

*Tuesday, August 4, 2026**Bulletin #2026-NDC-006***NOTICE TO NON-DELEGATED CORRESPONDENTS:****UAD 3.6 Appraisal Transition for Non-Delegated Correspondent Customers**

FLCBank would like to notify its Non-Delegated Correspondent customers of the upcoming transition to the new Uniform Appraisal Dataset (UAD) requirements for Fannie Mae and Freddie Mac loans.

For loan submissions received on or after **September 15, 2026**, FLCBank will accept appraisals completed under both **UAD 3.6** and **UAD 2.6**.

Please note the following important deadlines:

- **September 15, 2026:** FLCBank begins accepting both UAD 2.6 and UAD 3.6 appraisals for Fannie Mae and Freddie Mac loan submissions.
- **November 1, 2026:** Final date for UAD 2.6 appraisals to be submitted to the Uniform Collateral Data Portal® (UCDP®).
- **November 2, 2026:** FLCBank will accept only UAD 3.6 appraisals for all new submissions to the Uniform Collateral Data Portal® (UCDP®) for Fannie Mae and Freddie Mac loans.

Action Required:

Non-Delegated Correspondent customers should ensure their appraisal vendors, systems, and processes are prepared to support UAD 3.6 prior to the November 2, 2026, implementation date. Appraisals completed using UAD 2.6 must be submitted to UCDP no later than November 1, 2026.

Additionally, FLCBank strongly encourages you to communicate with your appraisal management companies, appraisers, and other industry partners to ensure they are prepared for the implementation of UAD 3.6.

As the industry transitions to the redesigned appraisal report, longer appraisal turn times are anticipated. Customers should consider incorporating additional time into rate lock periods to accommodate potential delays in the completion and delivery of UAD 3.6 appraisals.

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](#)

If you have questions regarding this change, please your [Account Executive or Client Relations Representative](#).