Intelligence beyond bounds™

Valuation Modernization

Mercury Network Implementation Overview v1.2

Why do our Valuation Platforms Need to be Updated?

- The new dynamic Appraisal URAR moves us from a form-centric fulfillment process to a data-centric process, where data that describes the subject property drives the appraisal report, not a form.
- Many of the features and functions in our valuation platforms today differentiate behavior by appraisal form number.
- The MISMO XML structure, which contains all appraisal data points, is changing from version 2.6 to version 3.6, resulting in a new set of data points and corresponding validations. The UAD 3.6 accepted appraisal file format will not be an .ENV or MISMO XML file, but instead a UAD 3.6 Zip file that contains MISMO 3.6 XML, photos, and the appraisal PDF.
- Each platform will be integrated with the new UCDP portal for UAD 3.6.
- Our automated rules and review solution will be redesigned for UAD 3.6 appraisals.

Click here to subscribe to receive release notes and announcements in your email inbox. Stay up-to-date on feature release dates for both UAT and Production at our Cotality Release Notes website.

Impacted Features and Functions

This information is subject to change as we continue to update Mercury Network. A document version history is available at the end of this document.

Tag Definitions

Ready in UAT	These items are ready in UAT (after UAT testing opens in February 2026)
Configuration	These items require configuration for UAD 3.6 order fulfillment, and will be included in the UAD 3.6 migration plan.

Note: UAD 3.6 updates do not impact legacy forms (current state) process flow. Mercury will continue to support the legacy forms process flow as it is today.

Place Order

As we transition away from appraisal form numbers, we will rely instead on several property characteristics to define the scope of work. To achieve this, we have updated the data points captured at order creation and added new APIs to support additional features such as Property Details Collaboration.

To support UAD 3.6 orders, we have designed a set of "Products" to provide clients with a baseline to start from, like the list of form types/products you use today for legacy forms.

Two of the primary UAD 3.6 data points —Property Valuation Method and Property Type —serve as the basis for our UAD 3.6 appraisal product list. This list also includes the Completion Report and Restricted Appraisal Update reports.

- Desktop Appraisal - Single Family
- Desktop Appraisal - Two to Four Family
- Desktop Appraisal - Condominium
- Desktop Appraisal - Manufactured Home
- Desktop Appraisal - Cooperative
- Desktop Appraisal - Other
- Exterior Appraisal - Single Family
- Exterior Appraisal - Two to Four Family
- Exterior Appraisal - Condominium
- Exterior Appraisal - Manufactured Home
- Exterior Appraisal - Cooperative
- Exterior Appraisal - Other

- Hybrid Appraisal - Single Family
- Hybrid Appraisal - Two to Four Family
- Hybrid Appraisal - Condominium
- Hybrid Appraisal - Manufactured Home
- Hybrid Appraisal - Cooperative
- Hybrid Appraisal - Other
- Traditional Appraisal - Single Family
- Traditional Appraisal - Two to Four Family
- Traditional Appraisal -Condominium
- Traditional Appraisal - Manufactured Home
- Traditional Appraisal - Cooperative
- Traditional Appraisal - Other
- Completion Report
- Restricted Appraisal Update

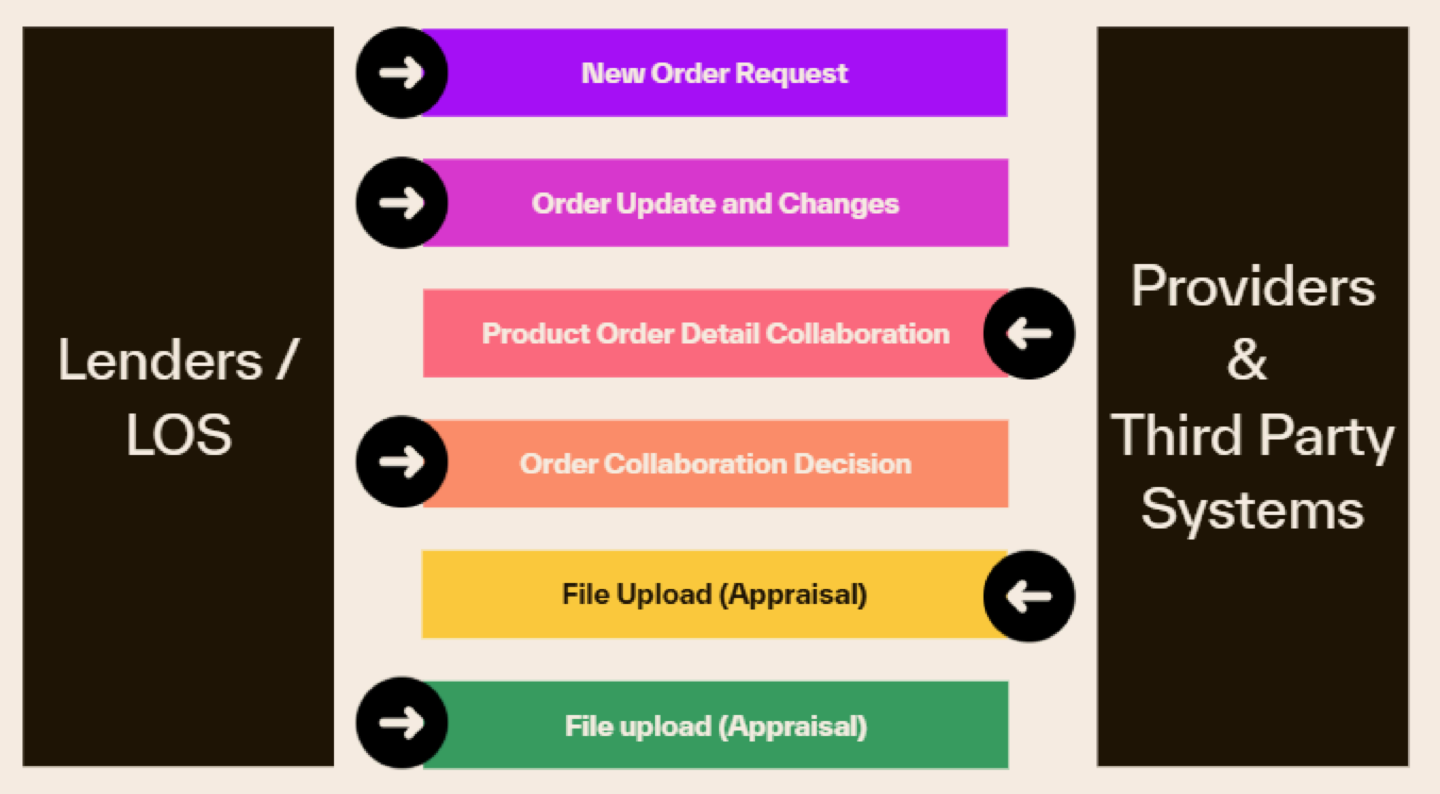
We have also introduced a new concept that allows us to link orders for the same loan together. When a second order is placed for the same loan (a second appraisal for a jumbo loan or a Completion report, for example), customers will provide the Mercury platform with the Tracking ID or Tracking Number for the first "parent order". This enables Mercury to connect these orders so they are all visible in one place during UCDP submission.

Note: UAD 3.6 Completion reports and Update reports can only be placed as child orders; the parent appraisal's Tracking ID or Tracking Number is required.

LOS API

Ready in UAT

There are several components involved in this process (order placement, order updates, communication between the LOS and the platform throughout the lifecycle, and the new product collaboration feature, among others). An updated API guide is now available, highlighting the primary areas of change:

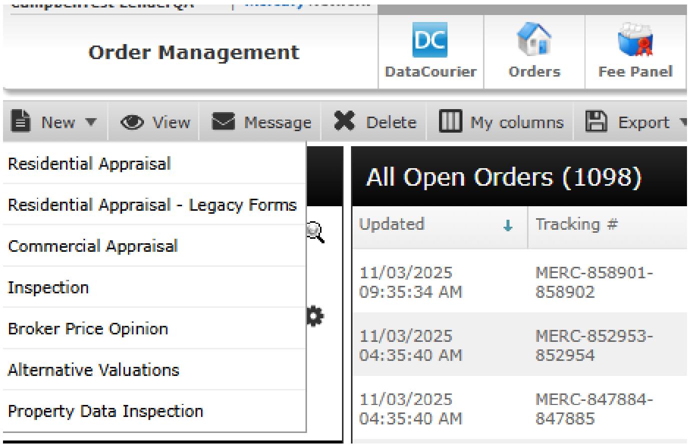

Lenders / LOS
New Order Request
Order Update and Changes
Product Order Detail Collaboration
Order Collaboration Decision
File Upload (Appraisal)
File upload (Appraisal)
Providers & Third Party Systems

Manual Order Forms

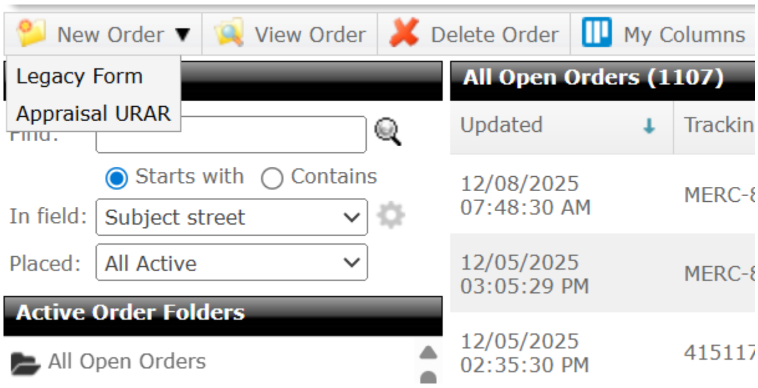
Ready in UAT

When placing a manual order, Mercury users will now select whether the order pertains to a legacy form or a UAD 3.6 URAR/Completion Report/Update Report.

On Secure: To place a UAD 3.6 order, users should choose **Residential Appraisal**. Alternatively, selecting **Residential Appraisal - Legacy Forms** displays the existing manual form for placing a legacy appraisal order.



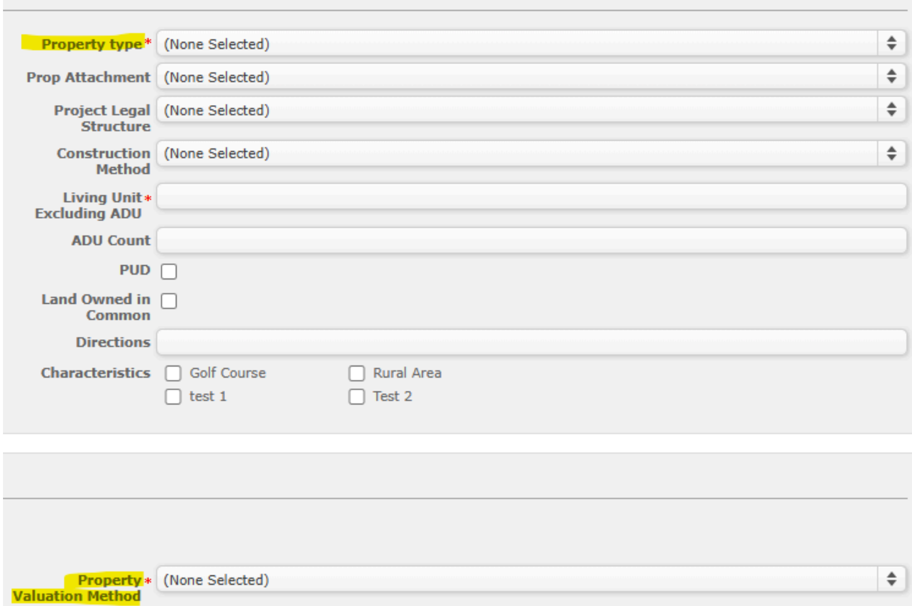
On VMP Client: To place a UAD 3.6 order, users should choose **Appraisal URAR**. Alternatively, selecting **Legacy Form** displays the existing manual form for placing a legacy appraisal order.



When **Residential Appraisal/ Appraisal URAR** is selected, a new order form will appear with additional fields needed to place your order. These new UAD 3.6 fields are designed to outline the scope of work as we transition away from legacy appraisal forms.

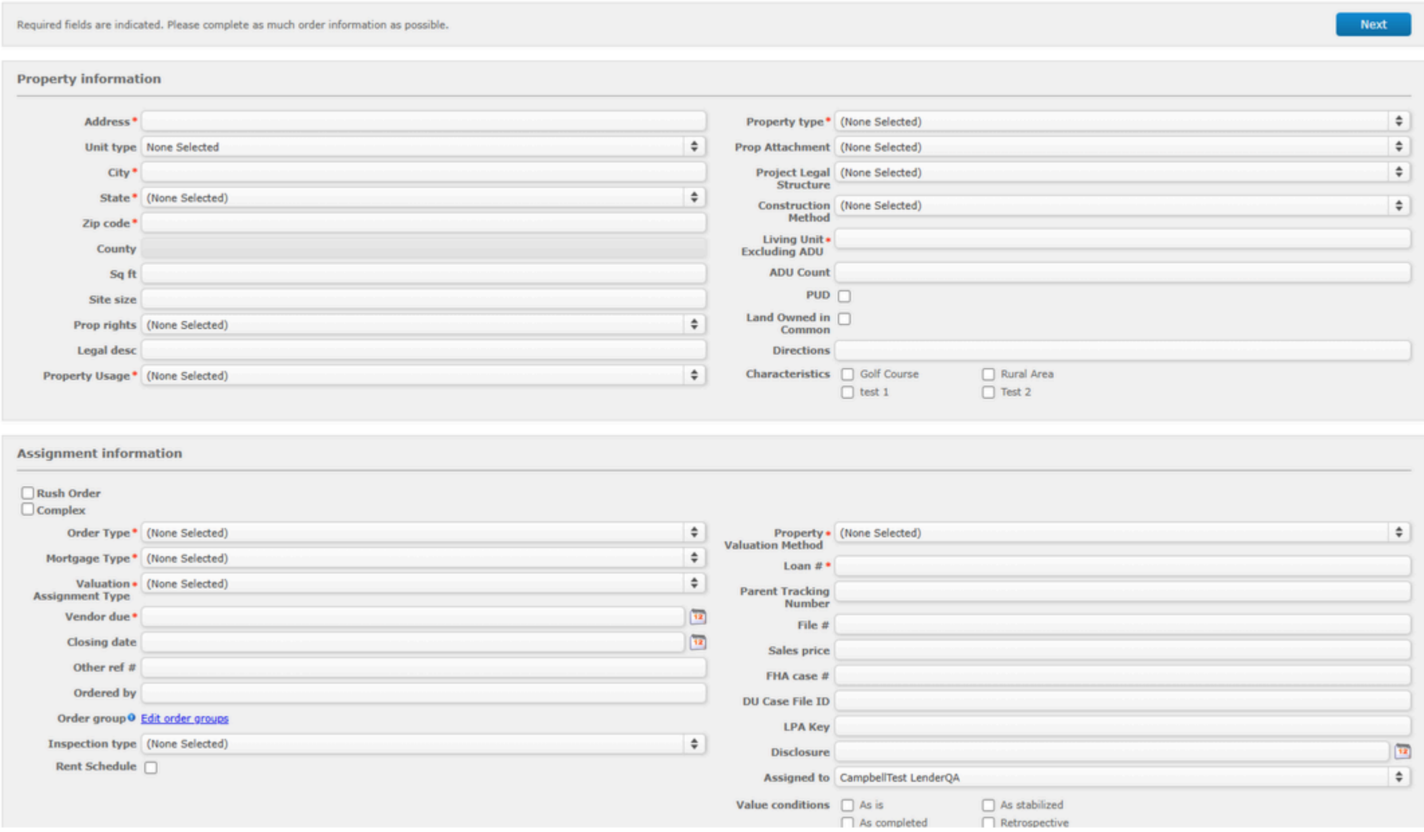
You'll notice a few important changes:

- There is no **Form/type** selection in the Assignment Information section. For UAD 3.6 orders, the product is derived from the **Valuation Assignment Method** and **Property Type** fields located in the Property Information section. Standard UAD 3.6 products are listed at the beginning of this document.

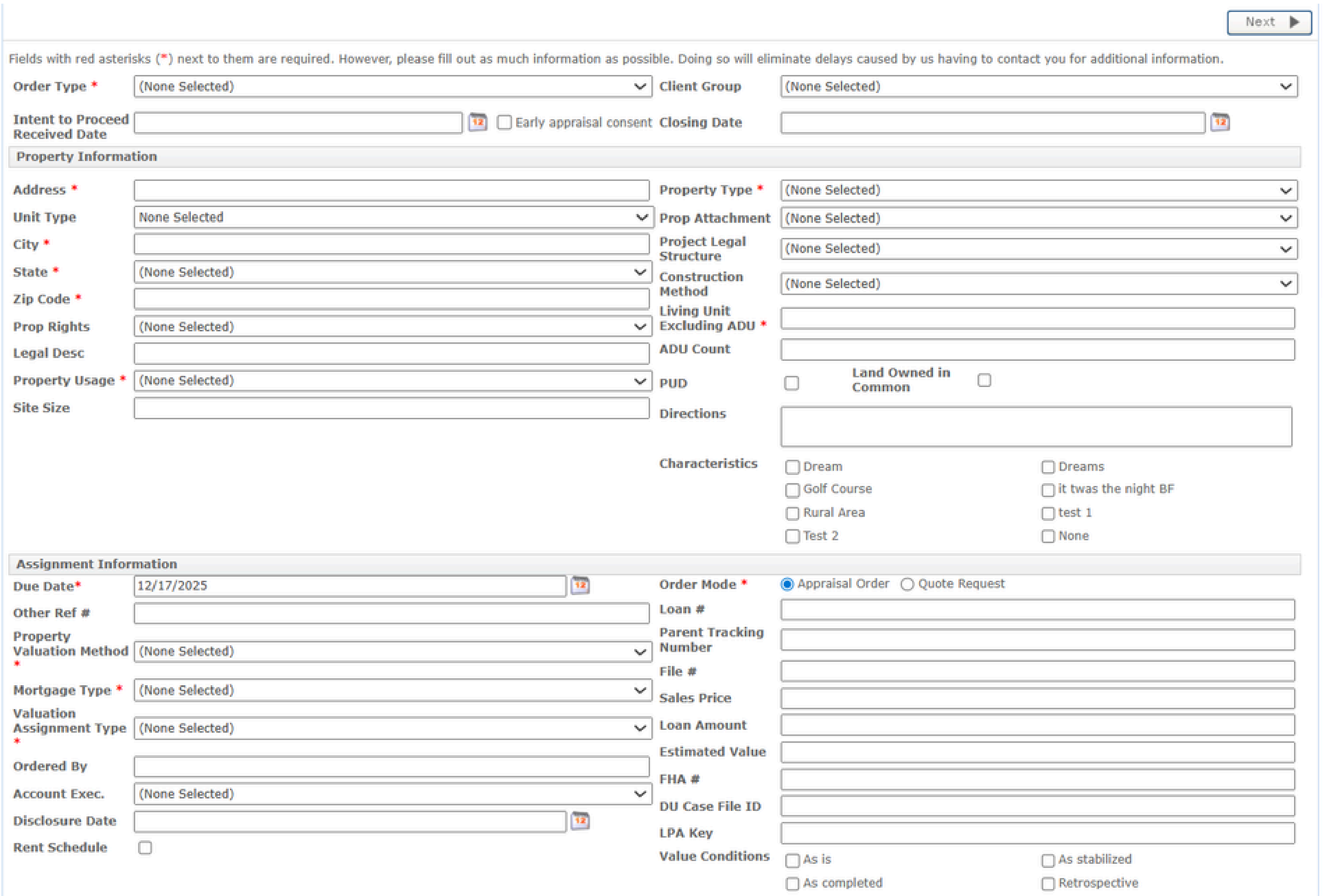


- There are several new fields added to the order form to describe the property characteristics:
  - Prop Attachment
  - Property Type
  - Living Unit Excluding ADU
  - Property Valuation Method
  - Project Legal Structure
  - ADU Count
  - Construction Method
  - Rent Schedule Indicator
  - PUD Indicator
  - Land Owned in Common Indicator
  - Property Usage
  - Order Type
  - Mortgage Type
  - Valuation Assignment Type
  - Parent Tracking Number

Secure:


Required fields are indicated. Please complete as much order information as possible.
Next
Property information
Address *
Unit type
None Selected
City *
State *
(None Selected)
Zip code *
County
Sq ft
Site size
Prop rights
(None Selected)
Legal desc
Property Usage *
(None Selected)
Property type *
(None Selected)
Prop Attachment
(None Selected)
Project Legal Structure
(None Selected)
Construction Method
(None Selected)
Living Unit Excluding ADU *
ADU Count
PUD
Land Owned in Common
Directions
Characteristics
Golf Course
Rural Area
test 1
Test 2
Assignment information
Rush Order
Complex
Order Type *
(None Selected)
Mortgage Type *
(None Selected)
Valuation Assignment Type *
(None Selected)
Vendor due *
Closing date
Other ref #
Ordered by
Order group
Edit order groups
Inspection type
(None Selected)
Rent Schedule
Property Valuation Method *
(None Selected)
Loan # *
Parent Tracking Number
File #
Sales price
FHA case #
DU Case File ID
LPA Key
Disclosure
Assigned to
CampbellTest LenderQA
Value conditions
As is
As stabilized
As completed
Retrospective

VMP Client:


Next
Fields with red asterisks (*) next to them are required. However, please fill out as much information as possible. Doing so will eliminate delays caused by us having to contact you for additional information.
Order Type *
(None Selected)
Client Group
(None Selected)
Intent to Proceed Received Date
Early appraisal consent
Closing Date
Property Information
Address *
Unit Type
None Selected
City *
State *
(None Selected)
Zip Code *
Prop Rights
(None Selected)
Legal Desc
Property Usage *
(None Selected)
Site Size
Property Type *
(None Selected)
Prop Attachment
(None Selected)
Project Legal Structure
(None Selected)
Construction Method
(None Selected)
Living Unit Excluding ADU *
ADU Count
PUD
Land Owned in Common
Directions
Characteristics
Dream
Dreams
Golf Course
it twas the night BF
Rural Area
test 1
Test 2
None
Assignment Information
Due Date*
12/17/2025
Other Ref #
Property Valuation Method *
(None Selected)
Mortgage Type *
(None Selected)
Valuation Assignment Type *
(None Selected)
Ordered By
Account Exec.
(None Selected)
Disclosure Date
Rent Schedule
Order Mode *
Appraisal Order
Quote Request
Loan #
Parent Tracking Number
File #
Sales Price
Loan Amount
Estimated Value
FHA #
DU Case File ID
LPA Key
Value Conditions
As is
As stabilized
As completed
Retrospective

There are also several fields present on the legacy forms order form but absent from the UAD 3.6 **Residential Appraisal/Appraisal URAR** order form. Several of these fields are replaced with fields that house similar information.

- Form/type
- Loan Type
- Loan Purpose
- Prop Type
- Occupancy

VMP Client: **Order Type** has been renamed to **Order Mode** on the **Appraisal URAR** order form. There is a new field called **Order Type**, which captures different information.

Quote Request

Specific changes are TBD.

Review-Only Order

Specific changes are TBD.

Prepare Order Features

Today, many workflow configurations within the platform are based on the appraisal form number. These configurations now incorporate UAD 3.6 property characteristics data points, which will dictate how specific orders with specific characteristics behave.

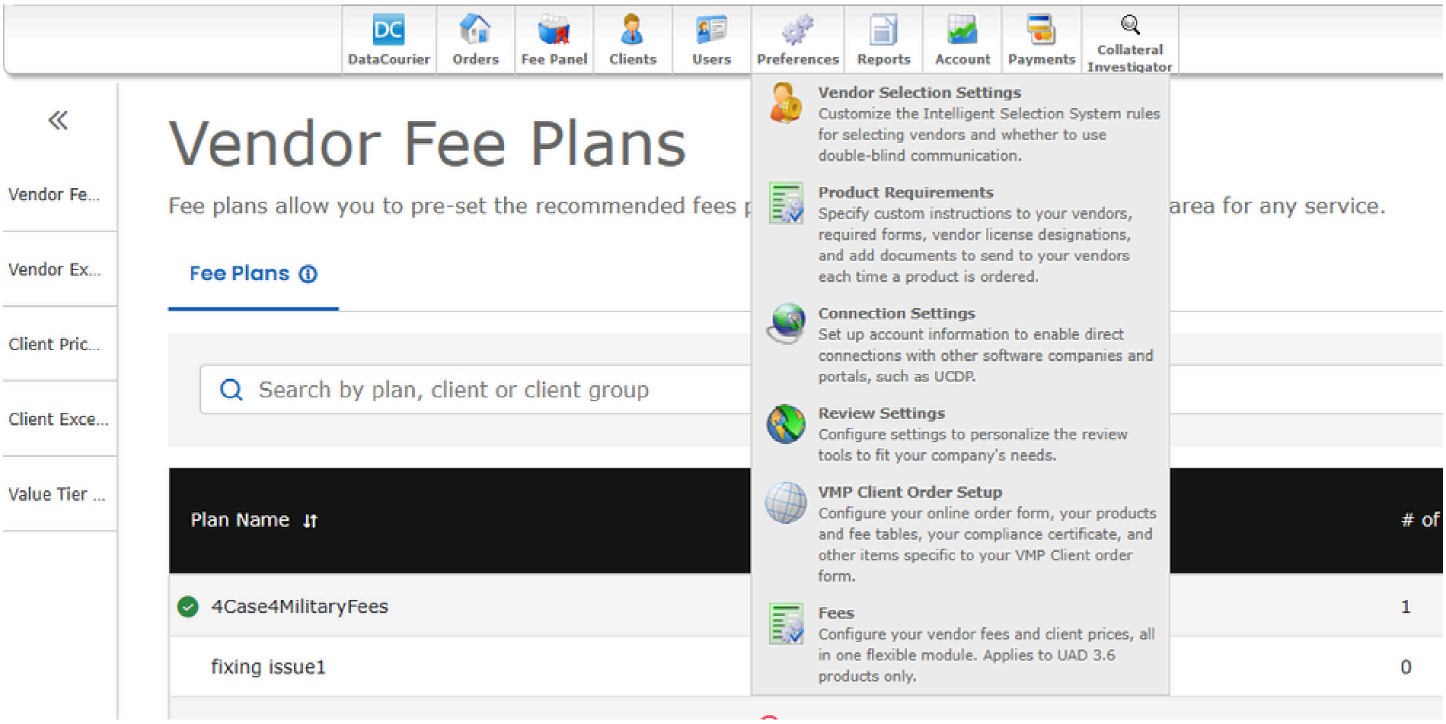
Fee Administration

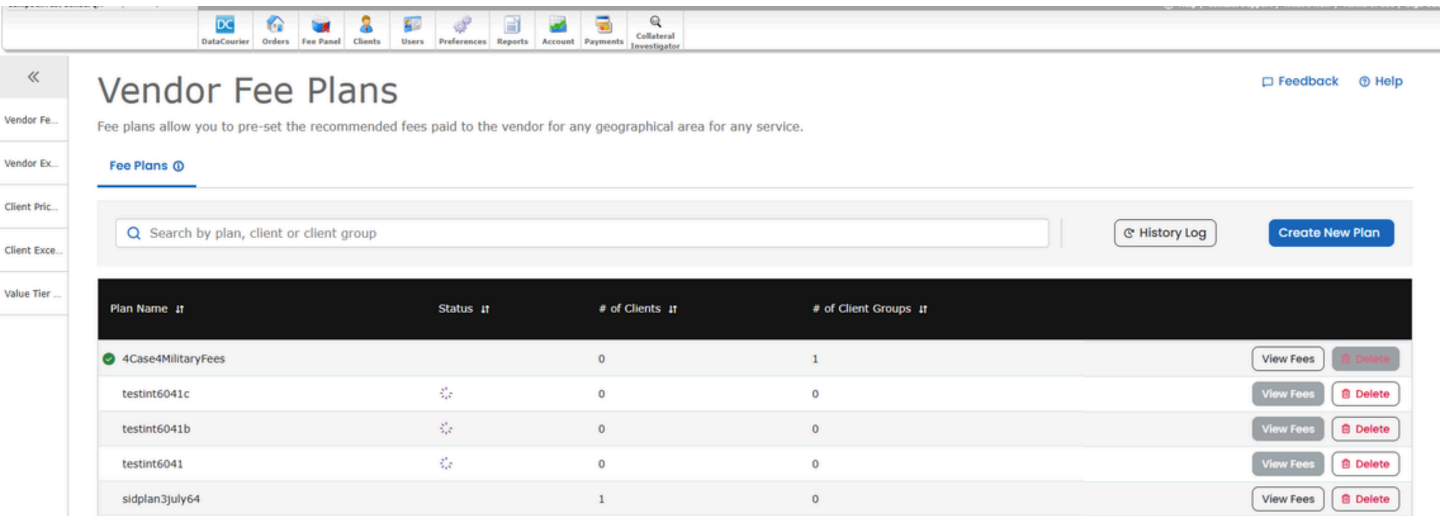
Configuration

Ready in UAT

Fee management in Mercury has been upgraded, allowing users with appropriate permissions to create and manage complex fee plans directly in the user interface. At this time, the new module is used only to manage UAD 3.6 fee plans; however, it is on the roadmap to extend the module to manage legacy form fees as well. These plans will be handled separately to accommodate distinct configuration data points for each. Clients will establish UAD 3.6 fee plans using a forms matrix that maps legacy forms to a specific set of UAD 3.6 data points.

Please see Appendix A for additional details.





Product Requirements

Configuration

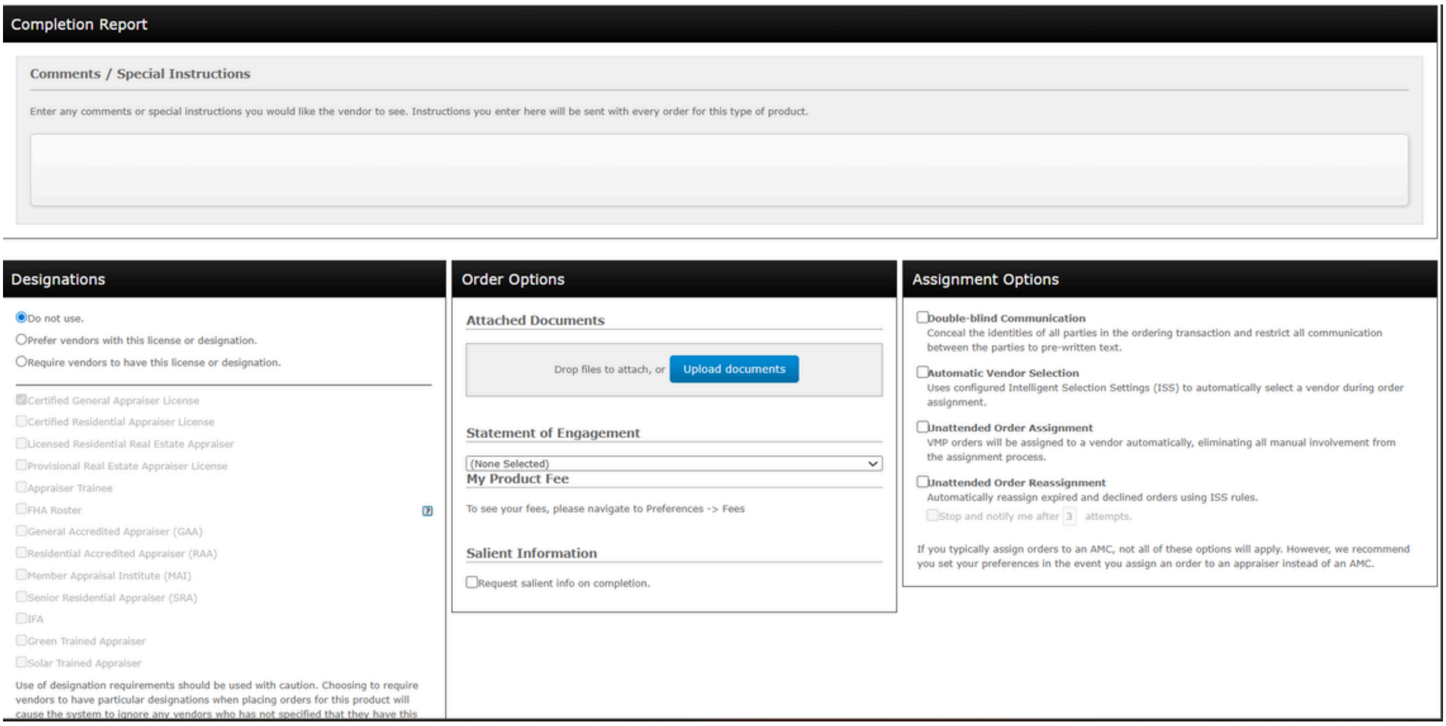
Ready in UAT

Product Requirements under the Preferences menu has been updated to split residential appraisals into two tabs, **Residential Appraisal** (UAD 3.6 products) and **Residential Appraisal - Legacy Forms**. The **Residential Appraisal** tab list differs from the current screen in two ways:

- It does not display the fee because it is no longer stored in the Product Requirements module, and the fee calculation extends beyond the product.
- It does not allow you to show/hide products on the order form. UAD 3.6 products are derived from a combination of order data points and are not represented by one field on the order form.

While the configurations for legacy forms will remain unchanged, preferences for UAD 3.6 products must be configured during a client's UAD 3.6 migration. The **Product Requirements** screen at the individual UAD 3.6 product level looks a little different from the legacy forms:

- The **Required Forms** section is not available for UAD 3.6 products because the requirements will be primarily dictated by the scope of work defined for the service provider and the applicable sections on the new URAR dynamic appraisal form.
- The **Designations** section is unchanged.
- The **Order Options** section no longer has a place to enter fees; UAD 3.6 fees are managed in the Preferences → Fees module.



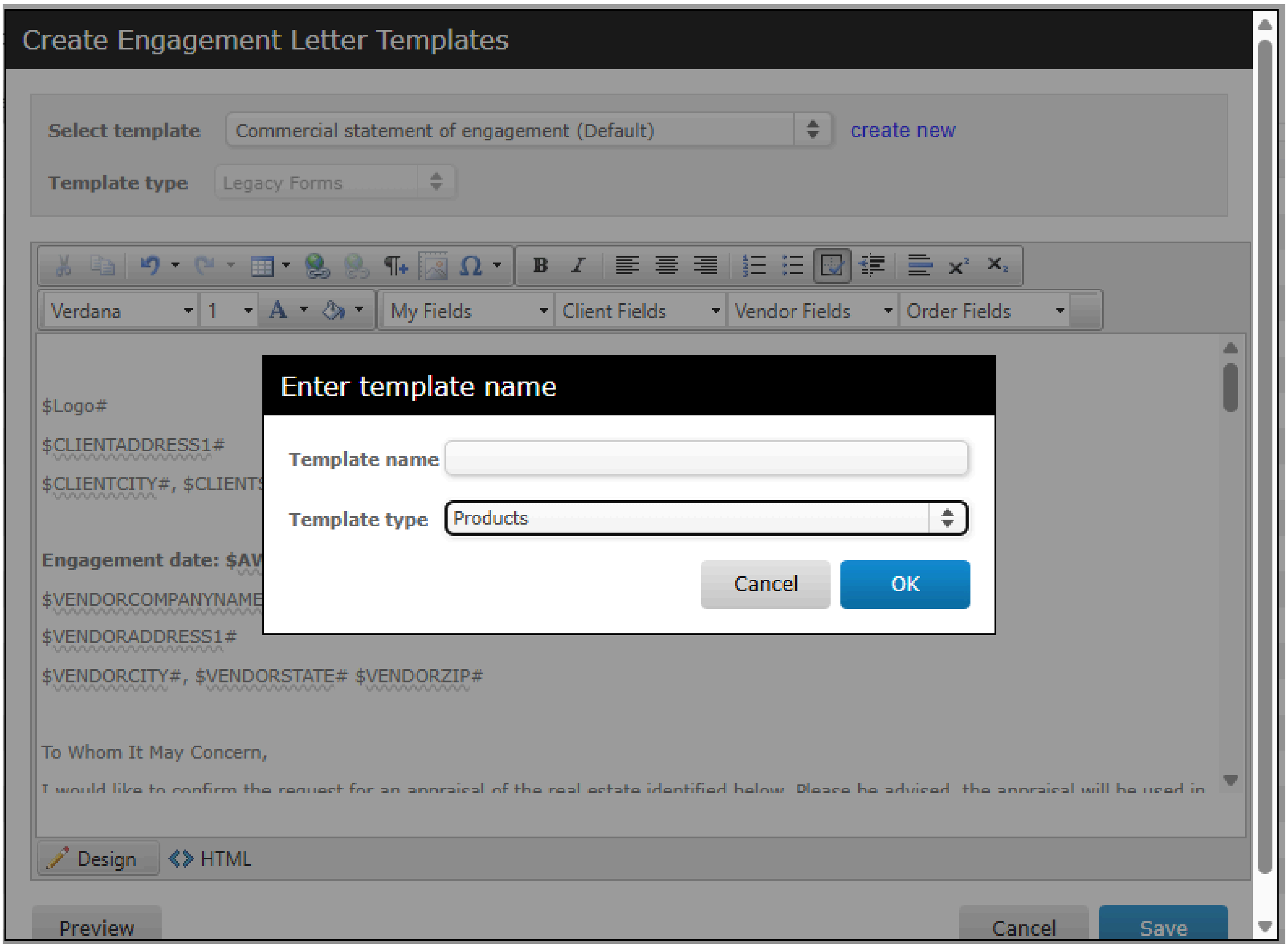
Engagement Letter Content

Configuration

Ready in UAT

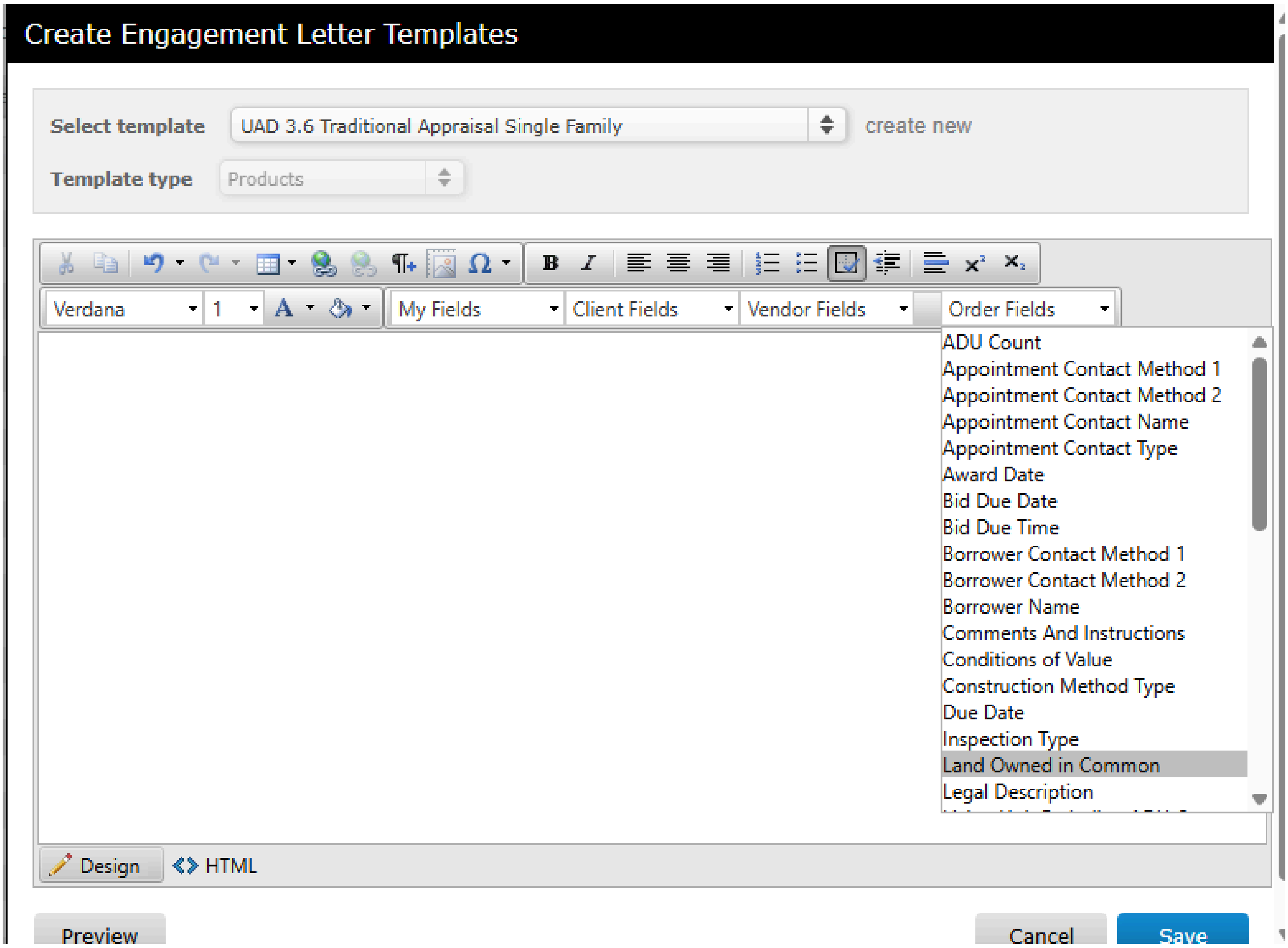
Legacy forms and UAD 3.6 products have different data points available within the order, and the scope of work is described differently. For this reason, customers must maintain separate engagement letter templates for each type of order. Mercury Network now has a separate default Engagement Letter template for UAD 3.6 orders in addition to the existing default template for legacy forms.

For customers creating custom Engagement Letter Templates, those templates must now be classified as either **Legacy Forms** or **Products (UAD 3.6)**. All existing Engagement Letter Templates have been classified as **Legacy Forms**. When a user creates a new Engagement Letter Template, they must select the template type.



The selected template determines which fields are available to populate in the Engagement Letter Template. Additional fields available to use in UAD 3.6 **Products** templates include:

- Prop Attachment
- Property Type
- Living Unit Excluding ADU
- Property Valuation Method
- Project Legal Structure
- ADU Count
- Construction Method
- Rent Schedule Indicator
- PUD Indicator
- Land Owned in Common Indicator
- Property Usage
- Order Type
- Mortgage Type
- Valuation Assignment Type



Applying an Engagement Letter Template to a specific product is configured in the Product Requirements module.

User Profiles

Configuration

Ready in UAT

VMP Client

Client Notifications

Additional notifications will be added for new statuses introduced to Mercury Network. More details will be coming soon.

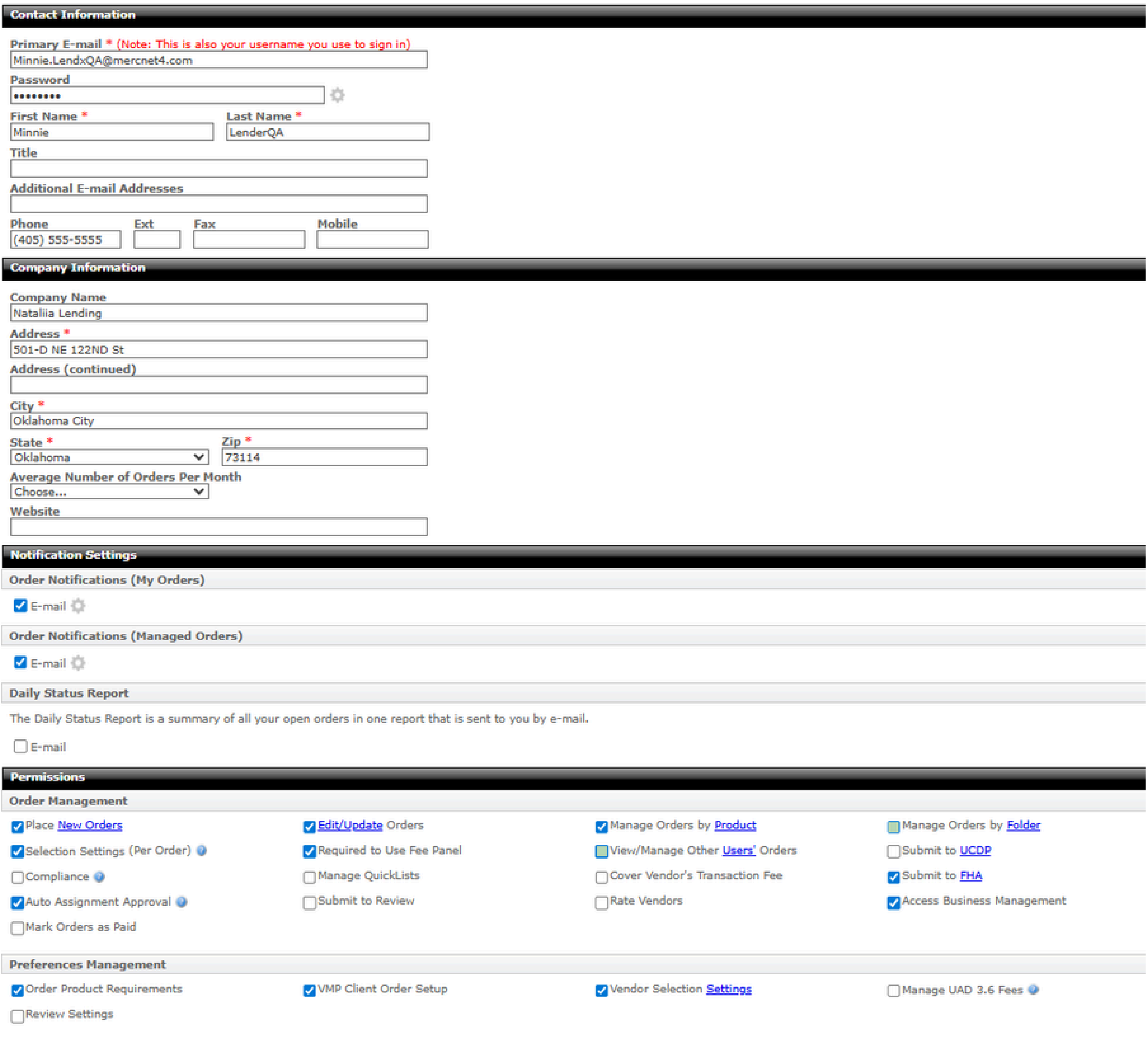
Client Users

Permissions that have been added or changed:

Manage UAD 3.6 Fees: This permission allows users to configure fees in the Preferences → Fees module.

Submit to Review: Today, this permission allows users to submit orders to RealView manually. For UAD 3.6 orders, this permission allows users to manually send the valuation product to the Investigate Review solution. The option to submit to Investigate will be available only for orders in a Completed status that have not already been sent to Investigate.

Submit to UCDP: Today, this permission allows users to manually submit an order to UCDP. This also now applies to manually submitting UAD 3.6 orders to UCDP. However, note that all users, regardless of this permission setting, can view our new Investor Submission section in the order workspace.

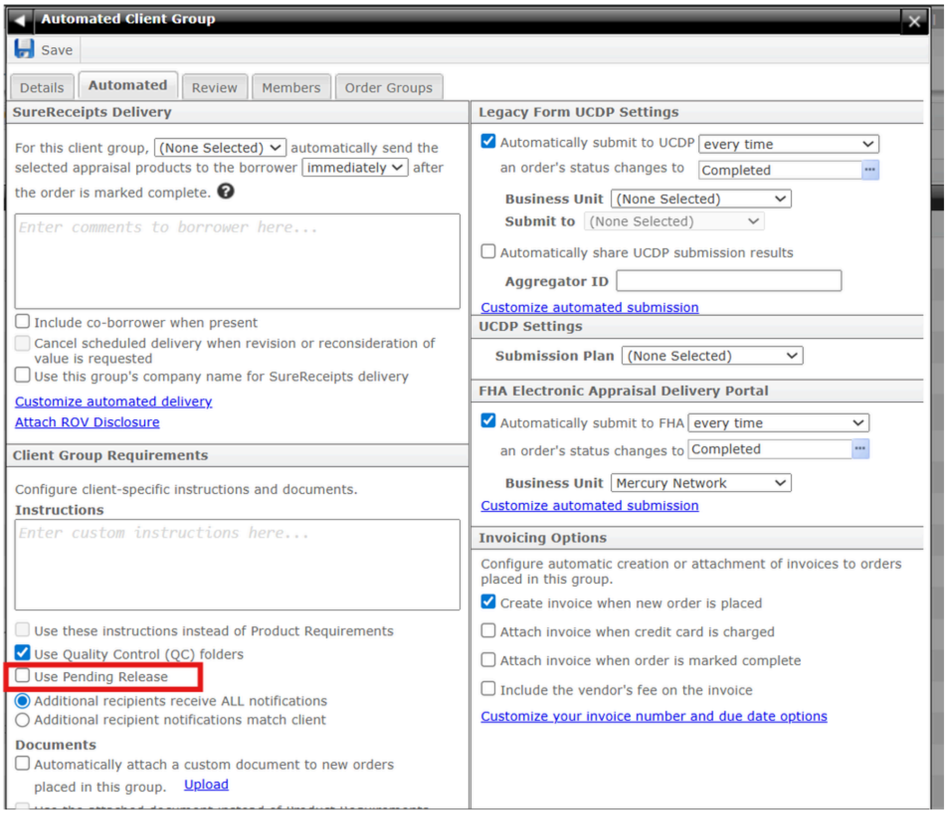


Client Groups

- VMP Client Notifications
  - Additional notifications will be added for new statuses introduced to Mercury Network. More details will be coming soon.
- Details Tab
  - UAD 3.6 orders are not managed within the Client Group profile; they are handled in the new fees module.
- Automated Tab
  - Customers can now configure Sure Receipts for UAD 3.6 products and legacy forms.
  - A new permission has been added to control whether the “Use Pending Release” feature is enabled. Customers can use the Pending Release feature to control whether a UAD 3.6 order

transitions to the Pending Release status. The “Use Quality Control (QC) folders” setting does not apply to UAD 3.6 orders; however, customers can configure at the Client Group level whether an order transitions to the **Pending Release** status rather than automatically moving forward to the **Completed** status. This enables customers to perform any manual checks they need before moving the order to the **Completed** status.

- ○ The existing UCDP settings do not apply to UAD 3.6 orders. To simplify and streamline UCDP submission settings, we now host a single set of customized UCDP submission plans in Preferences → Connection Settings. In each Client Group profile, customers will select which UAD 3.6 UCDP Submission Plan applies to that Client Group.



Vendor Assignment

Today, vendor assignment relies heavily on appraisal form numbers. Vendor profiles (which house eligibility criteria for order assignment) and the auto-assignment logic are updated to use UAD 3.6 data points to determine who is eligible for specific orders/scopes of work.

Vendor Profile Updates/Assignment Eligibility

Ready in UAT Configuration

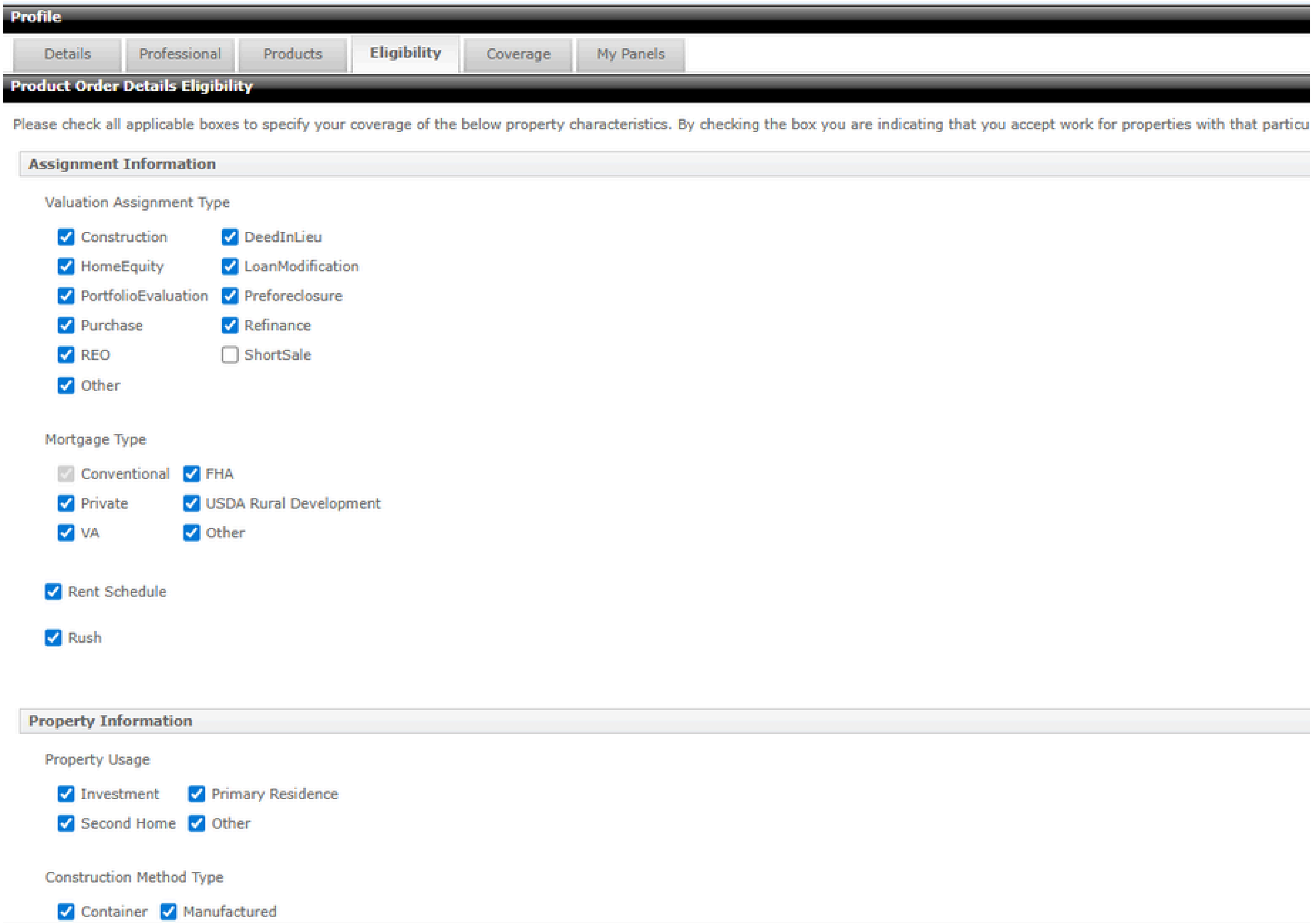
Vendor profiles have been revised to include new eligibility criteria. These criteria must be activated for a vendor to qualify for any order that features these specific values or characteristics.

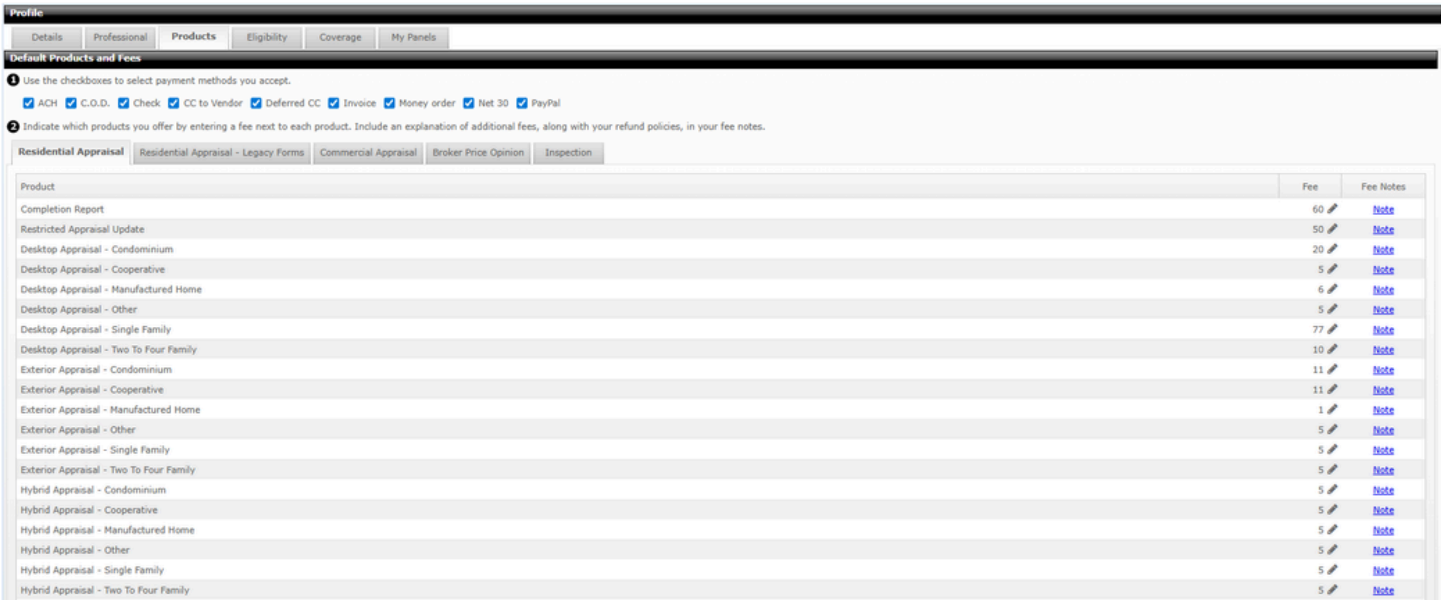
- UAD 3.6 products (referred to as **Residential Appraisals**) added to Coverage Area.
  - ○ Legacy appraisal forms are now under a tab called **Residential Appraisal - Legacy Forms**
- New Assignment Criteria:
  - ○ Valuation Assignment Type
  - ○ Mortgage Type
  - ○ Construction Method Type (multi-select enumerations)
  - ○ PUD (single checkbox)
  - ○ Land Owned in Common (single checkbox

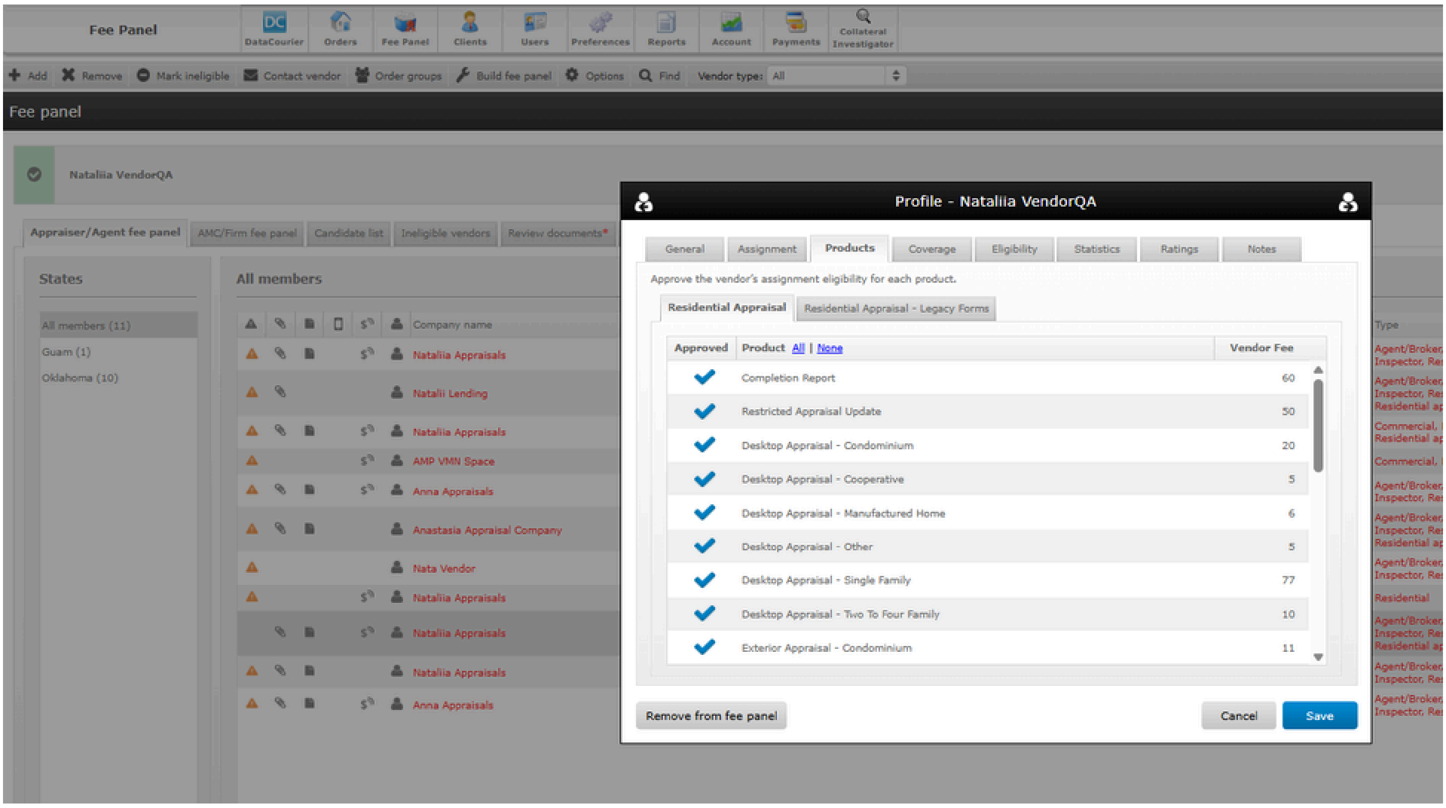
- Living Unit Excluding ADU Count
- ADU (single checkbox indicating an ADU is present)
- Rent Schedule (single checkbox indicating a rent schedule is required)
- Rush
- Property Usage

Note: *The MISMO 3.6 "Conventional" Mortgage Type has been added to all vendor profiles as read-only. All new vendors will automatically be eligible for UAD 3.6 orders with a "Conventional" Mortgage Type.*

Service Providers must update their profiles to include coverage for these order characteristics as applicable. Customers must assess these criteria and determine vendor eligibility as needed.







Automated Vendor Assignment Logic

Automated vendor assignment logic has been updated to account for all new eligibility criteria and correctly evaluate eligibility for legacy forms versus UAD 3.6 orders.

For customers using advanced automated assignment, we will work with you to update your existing logic.

Fulfillment Workflow

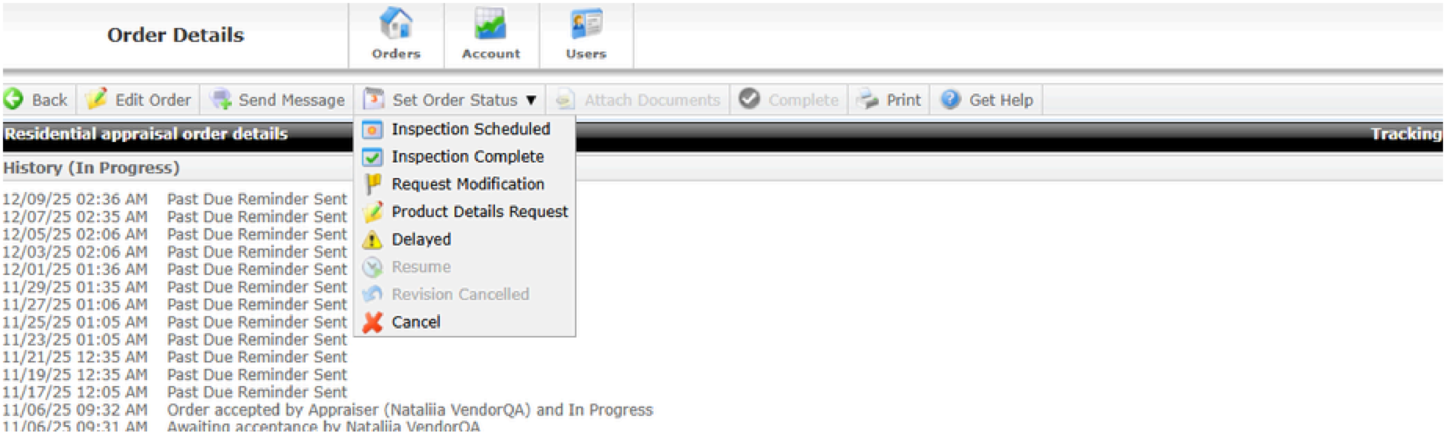
Property Details Collaboration

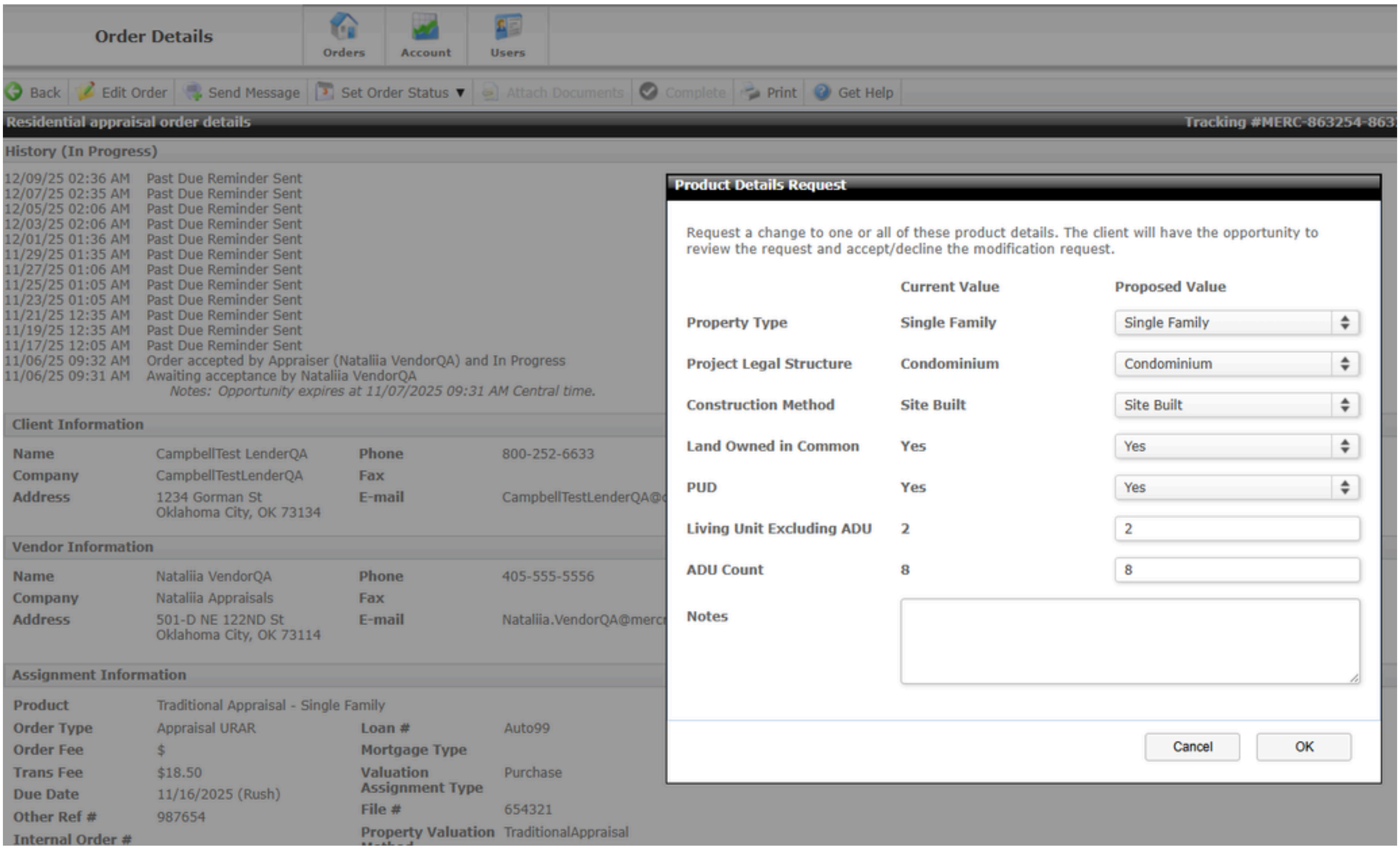
Ready in UAT

We are excited to introduce a new feature that allows service providers to submit modifications to property characteristics identified during their evaluation process. The appraiser or AMC can now send updates to the lender prior to the appraisal's completion. This enables the Secure user to either approve or decline the change and assess any potential impacts on the transaction and re-disclosure requirements.

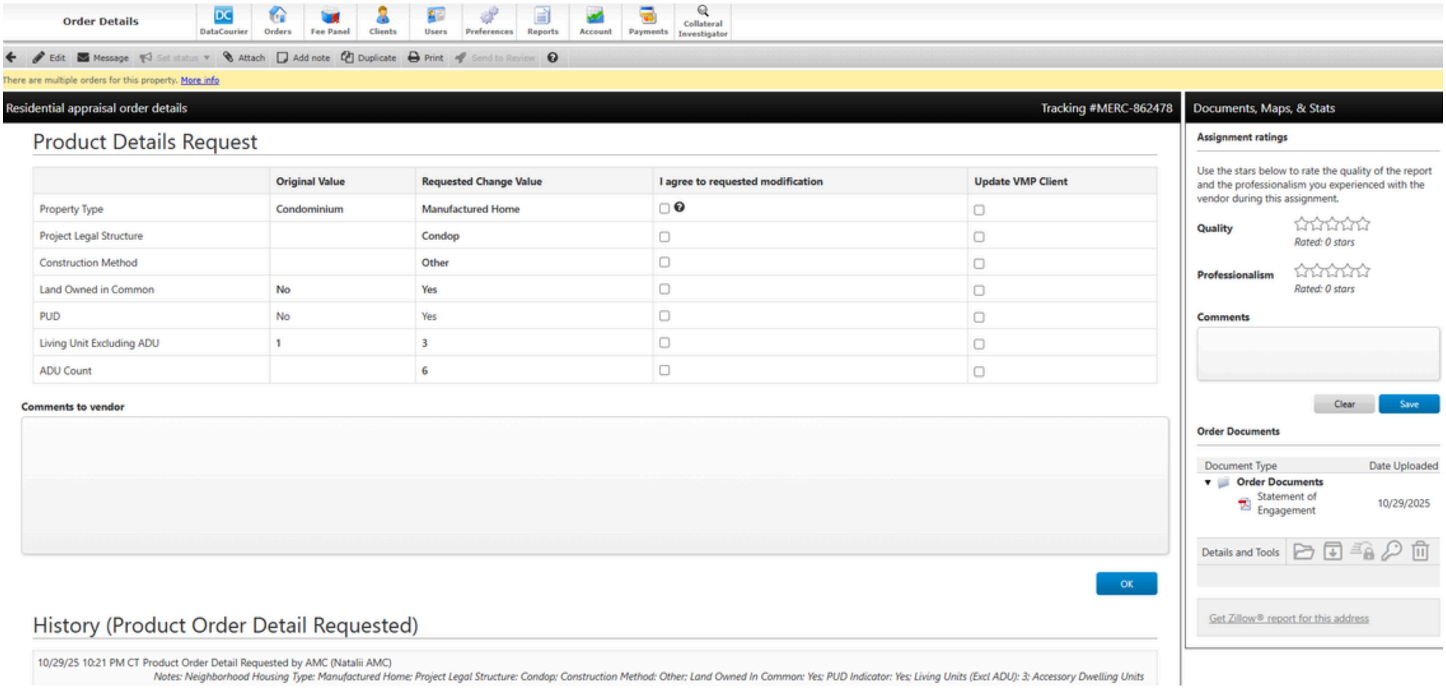
This process facilitates quick communication between the service provider and their client. The Secure order is placed into a **Product Order Details Requested** status so that Mercury Secure users immediately know it needs their attention. Users with the appropriate permissions can approve or decline a request to revise order details via the Mercury user interface or the LOS integration, provided the LOS supports this functionality.

Service Provider View:





Lender View:



Appraisal Delivery

Ready in UAT

The only acceptable file format for a UAD 3.6 appraisal is a .zip file. PDFs and MISMO XML are not acceptable. Service providers cannot upload a .zip file to legacy form orders, and they cannot upload anything other than a .zip file for the appraisal on a UAD 3.6 order.

Note: When a vendor uploads an appraisal report, the order is temporarily locked to prevent a second file from being uploaded. The "Attach Documents" and “Complete” buttons will remain disabled until the zip file has been fully uploaded to Mercury.

Critical Rule Firings

Ready in UAT

Configuration

Mercury Network has implemented new automated rules that run the moment an appraisal is uploaded. This allows customers to catch completeness and compliance issues immediately—before the file even hits a reviewer’s desk. We run several different types of rules:

- Basic virus scan and file validation to ensure the file is well-formatted.
  - If a rule fails, a Document Failed status is returned. The secure user will receive a system alert indicating that a product upload was attempted, failed, and that the vendor has been asked to reupload the file.
- UAD Rules to confirm that the zip file meets basic UAD guidelines for successful upload to UCDP
  - If a rule fails, the order will move to a **Revision - Correction Needed** status, and the vendor will receive a revision request to correct the issue.
- Review rules that check for compliance and risk factors (Investigate Customers Only)
  - Investigate customers can configure which review rules they want to categorize as **Severe**. If a **Severe** review rule fires upon appraisal upload, the order will move to a **Revision - Correction Needed** status, and the vendor will receive a revision request to correct the issue.

Review Rule Firings Override

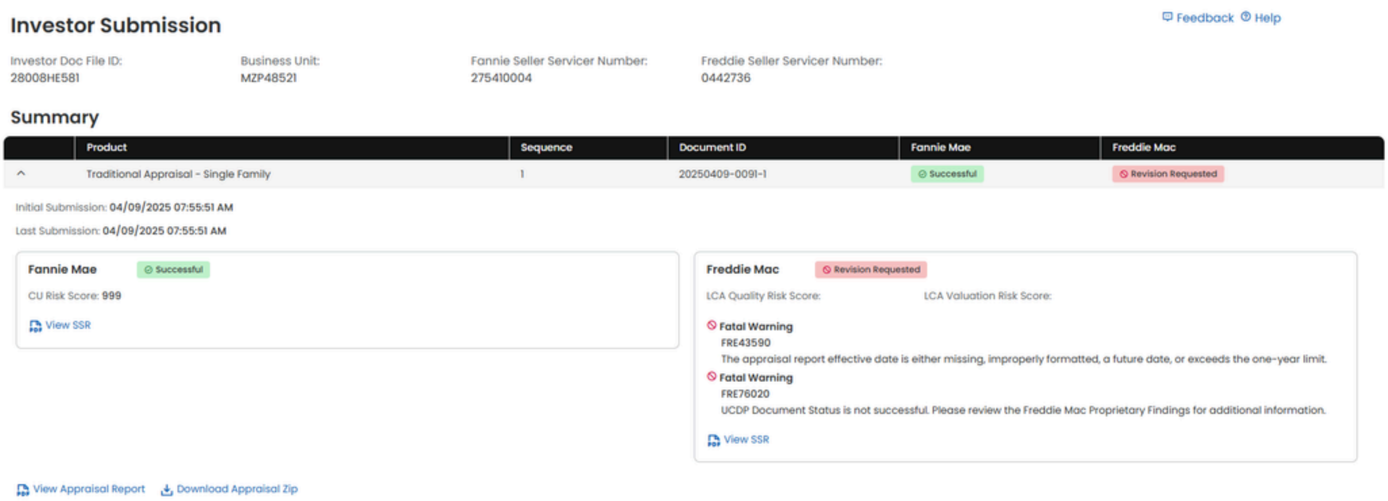
Ready in UAT

- When an appraisal triggers a critical review rule but must proceed anyway, users with the necessary permissions can override the critical rule firing exception. This action allows the order to bypass the required correction step, moving it immediately from the **Revision - Correction Needed** status to

Automated Revision Requests Ready in UAT

Several processes within the UAD 3.6 workflow may automatically initiate a revision request to the service provider, outlining the specific issue(s) that need to be addressed.

In addition to the critical rules scenarios outlined above, automated revision requests will be generated when a fatal UCDP submission finding is detected. UCDP Fatal findings that require an appraisal modification will automatically trigger a revision request to the service provider, detailing the issue(s) to be resolved. Clients can view the requested revisions and their contents in the Investor Submission workspace. The Investor Submission workflow is detailed in the Investor Submission section later in this document.

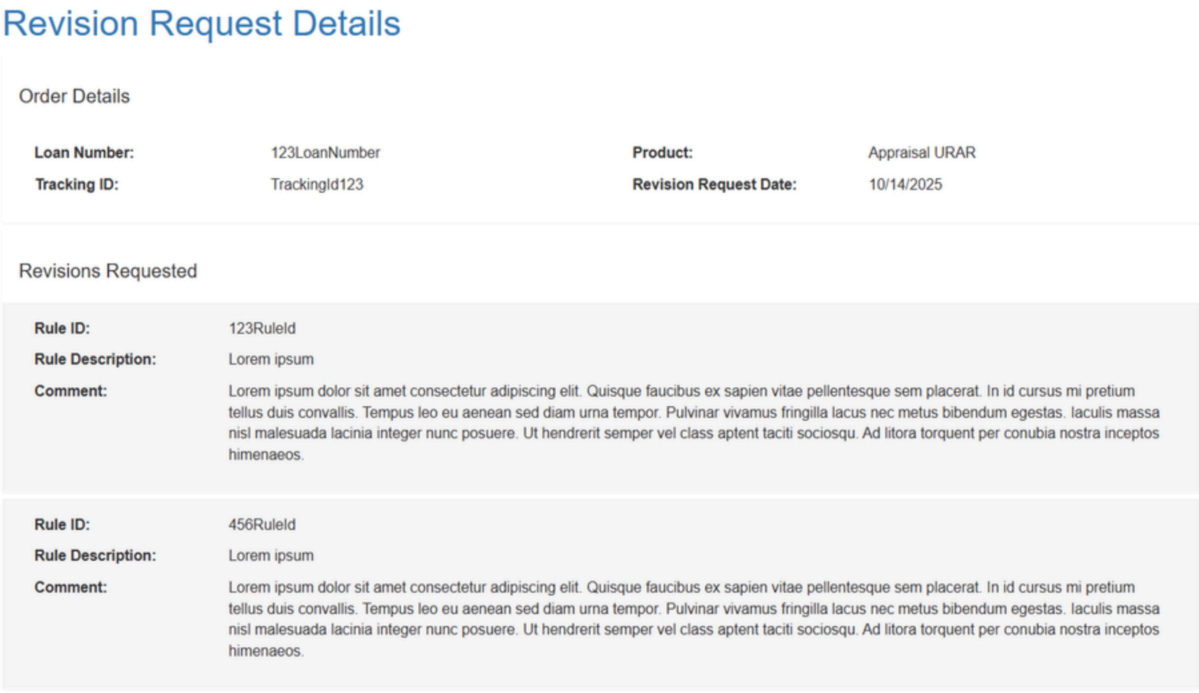


Note: In the future, clients will be able to configure Mercury to consolidate vendor feedback across the various rule checks to reduce the number of automated revision requests.

Revision Request Formatting Ready in UAT

Revision requests are now better formatted and easier to read. You can view revision requests in three places:

- The order's history log
- The Investor Submission section of the workspace (Secure only, and only if the revision is the result of a fatal finding at appraisal upload or investor submission)
- A PDF will be added to the order's document repository detailing the revision request.



Revision Request Details

Order Details

Loan Number:	123LoanNumber	**Product:**	Appraisal URAR
Tracking ID:	TrackingId123	**Revision Request Date:**	10/14/2025

Revisions Requested

Rule ID:	123RuleId
Rule Description:	Lorem ipsum
Comment:	Lorem ipsum dolor sit amet consectetur adipiscing elit. Quisque faucibus ex sapien vitae pellentesque sem placerat. In id cursus mi pretium tellus duis convallis. Tempus leo eu aenean sed diam urna tempor. Pulvinar vivamus fringilla lacus nec metus bibendum egestas. Iaculis massa nisl malesuada lacinia integer nunc posuere. Ut hendrerit semper vel class aptent taciti sociosqu. Ad litora torquent per conubia nostra inceptos himenaeos.

Rule ID:	456RuleId
Rule Description:	Lorem ipsum
Comment:	Lorem ipsum dolor sit amet consectetur adipiscing elit. Quisque faucibus ex sapien vitae pellentesque sem placerat. In id cursus mi pretium tellus duis convallis. Tempus leo eu aenean sed diam urna tempor. Pulvinar vivamus fringilla lacus nec metus bibendum egestas. Iaculis massa nisl malesuada lacinia integer nunc posuere. Ut hendrerit semper vel class aptent taciti sociosqu. Ad litora torquent per conubia nostra inceptos himenaeos.

Investor Submission

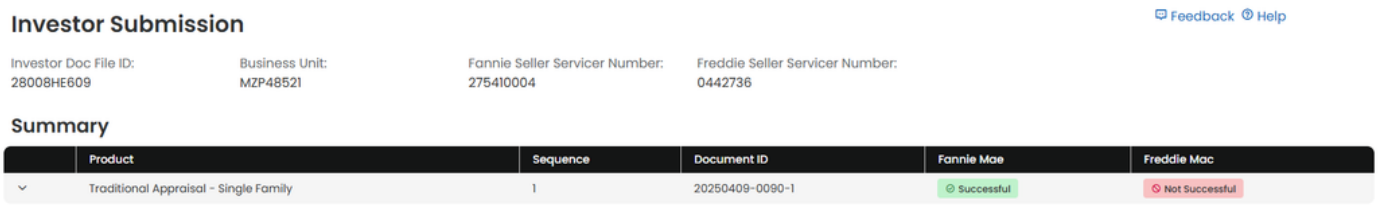
Mercury will use a modernized module to manage UCDP submissions for UAD 3.6 orders. Legacy form orders will continue to use the current process flow. Users will have access to training videos and articles to learn how to use all aspects of the new Investor Submission module.

Investor Submission Workspace

Ready in UAT

The Investor Submission Workspace is a new section within the order workspace for managing UAD 3.6 UCDP submissions. In this workspace, clients can:

- Manage all products associated with the same GSEDocFileID in one convenient location.
- Easily check the status of each submission or automated revision requests sent to the vendor due to fatal findings.
- Create manual revision requests.
- Access the SSR.
- Review a history log specifically for investor submissions.
- Download the zip file, and much more.



Investor Submission

Feedback Help

Investor Doc File ID:	Business Unit:	Fannie Seller Servicer Number:	Freddie Seller Servicer Number:
28008HE609	MZP48521	275410004	0442736

Summary

	Product	Sequence	Document ID	Fannie Mae	Freddie Mac
	Traditional Appraisal - Single Family	1	20250409-0090-1	Successful	Not Successful

Investor Submission

Feedback Help

Investor Doc File ID:	Business Unit:	Fannie Seller Servicer Number:	Freddie Seller Servicer Number:
28008HE609	MZP48521	275410004	0442736

Summary

	Product	Sequence	Document ID	Fannie Mae	Freddie Mac
^	Traditional Appraisal - Single Family	1	20250409-0090-1	Successful	Not Successful

Initial Submission: **04/09/2025 02:47:31 PM**

Last Submission: **04/09/2025 02:47:31 PM**

Fannie Mae Successful

CU Risk Score: **999**

View SSR

Freddie Mac Not Successful

LCA Quality Risk Score: LCA Valuation Risk Score:

Fatal Warning
FRE43590
The appraisal report effective date is either missing, improperly formatted, a future date, or exceeds the one-year limit.

Fatal Warning
FRE76020
UCDP Document Status is not successful. Please review the Freddie Mac Proprietary Findings for additional information.

View SSR

View Appraisal Report Download Appraisal Zip

Request Revision

Investor Submission

Feedback Help

Investor Doc File ID:	Business Unit:	Fannie Seller Servicer Number:	Freddie Seller Servicer Number:
28008HE581	MZP48521	275410004	0442736

Summary

	Product	Sequence	Document ID	Fannie Mae	Freddie Mac
^	Traditional Appraisal - Single Family	1	20250409-0091-1	Successful	Revision Requested

Initial Submission: **04/09/2025 07:55:51 AM**

Last Submission: **04/09/2025 07:55:51 AM**

Fannie Mae Successful

CU Risk Score: **999**

View SSR

Freddie Mac Revision Requested

LCA Quality Risk Score: LCA Valuation Risk Score:

Fatal Warning
FRE43590
The appraisal report effective date is either missing, improperly formatted, a future date, or exceeds the one-year limit.

Fatal Warning
FRE76020
UCDP Document Status is not successful. Please review the Freddie Mac Proprietary Findings for additional information.

View SSR

View Appraisal Report Download Appraisal Zip

History Log

Revision Request

History Log

Revision Request
Brittany Severhill 04/09/2025 at 02:49 PM

Freddie Mac Submission Not Successful
SYSTEM 04/09/2025 at 07:59 AM

Fannie Mae GSE Submission Successful
SYSTEM 04/09/2025 at 07:59 AM

Investor DocFileID Received
SYSTEM 04/09/2025 at 07:56 AM

Show Less

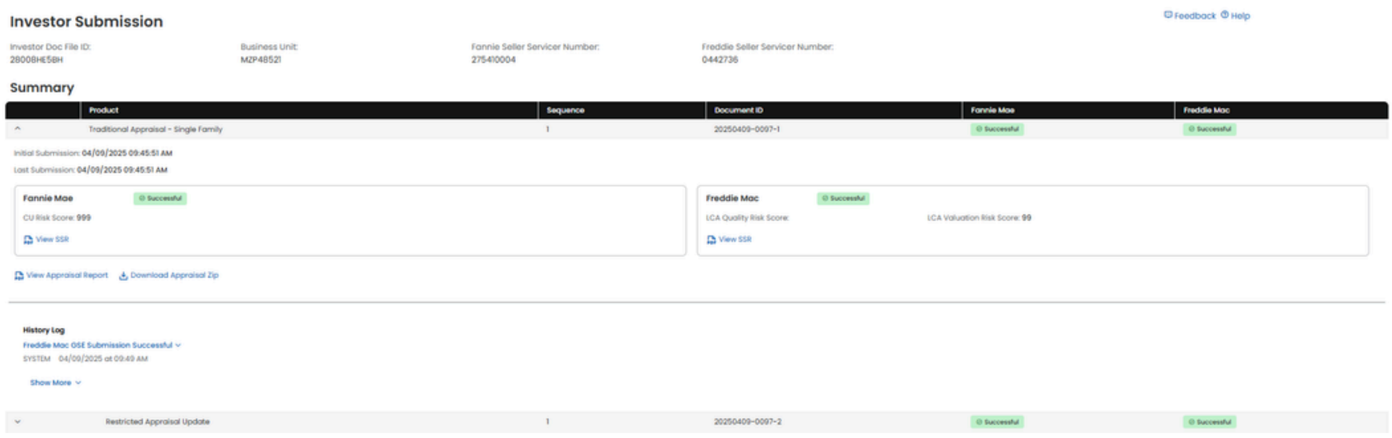
Investor Submission

Feedback Help

Investor Doc File ID:	Business Unit:	Fannie Seller Servicer Number:	Freddie Seller Servicer Number:
28008HE58H	MZP48521	275410004	0442736

Summary

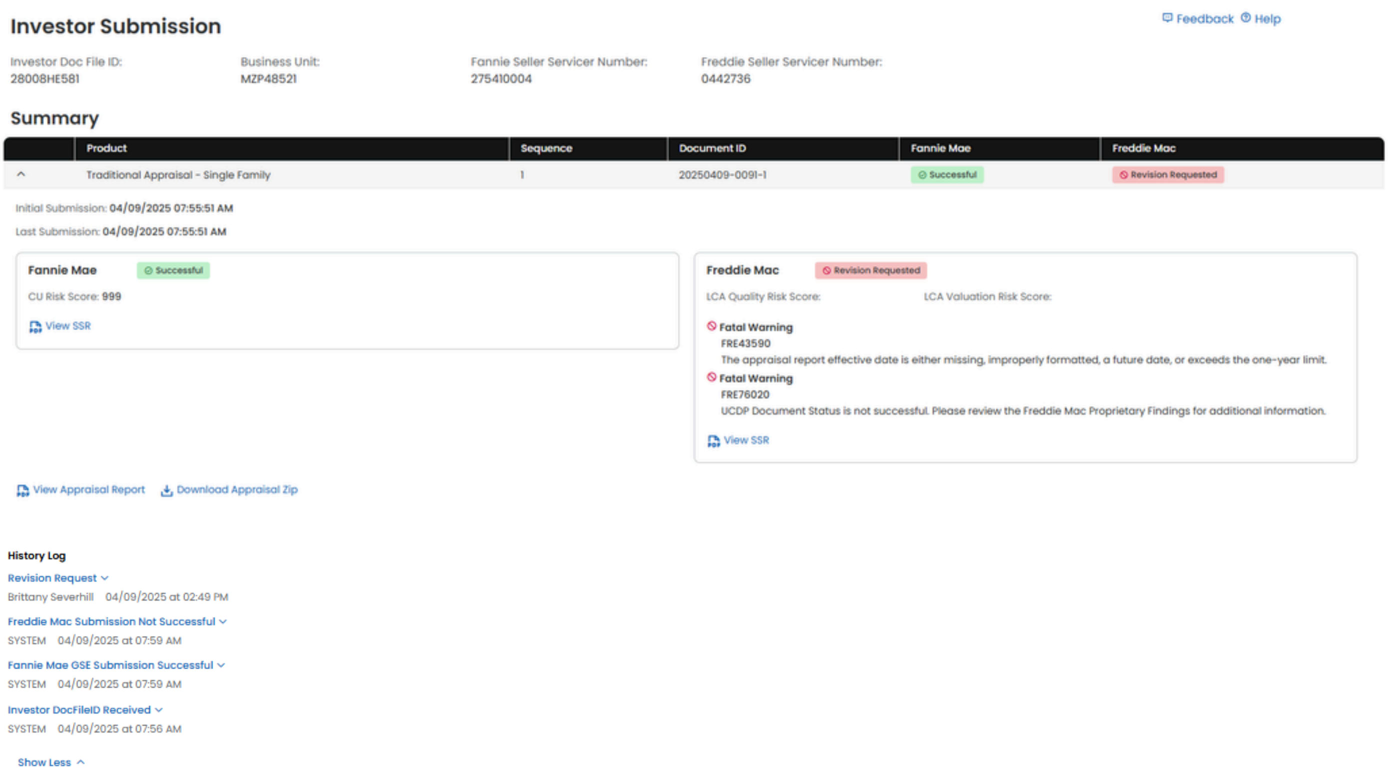
	Product	Sequence	Document ID	Fannie Mae	Freddie Mac
v	Traditional Appraisal - Single Family	1	20250409-0097-1	Successful	Successful
v	Restricted Appraisal Update	1	20250409-0097-2	Successful	Successful
v	Completion Report	1	20250409-0097-3	Successful	Successful
v	Traditional Appraisal - Single Family	2	20250409-0097-4	Successful	Successful



Automated Revision Requests

Ready in UAT

UCDP Fatal findings that require an appraisal modification will automatically trigger a revision request to the service provider, detailing the issue(s) to be resolved. Clients can view the requested revisions and their contents in each GSE section and in the history log.



Investor Submission Configuration

Configuration

Ready in UAT

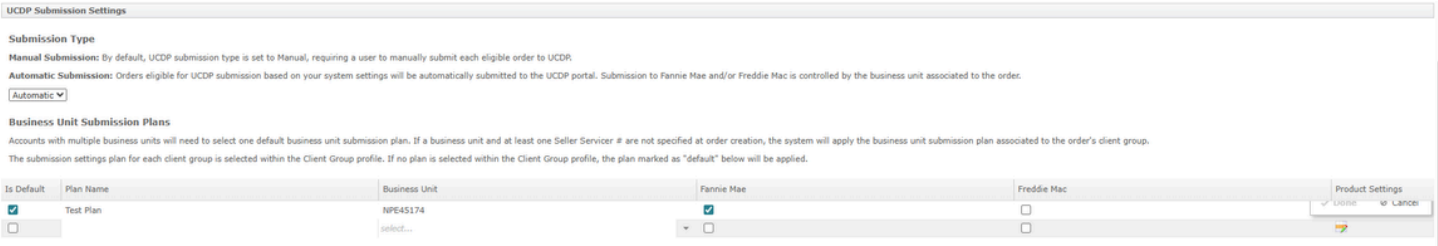
Each customer will decide whether the UCDP submission for UAD 3.6 orders will be triggered manually or automatically. This is a global setting that applies to all UAD 3.6 orders.

Administrative configurations must be set up to define UCDP Submission Plans. Clients can use a single default plan or create multiple plans and specify which UCDP Submission Plan to apply to each Client Group. Each plan specifies:

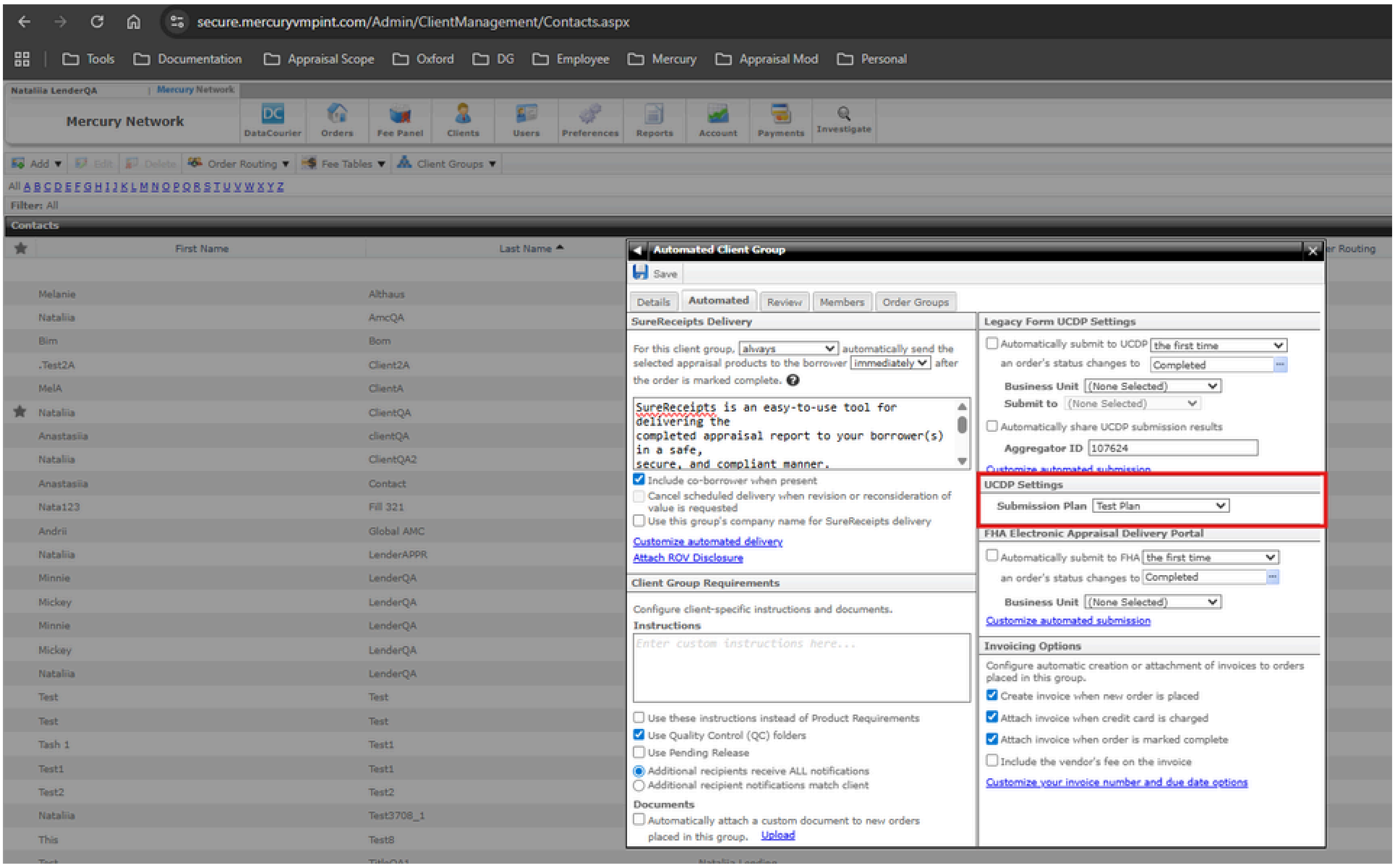
- Business unit and Seller Servicer #s

- The GSE entity(ies) to submit to
- Which products are eligible and not eligible for UCDP submission.

If a customer chooses manual submission, the configuration defining which products are eligible and not eligible for submission do not apply. Any user with the proper permissions can manually submit a UAD 3.6 product to UCDP.



Customers can configure within the Client Group Profile which Investor Submission plan should be used for orders associated with that client group. This is necessary only if the client group requires a different submission plan from the global plan(s).

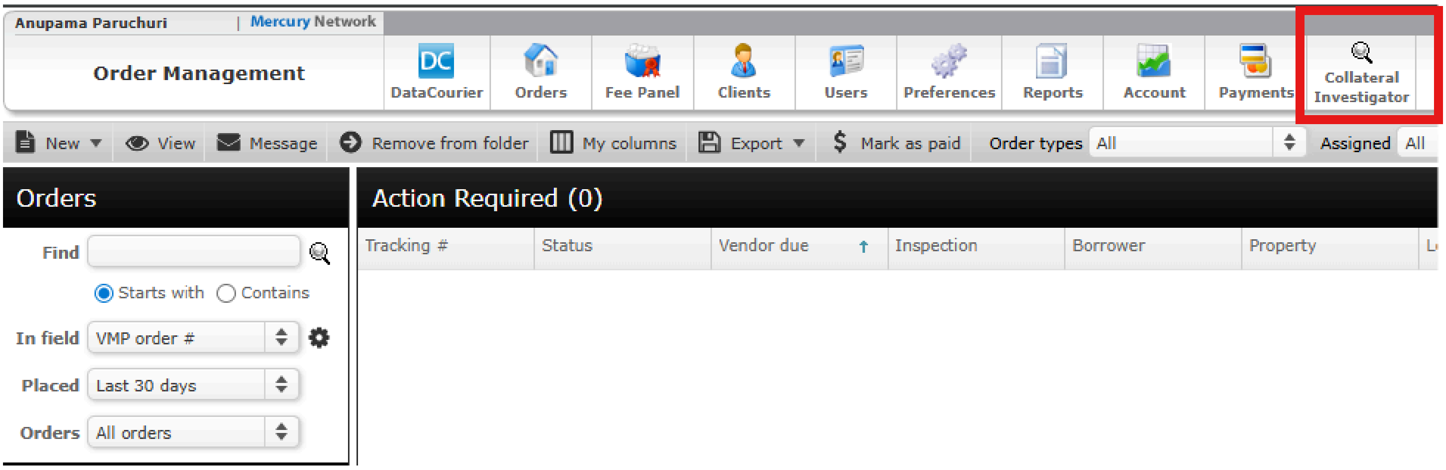


Advanced Investor Submission Features

In 2026, the new workspace will also allow clients to perform advanced actions on files within the UCDP portal, such as deleting and repositioning.

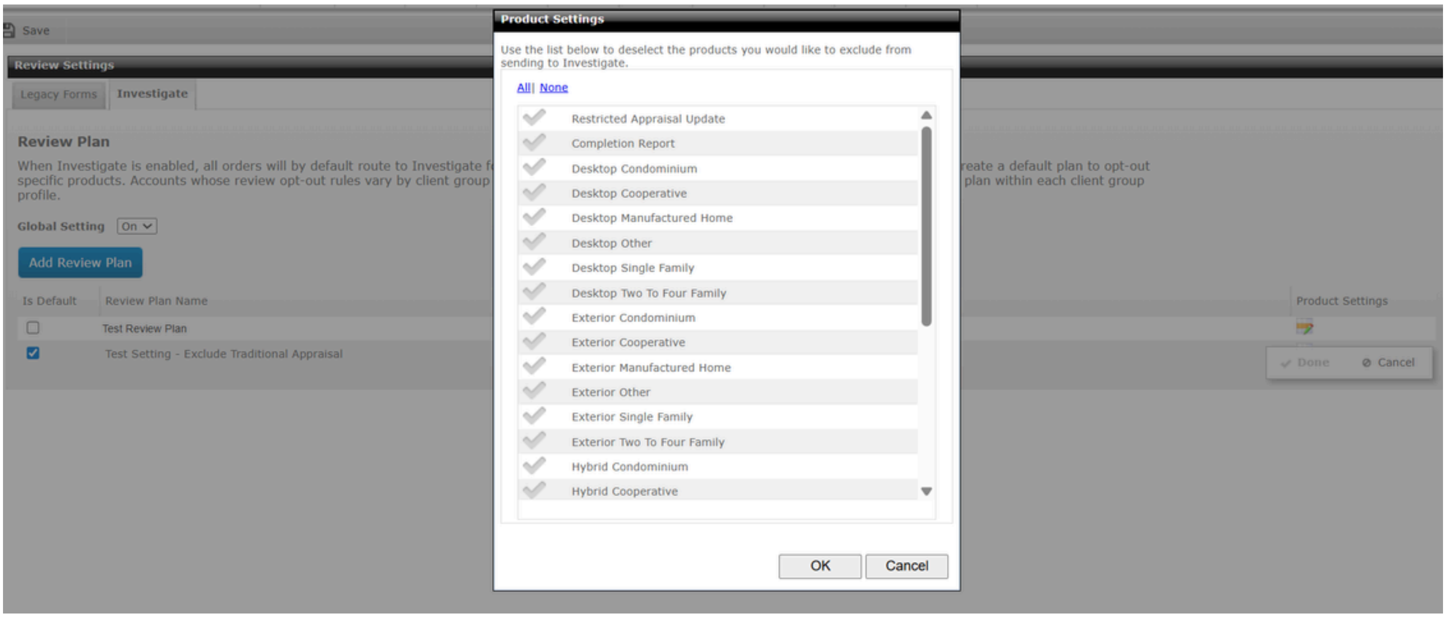
Review

We are excited to introduce a brand new review tool called **Investigate**. This new tool replaces **RealView** for UAD 3.6 orders and will revolutionize your review process. Information and user guides for the Investigate solution will be covered in a separate document.



For customers under contract for our review solution, all orders will flow to review by default after they have passed the automated rules and investor submission is successful (if applicable).

Customers can configure review submission plans to bypass review for specific products, and assign different review plans to each client group if necessary.



Pending Release Status

Configuration

Ready in UAT

UAD 3.6 orders will not flow through the QC folders; however, customers can still "pause" orders for manual review before releasing them to a **Completed** status. A new administrative configuration allows customers to choose whether orders are set to **Completed** status or stop in a **Pending Release** status first. Customers who choose to stop the order in the **Pending Release** status must manually move it to **Completed** once their manual processes are complete.

Note: All UAD 3.6 secure orders will now move to a Delivered status once the service provider uploads the appraisal. If your system is configured to sync the **Pending Quality Review** status to your client order, the client order will move to **Pending Quality Review** when the secure order is in a **Delivered** status.

Order Management and Reporting

Order Details Workspace Ready in UAT

The following fields are now visible on UAD 3.6 orders.

- Prop Attachment
- Property Type
- Living Unit Excluding ADU
- Property Valuation Method
- Project Legal Structure
- ADU Count
- Construction Method
- Rent Schedule Indicator
- PUD Indicator
- Land Owned in Common Indicator
- Property Usage
- Order Type
- Mortgage Type
- Valuation Assignment Type
- Parent Tracking Number (this will only be populated on Completion Reports and Restricted Update Reports) *VMP Client view only. On Secure orders, this information is available in the new Investor Submission section.*

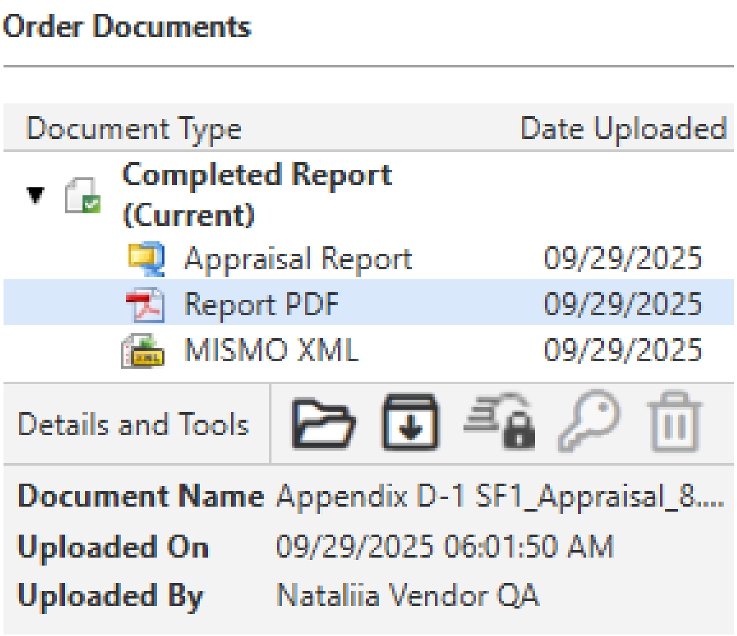
GSE Doc File ID has been renamed to Investor Doc File ID.

There are also several fields present on legacy forms orders but not on UAD 3.6 **orders**. Several of these fields are replaced with fields that house similar information.

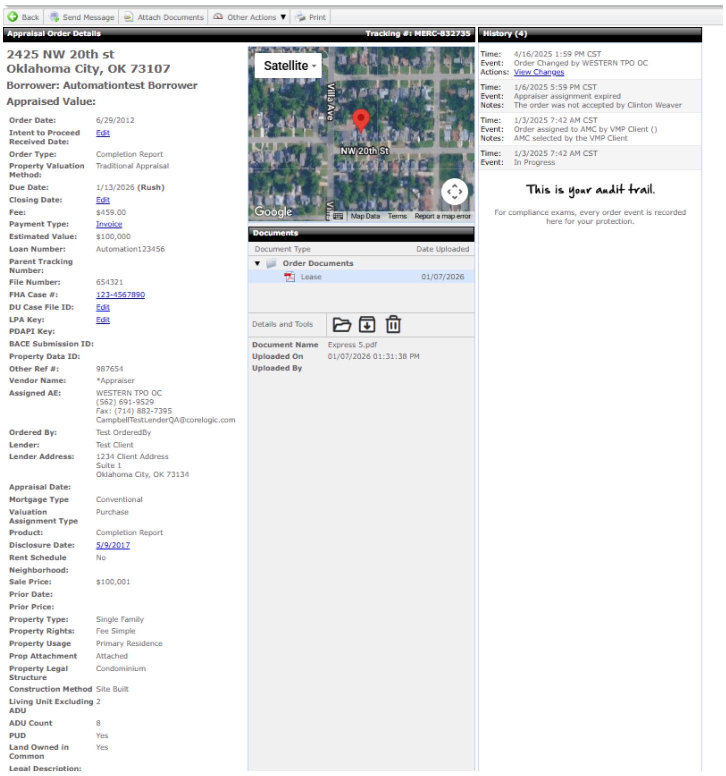
- Form/type
- Loan Type
- Loan Purpose
- Prop Type
- Occupancy

The document repository has been updated for better usability.

- Customers can now download files directly without first opening them.
- For appraisal files, users can view or download the PDF, download the XML, or download the entire Zip file.



VMP Client View



Secure View

Property information

Address	7012 East Street Oklahoma city, OK 73115	Property Type	Condominium
County	Oklahoma	Property Attachment	Attached
Sq ft	8000	Project Legal Structure	Condop
Site size	5000	Construction Method	Site Built
Prop rights	Fee Simple	Living Unit Excluding ADU	8
Legal desc	Test Legal Description	ADU Count	2
Property Usage	Primary Residence	PUD	Yes
Directions	Test Direction	Land OwnedIn Common	Yes

Assignment information

Product	Desktop Appraisal - Condominium				
Order Type	Appraisal URAR	Loan #	KNTINT070126	Vendor fee	1
Client due	1/29/2026	Disclosure	Edit	Client fee	Edit
Property Valuation Method	Desktop Appraisal	Mortgage Type	Conventional	Other ref #	KANTH Test
Amount due	1	File #		Pay method	Check
FHA case #		Sales price	600,000	Lender	
Appraised	491,000	Lender addr		FHA Doc File ID	Edit
Vendor due	1/29/2026	Valuation Assignment Type	Purchase	Ordered by	KNTH
Assigned to	Nataliia LenderQA	QC Reviewer	Edit	DU Case File ID	Edit
LPA Key	Edit	Fannie Mae Submission ID	666666	Freddie Mac Submission ID	8888
Order group		Issue as bid	No	VMP order #	
Vendor Invoice #		Vendor Invoice Amt		Rent Schedule	No

Additional Changes to Secure View Only:

- We have added a new Investor Submission section for UCDP submissions. This is discussed in detail in the **Investor Submission** section of this document.
- The Start to Review button is now labeled Send to Review, since it triggers the order to be sent to our new Investigate review solution.
- Once an order is sent to Investigate, users can use the **Message** button to create a message that will be sent to the reviewer.

Business Management View:

Assignment Information

Due Date	1/22/2026	Client File #	MercEPC010726
Order Type	AppraisalURAR		
Other Ref #		Job Type	Traditional Appraisal - Condominium
Mortgage Type	Conventional	Sales Price	$350,000
Valuation Assignment Type	Purchase	Loan Amt	$280,000
Ordered By	Kelly Langdon	Est Value	$350,000
Lender	EPC Testing Client Group - Not 1264	Client Price	
FHA #		Payment Method	Invoice
DU Case File ID		LPA Key	
Fannie Mae Submission ID		Freddie Mac Submission ID	
Order Date	1/8/2026	Sale Date	
Refinance		Priority	
Internal Ord. #	e1b37c0a-20c3-4488-b212-2550b3b603f8	Loan # or Lender Case #	MercEPC010726
Disclosure Date		Investor Doc File ID	
Appraised Value			
Intent to Proceed Received Date	Edit		
Rent Schedule	False		

Property Information

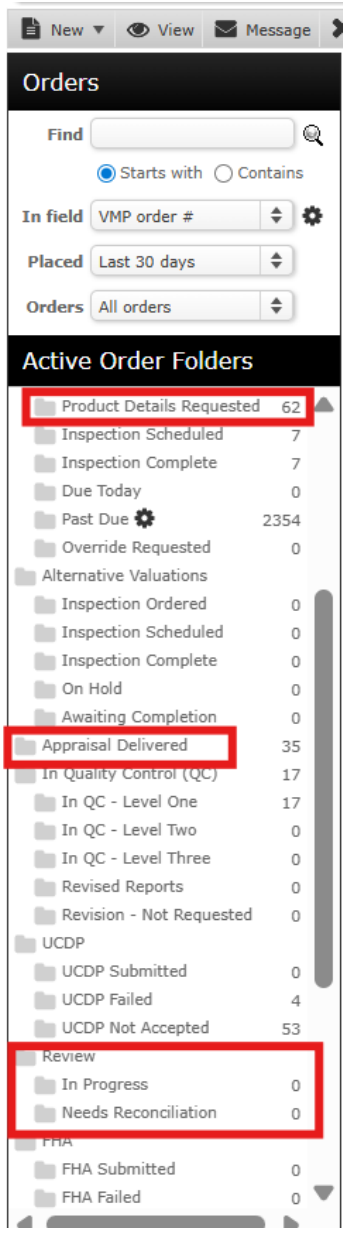
Address	999 Sunshine Dr.	Property Type;	Condominium
City	Mustang	Prop Rights	Fee Simple
State	OK	Legal Desc	
Zip Code	73064	Directions	
APN		County	Canadian
R.E. Taxes		Neighborhood	
Year Built		Tax Year	
		Special Amenities	
Sq Ft		Total Rooms	
Site Size		Bedrooms	
Characteristics		Bathrooms	
Property Usage	PrimaryResidence	Living Unit Excluding ADU	1
		ADU Count	0
		PUD	False
		Land Owned in Common	False
		Property Attachment	
		Project Legal Structure	Condominium
		Property Valuation Method	TraditionalAppraisal
		Construction Method	

Order Search/Order List View

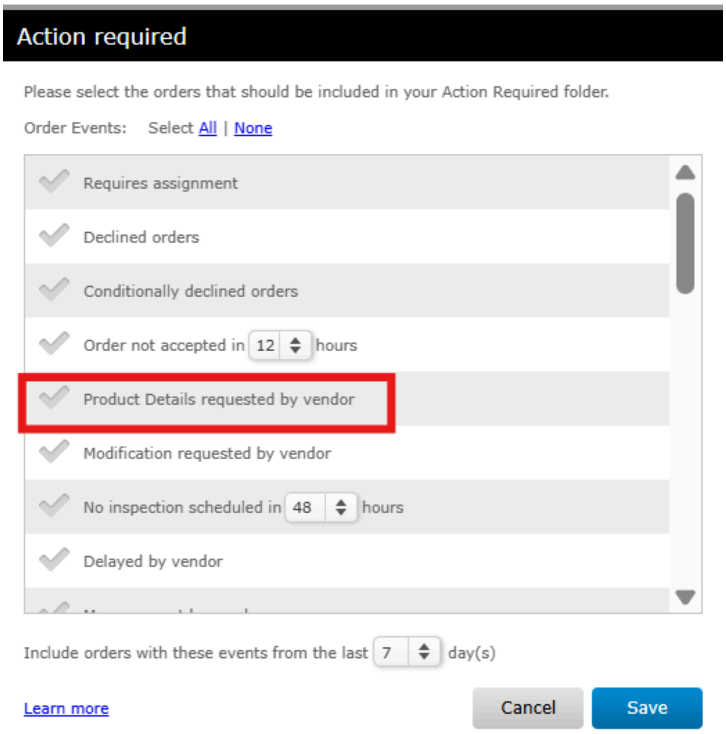
Ready in UAT

We have added new folders to the active order folder list:

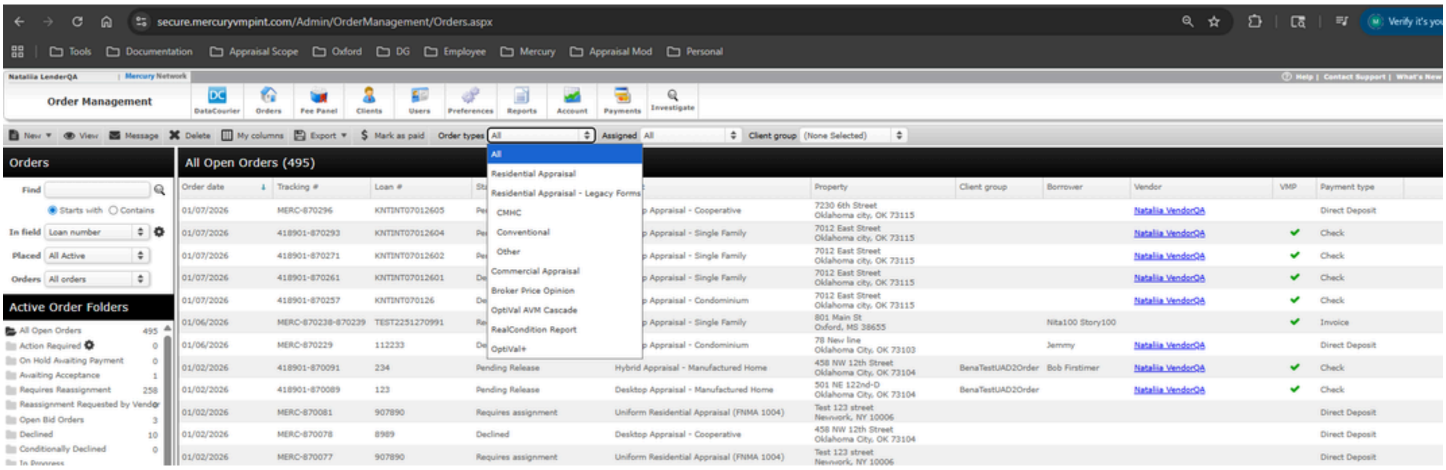
- Product Details Requested - The service provider has requested a change to the property details, and the order requires the user to make a decision before proceeding in the lifecycle.
- Under the Review Folder:
  - In Progress - The order is currently being reviewed by a reviewer in Investigate
  - Needs Reconciliation - The reviewer has indicated a second appraisal order is needed.
- Appraisal Delivered
- Pending Release



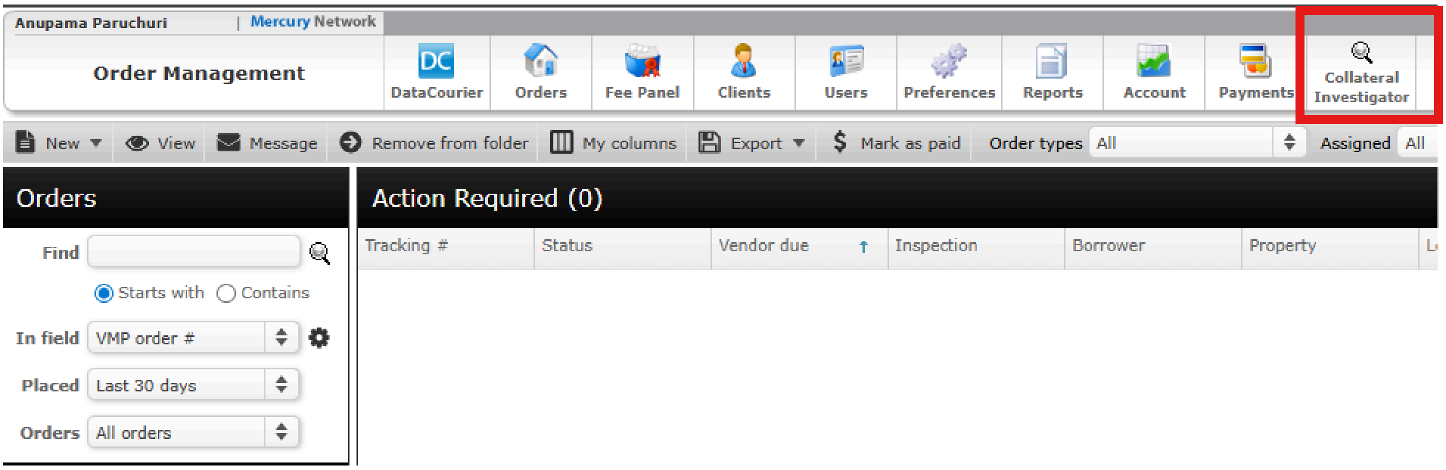
Action Required Folder Updates



Users can filter between legacy forms and UAD 3.6 appraisals.



We have added an Investigate launch button to the menu at the top of the screen.



New Order Statuses

Ready in UAT

To better support the UAD 3.6 end-to-end workflow, we have introduced several new statuses.

Major Statuses:

203015 - Product Order Detail Requested	The service provider has determined one of the order details is incorrect and has requested a change to the order details. The order will stay in this exception status until a user approves or declines their requested changes.
203025 - Product Order Detail Accepted	A secure user has approved the service provider's requested property details update.
203035 - Product Order Detail Declined	A secure user has declined the service provider's requested property details update.
301035 - Delivered	The product has been delivered by the service provider.
704100 - Review in Progress	Investigate review is in progress.
704103 - Review Complete	Investigate review has been completed.
300100-Pending Release	If a customer has our new **Use Pending Release** feature enabled, the order will move to the **Pending Release** status instead of immediately transitioning to **Completed** after UCDP submission and/or Investigate for review. A user must manually move the order to the **Completed** status once their manual activities are complete.

Minor Statuses:

202003 - Document Upload Failed	The vendor has uploaded a zip file that failed the file validation rules check.
700050 - Fannie Mae Submission Successful	The UCDP submission to Fannie Mae was successful.
700055 - Fannie Mae Submission Not Successful	The UCDP Submission to Fannie Mae encountered a fatal finding.
700065 - Freddie Mac Submission Successful	The UCDP submission to Freddie Mac was successful.
700060 - Freddie Mac Submission Not Successful	The UCDP Submission to Freddie Mac encountered a fatal finding.
704101 - Review Platform - Message	A message was sent from the Mercury Network platform to Investigate.
700001- UCDP Submission Error	The submission to UCDP has encountered an unknown error.

Note: All UAD 3.6 secure orders will now move to a Delivered status once the service provider uploads the appraisal. If your system is configured to sync the **Pending Quality Review** status to your client order, the client order will move to **Pending Quality Review** when the secure order is in a **Delivered** status.

Reporting Configuration

We're excited to announce a new suite of **standardized reports** specifically designed for customers who have migrated to **UAD 3.6!**

These powerful reports were developed after **extensive analysis** of the reporting utilized across our entire customer base, ensuring you get the essential insights you need.

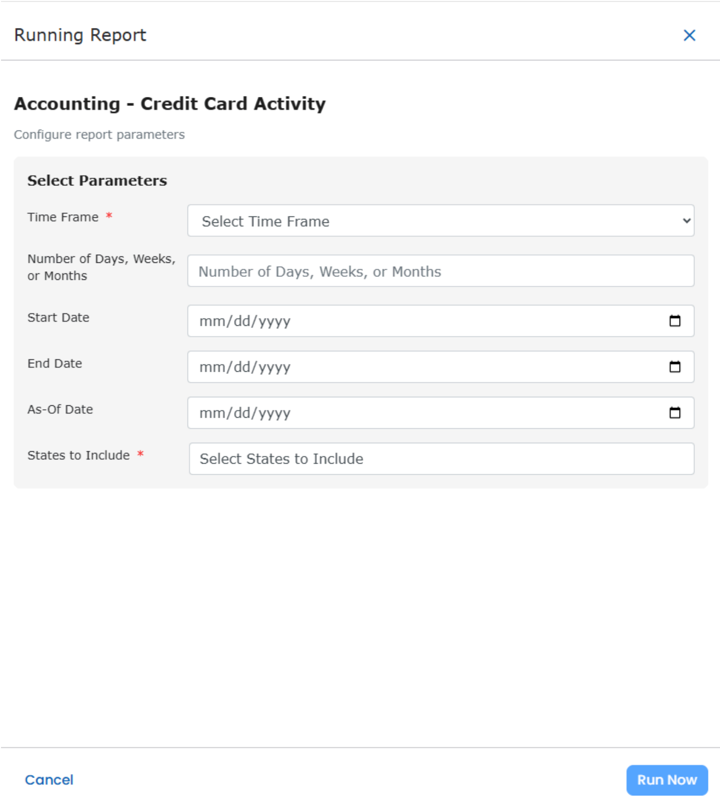
Key Features:

- **Run On-Demand:** Access and run any report at any time, whenever you need immediate data.
- **Automate Your Insights:** Set up **subscriptions** to schedule specific reports. Choose the interval that works best for you and have the data **automatically distributed** to the email addresses you provide.

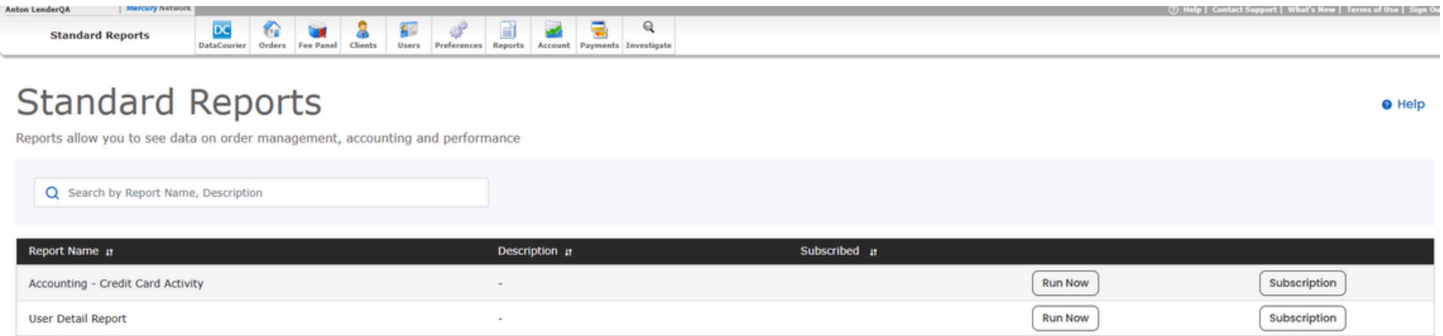
The new reporting suite gives you simplified, targeted access to the key metrics that drive your business.

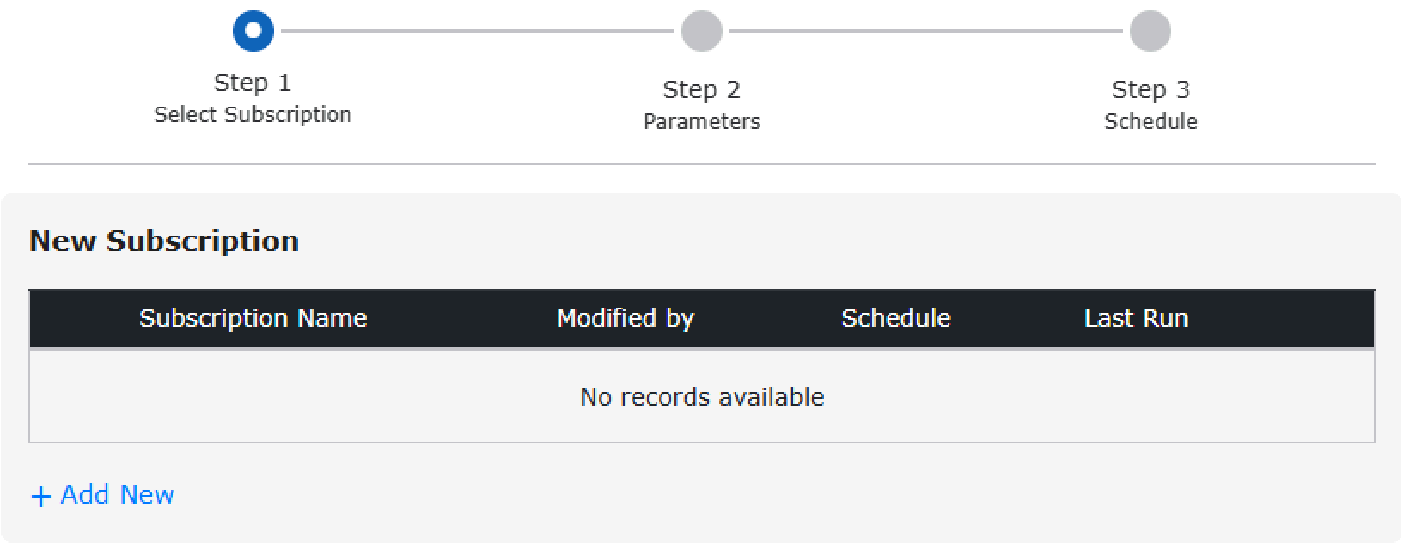
The Standard Reports section will display a list of approximately 30 standard reports that apply to all pipelines, both legacy and UAD 3.6. From this section, you can run a report on demand, or you can set up a subscription for the report.

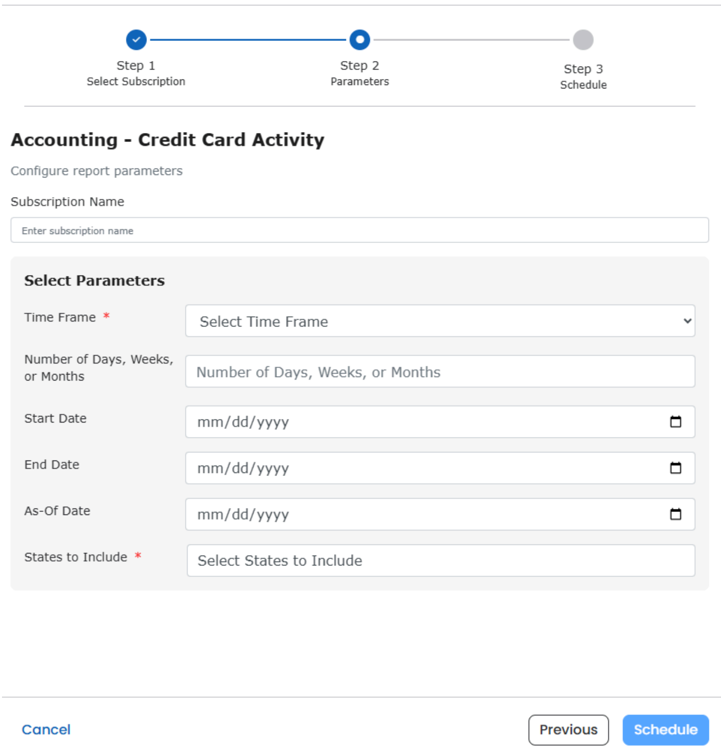
- **Run Now:** The user will be presented with the parameters applicable to that report. Once the parameters are complete, the report will run immediately and become available for download.



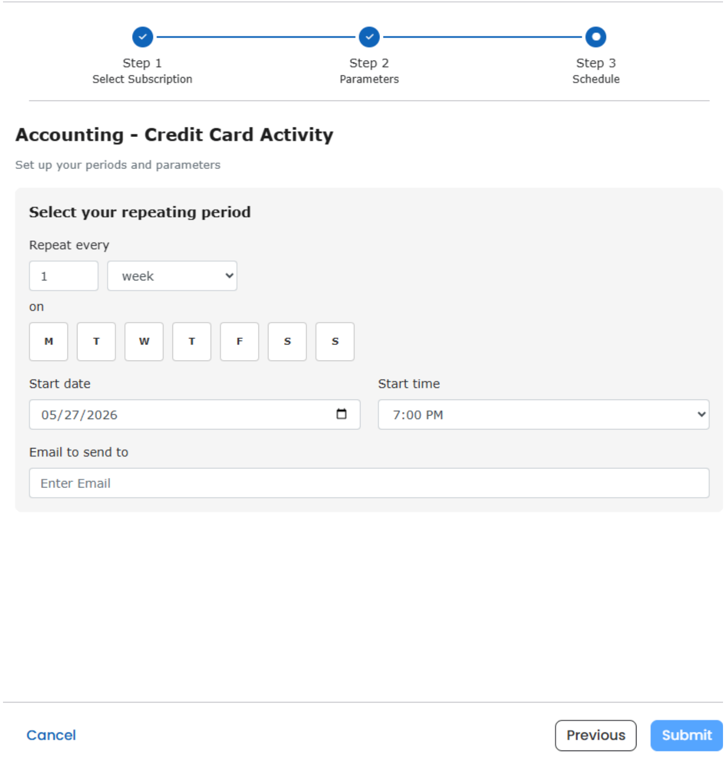
- **Subscription:** The user will be presented with the parameters applicable to that report.







- The user will then be asked to set up when and how often the report should run, as well as the recipients.



Standard Reports Include:

Category	Report Name
Order Pipeline	Open Orders
Users	VMP Clients
Accounting	Credit Card Activity
Order Pipeline	New Orders
Order Pipeline	Completed Orders
Order Pipeline	Cancelled Orders
Order Pipeline	On Hold
Order Pipeline	Rush
Order Pipeline	Order Sources
Order Pipeline	Bid Orders
Order Pipeline	All Orders
TurnTime	Vendor Turntime
TurnTime	Staff Turntime
Users	User Permissions
Vendor/Fee Panel	Vendor Contacts
Vendor/Fee Panel	Vendor Coverage Area
Vendor/Fee Panel	Vendor Statistics and Ratings
Vendor/Fee Panel	Vendor Order Groups
Vendor/Fee Panel	Vendor Products
Vendor/Fee Panel	Vendor Audit Report
Vendor/Fee Panel	Ineligible Vendors
Vendor/Fee Panel	Signing Appraisers – out of dtUploadCounter_Info
Order Pipeline	Sure Receipts
Order Pipeline	ROV
Accounting	RealView Delivery
Accounting	Optival
Accounting	Real Condition
Accounting	Appraisal Payments
Accounting	Unpaid Orders

Other Administrative Configurations

VMP Client Status Mapping

Ready in UAT

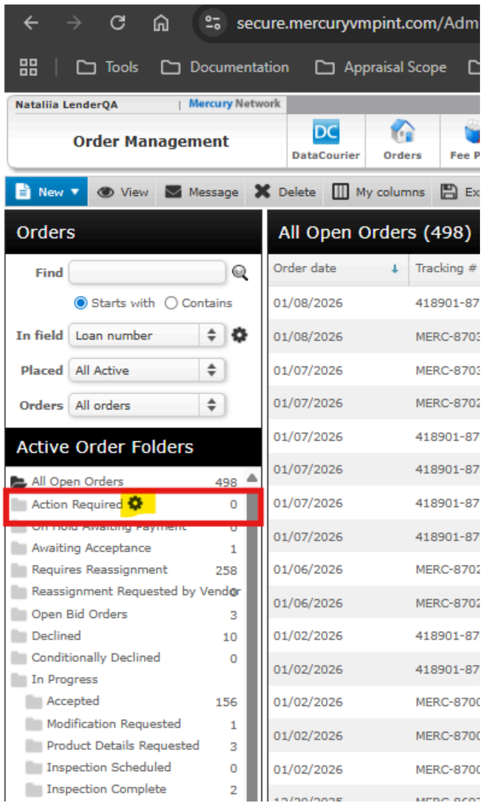
Configuration

Customers should review the newly added statuses and, if desired, configure them to sync with VMP Client orders.

Status Mapping to Action Required Folder

Ready in UAT Configuration

Customers will need to update configurations to map new statuses to the **Action Required** folder if desired.



Property Characteristics

Configuration Ready in UAT

Customers who currently differentiate certain order characteristics by product will need to use additional data points for UAD 3.6 orders. For instance, there is no product specific to 203k, HomeStyle renovation, or Reverse mortgage.

For a legacy form 203k, you order the Uniform Residential Appraisal FHA 203k product.

For UAD 3.6 203k, you place an order with a **Valuation Method** of Traditional Appraisal, **Property Type** of - Single Family and a **Property Characteristic** of 203k.

In this way, customers can use the **Property Characteristics** field to create custom characteristics that differentiate fees or requirements that must be specified for the vendor and are not accounted for in any standard order fields.

Customers should review whether they need additional options in their Property Characteristics and add them via the Configure Order Form feature.

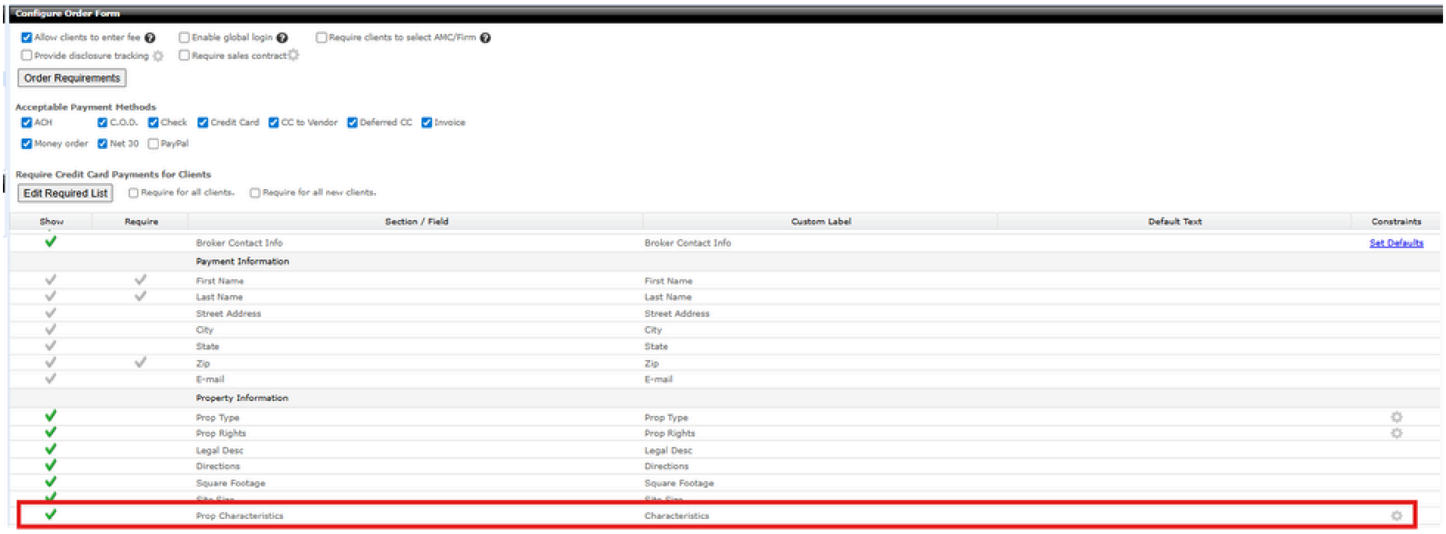
Order Form Configuration

Ready in UAT

Configuration

Customers should review whether they need additional options in their Property Characteristics and add them via the Configure Order Form feature.

Note: The additional fields added to the UAD 3.6 Residential Appraisal order form are not configurable at this time.



User Guide Documentation

We are excited to introduce our new User Guide documentation tool. We are implementing a new article-based user guide repository, along with an integrated widget that will enable users to ask questions and search for information across our user guide articles from any screen in Mercury Network.

Sunset Features/Features Not Available for UAD 3.6

VMP Client Order Form Configuration

Preferences → VMP Client Order Setup →Configure Order Form. At launch, customers will not be able to configure newly added UAD 3.6 fields.

VMP Client Product Naming

Ready in UAT

Configuration

For UAD 3.6 orders, customers cannot customize the names of available products.

Product Information

Default	VMP Client Products ▲	Mercury Network Product
✓	Appraisal Update/Inspection of Repairs & Recertification Report (FNMA 1004D)	Appraisal Update/Inspection of Repairs & Recertification Report (FNMA 1004D)
✓	Appraisal Update/Inspection of Repairs (FNMA 1004D)	Appraisal Update/Inspection of Repairs (FNMA 1004D)
✓	Appraisal Update/Recertification (FNMA 1004D)	Appraisal Update/Recertification (FNMA 1004D)
✓	Commercial Appraisal Report	Commercial Appraisal Report
✓	Commercial Appraisal Review	Commercial Appraisal Review
✓	Construction Inspection Report	Construction Inspection Report
✓	Conventional Conversion Appraisal Update	Conventional Conversion Appraisal Update
✓	FHA Appraisal (FNMA 1004)	FHA Appraisal (FNMA 1004)
✓	Multi-Family Appraisal (FNMA 1025)	Multi-Family Appraisal (FNMA 1025)
✓	Multi-Family Investment (FNMA 1025 and 216)	Multi-Family FHA Investment (FNMA 1025 and 216)
	OptiVal	OptiVal AVM Cascade
	OptiVal+	OptiVal+
	RealCondition Report	RealCondition Report
✓	Single Family FHA Investment (1004, 1007, and 216)	Single Family FHA Investment (1004, 1007, and 216)
✓	Testing6075	Condo Appraisal (1073 Desktop)
✓	Uniform Residential Appraisal (FNMA 1004)	Uniform Residential Appraisal (FNMA 1004)
✓	Uniform Residential Appraisal FHA 203k (FNMA 1004)	Uniform Residential Appraisal FHA 203k (FNMA 1004)
✓	URAR 1004 UAD	Uniform Residential Appraisal (FNMA 1004)

Vendor Fees in the Client and Client Group Profiles

With the addition of our new fees module to manage UAD 3.6 vendor fees and client prices, customers will still be able to differentiate vendor fees and client prices by client and client group. However, these settings are all managed through the administrative module; you will no longer specify fees within the client and client group profiles.

Business Management Features

Vendor Fees: All UAD 3.6 fees are configured through the administrative module. Fee tables set up by client group in Business Management do not apply to UAD 3.6 orders.

Order Placement: UAD 3.6 orders cannot be placed through the Business Management module.

Order Updates: Due to low utilization of the Business Management feature, the newly added 3.6 fields are not available in the Business Management "Edit Page" screen.

UCDP Doc File ID: This field has been renamed to Investor Doc File ID and cannot be edited for UAD 3.6 orders.

Product Ordering Customization at the Client Group Level

Due to the massive changes in how appraisals are now ordered through a collection of data points and not an appraisal form number, there is currently no way to specify which UAD 3.6 products are available to order at the client group level.

Bulk Ordering

For our initial launch, bulk ordering will not be available for UAD 3.6 appraisals. We do not yet have a timeline for when/if we will add this feature.

UCDP Manual/Automated Submission Settings by Client Group

For UAD 3.6, there is one global setting for whether UCDP submission is manual or automated. This is not currently configurable at the client group level.

PDF and XML Appraisals

All UAD 3.6 appraisals must be submitted using the UAD zip file, which includes the MISMO 3.6 XML. An appraisal PDF or XML alone is not accepted.

Standalone Completion Reports and Update Reports

Completion Reports and Update Reports attached to a UAD 3.6 appraisal can only be placed as a child order; the appraisal's parent order tracking number is required. These can continue to be ordered as stand-alone products for legacy forms.

Require Sales Contract on Purchases by Product - Encompass EPC

For UAD 3.6 EPC orders, customers can enable or disable the requirement for purchase orders; either the purchase contract is required for all products on purchases, or it is not. This only affects UAD 3.6 orders placed through the Encompass EPC integration.

QC Folders and WorkBench Rules

All valuation review activities are now managed within the Investigate Review solution, including custom workflow rules. Workbench review rules will continue to function as usual for legacy forms, but some will not be available for UAD 3.6 orders. Further details will be coming soon.

Appendix A

UAD 3.6 Fee Management

What's Changing with Fees?

Today, vendor fees are calculated based on multiple data points, with the appraisal form number being a primary factor. With UAD 3.6, the industry is transitioning away from using individual appraisal form numbers as a foundation for defining the scope of work for vendor fee calculation. Instead, we will use updated data requirements to understand the property characteristics. The data that describes the subject property drives the appraisal report, not a form. As a result, we must revisit how vendor fees are configured and calculated within our fulfillment platforms.

Moving From a Form-Centric Fulfillment Process to a Data-Centric Process

Several new data points collectively describe the scope of work, replacing an appraisal form number. These new fields have been added to the order creation API and the manual order forms.

Single Family 1004/70

- URAR
- Assignment Method
- Units Excluding ADU's: 1
- Site owned in common: No
- Property Project: No
- Project legal structure: No
- Construction method: Not Manufactured

Manufactured 1004C / 70B

- **URAR**
- **Assignment Method**
- Units Excluding ADU's: 1
- Site owned in common: No
- Property Project: No
- Project legal structure: No
- Construction method: Is Manufactured

Manufactured 1004C / 70B

- **URAR**
- **Assignment Method**
- Units Excluding ADU's: 1
- Site owned in common: Yes
- Property Project: Yes
- Project legal structure: Condo
- Construction method: Not Manufactured

Replacing Form Numbers as a Component of Fee Plans

To support UAD 3.6 orders, CMS and Mercury Network have designed a set of "Products" to provide clients with a baseline to start from, like the list of form types/services you use today for legacy forms.

Two of the primary UAD 3.6 data points, Property Valuation Method and Property Type, provide the basis for our UAD 3.6 product list.

- Desktop Appraisal - Single Family
- Desktop Appraisal - Two to Four Family
- Desktop Appraisal - Condominium
- Desktop Appraisal - Manufactured Home
- Desktop Appraisal - Cooperative
- Desktop Appraisal - Other
- Exterior Appraisal - Single Family
- Exterior Appraisal - Two to Four Family
- Exterior Appraisal - Condominium
- Exterior Appraisal - Manufactured Home
- Exterior Appraisal - Cooperative
- Exterior Appraisal - Other

- Hybrid Appraisal - Single Family
- Hybrid Appraisal - Two to Four Family
- Hybrid Appraisal - Condominium
- Hybrid Appraisal - Manufactured Home
- Hybrid Appraisal - Cooperative
- Hybrid Appraisal - Other
- Traditional Appraisal - Single Family
- Traditional Appraisal - Two to Four Family
- Traditional Appraisal -Condominium
- Traditional Appraisal - Manufactured Home
- Traditional Appraisal - Cooperative
- Traditional Appraisal - Other

Fees Management Within the Mercury Platform

Our new Fees Module lets you save fee schedules that the system will use to automatically calculate the correct fees for each order. You can enter fees paid to service providers and fees charged to customers here, and then configure the system to apply these fees based on product type, geographic location, assigned vendor, client/client group, and other order characteristics.

Fee & Price Plans serve as **default fee schedules** that the system uses to automatically calculate the correct fee for an order. Mercury Network breaks fees into two main types:

- **Vendor Fee:** The amount paid to a service provider, such as an appraiser or Appraisal Management Company (AMC), for their work.
- **Customer Prices**: The fee that is charged to the broker or loan officer, or the interdepartmental charge for the appraisal department's services.

Fee plans can be created using a bulk spreadsheet upload or manually through the fee module user interface. The bulk upload process will be available first, with the manual plan creation made available shortly after.

When the system calculates the fee for an order, it looks up the plan that applies to that product, in that geographic area, for that client/client group, and then calculates the fee. The total vendor fee for an order is calculated by adding the base fee + any applicable add-on fees.

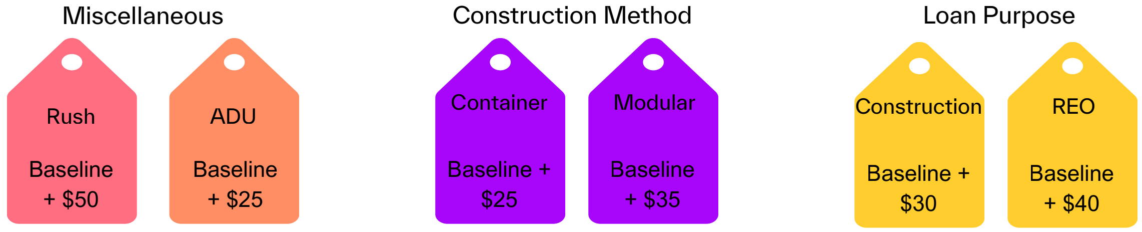
For Example*:

Product: Traditional Appraisal - Single Family in Dayton, OH

Base Fees:

Tier 1 ($0-$XXX.XXX)	Tier 2 ($XXX,XXX-XXX,XXX)	Tier 3 ($XXX,XXX-Infinity)
$100	$150	$200

Additional Fees*:



*These fee amounts are for illustrative purposes only.

Customers who currently differentiate certain order characteristics by product will need to use additional data points for UAD 3.6 orders. For example:

Today, you order a 1004 with 1007 product for a legacy form appraisal.

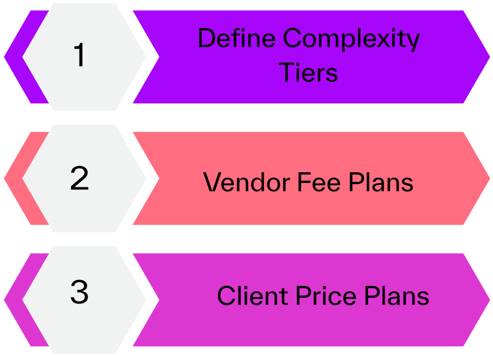
For UAD 3.6, you place an order with a **Valuation Method** of Traditional Appraisal, **Property Type** of - Single Family. and **Rent Schedule Indicator** field set to on/yes. The fee will be calculated as the base fee for a Traditional Appraisal - Single Family product plus the add-on fee for the rent schedule.

Customers may use the **Property Characteristics** field to create custom characteristics that differentiate fees and are not accounted for in any of the standard order fields.

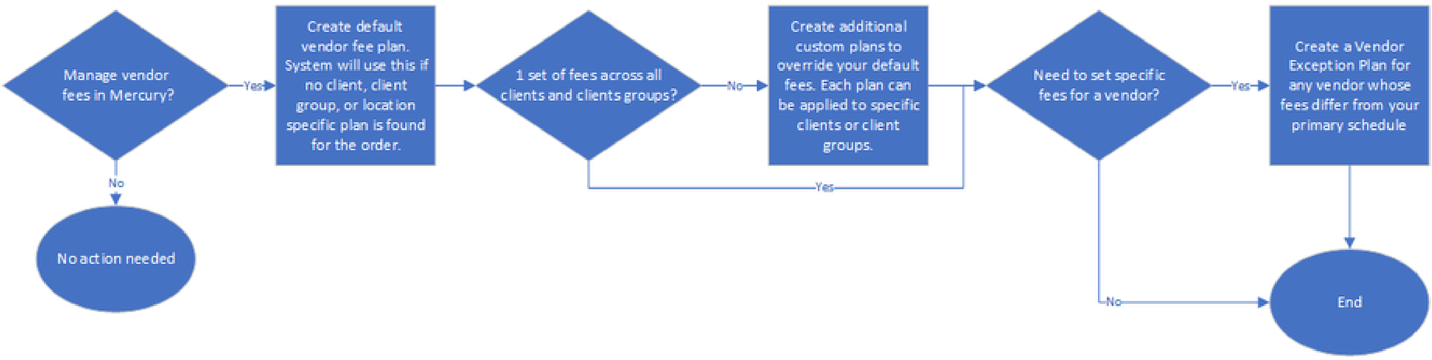
Which order data points can be used for add-on fees?

- UAD 3.6 Fee Plans have the following add-on fee options:
  - Rush
  - Construction Method Type
  - PUD Indicator
  - Land Owned in Common
  - Living Unit Excluding ADU Count
  - ADU Count
  - Rent Schedule Indicator
  - Mortgage Type
  - Property Usage Type
  - Valuation Assignment Type
  - Property Characteristics

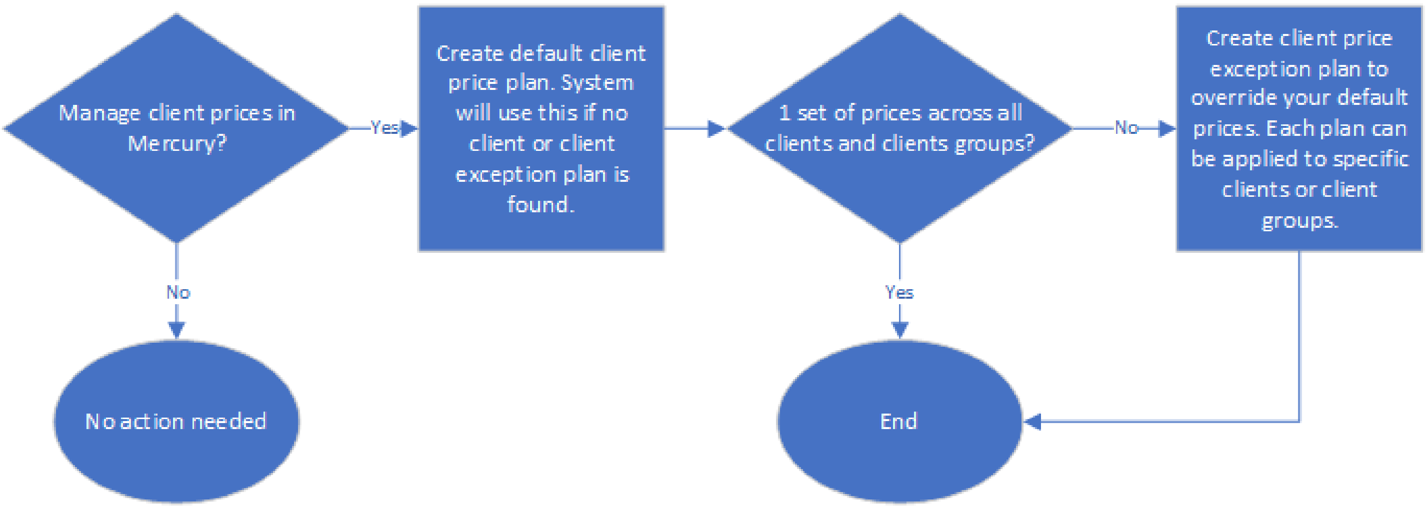
Creating Fee and Price Plans



What kind of vendor plans do I need?

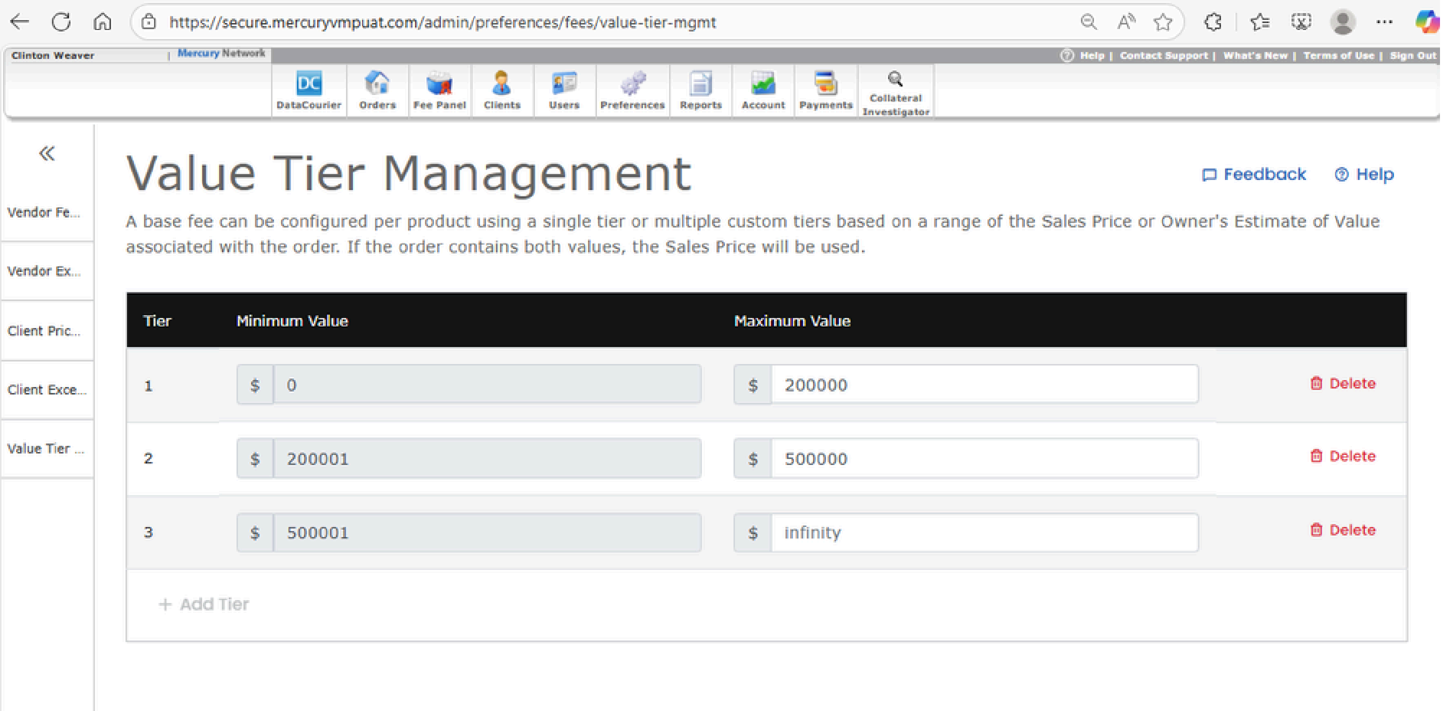


What kind of client price plans do I need?



Defining Complexity Tiers

Before you set up any manual fee or price plans, you need to define your organization's complexity tiers. Complexity tiers are defined based on the property's Sales Price or Owner's Estimate of Value. When you create a fee plan, you will define a base fee/price for each product. If base fees vary by property complexity, you can define multiple base fees per product using complexity tiers.



Default Vendor Fee Plan

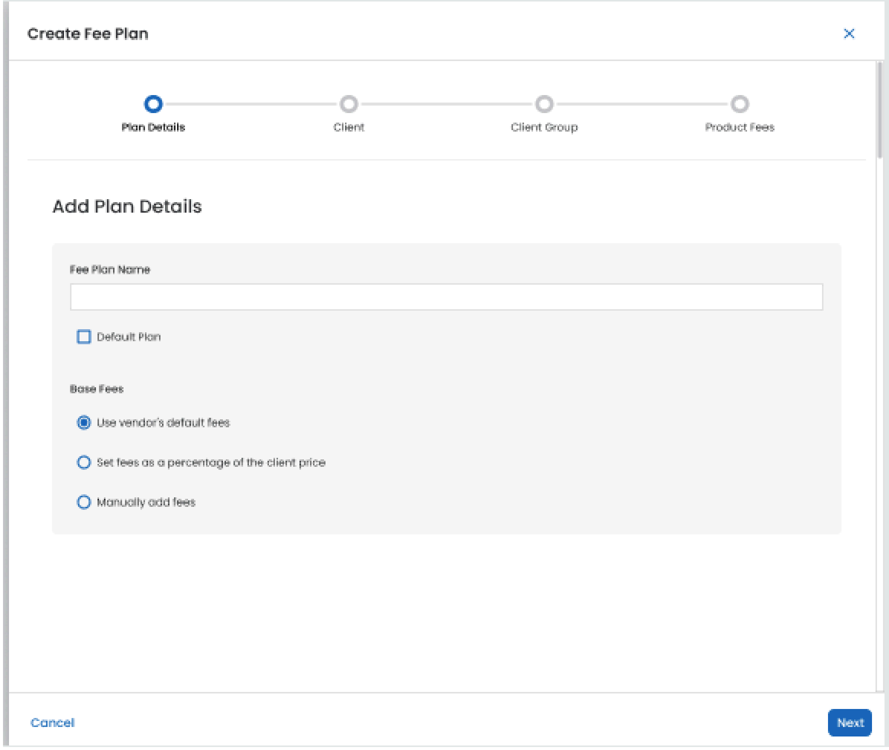
What is a Default Plan? This is your "catch-all" fee schedule. It applies to all clients and client groups unless an additional plan specific to the order's client or client group exists. To ensure seamless processing, it should cover all products and regions within your service area.

Step 1: Name and mark as default

Every customer needs a default vendor fee plan, and you can only have one. Name your plan, and check the “Default Plan” box.

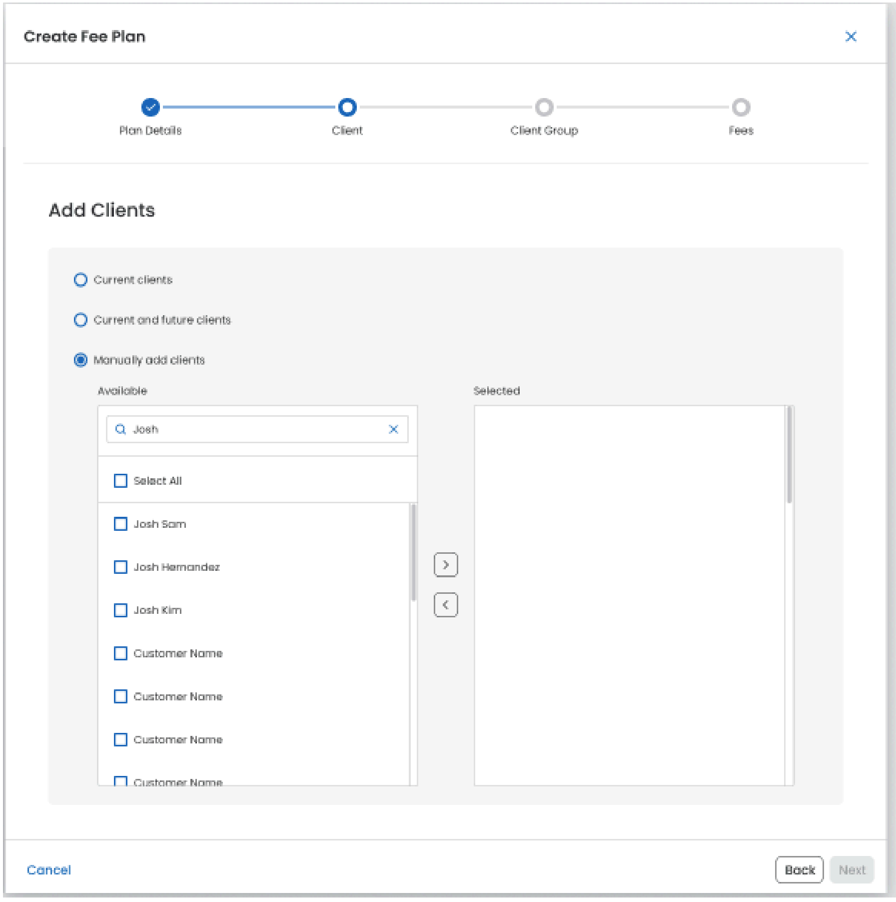
Step 2: Select Methodology

Define your vendor fee methodology. You can choose to use the assigned vendor’s default fees, calculate vendor fees as a percentage of the client prices, or create a custom advanced fee plan.



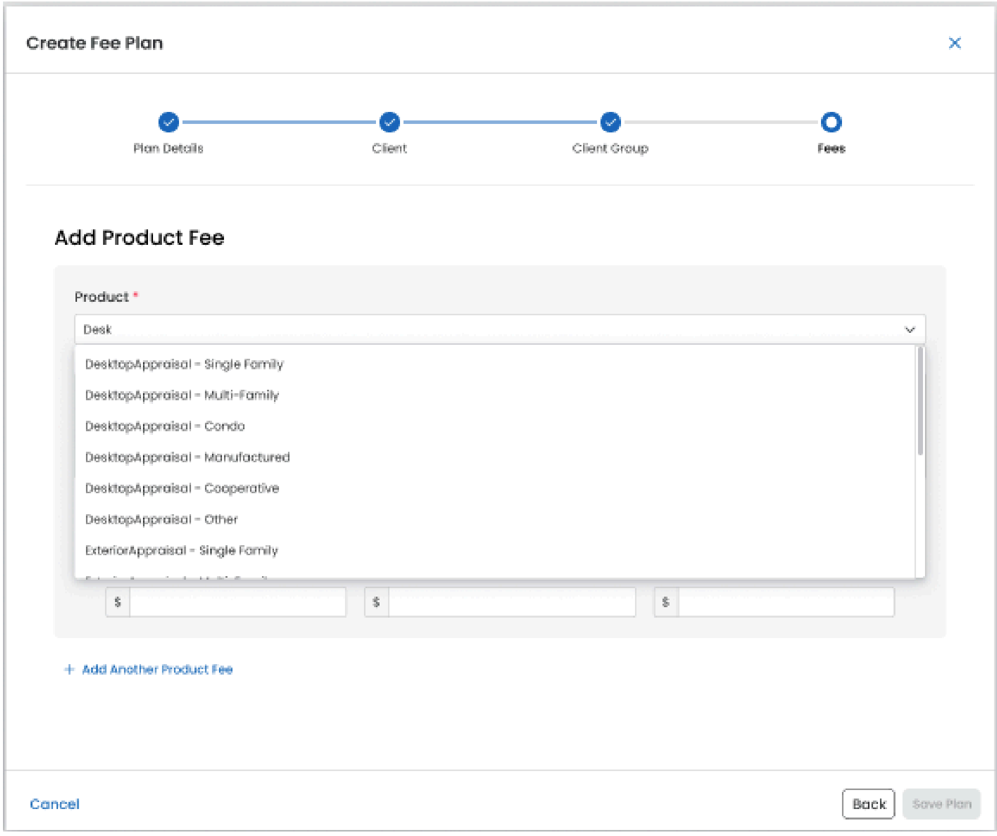
Step 3: Select Clients or Client Groups

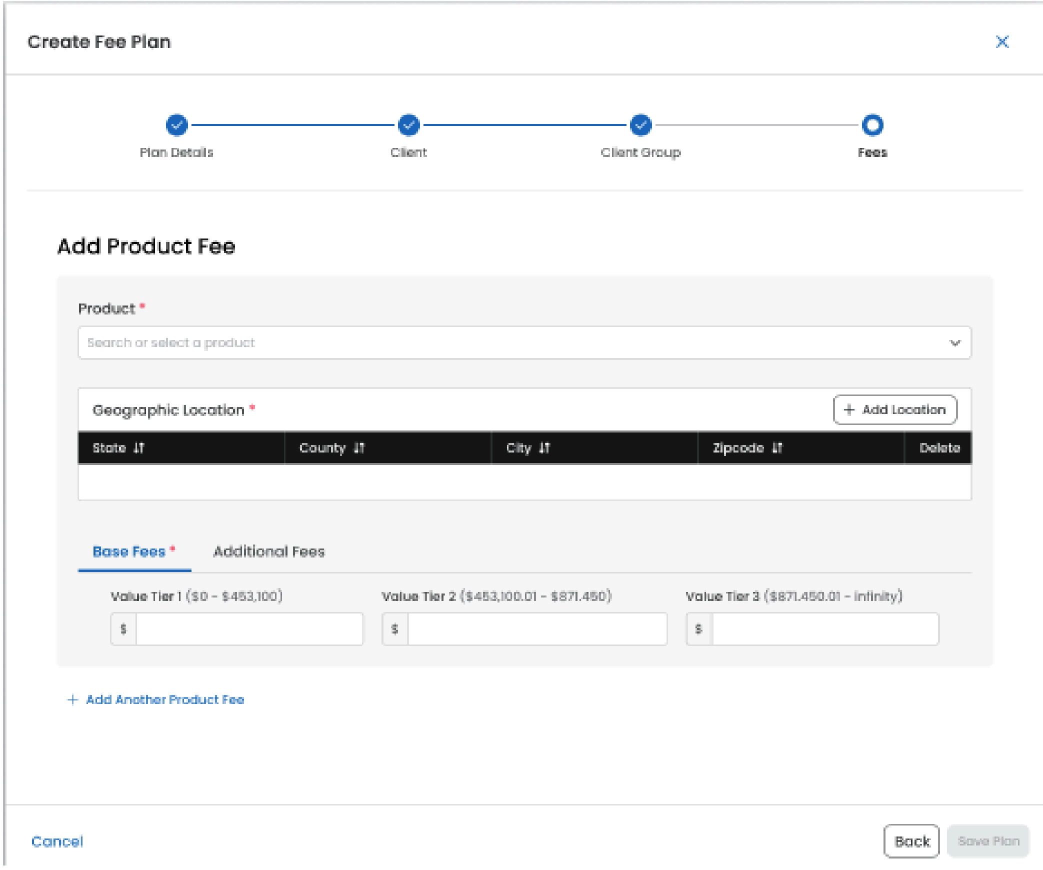
Specify all. Since this is your default plan, you want it to apply to everyone if no more specific plan exists.

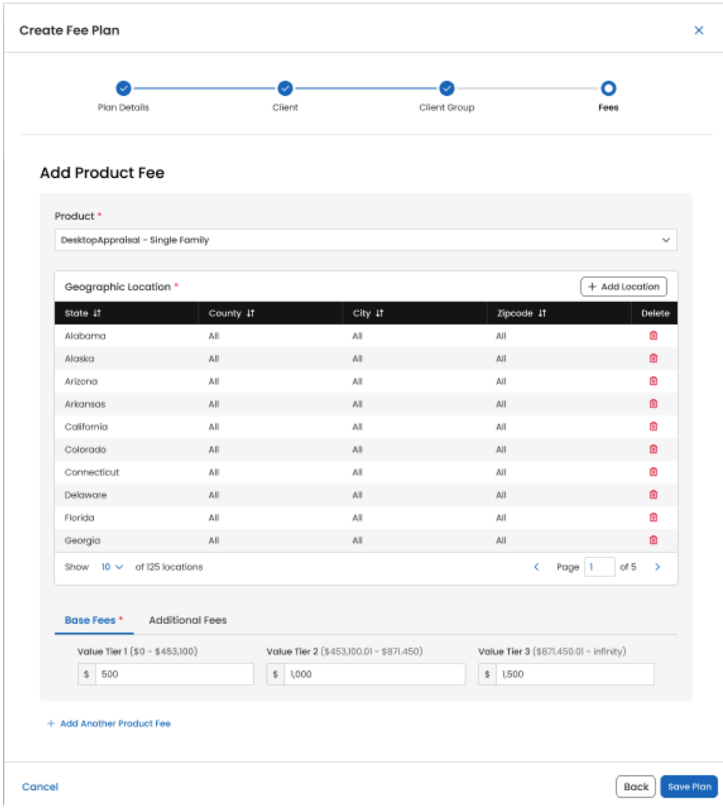


Step 4: Select a product and geography combination, and add base fees (Only applicable to manually add fees method)

Select a product, and specify the locations where this product's fees will apply. Then specify the base fee for each tier. If a product has different fees in different locations, add it as a separate entry for each unique set of fees. You should continue adding product and location combinations until all products and locations in your service area are covered.

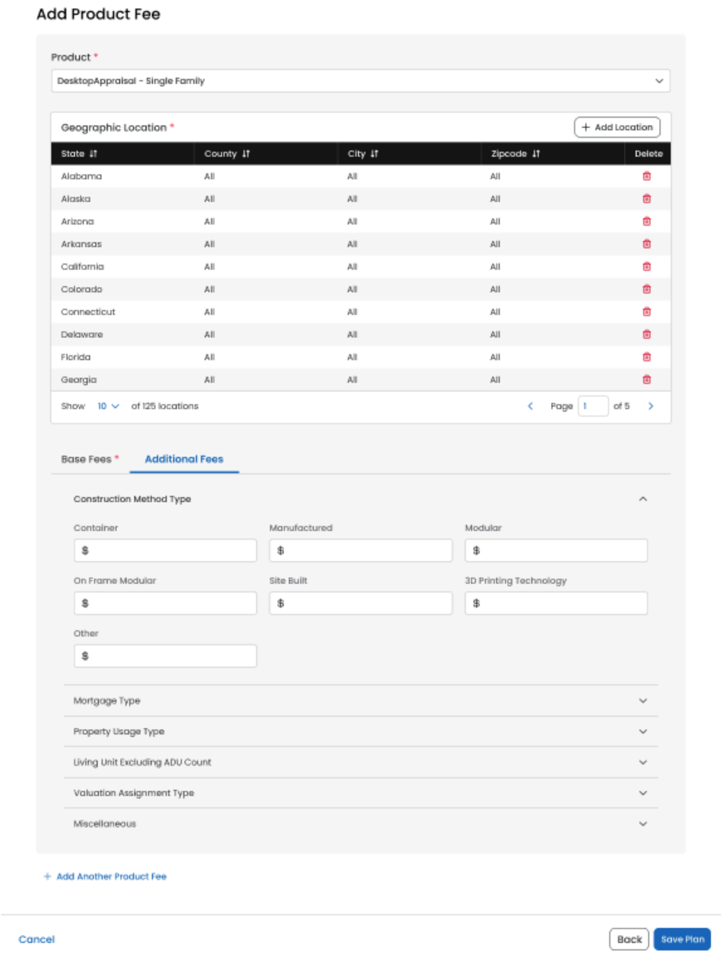






Step 5: Define Add-on Fees (Only applicable to manually add fees method)

Specify add-on fees for any order data points that, when true for the order, increase the fee.

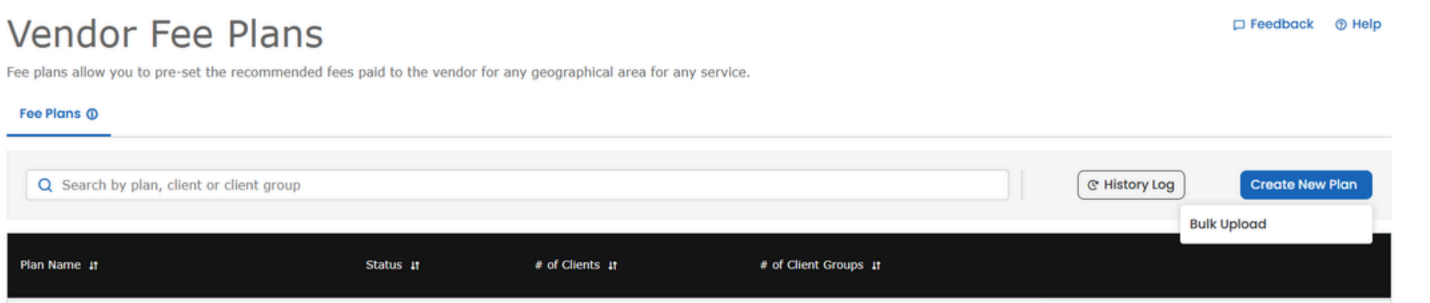


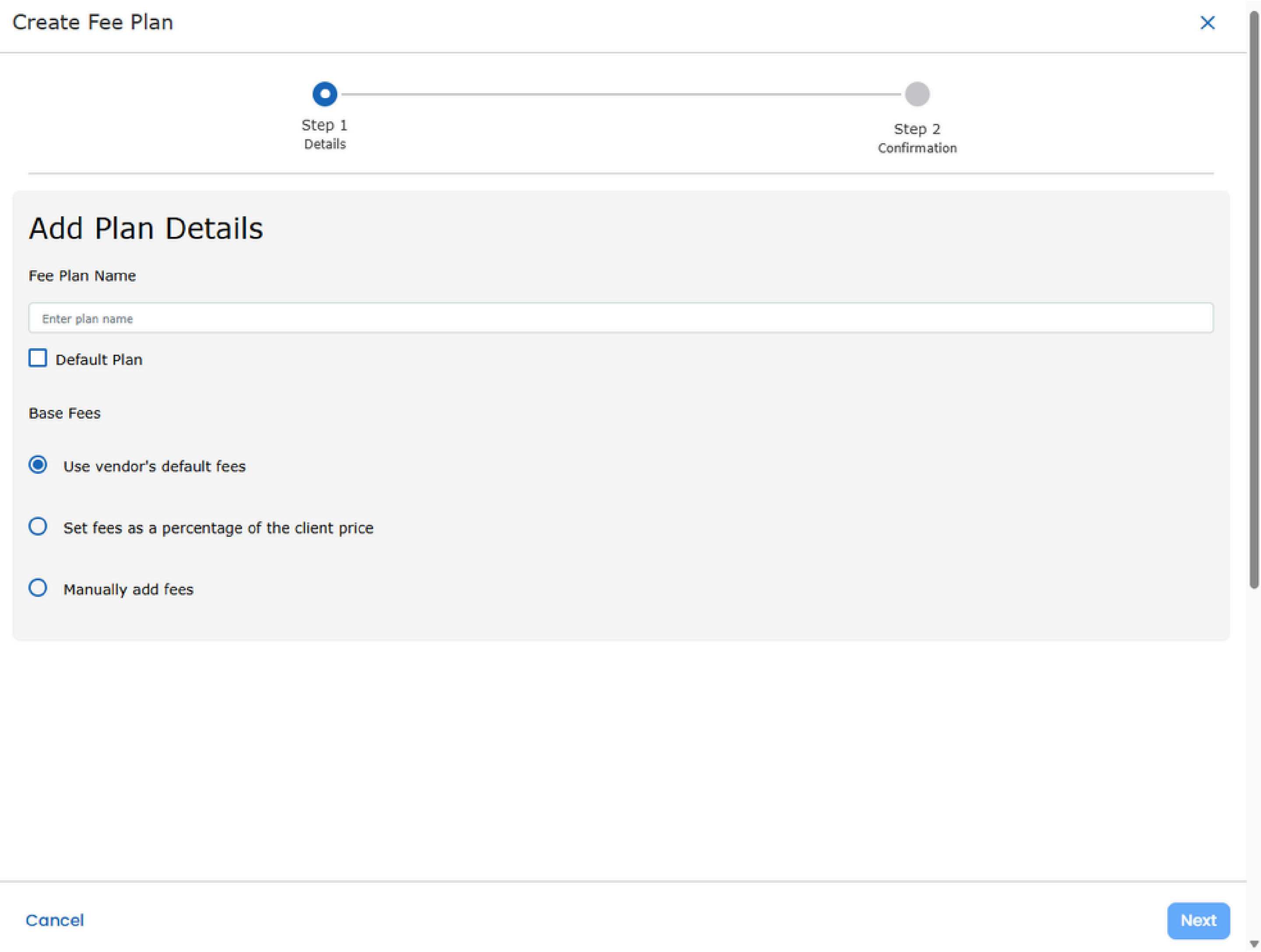
Spreadsheet Upload Approach:

Step 1: Create New Plan:

Create a new default plan. Every customer needs a default vendor fee plan, and you can only have one. Provide a name, and check the “Default Plan” box.

Select the methodology (these options are the same as the ones described above in the manual creation section). Mark it as the default.





Step 2: Prepare the spreadsheet

Download the client group template and populate the template as needed.

Use Vendor Fees

When you create a plan using a “use vendor fees” or “set fees as a percentage of client price” methodology, the spreadsheet collects the list of products and geographic areas to which the plan applies.

Product	State	County	City	ZipCode
Desktop Appraisal - Single Family	OK			
Desktop Appraisal - Single Family	TX	Dallam County		
Desktop Appraisal - Single Family	TX	Sherman County		
Desktop Appraisal - Single Family	TX	Hansford County		
Desktop Appraisal - Single Family	TX	Ochiltree County		
Desktop Appraisal - Single Family	TX	Lipscomb County		
Desktop Appraisal - Single Family	TX	Hartley County	Dalhart	
Desktop Appraisal - Condominiur	OK			
Desktop Appraisal - Condominiur	TX	Dallam County		
Desktop Appraisal - Condominiur	TX	Sherman County		
Desktop Appraisal - Condominiur	TX	Hansford County		
Desktop Appraisal - Condominiur	TX	Ochiltree County		
Desktop Appraisal - Condominiur	TX	Lipscomb County		
Desktop Appraisal - Condominiur	TX	Hartley County	Dalhart	

Use Manual Advanced Fees

When you create a plan using a “manual fee creation” methodology, the spreadsheet collects the list of products and geographic areas to which the plan applies. It also collects the base fees and add-on fees for each product.

Product	State	County	City	ZipCode	Tier 1 Fee	Tier 2 Fee	Tier 3 Fee	Tier 4 Fee	Tier 5 Fee	Tier 6 Fee	Tier 7 Fee	Tier 8 Fee	Tier 9 Fee	Container Fee	Manufactured Fee	Modular Fee	On Frame Modular Fee	Site Fee
Desktop Appraisal - Single Family	OK				400	450	500									25		
Desktop Appraisal - Single Family	TX	Dallam County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Sherman County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Hansford County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Ochiltree County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Lipscomb County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Hartley County	Dalhart		450	500	550									25		
Desktop Appraisal - Condominiur	OK				390	440	490									25		
Desktop Appraisal - Condominiur	TX	Dallam County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Sherman County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Hansford County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Ochiltree County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Lipscomb County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Hartley County	Dalhart		445	495	545									25		

In both cases, after completing the “Plan” tab of the spreadsheet, navigate to the “List” tab. Enter an * under CLient Groups to indicate that this defaut plan applies to all clients.

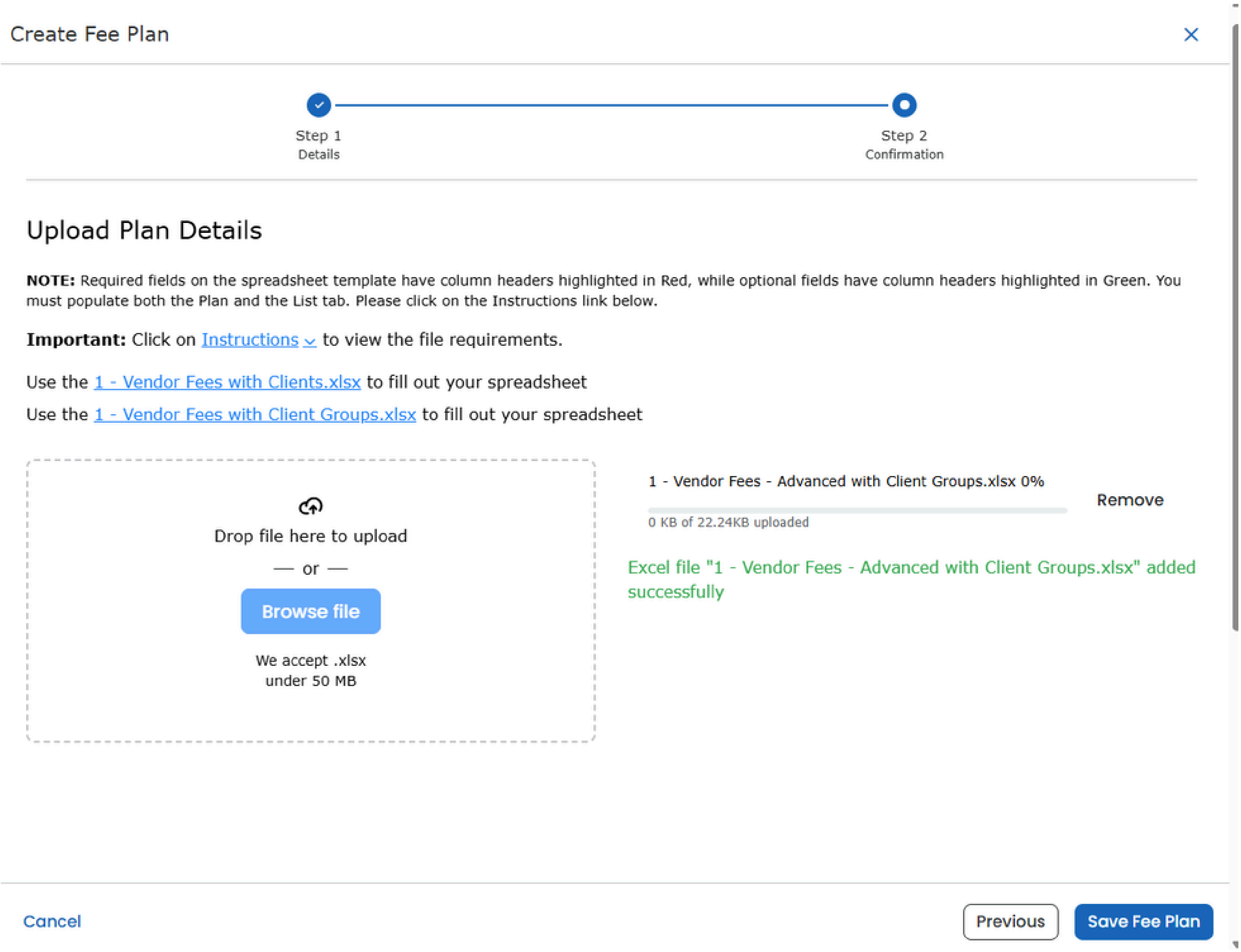
Specifying Client Groups

F7

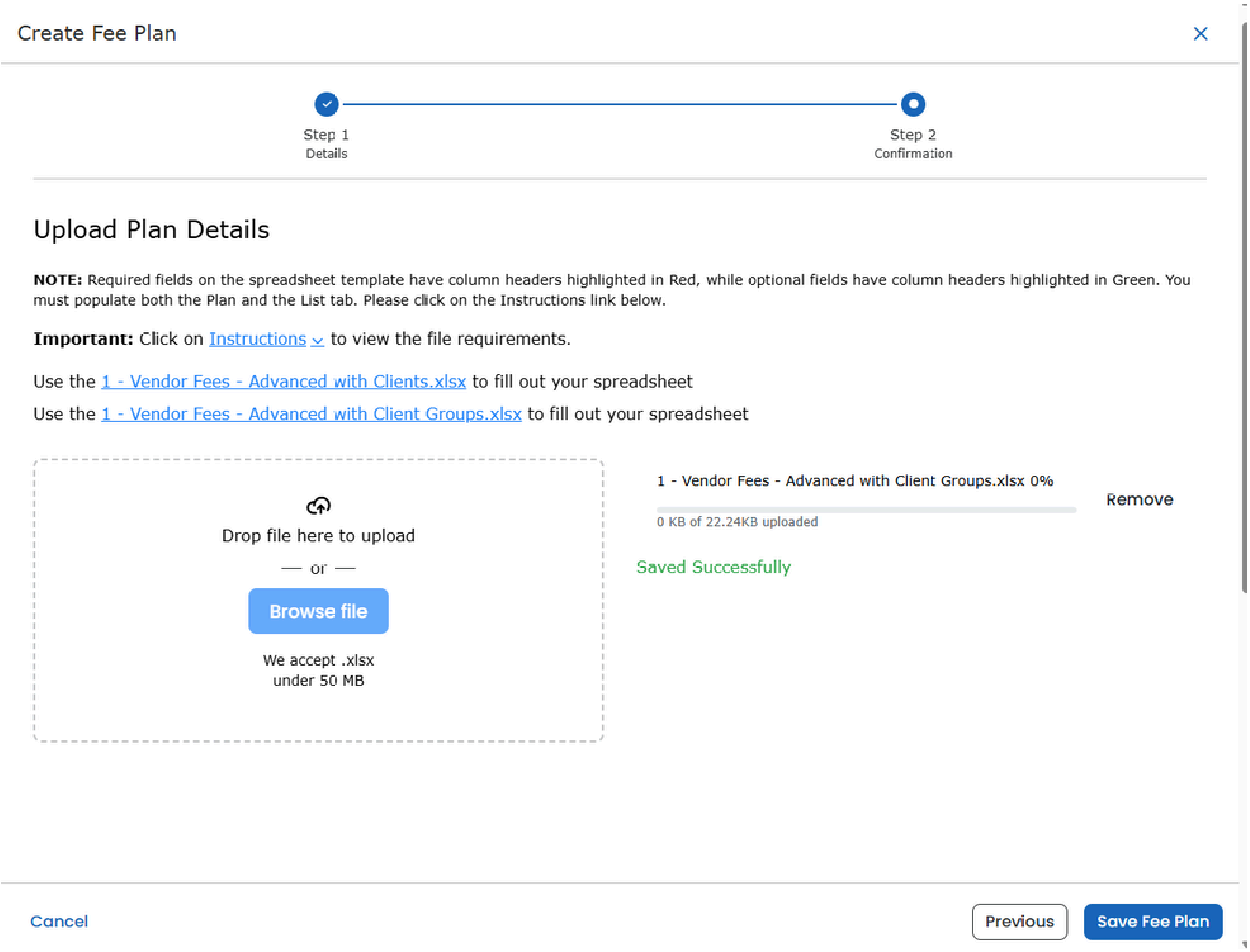
	A	B
1	Client Groups	
2	*	
3		
4		

Step 3: Upload spreadsheet

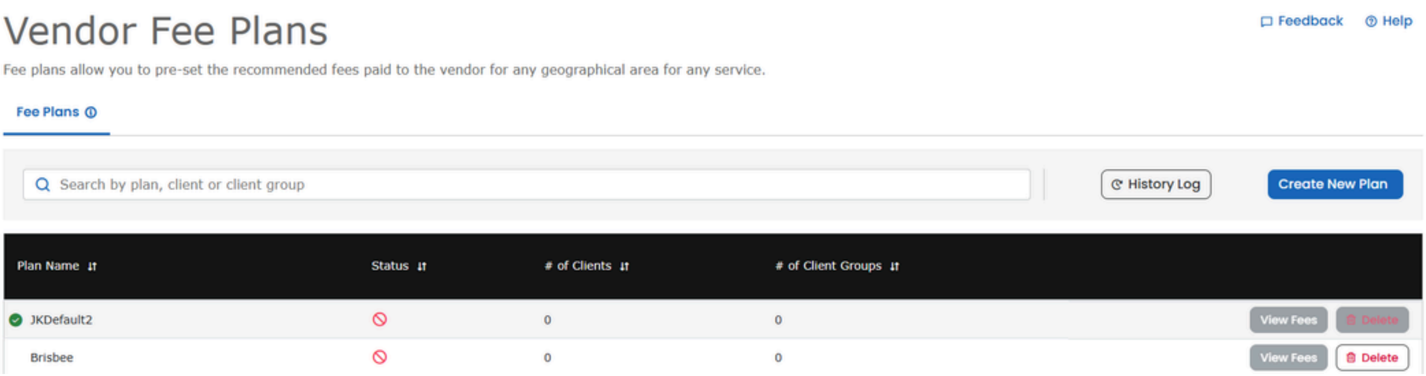
After the spreadsheet template is filled out, upload it.



Click **Save Fee Plan**



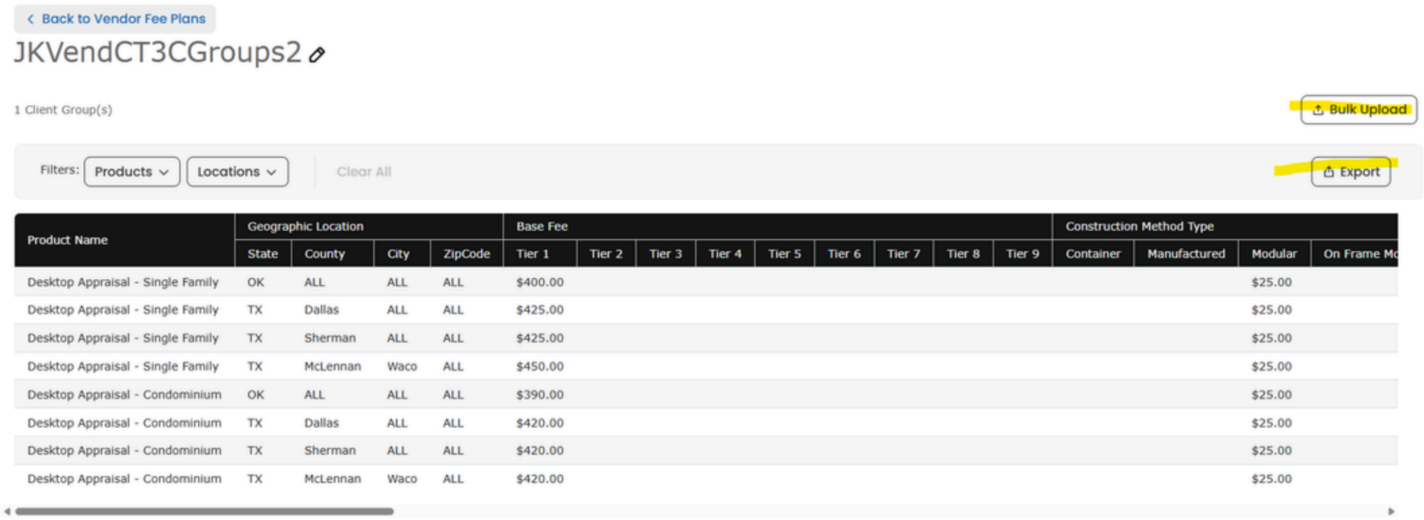
Once the plan has been uploaded and saved, the validation process begins. You must check the main screen to see the status of your spreadsheet upload and confirm that your plan passed the validation check and was created successfully. If the plan validation failed, the user who uploaded the spreadsheet will receive an email notification that the plan was not successfully created. In the UI, you will see an icon indicator in the status column. The validation failures will be documented in the history log.



To edit a fee plan:

- Navigate to the fee plan, click View Fees, and then export the existing fee plan.
- Update the fee plan data as needed.

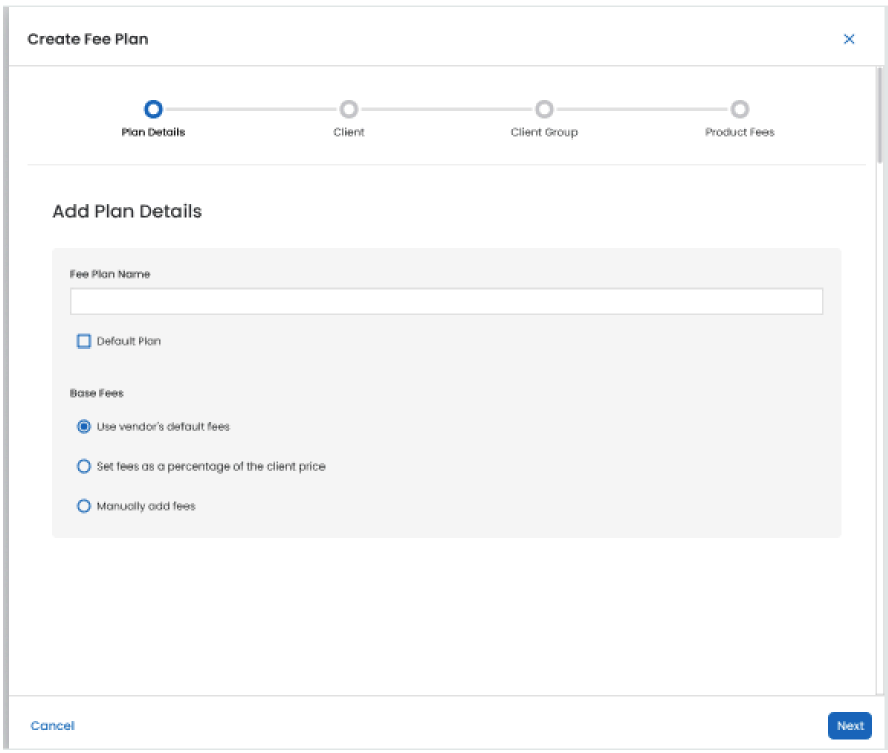
- From that same page, upload the updated spreadsheet. This will replace the existing fee plan with the new data from the updated spreadsheet.



Client or Client Group Specific Vendor Fee Plans

Step 1: Select Methodology

When creating a vendor fee plan, you will name it and define your vendor fee methodology. You can choose to use the assigned vendor's default fees, calculate vendor fees as a percentage of the client prices, or create a custom advanced fee plan.

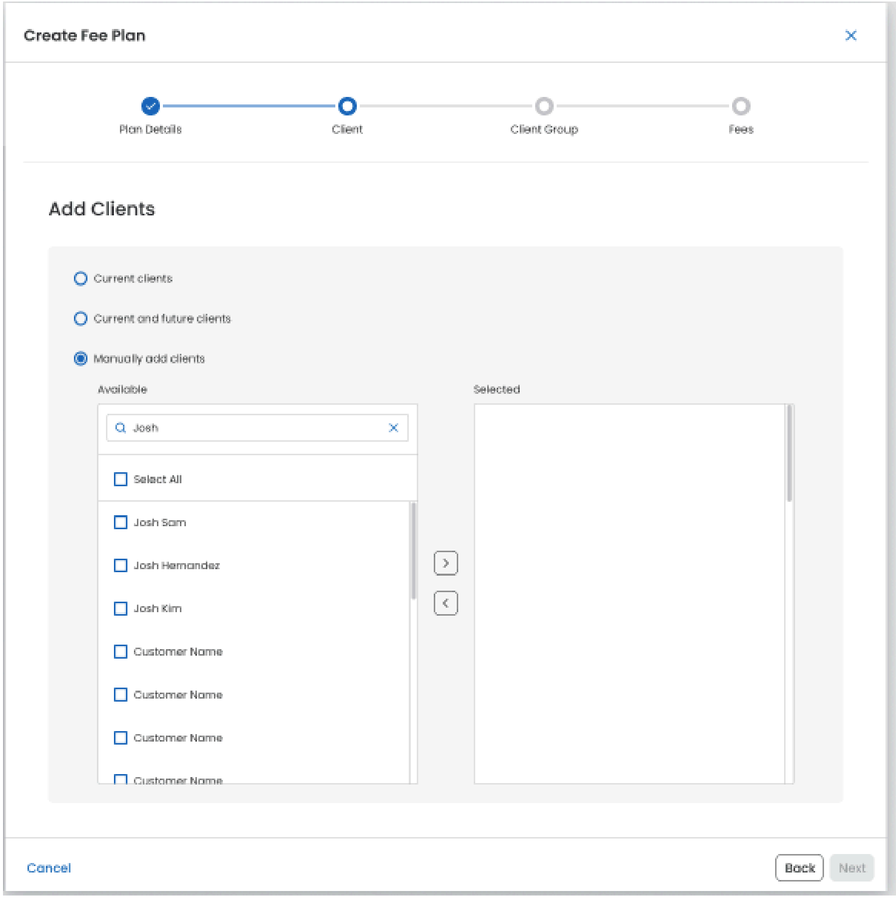


Step 2: Select Clients or Client Groups

Specify which clients or client groups this plan applies to (not both).

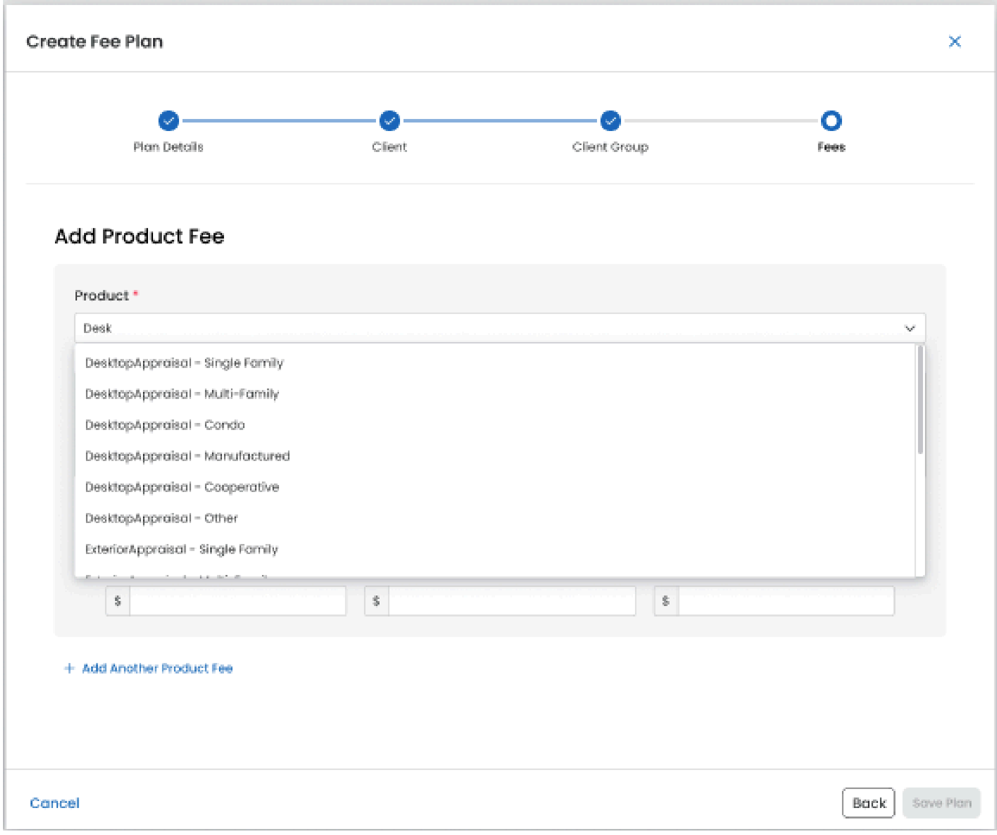
Select One: You may assign a plan to a list of clients *or* client groups, but not both.

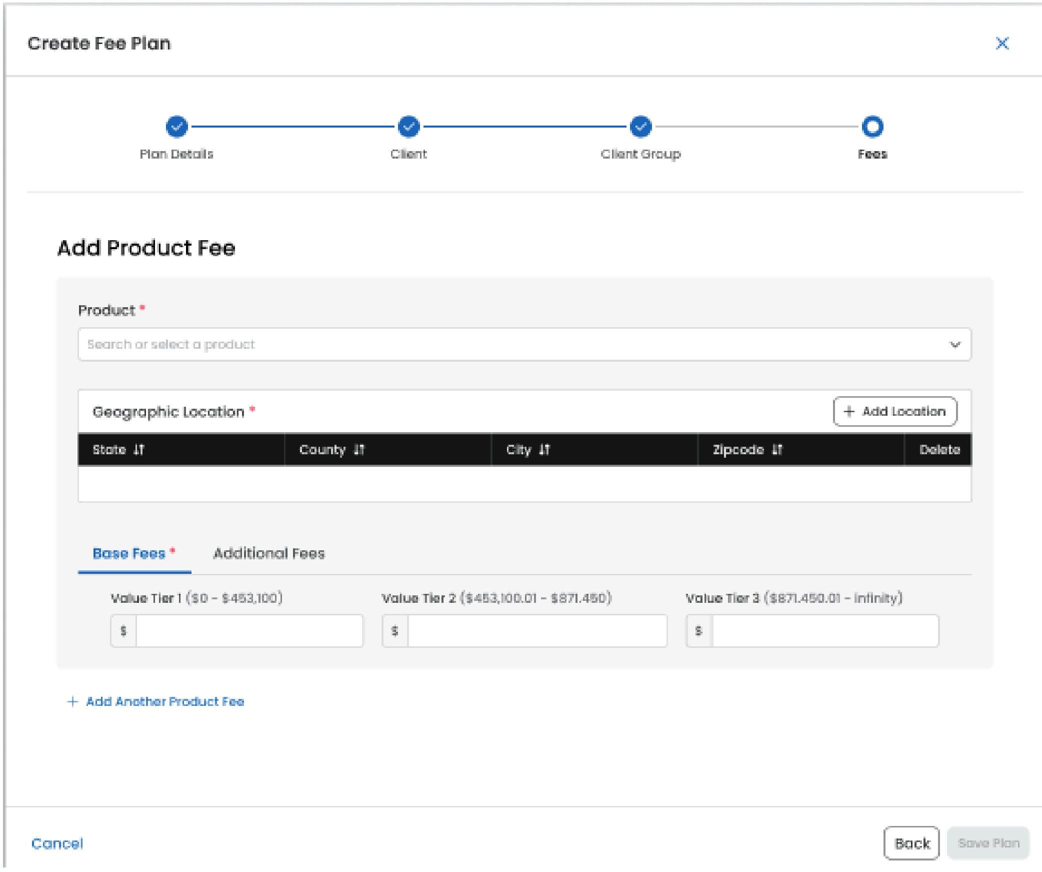
No Duplicates: Each client or group can only belong to one custom plan at a time.

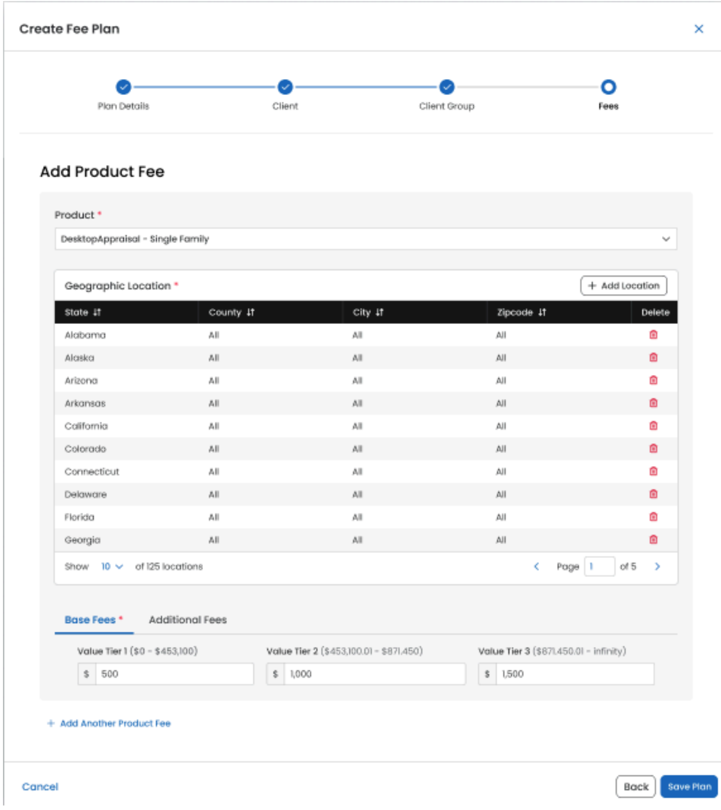


Step 3: Select a product and geography combination. Add base fees (only applicable to manually add fees method).

Select a product, and specify the locations where this product's fees will apply. Then specify the base fee for each tier. If a product has different fees in different locations, add it as a separate entry for each unique set of fees. You should continue adding product and location combinations until all products and locations in your service area are covered.

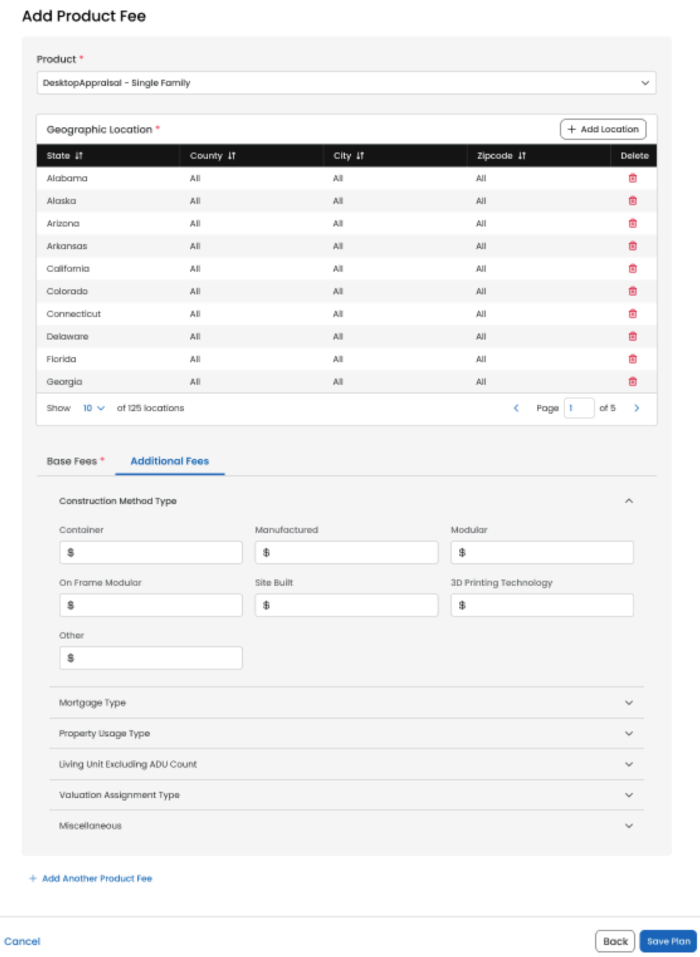

Create Fee Plan
Plan Details
Client
Client Group
Fees
Add Product Fee
Product *
Desk
DesktopAppraisal - Single Family
DesktopAppraisal - Multi-Family
DesktopAppraisal - Condo
DesktopAppraisal - Manufactured
DesktopAppraisal - Cooperative
DesktopAppraisal - Other
ExteriorAppraisal - Single Family
$
$
$
Add Another Product Fee
Cancel
Back
Save Plan


Create Fee Plan
Plan Details
Client
Client Group
Fees
Add Product Fee
Product *
Search or select a product
Geographic Location *
Add Location
State
County
City
Zipcode
Delete
Base Fees *
Additional Fees
Value Tier 1 ($0 - $453,100)
Value Tier 2 ($453,100.01 - $871,450)
Value Tier 3 ($871,450.01 - infinity)
$
$
$
Add Another Product Fee
Cancel
Back
Save Plan



Step 4: Define Add-on Fees (Only applicable to manually add fees method)

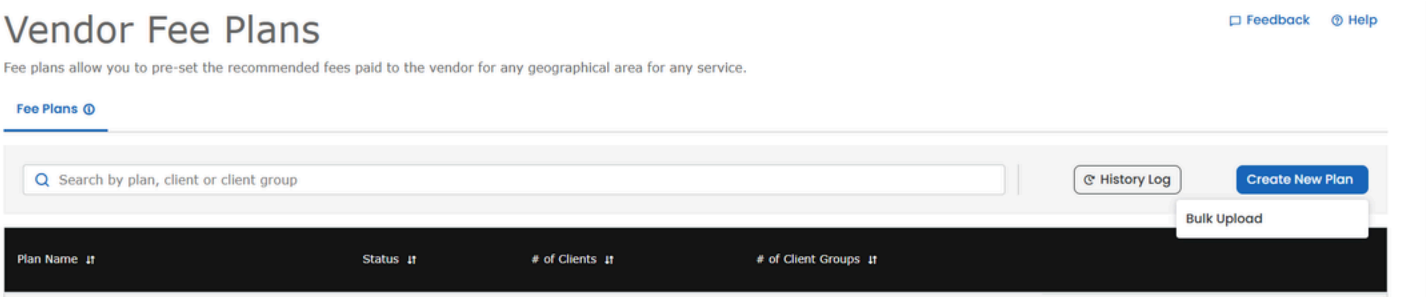
Specify add-on fees for any order data points that, when true for the order, increase the fee.

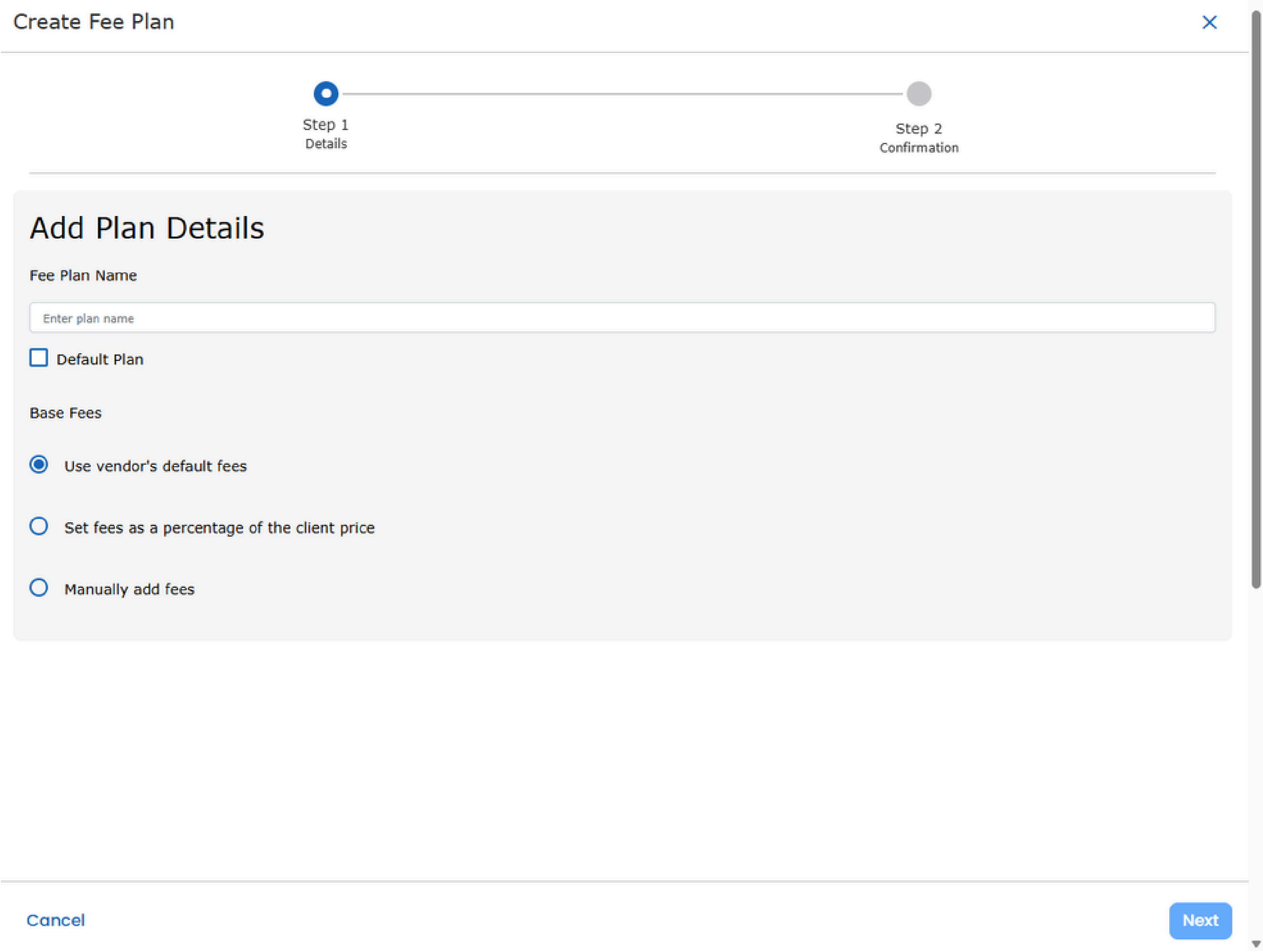


Spreadsheet Upload Approach:

Step 1: Create New Plan:

Create a new plan. Provide a name, and select the methodology (these options are the same as the ones described above in the manual creation section).





Step 2: Prepare the spreadsheet

Read the instructions and download the appropriate template. Populate the template as needed.

Use Vendor Fees

When you create a plan using a “use vendor fees” methodology, the spreadsheet collects the list of products and geographic areas to which the plan applies.

Product	State	County	City	ZipCode
Desktop Appraisal - Single Family	OK			
Desktop Appraisal - Single Family	TX	Dallam County		
Desktop Appraisal - Single Family	TX	Sherman County		
Desktop Appraisal - Single Family	TX	Hansford County		
Desktop Appraisal - Single Family	TX	Ochiltree County		
Desktop Appraisal - Single Family	TX	Lipscomb County		
Desktop Appraisal - Single Family	TX	Hartley County	Dalhart	
Desktop Appraisal - Condominiur	OK			
Desktop Appraisal - Condominiur	TX	Dallam County		
Desktop Appraisal - Condominiur	TX	Sherman County		
Desktop Appraisal - Condominiur	TX	Hansford County		
Desktop Appraisal - Condominiur	TX	Ochiltree County		
Desktop Appraisal - Condominiur	TX	Lipscomb County		
Desktop Appraisal - Condominiur	TX	Hartley County	Dalhart	

Use Manual Advanced Fees

When you create a plan using a “manual fee creation” methodology, the spreadsheet collects the list of products and geographic areas to which the plan applies. It also collects the base fees and add-on fees for each product.

Product	State	County	City	ZipCode	Tier 1 Fee	Tier 2 Fee	Tier 3 Fee	Tier 4 Fee	Tier 5 Fee	Tier 6 Fee	Tier 7 Fee	Tier 8 Fee	Tier 9 Fee	Container Fee	Manufactured Fee	Modular Fee	On Frame Modular Fee	Site Fee
Desktop Appraisal - Single Family	OK				400	450	500									25		
Desktop Appraisal - Single Family	TX	Dallam County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Sherman County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Hansford County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Ochiltree County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Lipscomb County			425	475	525									25		
Desktop Appraisal - Single Family	TX	Hartley County	Dalhart		450	500	550									25		
Desktop Appraisal - Condominiur	OK				390	440	490									25		
Desktop Appraisal - Condominiur	TX	Dallam County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Sherman County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Hansford County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Ochiltree County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Lipscomb County			420	470	520									25		
Desktop Appraisal - Condominiur	TX	Hartley County	Dalhart		445	495	545									25		

In both cases, you can apply the plan to specific clients or specific client groups.

Specifying Clients

	A	B	C
1	First Name	Last Name	Email
2	John	Smith	john.smith@test.com
3	Jack	Johnson	jack.johnson@test.com
4	Sally	Jones	sally.jones@test.com
5	Jennifer	Roberts	jennifer.roberts@test.com
6			

Specifying Client Groups

	A	B
1	Client Groups	
2	HomeVantage - 1026	
3	HomeVantage - 1027	
4	HomeVantage - 1028	
5	HomeVantage - 1501	
6	HomeVantage - 2005	
7	HomeVantage - 5003	
8		

Vendor Exception Fee Plans

When needed, you can create exception plans that will override these **Fee Plans** for orders associated with specific vendors.

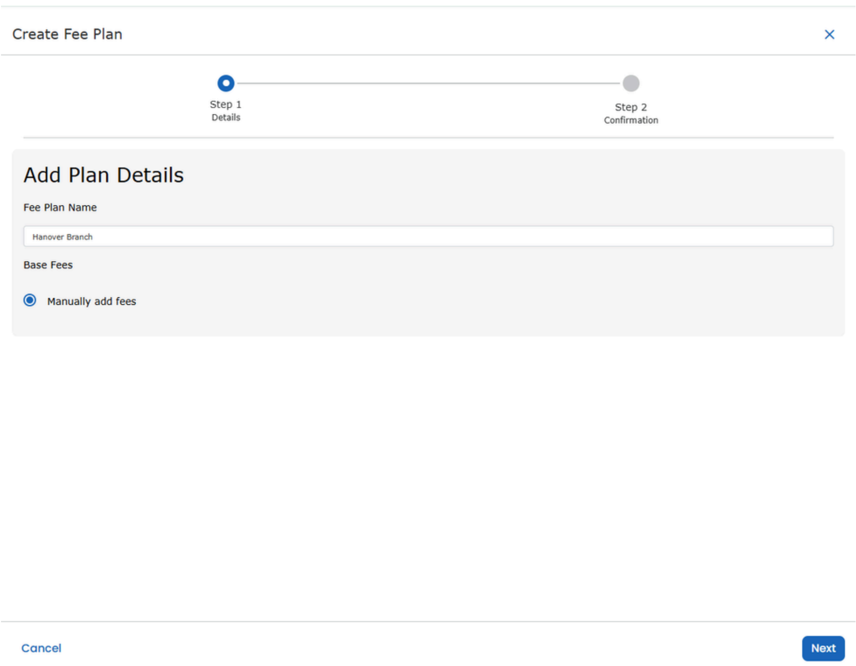
You create the plan in a similar way to creating vendor fee plans, but instead of selecting the client or client groups the plan applies to, you select the service provider(s). When the system calculates an order's fee, it checks whether a vendor exception fee plan is associated with the assigned service provider. If not, it will look for the standard vendor fee plan that applies to the order.

Client Price Plans

Creating client price plans is similar to creating a vendor fee plan.

Step 1: Select Methodology

Give your plan a name. Your only methodology option is manual feel creation (advanced fees).



Step 2: Specify clients/client groups

Step 3: Define Geography

Step 4: Define Products and Base Prices (Only applicable to advanced fee plans)

Step 5: Define Add-on Prices (Only applicable to advanced fee plans)

Specify add-on prices for any order data points that, when true for the order, increase the price.

Will Cotality Assist Us In Configuring UAD 3.6 Fee and Price Plans?

We acknowledge the burden of creating new fee plans for UAD 3.6 products during this industry-wide transition, especially when the methodology is likely to stay similar to your current fee plans for legacy forms. We are committed to helping automate these updates where possible. During your UAD 3.6 migration, you will be presented with a mapping document that describes how we are mapping legacy form numbers to a collection of UAD 3.6 data points. In as many cases as possible, we will automatically create fee plan templates for your UAD 3.6 products and geography combinations based on this mapping. You can then populate fees and review those fee plans to confirm they meet their needs and make any necessary adjustments.

Impacts to Legacy Forms Fees

Fees for legacy forms will remain in place and continue to be managed as they are today. Existing fee configuration options will only impact legacy forms fees, and will not impact UAD 3.6 order fees. It is on our roadmap to migrate fee management for legacy forms to the new fee module.

Appendix B

Lender Panel Management for UAD 3.6

How will Cotality support me and my appraisers in confirming UAD 3.6 readiness?

Cotality is ready to assist you in determining appraiser readiness for UAD 3.6 appraisal delivery. We have developed a multi-pronged approach to communicating with your appraiser panel and confirming their readiness.

Outreach

- Letter to your appraiser panel as a step in your migration engagement with our client delivery team.
- "Opt Out" link enabling them to opt out of this update if they are not ready or do not plan to support UAD 3.6 appraisals.
- In-Product pop-ups/communication

Appraiser Training

- **Appraisers will be armed with updated user guides for UAD 3.6 updates**
- **Appraisers using the a la mode software have access to detailed training on the dynamic URAR appraisal**

Partnership with a la Mode

- Appraiser readiness score to assist in managing completion of training, software updates, etc.
- As appraisers complete their readiness and training attestation, their profile will automatically be updated for UAD 3.6 readiness.

Client Migration

As part of our migration activities, Mercury Network will send out communications and post in-product announcements to all appraisers using Mercury Network to remind them to update their vendor profile to reflect UAD 3.6 eligibility.

Additionally, the **Vendor** section of Mercury will feature a report to help users track panel appraisers who are not yet eligible for UAD 3.6 products. This report lists individual appraisers and their contact information.

Appraiser Training

As part of our appraiser readiness program, Cotality will be providing training and updated user guides to our appraisers.

Version Tracking

Version	Publish Date	Impacted Sections
Version 1	1/13/2026	
Version 1.1	2/12/2026	Added additional detail to Appendix Added screenshot to revision request formatting section Added UCDP Manual/Automated to Sunset Features section Updated Append A: Fees
Version 1.2	5/27/2026	Added additional detail to the Reporting section Added Ready in UAT tag to Revision Request Formatting, Automated revision requests, Pending Release status, and Property Characteristics.