Wholesale & Corr Appraisal matrix

Program and product requirements

Program	Products	Appraisal type
Non-QM	Access & Edge Agency Plus Access Clean Slate Access Clean Slate DSCR Access & Edge DSCR Access & Edge Alt Income Marquee Jumbo Elite Jumbo Prime	**UAD 2.6 or UAD 3.6**
Non-Agency	FNMA/FHLMC 30-Year Fixed Second Home FNMA/FHLMC 30-Year Fixed Investment FNMA/FHLMC 30-Year Fixed Primary Cash-Out	**UAD 3.6**
Fannie Mae	Fannie Mae Conforming and High Balance FNMA 30-Year Fixed Second Home FNMA 30-Year Fixed Investment	**UAD 3.6**
Freddie Mac	Freddie Mac Conforming and Super Conforming, Fixed Rate and ARM Freddie Mac Home Possible® Conforming Fixed Rate & ARM FHLMC 30-Year Fixed Second Home FHLMC 30-Year Fixed Investment	**UAD 3.6**
USDA	USDA Fixed Rate, Standard and High Balance USDA Fixed Rate, Streamlined-Assist Refinance, Standard and High Balance	**UAD 2.6 or UAD 3.6**
FHA	FHA Standard and High Balance, Fixed Rate and ARM FHA Streamline Standard and High Balance, Fixed Rate and ARM	**UAD 2.6 or UAD 3.6**
VA	VA Standard and High Balance, Fixed Rate and ARM	**UAD 2.6 or UAD 3.6**
Second Liens	Closed-End Seconds HELOCs	**AVM, UAD 2.6 or UAD 3.6**

Documentation requirements

UAD 3.6 required: Upload the appraisal ZIP file into our system, regardless of channel. SSRs/CU Score is required.

UAD 2.6 or UAD 3.6 permitted: If a UAD 3.6 appraisal lacks the ZIP file, a condition may request additional documentation, such as the SSR/CU score.

Correspondents with a GSE exception may continue using the UAD 2.6 appraisal format after ARC reviews their exception letter.