

Announcing updates to Underwriting Guidelines

We are updating our Underwriting Guidelines, including Portfolio Playbook™, to address upcoming appraisal data requirements.

Effective Nov. 2, 2026, [Fannie Mae](#) and [Freddie Mac](#) will require the Uniform Appraisal Dataset (UAD) 3.6 for all new appraisal reports submitted through the Uniform Collateral Data Portal (UCDP).

MGIC will not require lenders to adopt the UAD 3.6 dataset for mortgage insurance eligibility or underwriting purposes. MGIC will continue to accept appraisal reports for **all loans** delivered in either of the following formats:

- UAD 2.6 format (including all UCDP-submitted forms, also referred to as legacy appraisals)
- UAD 3.6 format

Customers may continue to submit loans to MGIC using either format, provided all other MGIC underwriting requirements are met. Customers remain responsible for complying with applicable delivery requirements, including determining which UAD version is required by the investor or secondary market purchaser.

These changes will be reflected in the next published version of our Underwriting Guide.

Refer to the Underwriting Guide for all other underwriting requirements.

For more information:

- Contact your MGIC representative, mgic.com/contact
- Contact MGIC Customer Service, customer_service@mgic.com or 1-800-424-6442
- See our Underwriting Guide, mgic.com/guide
- Visit [Portfolio Playbook™](#) to learn more about our suite of mortgage solutions to help you expand your reach and protect your portfolio

Portfolio Playbook™ is a trademark of MGIC.