

Uniform Appraisal Dataset FAQs for Servicers

Jul 9, 2025

Beginning in 2026, the new Uniform Appraisal Dataset (UAD) 3.6 appraisal format will be used to fulfill some servicing valuation requests through Servicing Management Default Underwriter™ (SMDU™). Although the appraisal report will look different, the valuation data and format returned to servicers will remain the same. Fannie Mae is preparing to adopt the Uniform Appraisal Dataset (UAD) 3.6 appraisal format as part of an industry-wide update.

You may be wondering:

Do I need to prepare for the move from UAD 2.6 to UAD 3.6 for valuation requests submitted via SMDU?

No immediate action is required. Fannie Mae uses a variety of valuation products to fulfill requests submitted through SMDU (e.g., Short Sales, MI Termination). To ensure consistency, all valuation data returned to servicers via SMDU will continue to be delivered in the **existing format**, regardless of the underlying valuation product used.

However, the **UAD 3.6 appraisal PDF will look different** from legacy formats. Servicers are encouraged to become familiar with the new Uniform Residential Appraisal Report (URAR) layout to better understand the updated presentation.

When will servicers begin seeing UAD 3.6 appraisal reports used for SMDU valuation requests?

While the broader industry will begin a limited release of UAD 3.6 appraisal reports in September 2025, Fannie Mae will **not** use UAD 3.6 appraisals to fulfill servicing valuation requests through SMDU until **2026**. Initially, UAD 3.6 appraisals will be used internally (e.g., for REO purposes) as part of a phased rollout before expanding to SMDU requests. A future announcement will clarify which SMDU servicing valuation requests will utilize UAD 3.6 appraisal reports, along with the timeline for implementation.

What resources are available?

Please refer to these resources to learn more about the new UAD changes:

[UAD Lender Preparedness Webinar](#): A recorded session to help lenders understand and prepare for the UAD 3.6 changes.

[The Industry's Guide to the New URAR](#): A visual walkthrough of the redesigned Uniform Residential Appraisal Report (URAR).

[Uniform Appraisal Dataset | Fannie Mae](#): Official documentation and updates from Fannie Mae.

[Lender Readiness Kit](#): Tools and checklists to support your transition to UAD 3.6.