

Bulletin

TO: Freddie Mac Sellers

June 4, 2025 | 2025-7

SUBJECT: SELLING UPDATES

This Guide Bulletin announces:

- **Uniform Appraisal Dataset (UAD) 3.6**
 - The introduction of [UAD 3.6 – November 2, 2026](#)
- **Information security – September 11, 2025**
 - Updates related to the [general responsibilities of the Seller/Service](#) for information security
 - Updates related to [information security, business continuity and disaster recovery](#)
- **Asset and income modeler**
 - The expansion of [automated employment assessment](#) with Loan Product Advisor®
- **Military earnings**
 - The removal of the W-2 documentation requirement for [military base pay and entitlements](#)
- **Additional Guide updates**
 - Further updates as described in the [Additional Guide updates](#) section of this Bulletin

EFFECTIVE DATE

All of the changes announced in this Bulletin are effective immediately unless otherwise noted.

UNIFORM APPRAISAL DATASET (UAD) 3.6

Effective November 2, 2026, but Sellers may submit to the Uniform Collateral Data Portal® (UCDP®) appraisal reports that use UAD 3.6 beginning January 26, 2026

As part of Freddie Mac's and Fannie Mae's (the GSEs) Uniform Appraisal Dataset (UAD) and forms redesign project, the GSEs have jointly developed a new version of the UAD (UAD 3.6).

UAD 3.6 contains a larger dataset than the current version of the UAD (UAD 2.6) and eliminates the use of static appraisal forms and replaces them with a single dynamic Uniform Residential Appraisal Report (URAR). The new URAR will be used with all property types and property valuation methods.

For all Sellers:

- Appraisal reports with UCDP submission dates on or after January 26, 2026 through and including November 1, 2026 may use UAD 2.6 or UAD 3.6
- Appraisal reports with UCDP submission dates on or after November 2, 2026 must use UAD 3.6

Appraisal reports that use UAD 3.6 must comply with all UAD 3.6 requirements in the Seller's Purchase Documents, including, when applicable, the delivery of UAD 3.6-compliant completion reports and appraisal report updates.

For Sellers that have been approved by Freddie Mac to participate in the UAD 3.6 limited production period, appraisal reports with UCDP submission dates on or after September 8, 2025 through and including January 25, 2026 may use UAD 2.6 or UAD 3.6.



We are updating the Guide to reflect new and updated requirements associated with the implementation of UAD 3.6; the changes include, but are not limited to:

- Specification labels and allowable values
- Quality and condition ratings definitions (Guide Exhibit 36, *Condition and Quality Ratings*), including the new interior and exterior condition ratings and the new condition status of certain interior and exterior features
- Reporting requirements for measured square footage
- UCDP submission requirements for the new Restricted Appraisal Update Report and the new Completion Report

Effective November 2, 2026, we are retiring the following Guide forms:

- Form 70, *Uniform Residential Appraisal Report*
- Form 70B, *Manufactured Home Appraisal Report*
- Form 70D, *Uniform Residential Appraisal Report (Desktop)*
- Form 70H, *Uniform Residential Appraisal Report (Hybrid)*
- Form 72, *Small Residential Income Property Appraisal Report*
- Form 442, *Appraisal Update and/or Completion Report*
- Form 465, *Individual Condominium Unit Appraisal Report*
- Form 465H, *Individual Condominium Unit Appraisal Report (Hybrid)*
- Form 466, *Exterior-Only Inspection Individual Condominium Unit Appraisal Report*
- Form 2055, *Exterior-Only Inspection Residential Appraisal Report*

Guide impacts: Sections 2402.2, 3401.12, 4407.1, 4504.9, 4602.7, 4607.8, 5306.1, 5601.1 through 5601.6, 5602.1, 5602.2, 5602.4, 5603.1, 5603.4, 5604.1 through 5604.3, 5605.3 through 5605.9, 5605.10, 5606.1 through 5606.3, 5701.8, 5703.1, 5703.2, 5703.9, 5703.12, 5704.2, 5705.8, 6302.8, Glossary, Exhibits 36, 44, Forms 70, 70B, 70D, 70H, 72, 442, 465, 465H, 466 and 2055

Additional resources

Sellers should review our [UAD 3.6 resources](#) for more information, including instructions for requesting approval to participate in the UAD 3.6 limited production period.

INFORMATION SECURITY

Effective September 11, 2025

General responsibilities of the Seller/Service

We are making conforming changes to align with the updated incident notification requirements announced in Bulletin 2024-16.

Guide impact: Section 1301.2

Information security, business continuity and disaster recovery

In Section 1302.1, we are updating our requirements related to information security, business continuity and disaster recovery.

In Section 1302.2, we are making updates to the following topics related to information security:

- Information security program
- Human resources security



- Network security
- Incident management
- Access management policy
- Granting, removing and reviewing access
- Authentication requirements and guidelines
- Asset management

Guide impacts: Sections 1302.1 and 1302.2

Additional resources

[FAQs](#) related to information security and incident notifications have been updated. Additional resources are not part of, or a substitute for, the Guide or other Purchase Documents.

AUTOMATED EMPLOYMENT ASSESSMENT WITH LOAN PRODUCT ADVISOR

We have updated the eligible earnings for automated employment assessment with Loan Product Advisor to permit earnings from Borrowers with income reported on Internal Revenue Service (IRS) Form 1099 for services performed when employment is assessed using account data.

Guide impact: Section 5302.6

EMPLOYED INCOME – MILITARY EARNINGS

We have removed the IRS Form W-2 documentation requirement for military base (basic) pay and military entitlements.

Guide impact: Section 5303.1

Feedback messages

Loan Product Advisor feedback messages to support this change will be announced at a future date.

ADDITIONAL GUIDE UPDATES

Electronic Transactions

Effective June 11, 2025

We are updating our Electronic Transaction (as defined in Section 1401.2) requirements as follows:

- For electronic real estate sale and purchase agreements, REO contracts and short sale contracts, current Freddie Mac requirements necessitate a licensed real estate broker to be involved. In addition, if these documents need to be notarized, current requirements do not permit these to be electronically notarized. We are updating our requirements to accommodate home sale scenarios, such as new construction properties, that may not always involve a real estate broker. Additionally, electronic notarization of these documents will be permitted because of widespread electronic notarization adoption, especially Remote Online Notarization (as defined in Section 1401.2). As a result of these changes, Section 1401.13 will be deleted.
- We are updating Exhibit 7, *Electronic Loan Documents*, to align with Section 9206.19 in stating that electronic modification agreements are permitted
- We are updating the due diligence requirements in Section 1401.7 for Sellers' systems used to conduct electronic transactions to require compliance with Freddie Mac information security standards in alignment with existing requirements in Guide Chapter 1401

Guide impacts: Sections 1401.7, 1401.10 through 1401.13 and Exhibit 7



Document custody

Effective July 1, 2025

We are updating the information security requirements in the following Guide forms to align with recent updates for our Seller/Service providers:

- Form 1035, *Document Custodial Agreement: Single-Family Mortgages*
- Form 1035CS, *Designated Custodial Agreement: Single-Family Mortgages* (“Computershare Trust Company, N.A.”)
- Form 1035DC, *Designated Custodial Agreement: Single-Family Mortgages* (“The Bank of New York Mellon Trust Company, N.A.”)

We are also making minor corrections in the confidentiality section of each form and the transfer of servicing processes section in Form 1034T, *Document Custodial Certification Schedule for Transfer of Custody and Subsequent Transfers of Servicing*, relating to Document Custodians.

Guide impacts: Forms 1034T, 1035, 1035CS and 1035DC

Additional document custody updates

The Document Custody Procedures Handbook is being updated to align with the new information security requirements mentioned above. In Chapter 3, we are removing references to the 2012 system updates to the Uniform Loan Delivery Dataset data fields as well as the corresponding appendices. Chapter 4 is being updated to specify that Document Custodians are required to verify that the Service’s signature on Form 1036, *Request for Possession or Control of Documents*, is an authorized individual. The [Servicing Portfolio Transfer Checklist](#) is being updated to clarify the Document Custodian’s roles and the process for submitting Form 1034T to Freddie Mac.

Freddie Mac confidential information

Effective June 11, 2025

We are updating Section 1201.8 to reflect that when a Seller/Service provider requests Freddie Mac to provide Freddie Mac confidential information (as defined in Section 1201.8) to a third party, that information will remain and is to be safeguarded as Freddie Mac confidential information.

Guide impact: Section 1201.8

Representative mix

We have updated Section 1201.4 to specify that Freddie Mac may establish representative mix requirements such that Mortgages sold by the Seller to Freddie Mac must have similar loan characteristics when compared to Mortgages sold by the Seller to other investors.

Guide impact: Section 1201.4

Guide refactoring

To improve the ease of use of our Guide for Sellers, Chapters 4407, 5604, 5605, 5703, 5704 and 5706 have been refactored. No requirements were changed as a result of this new formatting, although cross-references to the refactored Chapters 4407, 5604, 5703 and 5704 have been updated.

Guide impacts

For a full list of Guide impacts related to Guide refactoring, see the [Guide Updates Spreadsheet](#) section below.

Additional resources

In conjunction with the ongoing refactoring of the Guide, FAQs have been updated and are now located on [Guide.FreddieMac.com](#) or [SF.FreddieMac.com](#), depending on the specific content of the FAQ. FAQs are not part of, or a substitute for, the Guide or other Purchase Documents.



GUIDE UPDATES SPREADSHEET

For a detailed list of the Guide updates associated with this Bulletin and the topics with which they correspond, access the Bulletin 2025-7 (Selling) Guide Updates Spreadsheet via the Download drop-down available at <https://guide.freddiemac.com/app/guide/bulletin/2025-7>.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call Customer Service at 800-FREDDIE.

Sincerely,

A handwritten signature in black ink, appearing to read 'K. Kauffman'.

Kevin Kauffman

Senior Vice President, Single-Family Seller Engagement