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Uniform Appraisal Dataset (UAD) 3.6 & Appraisal Forms Redesign

Truist Bank (Truist) announces updates to the Correspondent Seller Guide to support the implementation of the UAD 3.6 Uniform Residential Appraisal Report (URAR) for Agency and Key loans.

Effective Dates

Effective for new locks on or after October 19, 2026.

Background Information

The UAD is a standardized industry dataset for appraisal property reporting that is communicated electronically through the Uniform Collateral Data Portal® (UCDP®). Fannie Mae and Freddie Mac (GSEs) are updating the UAD to create a data-driven, dynamic reporting structure to capture property and market information. One limitation 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. As part of this initiative, the GSEs are aligning to the latest version of the Mortgage Industry Standards Maintenance Organization (MISMO®) Reference Model 3.6 for valuations submitted to UCDP on or after November 2, 2026. During the transition period leading up to the mandatory GSE implementation date, Truist will accept both UAD 3.6 and UAD 2.6 appraisals.

Bulletin Details

Correspondent Seller Guide

The *Correspondent Seller Guide* has been updated to include UAD 3.6 URAR requirements alongside existing UAD 2.6 guidance, enabling valuation requirements for both the new URAR and legacy appraisal forms to be easily accessible during the transition period until the remaining pipeline of loans with UAD 2.6 appraisals is exhausted.

Before and After Matrix (Matrices)

[Click here](#) to see the before and after matrix that provides a detailed overview of all standard revisions.

Revised Materials

Click [Underwriting Standard](#), [Condominium and PUD Approval Requirements Standard](#), [Appraisal Standard](#), [Loan Delivery and Purchase Review Standard](#), [Completion Escrow Standard](#), [Properties Purchased at Auction Standard](#), [Agency Loan Standard](#), [Texas Section \[50\(a\)\(6\)\] Mortgages Standard](#), and [Key Loan Standard](#) to review the revised product materials.

Former Standards

See the before and after matrix provided in the Bulletin Details section of this bulletin to access the former standards.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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