Dear [Appraiser Name / Appraiser Panel],

We are writing to notify you of a mandatory change to how appraisal reports must be completed and delivered for all assignments ordered directly by [Lender Name], effective [Go-Live Date].

Fannie Mae and Freddie Mac are requiring all appraisals submitted to the Uniform Collateral Data Portal (UCDP) to comply with the new UAD 3.6 standard. As a member of our approved appraiser panel, your readiness to deliver UAD 3.6-compliant reports is required to continue receiving assignments from [Lender Name].

Please read this notice in full and respond by [Response Deadline Date].

WHAT IS UAD 3.6?

UAD 3.6 is a modernized appraisal data standard mandated by Fannie Mae and Freddie Mac under the Uniform Mortgage Data Program (UMDP). It replaces the legacy UAD format and introduces the following key changes:

- A redesigned Uniform Residential Appraisal Report (URAR) with new fields, updated terminology, and expanded data requirements
- MISMO 3.6 XML-based format replacing the old data file structure
- A ZIP file required delivery format
- Updated reporting requirements for neighborhood, market conditions, site, improvements, and the sales comparison approach
- Revised condition and quality rating context (C1-C6 / Q1-Q6 ratings remain but with updated guidance)
- New comparable selection and market analysis data fields

This is one of the most significant changes to residential appraisal reporting in over a decade.

WHAT YOU NEED TO DO BEFORE [GO-LIVE DATE]

---

1. UPGRADE YOUR APPRAISAL SOFTWARE

You must be using a GSE-approved appraisal software platform that is certified for UAD 3.6 and capable of producing MISMO 3.6 XML output. Contact your software provider immediately to confirm they are UAD 3.6-ready and install any required updates. Major platforms including a la mode (TOTAL), Bradford Technologies (ClickFORMS), and ACI are releasing UAD 3.6-compliant updates — do not wait to act.

2. COMPLETE UAD 3.6 TRAINING

You are responsible for understanding the new URAR form, updated field and data requirements, and revised UAD coding conventions before completing your first UAD 3.6 assignment. Training resources are available through:

- Your appraisal software vendor
- The Appraisal Institute: https://urldefense.com/v3/__https://www.appraisalinstitute.org__;!!J-uoK2gGGg!gkcxyCWDsin20mgkiNW5EgprotWI5S3bJCxMML6srnsNVOXr_FVvwGW2eAPBxidb4kzxR-t9P6aNvS0RIg$
- McKissock Learning: https://urldefense.com/v3/__https://www.mckissock.com__;!!J-uoK2gGGg!gkcxyCWDsin20mgkiNW5EgprotWI5S3bJCxMML6srnsNVOXr_FVvwGW2eAPBxidb4kzxR-t9P6ataimEYw$
- Fannie Mae and Freddie Mac free resources (see below)

4. **DELIVER REPORTS IN MISMO 3.6 XML FORMAT** Effective [Go-Live Date], all appraisal reports completed for [Lender Name] on GSE-eligible loans must be delivered in a GSE

compliant ZIP file, which will include the MISMO 3.6 XML format, appraisal PDF, and photos. Reports delivered in PDF only will not be accepted after this date.

IMPORTANT DATES

- [Response Deadline] — Confirm your UAD 3.6 readiness to [Lender Name]
- [Go-Live Date] — All new [Lender Name] assignments require UAD 3.6-compliant delivery
- [GSE Mandatory Date] — Fannie Mae / Freddie Mac mandatory UCDP compliance deadline

---

CONFIRM YOUR READINESS — RESPONSE REQUIRED BY [DATE]

Please reply to this email by [Response Deadline Date] and confirm the following:

1. The appraisal software platform you are currently using
2. Confirmation that your software is or will be updated to UAD 3.6 by [Go-Live Date]
3. Confirmation that you have completed or are actively enrolled in UAD 3.6 training
4. Any concerns or anticipated challenges with meeting the deadline

Appraisers who do not confirm readiness by [Response Deadline Date] may be suspended from receiving new GSE-eligible assignments from [Lender Name] until compliance is verified.