

Friday, June 12, 2026
Bulletin #2026-NDC-004

NOTICE TO NON-DELEGATED CORRESPONDENTS:

Are you Ready for UAD 3.6?

FLC Bank is providing Non-Delegated Correspondent (NDC) Customers with important information and resources regarding mandatory transition to Uniform Appraisal Dataset (UAD) 3.6. Both Fannie Mae and FreddieMac require that all new appraisal reports submitted to the Uniform Collateral Data Portal (UCDP) on or after November 2, 2026, be completed under UAD 3.6 format.

NDC Customers should begin preparing for this change as soon as possible. The November 2, 2026 mandate is based on the initial UCDP submission date, not the Loan Application or Effective Date of the appraisal report. After November 2, 2026, only revisions to appraisal reports previously submitted under UAD 2.6 may be uploaded. Any new UAD 2.6 appraisal submissions will receive a Fatal severity message and a "Not Successful" UCDP status.

To ensure a smooth transition, FLC Bank will require all new appraisal reports to be submitted in the UAD 3.6 format prior to the mandatory implementation date. FLC Bank will communicate at a future date when we officially begin accepting loans with appraisal reports completed under UAD 3.6.

NDC Customers should take the following steps to ensure readiness:

- Collaborate now with appraisers, appraisal management companies (AMCs), loan origination system (LOS) providers, and other partners regarding operational and procedural changes that may impact your business.
- Train your team to become familiar with the new appraisal report format and understand your responsibilities as the lender throughout the appraisal process.
- Haven't talked to your vendors yet? Begin those conversations now to confirm they are prepared for the transition to UAD 3.6.

Action Required: Let your FLC Bank Account Executive (AE) of your organization's UAD 3.6 readiness status and any anticipated challenges that may impact your implementation timeline.

Resources

[FNMA-FHLMC Lender Readiness Kit](#)

[Fannie Mae UAD](#)

[Freddie Mac UAD](#)

Please contact your [Account Executive or Client Relations Representative](#) if you have any questions.