TWO REPORTS, ONE INBOX

Which report to build, lender by lender, from November 2, 2026 until May 2027.

THE ONE IDEA

The lender picks the format, not the calendar. Ask before you build.

WHAT HAPPENED

On September 30, 2026, Fannie Mae and Freddie Mac kept the November 2, 2026 mandate for UAD 3.6 and added a temporary exception: lenders that requested and received it may keep submitting UAD 2.6 until May 19, 2027. Every other lender needs UAD 3.6 for new reports submitted to UCDP from November 2. The date that counts is the lender's UCDP submission, not your inspection or delivery date.

THE THREE QUESTIONS, EVERY ORDER

1 **Does this lender have the exception?**
No: build the new report. Yes: ask which one they want on this order.

2 **Is it a revision, update or completion report on a file already submitted?**
It keeps the format it started in. UCDP does not mix the two on one file.

3 **Write the answer on the order.**
Every time, before you build anything.

THE TRAP: A REVISION AFTER NOVEMBER 2

You deliver an old-format report on October 27. On November 9 the lender asks for a revision. Ask one question first: did the lender submit it to UCDP before November 2?

YES The revision stays in the old format (UAD 2.6), on the same file.

NO It is a new submission after the mandate: the new report (UAD 3.6), unless the lender has the exception.

THE DATES

Nov 2, 2026	UAD 3.6 mandatory for new reports submitted to UCDP. Exception lenders may still submit UAD 2.6.
Mar 1, 2027	UAD 2.6 reports: Collateral Underwriter risk score 999, Loan Collateral Advisor 99, no rep and warrant relief on value.
May 19, 2027	Last day for a new UAD 2.6 report under the exception.
May 20, 2027	UAD 3.6 for every new submission.
Jun 27, 2027	Last day to resubmit a UAD 2.6 report already submitted.
Jun 28, 2027	UAD 2.6 retired.

FHA, VA AND USDA

FHA (FHA INFO 2026-23, October 1, 2026): UAD 3.6 is optional for now, UAD 2.6 is still accepted, and each FHA case keeps the format of its first submission. VA and USDA: ask your lender.

THE WORKSHEET

Send the email, fill in the table, keep it by your desk until May.

THE EMAIL TO SEND EVERY LENDER AND AMC THIS WEEK

Subject: UAD 3.6 format on my orders

Hi [name],

With the GSEs' temporary UAD 3.6 exception, I want to build the right report for you on every order. Two quick questions:

1. Do you have the Fannie Mae or Freddie Mac exception for UAD 3.6?
2. Which format do you want on my orders, the new report (UAD 3.6) or UAD 2.6, and does it change by loan or investor?

Thank you,
[your name]

MY CLIENTS

LENDER OR AMC	EXCEPTION?	FORMAT THEY WANT	CHANGES BY LOAN?	DATE ASKED

ON EVERY ORDER UNTIL MAY

- [ ] Format confirmed with the client, in writing.
- [ ] Format written on the order before you start the report.
- [ ] Revision, update or completion report after November 2? Check whether the original was already submitted to UCDP.
- [ ] Your software can build both formats. If it can't, solve that first.

SOURCES

Fannie Mae and Freddie Mac, Temporary Policy Exception for Sellers Unable to Meet UAD 3.6 Mandate (September 30, 2026); Fannie Mae Lender Letter LL-2026-08.

Fannie Mae and Freddie Mac, UAD 3.6 Frequently Asked Questions (updated September 30, 2026), questions 2, 3 and 9.

HUD, FHA INFO 2026-23 (October 1, 2026).