PENNYMAC TPO

Non-Delegated Announcement

Announcement #26-114 **Date:** November 6, 2026

Uniform Residential Appraisal Report (URAR) Redesign – UAD 3.6 Acceptance for FHA Loans

Pennymac is pleased to announce acceptance of Uniform Appraisal Dataset (UAD) 3.6 format appraisal submissions for FHA Title II Forward mortgage case numbers assigned on or after October 1, 2026.

We also continue to accept UAD 2.6 appraisals.

FHA has not yet mandated a transition date for UAD 3.6, or the discontinuation of UAD 2.6 acceptance. We will share this timeline once announced.

Key Requirements:

- **Portal Eligibility:** FHA-approved Title II Forward mortgagees may submit UAD 3.6 appraisals to the FHA EAD portal.
- **Consistent Formatting:** All appraisals under a single case number must maintain their initial format. If the initial appraisal is submitted in UAD 2.6, all subsequent submissions for that case number must remain in UAD 2.6 (and vice versa for 3.6).
- **No Program Changes:** UAD 3.6 incorporates FHA-specific data but does not change FHA program or product requirements.
- **Industry Alignment:** The FHA uses the same UAD compliance rule set developed by the GSEs.
    - Appraisal report form numbers are retired, including the Appraisal Update and/or Completion Report (formerly 1004D/442).
    - The general appraisal addendum is no longer used (Form 70/1004) and is replaced by the "Traditional Appraisal Report".
    - Instead of a general addendum, appraisers now add necessary commentary directly into specific fields within each section of the report.

Visit the FHA EAD webpage for additional resources and help guides.

Please contact your Sales Representative with any questions.