October 30, 2026

Dear Participating Lenders,

As the industry prepares for the transition to the new Uniform Appraisal Dataset (UAD) 3.6, Mississippi Home Corporation (MHC) would like to clarify our appraisal requirements for participating lenders.

MHC will continue to require a full appraisal for all mortgage loans submitted under our programs. Appraisal waivers that eliminate the requirement for an appraisal will **not** be accepted.

However, MHC and our participating servicers **will accept the applicable waiver allowing lenders to continue utilizing the current UAD 2.6 appraisal format** during the transition to UAD 3.6. *Please check with your respective servicer to confirm how long the waiver will be accepted.*

To summarize:

- **Appraisal Waiver (No Appraisal Required):** Not accepted. An appraisal will continue to be required for all MHC loans.
- **UAD 3.6 Transition Waiver (Continued Use of UAD 2.6):** Accepted. Lenders may continue submitting appraisals using the existing UAD 2.6 format when permitted under the applicable transition requirements.

We understand this transition may bring questions, and we want to ensure our participating lenders have clear guidance regarding MHC's requirements.

Thank you for your continued partnership. For questions please email, SingleFamily.MHC@mshc.com .