

Updated UAD Redesign Timeline with Specific Implementation Dates

Fannie Mae and Freddie Mac (the GSEs) have published a detailed implementation timeline for the industry migration to the Uniform Appraisal Dataset (UAD) 3.6 and dynamic Uniform Residential Appraisal Report (URAR) that provides specific implementation dates. While the timeline has not changed, we've updated previously provided quarters with specific dates to help the industry develop more detailed plans for implementation activities.

UAD Implementation Timeline

UNIFORM MORTGAGE DATA PROGRAM						
2024		2025		2026		2027
UAD 3.6 TESTING		Uniform Appraisal Dataset (UAD) 3.6 PRODUCTION				
INDUSTRY PREP		LIMITED PRODUCTION September 8, 2025 – January 25, 2026	BROAD PRODUCTION January 26, 2026 – November 1, 2026		MANDATE November 2, 2026	RETIREMENT May 3, 2027
UAD 2.6 -> UAD 3.6 Transition Period				UAD 2.6 Pipeline Revisions		
Submit 2.6 Only November 18, 2024 – Redesignated Uniform Residential Appraisal Report (URAR) industry training available on GSE websites	Submit 2.6 Only June 4, 2025 – GSEs publish policy updates July 28, 2025 – ULDD Mandate: Lenders must deliver ULDD Phase 5 data points prior to using UAD 3.6	Submit 2.6 and Limited Production Participants* to Submit 3.6 September 8, 2025 – Fannie Mae and Freddie Mac can accept both UAD 2.6 and 3.6 *Limited Production Participants - Lenders who have submitted the UAD Questionnaire and received GSE approval will have controlled access to submit 3.6 to Uniform Collateral Data Portal (UCDP)	Submit 2.6 or Submit 3.6 January 26, 2026 – All Lenders may begin submitting to the GSEs' production environment without prior GSE approval		Submit 3.6 Only November 2, 2026 – Lenders must use UAD 3.6 for all new submissions on or after this date Revisions allowed for previously submitted UAD 2.6 appraisals	2.6 Pipeline Cleared May 3, 2027 – UAD 2.6 Pipeline revisions period ends

The below summarizes the updates for specific dates for upcoming implementation phases:

Industry Prep

- **Training Available: November 18, 2024** – Industry training will be available on GSE websites. This training is of specific value to lenders and software providers to help them use, implement and transition to the new URAR. Appraiser-specific training for continuing education (CE) credit will be available through appraisal education providers beginning in 2025.
- **GSE Policy Updates Published: June 4, 2025** – The GSEs will send announcements to the industry with policy updates related to the new UAD and URAR.
- **ULDD Mandate: July 28, 2025** – Lenders must be delivering Uniform Loan Delivery Dataset (ULDD) Phase 5 data points prior to being able to use the new UAD.

Limited Production: September 8, 2025 – January 25, 2026

This can be considered a “test and learn” period in the production environment. The GSEs will begin accepting the new UAD on a limited basis from lenders and software providers. This controlled access will be granted upon validation of prerequisites and completion of a readiness questionnaire. Approved lenders and software providers can use either UAD 2.6 or UAD 3.6.

Broad Production: January 26, 2026 – November 1, 2026

All lenders may begin using the new UAD in the production environment. Lenders can use either UAD 2.6 or UAD 3.6.

Mandate: November 2, 2026

All lenders must use UAD 3.6 in the production environment. Revisions will be allowed for previously submitted appraisals that used UAD 2.6.

Retirement: May 3, 2027

UAD 2.6 pipeline revisions for previously submitted appraisals will no longer be accepted.

Additional Information

The GSEs are committed to helping the industry prepare for and successfully implement the new UAD and transition to the new URAR. Each GSE will continue to work closely with lenders and software providers to assist them throughout the implementation process.

The GSEs have developed materials that offer further details about these implementation phases and specific steps that can be taken to prepare and work through implementation; particularly the UAD Lender Readiness Kit and the UAD and Forms Redesign Partner Playbook. These materials can be accessed on [Fannie Mae’s UAD web page](#) or [Freddie Mac’s UAD web page](#).

If you have questions about the new UAD or URAR, please contact your GSE representative or email UAD_info@fanniemae.com or UAD@freddiemac.com.