



UAD 3.6 Lender Checklist



STRATEGIC ALIGNMENT

- Do I understand and can I align to the GSE Timeline?
- Have I assigned a internal project owner/team for UAD 3.6 implementation?
- What internal policies/procedures tied to appraisal ordering, review, and QC may need updating?
- Have I engaged my AMC & Appraisal partners for support in this change?

TECHNOLOGY

- Have I confirmed LOS & appraisal management platforms can ingest and display UAD 3.6 fields?
- Do i have a test plan to ensure mapping & field compatibility with MISMO v3.6 standards?
- Are there updates that I need to make to account for conditional fields?
- Do I have custom workflows, rules engines, or APIs tied to appraisal data ingestion that need to be updated?

OPERATIONS

- What updates to appraisal ordering forms are needed?
- What updates are required to QC/review checklists?
- Do any of our collateral risk models or scoring engines need to be reviewed?
- Do we have a plan for dual production management?
- Have we defined escalation and support process for exceptions or failed submissions?

TRAINING

- What training program for underwriting & QC teams may be needed?
- What job aids will staff need on new fields? (split condition/quality ratings, structured adjustments, conditional sections, etc.)
- Have my appraisal partners shared the new data expectations and workflows?
- What internal stakeholders (origination, secondary marketing, compliance, etc.) need to be across the impacts?

RISK & COMPLIANCE

- Which compliance documentation (policies, investor guides, vendor management protocols) need updating?
- Have I assessed the impact on repurchase risk, QC findings, and audit trails?
- How will I monitor data integrity risks tied to new structured fields?
- What new controls will I build for transition overlap (handling mixed pipelines of 2.6 and 3.6)?

TESTING & VALIDATION

- Have I lined up a GSE testing environment ahead of mandatory rollout?
- Have I run sample appraisal ingestion tests with my appraisal partner?
- Do appraisal reports render correctly in internal systems?
- Does loan delivery to the GSEs works without errors ?
- How will I benchmark turn times, QC exceptions, and repurchase risks during dual production period?

**YOUR UAD 3.6
ADVANTAGE STARTS WITH
OPTEON**

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UAD 3.6 Lender Blueprint

Let Opteon do the work



Know The Path Ahead

Opteon aligns to GSE timelines and manages the dual-production cutover.

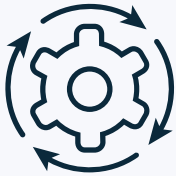
Your Effort: Minimal → Stay aware of milestones



Technology Covered

Opteon embeds MISMO 3.6 compatibility into systems & workflows.

Your Effort: Minimal → Minor rework in LOS setup



Operations Made Easy

Opteon handle dual 2.6 + 3.6 report delivery, QC, and exceptions.

Your Effort: Minimal → We will manage the transition



Guided Testing & Training

Opteon provides end to end test plan & training

Your Effort: Minimal → Share our resources



Risk, Under Control

Compliance, data integrity, and repurchase protection are built in to the Opteon ecosystem

Your Effort: Minimal → We align to your compliance framework