

Lender Letter (LL-2026-08)

Sept. 30, 2026

To: All Fannie Mae Single-Family Sellers Temporary Policy Exception for Lenders Unable to Meet the UAD 3.6 November Mandate

This Lender Letter announces a temporary policy exception available to lenders that are unable to implement the requirements of the Uniform Appraisal Dataset (UAD) 3.6 Policy Supplement by Nov. 2, 2026. Lenders must request a temporary policy exception to continue submitting UAD 2.6 appraisal reports to Fannie Mae.

Effective: This Lender Letter is effective immediately. The temporary policy exception applies from Nov. 2, 2026, through May 19, 2027, when the guidance in this Lender Letter expires.

Introduction

In coordination with U.S. Federal Housing (FHFA) and Freddie Mac, we are providing a temporary policy exception that will allow lenders to continue submitting UAD 2.6 appraisals from Nov. 2, 2026, through May 19, 2027. The temporary policy exception is intended to provide additional time for affected lenders to implement the changes necessary to comply with the UAD 3.6 Policy Supplement.

Lenders that successfully implement the UAD 3.6 Policy Supplement by Nov. 2, 2026, do not need to take any action as a result of this Lender Letter.

UAD 3.6 Temporary Policy Exception

Lenders unable to meet the requirements in the UAD 3.6 Policy Supplement by Nov. 2, 2026, must submit a request to Fannie Mae through [UAD 3.6 Policy Exception Request for Fannie Mae-approved Sellers](#) to obtain the temporary policy exception described in this Lender Letter. The following are the terms of the temporary policy exception:

- Nov. 2, 2026, through Feb. 28, 2027
 - Lenders that have obtained the temporary policy exception may continue to submit UAD 2.6 and 3.6 appraisal reports to Fannie Mae through UCDP.
- March 1, 2027, through May 19, 2027 (Reduced Functionality Period):
 - Lenders that have obtained the temporary policy exception may continue to submit UAD 2.6 and 3.6 appraisal reports to Fannie Mae through UCDP.
 - UAD 2.6 appraisal reports submitted during this period will receive a Collateral Underwriter® (CU®) risk score of 999.
 - Mortgage loans delivered with a UAD 2.6 appraisal report will not be eligible for enforcement relief for breaches of certain representations and warranties related to the appraisal and value of the subject property under *Selling Guide*, A2-2-06, Representations and Warranties on Property Value.
 - Lenders are encouraged to implement UAD 3.6 before March 1, 2027, to avoid impacts to relief of certain representations and warranties related to the appraisal and value of the subject property.
- May 20, 2027, through June 27, 2027
 - Appraisal reports submitted to Fannie Mae must use UAD 3.6.
 - UAD 2.6 appraisal reports will be accepted only for the resubmission of previously submitted UAD 2.6 appraisal reports.
 - New submissions of UAD 2.6 appraisal reports will result in fatal edits in UCDP.
- June 28, 2027
 - Support for UAD 2.6 appraisal reports will end.
 - UAD 2.6 appraisal reports will no longer be accepted. Policy and technology support for the legacy format will be retired.

Lenders may also contact their Fannie Mae Account Team if they have questions about this Lender Letter.
Have guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).