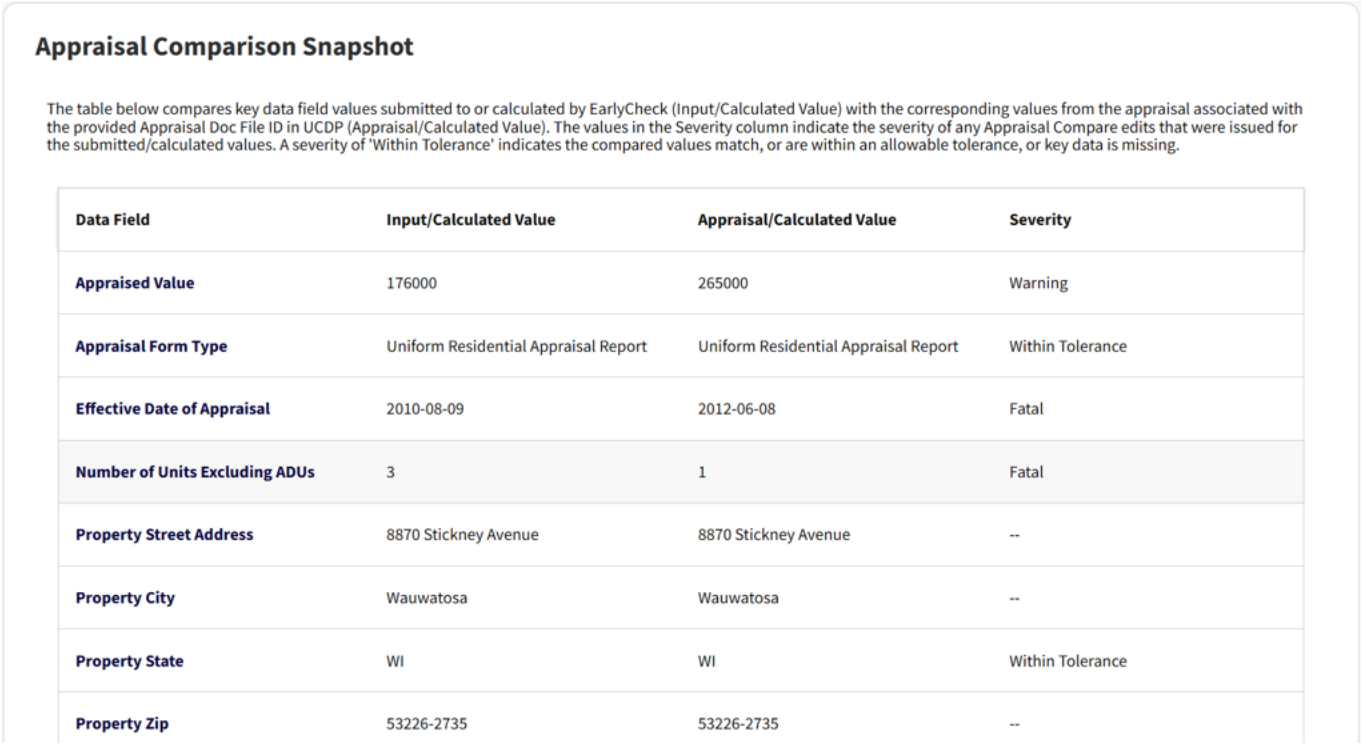


Appraisal Comparison Snapshot

The table below provides a mapping of the appraisal data field differences between UAD 2.6 and UAD 3.6 which result in new labels appearing in the Appraisal Comparison Snapshot section of the EarlyCheck findings.

Existing UAD 2.6 Value	New UAD 3.6 Value
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

Existing UAD 2.6



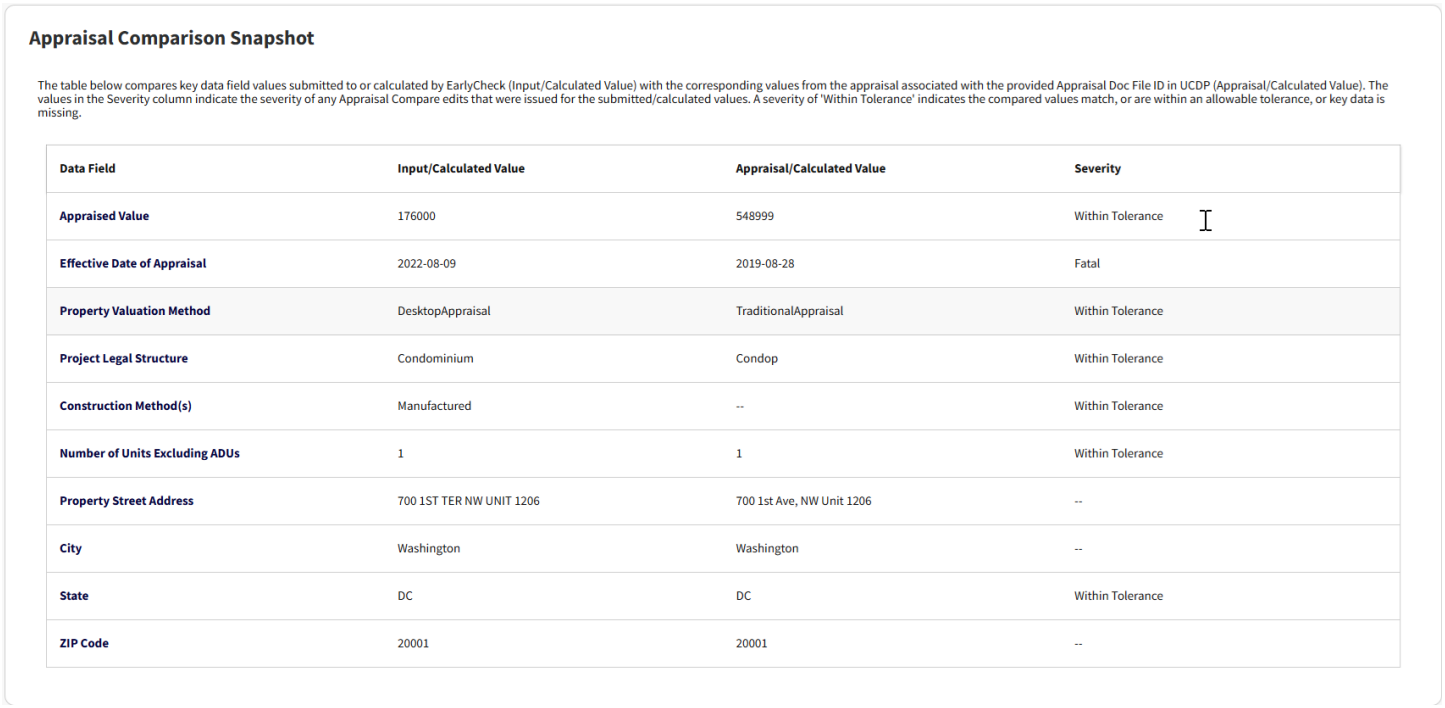
Appraisal Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values from the appraisal associated with the provided Appraisal Doc File ID in UCDP (Appraisal/Calculated Value). The values in the Severity column indicate the severity of any Appraisal Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance, or key data is missing.

Data Field	Input/Calculated Value	Appraisal/Calculated Value	Severity
Appraised Value	176000	265000	Warning
Appraisal Form Type	Uniform Residential Appraisal Report	Uniform Residential Appraisal Report	Within Tolerance
Effective Date of Appraisal	2010-08-09	2012-06-08	Fatal
Number of Units Excluding ADUs	3	1	Fatal
Property Street Address	8870 Stickney Avenue	8870 Stickney Avenue	--
Property City	Wauwatosa	Wauwatosa	--
Property State	WI	WI	Within Tolerance
Property Zip	53226-2735	53226-2735	--

New UAD 3.6

Note: "Effective Date of Appraisal" is not present in the ULAD file, below screenshot is of a ULDD file. For ULAD file the Input/ Calculated Value will be blank.



Appraisal Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values from the appraisal associated with the provided Appraisal Doc File ID in UCDP (Appraisal/Calculated Value). The values in the Severity column indicate the severity of any Appraisal Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance, or key data is missing.

Data Field	Input/Calculated Value	Appraisal/Calculated Value	Severity
Appraised Value	176000	548999	Within Tolerance
Effective Date of Appraisal	2022-08-09	2019-08-28	Fatal
Property Valuation Method	DesktopAppraisal	TraditionalAppraisal	Within Tolerance
Project Legal Structure	Condominium	Condop	Within Tolerance
Construction Method(s)	Manufactured	--	Within Tolerance
Number of Units Excluding ADUs	1	1	Within Tolerance
Property Street Address	700 1ST TER NW UNIT 1206	700 1st Ave, NW Unit 1206	--
City	Washington	Washington	--
State	DC	DC	Within Tolerance
ZIP Code	20001	20001	--

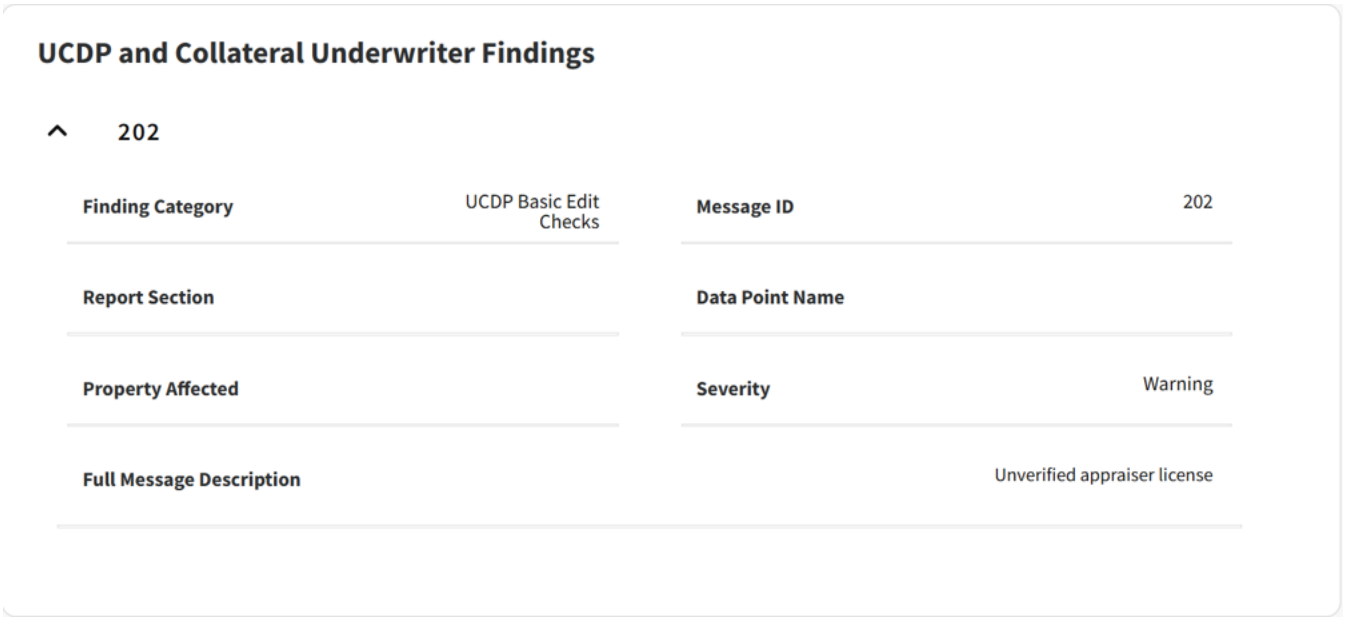
Note: The Property Valuation Form Type is not permitted for UAD 3.6 appraisals. If this data field is submitted with a UAD 3.6 appraisal, you will receive a fatal edit.

UCDP and Collateral Underwriting Findings

The table below provides a mapping of the appraisal data field differences between UAD 2.6 and UAD 3.6 which result in new labels appearing in the UCDP and Collateral Underwriting Findings section of the EarlyCheck findings.

Existing UAD 2.6 Value	New UAD 3.6 Value
Finding Category	Findings Category
Full Message Description	Message
Data Point Name	Report Label/Value

Existing UAD 2.6

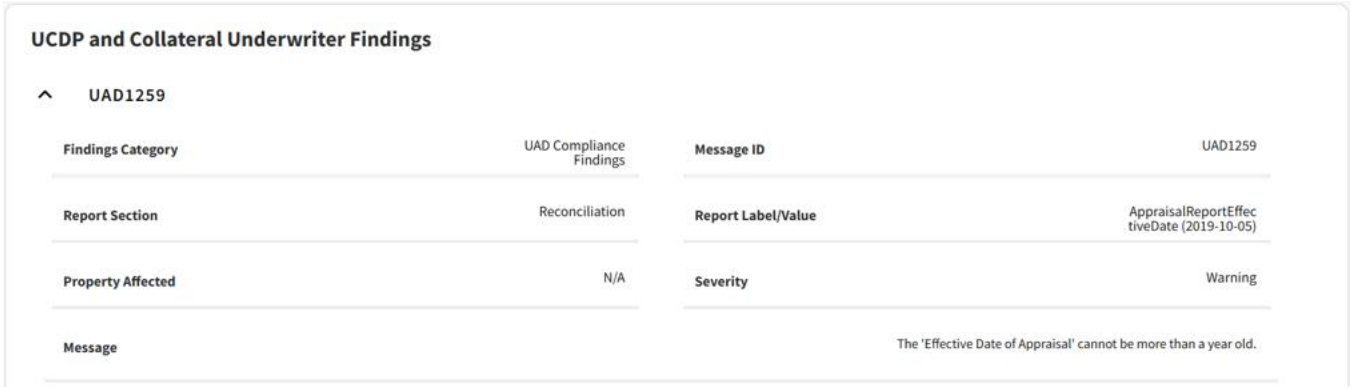


UCDP and Collateral Underwriter Findings

202

Finding Category	UCDP Basic Edit Checks	**Message ID**	202
Report Section		**Data Point Name**	
Property Affected		**Severity**	Warning
Full Message Description	Unverified appraiser license		

New UAD 3.6



UCDP and Collateral Underwriter Findings

UAD1259

Findings Category	UAD Compliance Findings	**Message ID**	UAD1259
Report Section	Reconciliation	**Report Label/Value**	AppraisalReportEffectiveDate (2019-10-05)
Property Affected	N/A	**Severity**	Warning
Message	The 'Effective Date of Appraisal' cannot be more than a year old.		

Single Construction Method Type EarlyCheck vs UAD

For a single construction method type associated with a dwelling in UAD, follow the mapping shown below:

Allowable Values:

Value Reported in UAD 2.6 “GSE Property Type”	Value Reported in UAD 3.6 “Construction Method Type”	Value Reported in EarlyCheck “Construction Method(s)” ULDD	Value Reported in EarlyCheck “Construction Method(s)” ULAD
ManufacturedHomeCondominium ManufacturedHomeCondominium OrPUDOrCooperative ManufacturedHousing ManufacturedHousingDoubleWide ManufacturedHousingMultiWide ManufacturedHousingSingleWide	Manufactured	Manufactured	Manufactured
Modular	OnFrameModular	SiteBuilt	N/A
Modular	Modular	SiteBuilt	N/A
N/A	SiteBuilt	SiteBuilt	N/A
N/A	Container	Container	N/A
N/A	ThreeDimensionalPrintingTechnology	ThreeDimensionalPrintingTechnology	N/A

Multiple Construction Method Types EarlyCheck vs UAD

UAD 2.6 only allows a single construction method type. With UAD 3.6, multiple values for construction method type can be provided. When you have multiple construction method types associated with the dwelling in UAD, follow the guidance shown below:

Note: When one of the construction method type is "Manufactured", always submit "Manufactured" in EarlyCheck

Value Reported in UAD 3.6	Value Reported in EarlyCheck ULDD	Value Reported in EarlyCheck ULAD
Manufactured And SiteBuilt	Manufactured	Manufactured
Manufactured And OnFrameModular	Manufactured	Manufactured
Manufactured And Modular	Manufactured	Manufactured
Manufactured And Container	Manufactured	Manufactured
Manufactured And ThreeDimensionalPrintingTechnology	Manufactured	Manufactured
SiteBuilt And OnFrameModular	SiteBuilt	N/A
SiteBuilt And Modular	SiteBuilt	N/A
SiteBuilt And Container	SiteBuilt	N/A
SiteBuilt And ThreeDimensionalPrintingTechnology	SiteBuilt	N/A
OnFrameModular And Modular	SiteBuilt	N/A
OnFrameModular And Container	SiteBuilt	N/A
OnFrameModular And ThreeDimensionalPrintingTechnology	SiteBuilt	N/A
Modular And Container	SiteBuilt	N/A
Modular And ThreeDimensionalPrintingTechnology	SiteBuilt	N/A
Container And ThreeDimensionalPrintingTechnology	SiteBuilt	N/A

Property Valuation Method

With UAD 3.6, the values for Property Valuation Method have been updated. Please see the table below for guidance

Note: Property Valuation Method field is not present in the ULAD import file. It is only applicable to the ULDD import file.

Allowable Values:

Value Reported in UAD 2.6	Value Reported in UAD 3.6	Value Reported in EarlyCheck ULDD
AutomatedValuationModel	N/A	AutomatedValuationModel
DesktopAppraisal	DesktopAppraisal	DesktopAppraisal
DriveBy	ExteriorAppraisal	DriveBy
TraditionalAppraisal	TraditionalAppraisal	FullAppraisal
N/A	N/A	None
N/A	N/A	Field Review
HybridAppraisal	HybridAppraisal	HybridAppraisal

Property Legal Structure

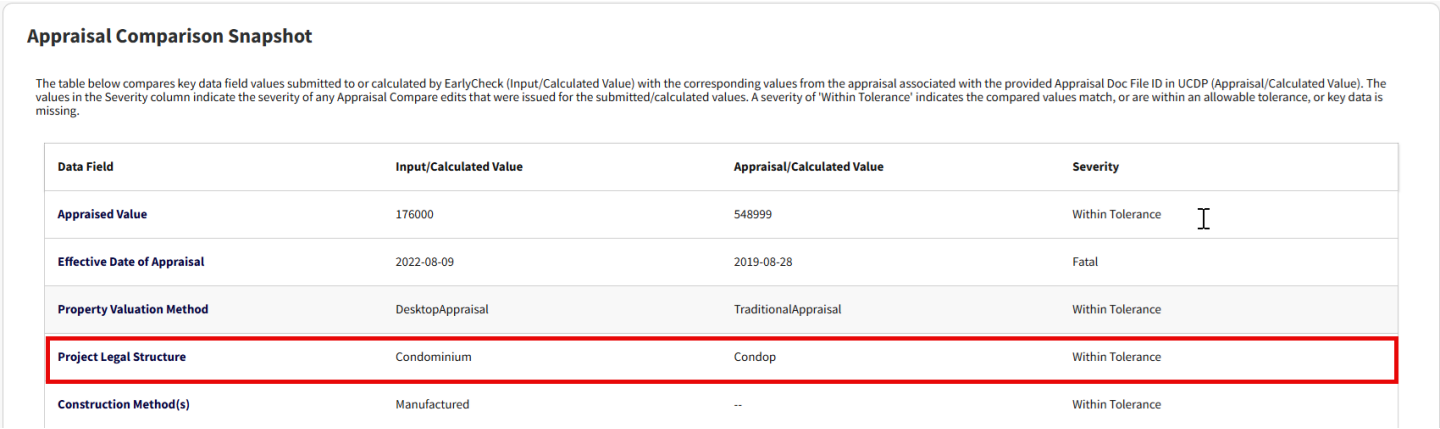
Currently in UAD 2.6, the ULDD and ULAD files only allow “Condominium” or “Cooperative” as valid values for the Legal Structure field.

UAD 3.6 includes an additional Legal Structure value of “Condop.” When “Condop” is provided on a UAD 3.6 appraisal, EarlyCheck will map it to “Cooperative.”

UAD 3.6



EarlyCheck



Project Design Type

In the current ULDD specification, the Project Design Type value “GardenProject” has been updated in UAD 3.6 to “LowRise.” EarlyCheck should continue to use the value “GardenProject” when a UAD 3.6 appraisal reports “LowRise.” The table below reflects the updated UAD 3.6 Design Types.

Allowable Values:

Value Reported in UAD 2.6 “Project Design Type”	Value reported in UAD 3.6 “Structural Design Type”	Value reported in EarlyCheck ULDD “Project Design Type”	Value reported in EarlyCheck ULAD “Project Design Type”
GardenProject	Lowrise	GardenProject	N/A
HighriseProject	Highrise	HighriseProject	HighriseProject
MidriseProject	Midrise	MidriseProject	N/A
Other	Other	OtherSelectedOnValuationDocumentation	N/A
TownhouseRowhouse	RowhouseTownhouse	TownhouseRowhouse	N/A