

MARKET OPPORTUNITIES AND OPERATIONS TRACK: The Future of Appraisal Has Begun

Monday, October 20, 2025

Moderator

Shawn Telford, Chief Valuation Officer, Cotality

Speakers

John Herdering, AMP, Head of Residential Appraisal - Chief Appraiser, Citizens Bank


Jeffrey Hogan, SVP of Valuations /Valligent Chief Appraiser, Veros Real Estate Solutions


Mike Scarpa, VP - Property Risk Management, Freedom Mortgage Corporation

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GSE UAD 3.6 Timeline





Fannie Mae



UNIFORM MORTGAGE DATA PROGRAM

2024	2025		2026		2027
UAD 3.6 TESTING		Uniform Appraisal Dataset (UAD) 3.6 PRODUCTION			
INDUSTRY PREP		LIMITED PRODUCTION	BROAD PRODUCTION	MANDATE	RETIREMENT
		September 8, 2025 – January 25, 2026	January 26, 2026 – November 1, 2026	November 2, 2026	May 3, 2027
		UAD 2.6 -> UAD 3.6 Transition Period		UAD 2.6 Pipeline Revisions	
Submit 2.6 Only	Submit 2.6 Only	Submit 2.6 and Limited Production Participants* to Submit 3.6	Submit 2.6 or Submit 3.6	Submit 3.6 Only	2.6 Pipeline Cleared
November 18, 2024 – Redesignated Uniform Residential Appraisal Report (URAR) industry training available on GSE websites	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	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)	January 26, 2026 – All Lenders may begin submitting to the GSEs’ production environment without prior GSE approval	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	May 3, 2027 – UAD 2.6 Pipeline revisions period ends

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Fannie UAD Info



Freddie UAD Info

