

Credit Policy Announcement

Enact Mortgage Insurance (Enact) Credit Policy Announcement
August 7, 2026 – Bulletin 2026-03

GSE Uniform Appraisal Dataset (UAD) 3.6

The GSEs will begin requiring the UAD 3.6 dataset for *all* new appraisal reports submitted to the UCDP on or after November 2, 2026.

Enact will not require adoption of the UAD 3.6 dataset at this time. We will continue to support **both** UAD 2.6 and UAD 3.6 datasets until further notice. Lenders are responsible for determining which UAD version is acceptable to their investor.

Any updates needed to the Enact Underwriting Guidelines to support this information will be addressed at a later date.

Please distribute this information to your organization. For assistance, contact your Enact representative or the ActionCenter® at 800-444-5664. As always, we appreciate your business.