Fannie Mae

Loan Delivery 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 data fields required in Loan Delivery when a loan is underwritten with the new appraisal MISMO 3.6 format. Starting September 8, 2025, lenders who have been approved for the UAD 3.6 Limited Production period, and later when UAD 3.6 is in broad production beginning January 26, 2026, all lenders can begin submitting appraisals in 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 delivery data changes from an appraisal completed in UAD 2.6 vs UAD 3.6. The tables within this job aid provide a quick reference to the allowable values for the various appraisal methods corresponding to the fields that are required in Loan Delivery.

> **NOTE:** *This job aid is a guide only. ULDD Specification (Appendix D) implementation notes should be followed for Loan Delivery. The UAD specification should be followed for UAD.*

How to use this job aid:

The job aid is broken out to show how to complete the appraisal related information in two sections of the Loan Delivery details tab – Appraisal Information and Project Information.

Appraisal Information

Review this section to see how the ULDD data can be mapped to the appraisal information section along with information on changes resulting from the new UAD 3.6 including:

- Allowable values for single construction method
- Allowable values and examples with multiple construction methods
- Allowable values for appraisal method

Project Information

Review this section to see how the ULDD data can be mapped to the project information section along with information on changes resulting from the new UAD 3.6 including:

- Allowable values and example screenshots for project design type
- Allowable values for legal structure

Related Resources

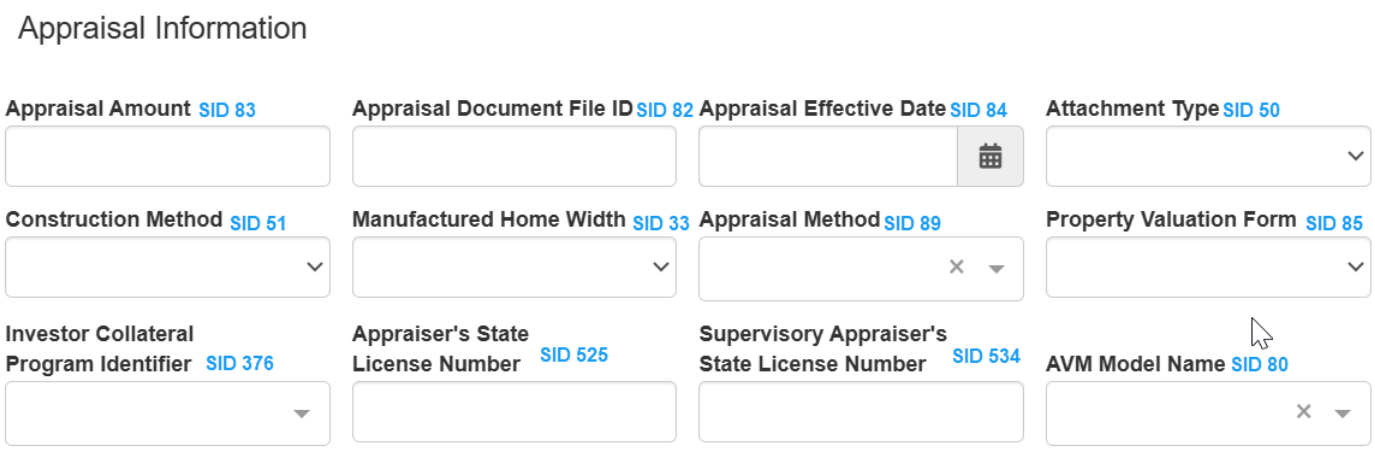
Uniform Appraisal Dataset | Fannie Mae

ULDD Job Aid for Alignment with UAD 3.6 – Technical Job Aid

ULDD Specification Appendix D

Appraisal Information

Below is an excerpt of the appraisal information section of the Loan Delivery details tab along with a mapping to the ULDD datapoints and in the table reflected below an indicator if there is UAD 3.6 impact.



Note: The Property Valuation Form 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.

Sort ID	Field Name in Loan Delivery	Details	Allowable Values	UAD 3.6 Impact?
83	Appraisal Amount	Enter the appraised value of the property, rounded to the nearest dollar. If no appraisal is required in association with a refinance transaction, indicate the amount of the original appraisal that is in the loan file. If Fannie Mae waived the requirement for an appraisal for a Desktop Underwriter® loan casefile, indicate the "sales price" submitted to Desktop Underwriter (for a purchase money transaction) or the lender's estimated value (for a refinance transaction).	9 Digits	No
82	Appraisal Document File ID	Enter the "Document File Identifier" from the Uniform Collateral Data Portal (UCDP). The lender obtains the "Document File Identifier" from UCDP and transmits it in the "Appraisal Identifier" field in Loan Delivery. This field associates the appraisal data transmitted by the lender to UCDP with the Loan Delivery record. As such, this field is conditional based on UCDP mandated requirements. UAD 3.6 appraisals begin with a first digit of 2 or higher.	10 Characters	Yes - UAD 3.6 appraisals begin with a first digit of 2 or higher.
84	Appraisal Effective Date	Enter effective date of the property valuation on the subject property. For mortgages with an appraisal, provide an effective date of appraisal. For mortgages with an appraisal and Appraisal Update and/or Completion Report	MM/DD/YYYY	No

Sort ID	Field Name in Loan Delivery	Details	Allowable Values	UAD 3.6 Impact?
		(FNM 1004D), provide an effective date of appraisal. None of the dates from the 1004D should be provided. For loans with any other valuation method, provide the date reported on the form or method used.		
50	Attachment Type	Enter the value that identifies the Attachment Type for the property (i.e., to describe an individual dwelling). For projects, Attachment Type is used to describe how the buildings in the project are attached to each other. For all other housing, it is used to describe an individual dwelling. As specified by Fannie Mae, the valid value definitions are: Attached: A dwelling unit that shares a common wall with two dwelling units on both sides of the subject unit. Detached: A dwelling unit that does not have a common wall with another dwelling unit. Semi Detached: An attached dwelling is an end unit or one of a pair of houses built side-by-side sharing a common wall with another dwelling unit on one side, such as a duplex.	Attached Detached Semi Detached	No
51	Construction Method	Enter the value that identifies the construction process for the main dwelling unit of the subject property. Valid value definitions are: Enter Manufactured if: if the dwelling meets the Glossary definition for Manufactured Home. Enter "SiteBuilt" if: Most of the dwelling's elements were created at the home's permanent site, or The dwelling is modular, panelized, or any other type of factory-built housing. Other: Enter "Other" when selecting a value in ConstructionMethodTypeOtherDescription.	Manufactured SiteBuilt Container ThreeDimensionalPrintingTechnology	Yes - Refer to Table 1 and Table 2 below
33	Manufactured Home Width	Enter the width of the manufactured home.	Multi Wide Single Wide	No
89	Appraisal Method	Enter the value that identifies the appraisal method used. If property inspection has been waived, select "None" and populate the field Investor Collateral Program Identifier (Sort ID 376). When a Field Review or Desk Review is used, refer to the following fields and guidance to supply these values: Appraisal Document File ID: Provide the Document File Identifier of the original appraisal that was	AutomatedValuationModel DesktopAppraisal DriveBy FullAppraisal DeskReview Field Review HybridAppraisal	Yes –Refer to Table 3 below

Sort ID	Field Name in Loan Delivery	Details	Allowable Values	UAD 3.6 Impact?
		uploaded to the Uniform Collateral Data Portal® (UCDP). Appraisal Amount: Provide the Field Review Valuation Amount. Appraisal Method: Provide the value that captures the original appraisal. Enter "FieldReview" if a field review was used to value the subject property. Enter "HybridAppraisal" if a hybrid appraisal was used to value the subject property. *For more detailed information, please refer to the Appraisal Method Job Aid located on Fanniemae.com.*		
85	Property Valuation Form	Enter the name of the property valuation form used to provide the property value upon which the loan underwriting decision was based. Enumeration and Corresponding Appraisal Form #: ▪ FNM 1004 / FRE 70 = UniformResidentialAppraisalReport ▪ FNM 1004C / FRE 70B = ManufacturedHomeAppraisalReport ▪ FNM 1025 / FRE 72 = SmallResidentialIncomePropertyAppraisalReport ▪ FNM 1073 / FRE 465 = IndividualCondominiumUnitAppraisalReport ▪ FNM 1075 / FRE 466 = ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport ▪ FNM 2000 / FRE1032 = OneUnitResidentialAppraisalFieldReviewReport ▪ FNM 2000A / FRE 1072 = TwoToFourUnitResidentialAppraisal ▪ FNM 2055 / FRE 2055 = ExteriorOnlyInspectionResidentialAppraisalReport ▪ FNM 2090 = IndividualCooperativeInterestAppraisalReport ▪ FNM 2095 = ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport NOTE: When using a UAD V3.6 appraisal (Sort ID 82 - Appraisal Identifier begins with a first digit of 2 or higher) this data point is no longer needed.	ExteriorOnlyInspectionIndividualCondominiumUnitAppraisalReport ExteriorOnlyInspectionIndividualCooperativeInterestAppraisalReport ExteriorOnlyInspectionResidentialAppraisalReport IndividualCondominiumUnitAppraisalReport IndividualCooperativeInterestAppraisalReport ManufacturedHomeAppraisalReport OneUnitResidentialAppraisalFieldReviewReport SmallResidentialIncomePropertyAppraisalReport TwoToFourUnitResidentialAppraisal UniformResidentialAppraisalReport	Yes - When using a UAD V3.6 appraisal (Sort ID 82 - Appraisal Identifier begins with a first digit of 2 or higher) this data point is no longer needed.

Sort ID	Field Name in Loan Delivery	Details	Allowable Values	UAD 3.6 Impact?
376	Investor Collateral Program Indentifier	Select the value that identifies the collateral program associated with the loan as identified by a specific entity • SFC 774: DU-Issued Value Acceptance + Property Data • SFC 801: DU-Issued Value Acceptance (Appraisal Waiver) (non-High LTV Refinance) • SFC 807: DU-Issued Value Acceptance (Appraisal Waiver) (High LTV Refinance)	Value Acceptance	No
525	Appraiser's State License Number	Enter the field appraiser's state license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located. Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser unless otherwise mandated by state law or regulation. When the appraiser is a trainee and has a license identifier, deliver the trainee's license identifier. When the appraiser is a trainee and does not have a license identifier, deliver the word "trainee" (lower case) When the appraiser is not a trainee and there is no supervisory appraiser deliver the Appraiser License Identifier	50 characters	No
534	Supervisory Appraiser's State License Number	Enter the supervisor appraiser's state license number (or state certification number in the absence of a license number) issued by the state in which the subject property is located. Only enter the License or Certificate Number as indicated by the appraisal subcommittee. Do not deliver extra language that may be included by the appraiser. When the appraiser is not a trainee and there is no supervisory appraiser, leave the field blank (do not make any entry such as N/A or none).	50 characters	No
80	AVM Model Name	Enter the name of the AVM model used to calculate the valuation of the subject property.	See all enumeration listed in Appendix D	No

Table 1 - Single Construction Method Type Loan Delivery vs UAD:

When you have a single construction method type associated with the dwelling in UAD, follow the mapping of allowing values shown below:

Allowable Values:

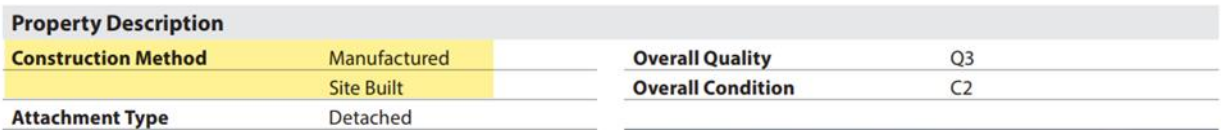
Value Reported in UAD 2.6 "GSE Property Type"	Value Reported in UAD 3.6 "Construction Method Type"	Value Reported in Loan Delivery "Construction Method Type"
ManufacturedHomeCondominium ManufacturedHomeCondominiumOrPUDOrCooperative ManufacturedHousing ManufacturedHousingDoubleWide ManufacturedHousingMultiWide ManufacturedHousingSingleWide	Manufactured	Manufactured
Modular	OnFrameModular	SiteBuilt
Modular	Modular	SiteBuilt
N/A	SiteBuilt	SiteBuilt
N/A	Container	Container
N/A	ThreeDimensionalPrintingTechnology	ThreeDimensionalPrintingTechnology

Table 2: Multiple Construction Method Types in UAD:

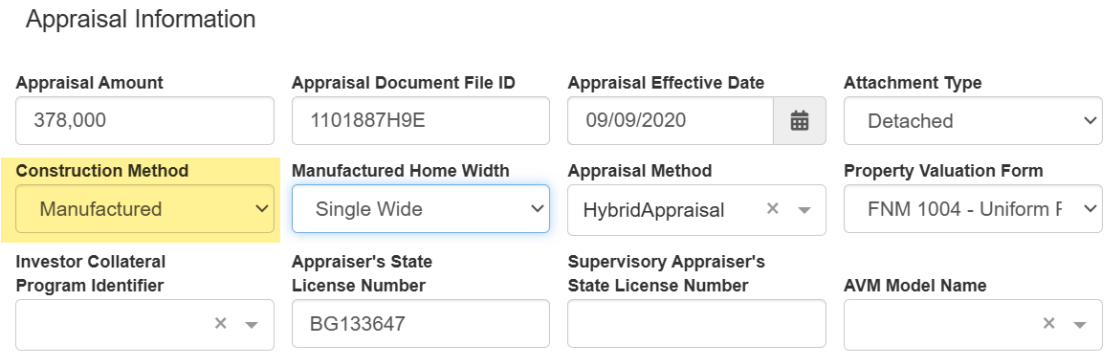
UAD 2.6 only allows a single construction method type. With UAD 3.6 multiple values for construction type can be selected in UAD. When you have multiple construction method types associated with the dwelling in UAD, follow the guidance shown below:

Note: When one of the construction method type is "Manufactured", always select "Manufactured" in Loan delivery.

UAD 3.6:



Loan delivery:



Below is a full list of the various combinations of construction method a lender may receive on the new UAD 3.6 appraisal format and the mapping of how that should be reported in the delivery:

Value Reported in UAD 3.6	Value Reported in Loan Delivery
Manufactured And SiteBuilt	Manufactured
Manufactured And OnFrameModular	Manufactured
Manufactured And Modular	Manufactured
Manufactured And Container	Manufactured
Manufactured And ThreeDimensionalPrintingTechnology	Manufactured
SiteBuilt And OnFrameModular	SiteBuilt
SiteBuilt And Modular	SiteBuilt
SiteBuilt And Container	SiteBuilt
SiteBuilt And ThreeDimensionalPrintingTechnology	SiteBuilt
OnFrameModular And Modular	SiteBuilt
OnFrameModular And Container	SiteBuilt
OnFrameModular And ThreeDimensionalPrintingTechnology	SiteBuilt
Modular And Container	SiteBuilt
Modular And ThreeDimensionalPrintingTechnology	SiteBuilt
Container And ThreeDimensionalPrintingTechnology	SiteBuilt

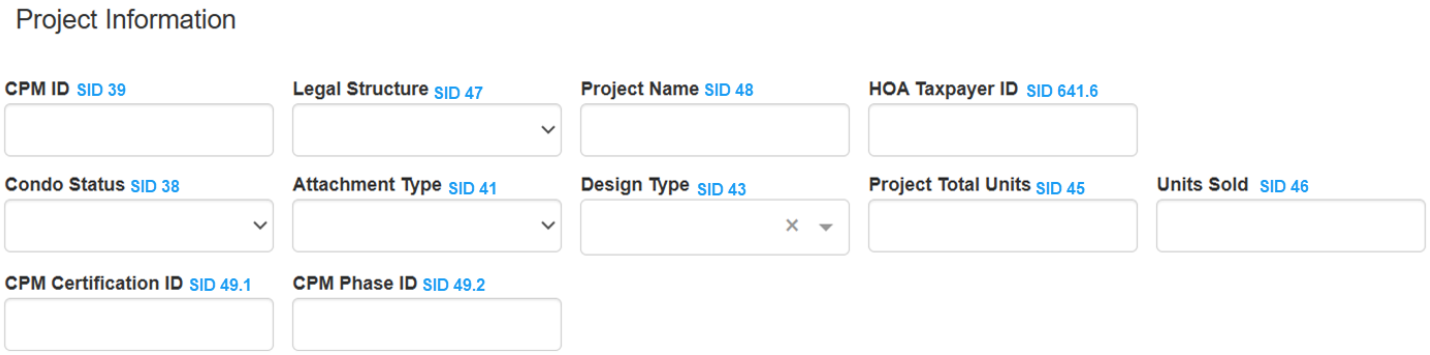
Table 3: Appraisal Method:

Allowable Values:

Value Reported in UAD 2.6	Value Reported in UAD 3.6	Value Reported in Loan Delivery
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

Project Information

Below is an excerpt of the project information section of the Loan Delivery details tab along with a mapping to the ULDD datapoints and in the table reflected below an indicator if there is UAD 3.6 impact.



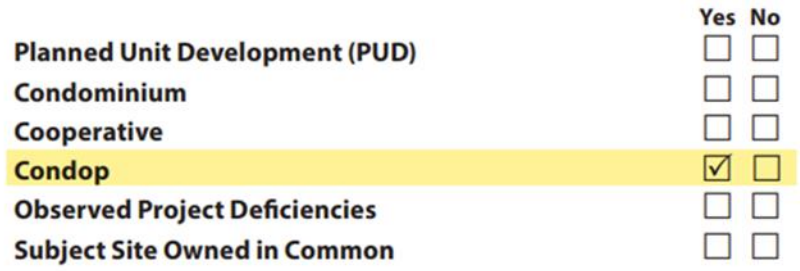
Sort ID	Field Name in Loan Delivery	Details	Allowable Values	UAD 3.6 impact?
47	Legal Structure	Enter the value that identifies the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner. Use “Cooperative” for “Condop” value on the new UAD 3.6 appraisal	Condominium Cooperative	
43	Design Type	Enter the value that specifies the type of design for the multiple-unit buildings in a project. The Fannie Mae supported valid value definitions for Project Design Type are: - Garden Project: 1 to 3 stories - Midrise Project: 4 to 7 stories - Highrise Project: 8+ Stories - Townhouse/ Rowhouse: One in a row of identical houses or having a common wall; attached to another unit via common wall (e.g., a brownstone). All floors above ground are included in the number of stories. Any half basements used for residential purposes are counted as a floor. If project is classified as Lowrise, specify "GardenProject" Enter "OtherSelectedOnValuationDocumentation" if the appraisal indicates "Other".	GardenProject HighriseProject MidriseProject OtherSelectedOnValuationDocumentation RowhouseTownhouse	Yes - Refer to Table 4 below

Legal Structure:

ULDD allowable values for legal structure do not include all the new UAD 3.6 values. This requires lenders to map the new UAD 3.6 values to existing ULDD values:

Use “Cooperative” for “Condop” value on the new UAD 3.6 appraisal

UAD 3.6:



Loan Delivery:

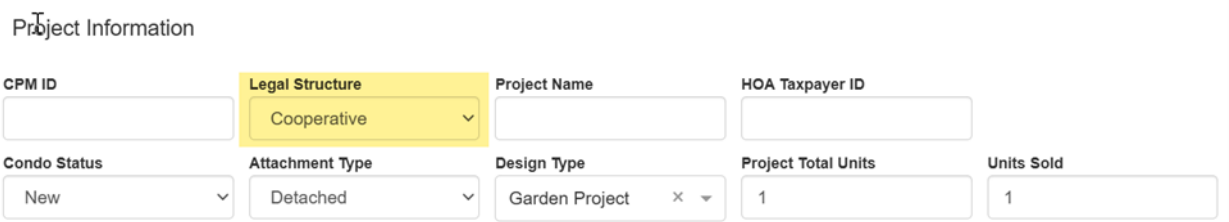
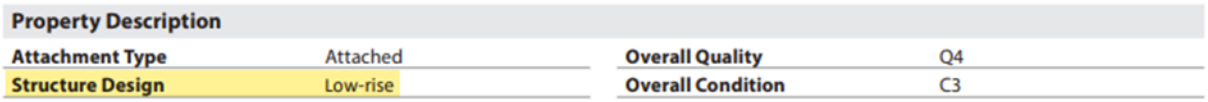
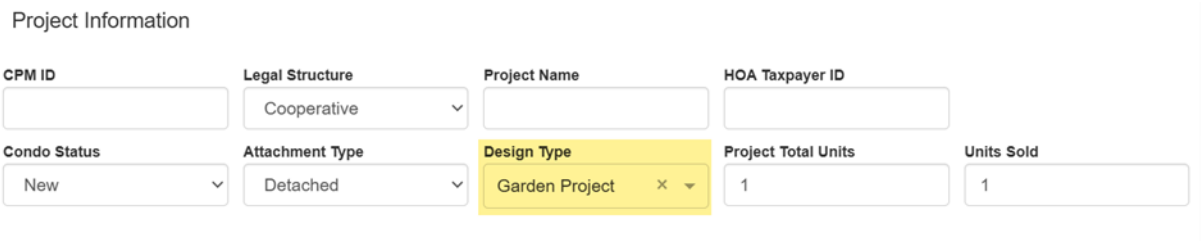


Table 4: Project Design Type:

UAD 3.6:



Loan Delivery:



Allowable Values:

Value Reported in UAD 2.6 “Project Design Type”	Value reported in UAD 3.6 Structural Design Type	Value reported in Loan Delivery Project Design Type
GardenProject	Lowrise	GardenProject
HighriseProject	Highrise	HighriseProject

MidriseProject	Midrise	MidriseProject
Other	Other	OtherSelectedOnValuationDocumentation
TownhouseRowhouse	RowhouseTownhouse	RowhouseTownhouse