



Seller Guide Update



SEL-2026-020: Reminder: Uniform Appraisal Dataset (UAD) Version 3.6

June 5, 2026

Correspondent Lending

Housing Finance Agency (HFA)

Table of Contents **The following topics are included in this update:**

Reminder: Uniform Appraisal Dataset (UAD) Version 3.6	2
Questions	2

Summary



U.S. Bank Correspondent Seller and HFA Lending Guides

The items listed above have recently been updated in the Correspondent Seller and HFA Lending Guides, specific to Loan Delivery, Underwriting and Credit Policy.

- Unless notated within each section as Correspondent only policy or based on product availability such as Portfolio products available only in Correspondent, these updates are applicable to both our Correspondent and HFA lenders.
- The respective sections of the Correspondent Seller and HFA Lending Guides are included in each section. This communication serves to announce changes and updates including an effective date.
- Always review the U.S. Bank Correspondent Seller and HFA Lending Guides for the most current policy.
- Guidelines are updated with the information in this communication and should always be utilized as the source of truth.
- As a reminder, U.S. Bank publishes a monthly summary of all Correspondent and HFA communications published for the previous month. This summary is intended to assist you in making sure your organization received and read all U.S. Bank communications published during the prior month. All documents are published in our Correspondent and HFA Communications libraries in Section 1000 of AllRegs:
 - 1010: Bulletins
 - 1011: Seller Guide Updates
 - 1012: Best Practices
 - 1013: Pricing Flashes

Underwriting, Delivery, and Product Grids

For overall ease of use, we have enhanced our communications to include underwriting and delivery method checkboxes to each section when applicable.

You'll also find grids that outline the applicable products.

Effective Date

Immediately unless otherwise noted within each section.



Reminder: Uniform Appraisal Dataset (UAD) Version 3.6

Underwriting/Delivery	
X	Corr. Delegated
X	Corr. Non-Delegated
X	Corr. EZD
X	Corr. Mandatory
X	HFA Delegated
X	HFA Non-Delegated
Products	
X	Conv. (Freddie)
X	Conv. (Fannie)
	Conv. (Portfolio)
	FHA
	VA
	Rural Development

As a reminder, Fannie Mae and Freddie Mac (GSEs) are advancing the modernization of the Uniform Appraisal Dataset (UAD) to support a more data-driven, dynamic reporting structure to capture property and market information.

The UAD is a standardized industry dataset for appraisal property reporting that is communicated electronically through the Uniform Collateral Data Portal® (UCDP). The elimination of the legacy forms is that additional required data is provided in a free-form commentary addendum. This update allows for one reporting structure that accounts for all property and inspection types. The GSEs are also aligning to the latest version of the Mortgage Industry Standards Maintenance Organization (MISMO)® Reference Model 3.6.

U.S. Bank aligned with the **Broad Production** transition period for lenders submitting 2.3 or 3.6 appraisals beginning **January 26, 2026**.

Lenders are encouraged to begin preparing now to ensure readiness for the transition to UAD 3.6 and alignment with GSE requirements.

Feedback messages are delivered based on UCDP submission date not the effective date of the appraisal. Refer to the [uad-redesign-timeline](#) for details and implementation dates.

Additional Resources:

- [Fannie Mae Uniform Appraisal Dataset](#)
- [Freddie Mac Uniform Appraisal Dataset](#)

Questions



Correspondent: Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.