Wholesale Announcement

New Appraisal Matrix

A new **Arc Home Appraisal Matrix**, outlining appraisal format requirements, is now available:

Arc Home Appraisal Matrix

Effective **November 2, 2026**, appraisals in the UAD 3.6 format will be **required** for the following Arc Home Products:

- **Fannie Mae**
- **Freddie Mac**
- **FNMA/FHLMC Cash-Out Primary, Second Home, Investment**

For all other Arc Home loan programs, **either** the UAD 2.6 (Legacy) **or** the UAD 3.6 will be permitted until further notice.

Reminder: Please use the appropriate updated Valuation Document depending on the specific appraisal format being used.

The links are below:

- **Appraisal Valuation Requirements Guide with SSR's (UAD 3.6)**
- **Appraisal Valuation Requirements Guide - No SSR's (UAD 2.6)**

For any questions or clarifications, please reach out to the **Arc Home Scenario Desk**.

We appreciate your business!