Friday, July 31 , 2026
Bulletin #2026-C-003

NOTICE TO CORRESPONDENT CUSTOMERS

New URAR Appraisal Form and UAD 3.6 – Delivery Eligibility

FLCBank would like to notify Correspondent Customers that for Fannie Mae and Freddie Mac loans delivered on or after **August 15, 2026**, FLCBank will accept both the new UAD 3.6 appraisals and UAD 2.6 appraisals submitted to the Uniform Collateral Data Portal® (UCDP®) through November 1, 2026.

Please note: Fannie Mae and Freddie Mac will continue to allow revisions to previously submitted UAD 2.6 appraisals that were submitted to the Uniform Collateral Data Portal® (UCDP®) **before the November 2, 2026** mandate through **May 3, 2027**.

Effective November 2, 2026, Correspondent Customers must use UAD 3.6 appraisals for all new submissions to UCDP for Fannie Mae and Freddie Mac loans.

UAD 3.6 Resources:
- UMDP Fannie Mae and Freddie Mac Lender Readiness Kit
- Uniform Appraisal Dataset | Fannie Mae
- Uniform Appraisal Dataset | Freddie Mac
- The Industry's Guide to the New URAR

Note: FHA, VA and Jumbo Loans should continue using UAD 2.6 appraisals until further notice.

If you have any questions, please contact your Account Executive or Client Relations Representative.

Please reference full product guidelines posted on the FLCBank website at www.flcbmtg.com. *All products are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states for all dollar amounts. Other restrictions and limitations apply. FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS 790396 Equal Housing Lender*. FLCBank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014