



UAD 3.6 Lender Readiness Checklist

The Uniform Appraisal Dataset (UAD) 3.6 represents the most significant update to appraisal reporting in over a decade. As your trusted appraisal management partner, Reggora is committed to helping you navigate this transition with confidence.

This comprehensive checklist is designed to guide your organization through the essential steps to prepare for UAD 3.6, ensuring compliance, minimizing disruption, and leveraging the benefits of the new standard.

KEY DATES TO REMEMBER

September 8, 2025: Limited Production Period Begins

January 26, 2026: Broad Production Period Begins

November 2, 2026: UAD 3.6 Mandatory for all new appraisal report submissions

May 3, 2027: UAD 2.6 fully retired.

Understanding UAD 3.6 & Its Impact

Objective: Ensure your team fully grasps the scope and implications of UAD 3.6.

Executive Briefing:

- ☐ Conduct internal leadership meetings to discuss the strategic impact of UAD 3.6 on your lending operations, compliance, and technology roadmap.
- ☐ Assign a dedicated UAD 3.6 Project Lead or task force.

Key Changes Overview:

- ☐ Understand the shift from static form numbers (e.g., 1004, 1073) to a single, dynamic Uniform Residential Appraisal Report (URAR) driven by discrete data.
- ☐ Familiarize your team with expanded data fields, new terminology, and updated definitions (e.g., ANSI Z765-2021 for measurements).
- ☐ Review the impact on specific property types (e.g., ADUs, manufactured housing, leaseholds) and how they will be reported.

Stakeholder Identification & Communication:

- ☐ Identify all internal departments impacted by UAD 3.6 (e.g., Origination, Processing, Underwriting, Post-Closing, Compliance, IT, Secondary Marketing, Accounting).
- ☐ Develop an internal communication plan to keep all relevant teams informed of progress and upcoming changes.

Operational & Process Readiness

Objective: Adapt your internal workflows and policies to align with UAD 3.6 requirements.

Appraisal Ordering Process:

- ☐ *(With Reggora)* Understand how Reggora's standardized product lists and naming conventions will simplify ordering without traditional form numbers.
- ☐ Update internal appraisal order forms and guidelines to reflect UAD 3.6 data elements, moving away from legacy form selection.
- ☐ Review and update any internal scripts or prompts used by loan officers or processors when ordering appraisals.

Appraisal Review & Underwriting:

- ☐ *(With Reggora)* Leverage Reggora's enhanced underwriting and review tool, integrating full UAD 3.6 compatibility for a more efficient review process.
- ☐ Train appraisal review staff on the new URAR layout, discrete data elements, and expanded commentary fields.
- ☐ Update internal appraisal review checklists and quality control (QC) procedures to align with UAD 3.6 data points and validation rules.
- ☐ Identify opportunities to automate aspects of appraisal review using the more discrete UAD 3.6 data.

Compliance & Policy Updates:

- ☐ Review and update internal appraisal policies, procedures, and training manuals to incorporate UAD 3.6 requirements.
- ☐ Assess the impact on your loan origination system (LOS) and other integrated systems' data fields and validation rules related to appraisal information.
- ☐ Understand how UAD 3.6 will affect your Uniform Loan Delivery Dataset (ULDD) submissions.

Vendor Management & Communication:

- ☐ Confirm that your appraisal management companies (AMCs) and independent appraisers are actively preparing for UAD 3.6.
- ☐ Verify their readiness to deliver UAD 3.6-compliant appraisals, including updated software and training.
- ☐ Communicate your organization's UAD 3.6 readiness timeline and expectations to your appraisal vendor network.

Technology & System Readiness

Objective: Ensure your technology infrastructure is fully prepared for UAD 3.6.

LOS & System Integrations:

- ☐ Collaborate with your LOS provider to ensure their system is updated to support UAD 3.6 data consumption and UCDP submission requirements (ULDD Phase 5).
- ☐ Work with your IT team and Reggora to test end-to-end data flow for UAD 3.6 appraisals, from ordering in your LOS (if integrated) through Reggora to UCDP submission.
- ☐ (*Reggora Feature*) Utilize Reggora's flexibility for ordering both UAD 3.6 and non-UAD 3.6 appraisals during the transition period, minimizing disruption.

Data Storage & Archiving:

- ☐ Review your data storage and archiving solutions to ensure they can properly ingest, store, and retrieve UAD 3.6 compliant appraisal data (including the new ZIP file delivery format with XML, PDF, and tagged images).

Training & Education

Objective: Equip all relevant personnel with the knowledge and skills needed for UAD 3.6.

Comprehensive Internal Training Programs:

- ☐ Develop and roll out training programs for all impacted roles (loan officers, processors, underwriters, compliance, IT).
- ☐ Utilize Reggora's UAD 3.6 resources, including webinars, detailed guides, and documentation.
- ☐ Provide role-specific training focusing on how UAD 3.6 affects their daily tasks.

Ongoing Support & Resources:

- ☐ Establish an internal UAD 3.6 FAQ or knowledge base.
- ☐ Identify key internal contacts for UAD 3.6 questions and support.
- ☐ Leverage Reggora's customer support and dedicated UAD 3.6 specialists for ongoing assistance.

Testing & Go-Live Strategy

Objective: Validate your readiness and plan for a smooth transition.

End-to-End Testing:

- ☐ Conduct comprehensive testing of your entire appraisal workflow with UAD 3.6 reports, from ordering to UCDP submission and internal review.
- ☐ Test various property types and scenarios to ensure the dynamic URAR functions as expected.
- ☐ Verify proper data mapping and field population within your LOS and Reggora.

Contingency Planning:

- ☐ Develop a contingency plan for potential issues during the transition period.
- ☐ Ensure clear communication channels are established between your team, Reggora, and the GSEs for issue resolution.

Helpful Links & Resources

To further assist your UAD 3.6 readiness journey, we've compiled a list of valuable resources from Fannie Mae, Freddie Mac, and Reggora.

GSE Official Resources

[Fannie Mae UAD Overview](#) - Gain a foundational understanding of UAD 3.6 directly from Fannie Mae.

[Freddie Mac UAD 3.6 Information](#) - Explore Freddie Mac's perspective and resources on the UAD 3.6 update.

[Uniform Collateral Data Portal \(UCDP\) Information](#) - Understand how UAD 3.6 impacts the UCDP submission process.

Reggora Resources

[UAD 3.6 Webinar \(On-Demand\)](#) - Preparing for the Future: Adapting to the New UAD 3.6 - Expert Insights

[Reggora's UAD 3.6 Resource Hub](#) - Your central destination for all Reggora-specific UAD 3.6 guides, webinars, FAQs, and product updates.