



UPDATE AVAILABLE

UAD 3.6

The appraisal industry is getting a software update.

Remind me in May

Install now

What could possibly go wrong?



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Here's the game plan

1

WHY

Why the system is changing

2

WHAT

What is actually changing

3

IMPACT

What to expect during the transition

4

PREPARE

What agents and loan officers can do

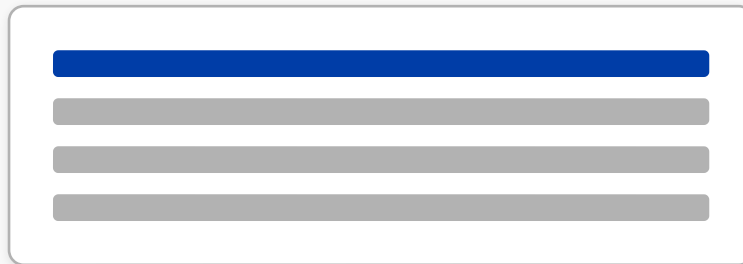


Installing update 3.6...

UAD = Uniform Appraisal Dataset

The report now changes with the property.

3-bedroom in a subdivision



A form with four horizontal bars: the top bar is blue, and the three bars below it are gray.

Different properties trigger different questions.

7-acre horse property



A form with seven horizontal bars. The top four bars are gray. The bottom three bars are blue and contain the following text: "+ Barn", "+ Guest house", and "+ Pool". The bottom-most bar is orange and contains the text "+ Converted garage, a.k.a. 'luxury studio apartment'".

Why Fannie Mae and Freddie Mac rebuilt appraisal reporting

Better data.
More consistency.
Better risk management.

✓ Phone: recognizes your face

✓ Car: nearly drives itself

✓ Fridge: knows you're out of milk

○ Appraisal reporting: update pending...

Five descriptions. One kitchen.

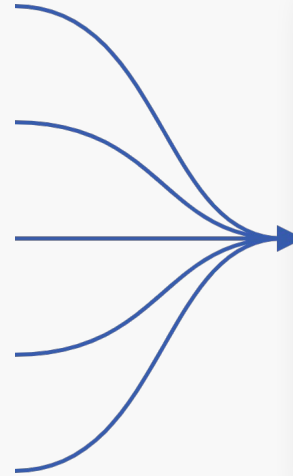
"Charming vintage home"

"Cozy fixer-upper"

"Wonderful opportunity to make it your own"

"Tremendous upside potential"

"Bring your contractor"



KITCHEN

Update status

Not updated

Last remodeled

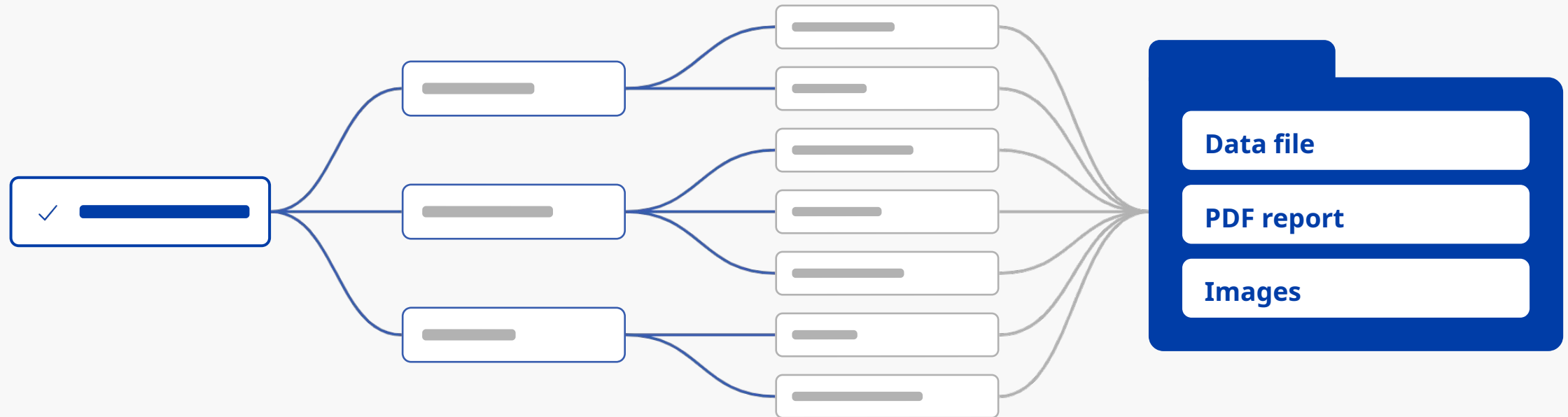
the disco era

People can translate. Computers can't.

Not a new form. A new way of collecting the facts.

Answer one question, unlock more.

What gets delivered



The official UAD 3.6 mandate date

November 2, 2026

Sep 2025

Limited production

Jan 2026

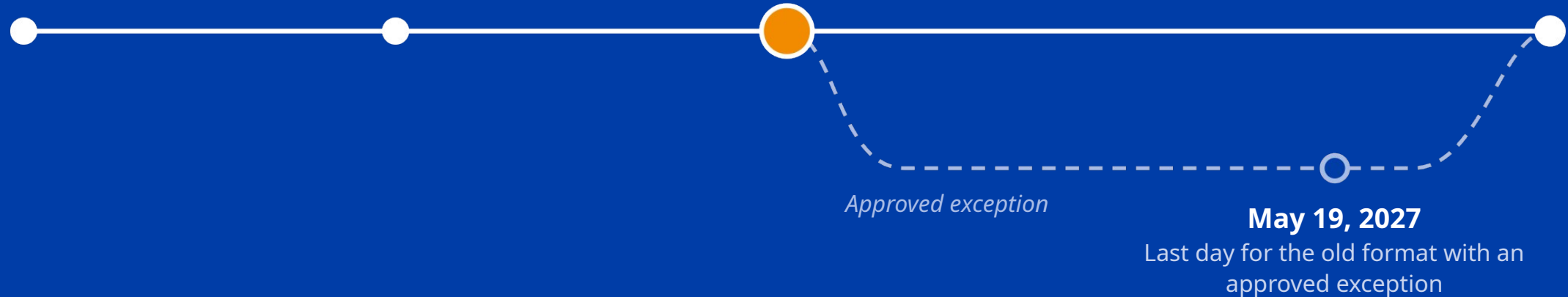
Broad production

Nov 2, 2026

MANDATE

May 20, 2027

Mandatory for everyone



Approved exception

May 19, 2027

Last day for the old format with an approved exception

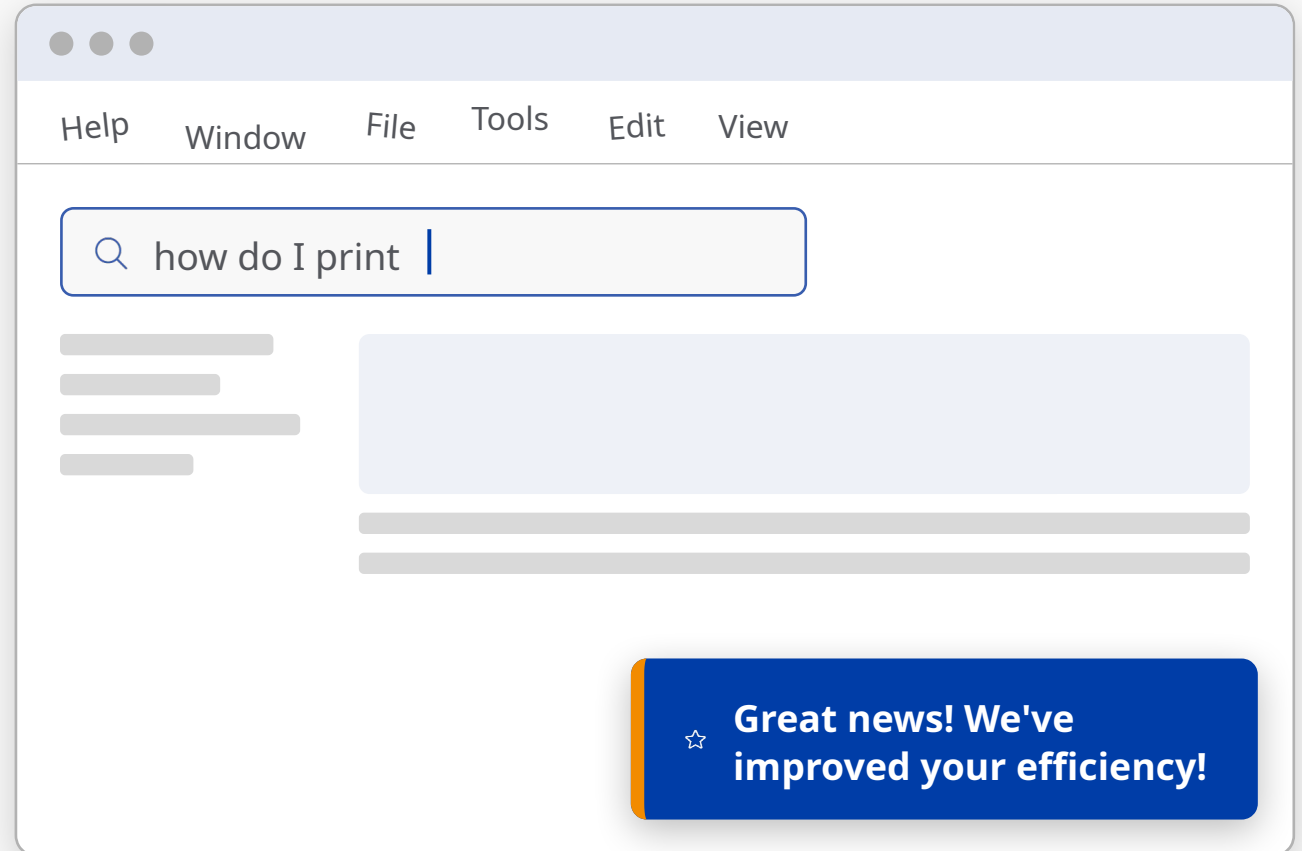
The clock starts at submission.

⊗ Appraisal ordered	does not count
⊗ Property inspected	does not count
⊗ Contract signed	does not count
✓ Report first submitted through UCDP	this is the date that counts

UCDP is the portal appraisals are delivered through.

Know which schedule your lender is on.

**Same expertise.
Brand-new
workflow.**



Up to

+100

additional checkpoints

Property features

Improvements

Site

Room details

Finishes

Ceiling styles

Not every question applies to every property.



As described by Nationwide Appraisal Network (NAN). Not a universal count; it varies by property.

What one AMC is seeing

TURN TIME

10–11 days

+4 to 5 days

Before: 6 days



After: 10–11 days



APPRAISAL FEE

\$900–\$1,000

+\$250 to \$350

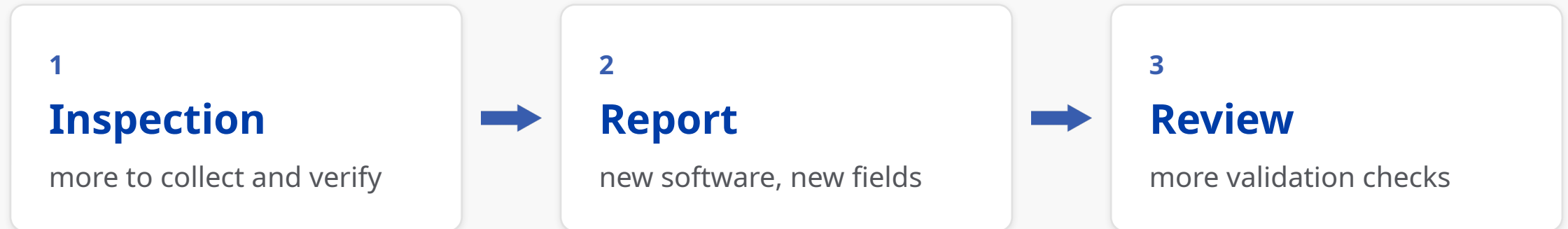
Before: \$650



After: \$900–\$1,000



Where the extra time shows up



Almost done... Estimated time remaining: 5 minutes

99%

One appraiser being ready doesn't mean the industry is.



**Already producing
3.6 reports**



In training



**Still choosing
software**



**Reading retirement
brochures**

Capacity will vary by market, especially early.

Same definition of value. More visible support.

Home A

2,000 sq ft

4 bed

2 bath

Updated kitchen

Newer mechanical systems

Quality renovations

Functional floor plan

Home B

2,000 sq ft

4 bed

2 bath

Garage conversion

Unfinished repairs

Roof: **AARP-eligible**

UAD 3.6 does not tell an appraiser to raise or lower a value.

The standard is not the software.

UAD 3.6

a data and reporting standard

×

Software tools

photo analysis

floor-plan measuring

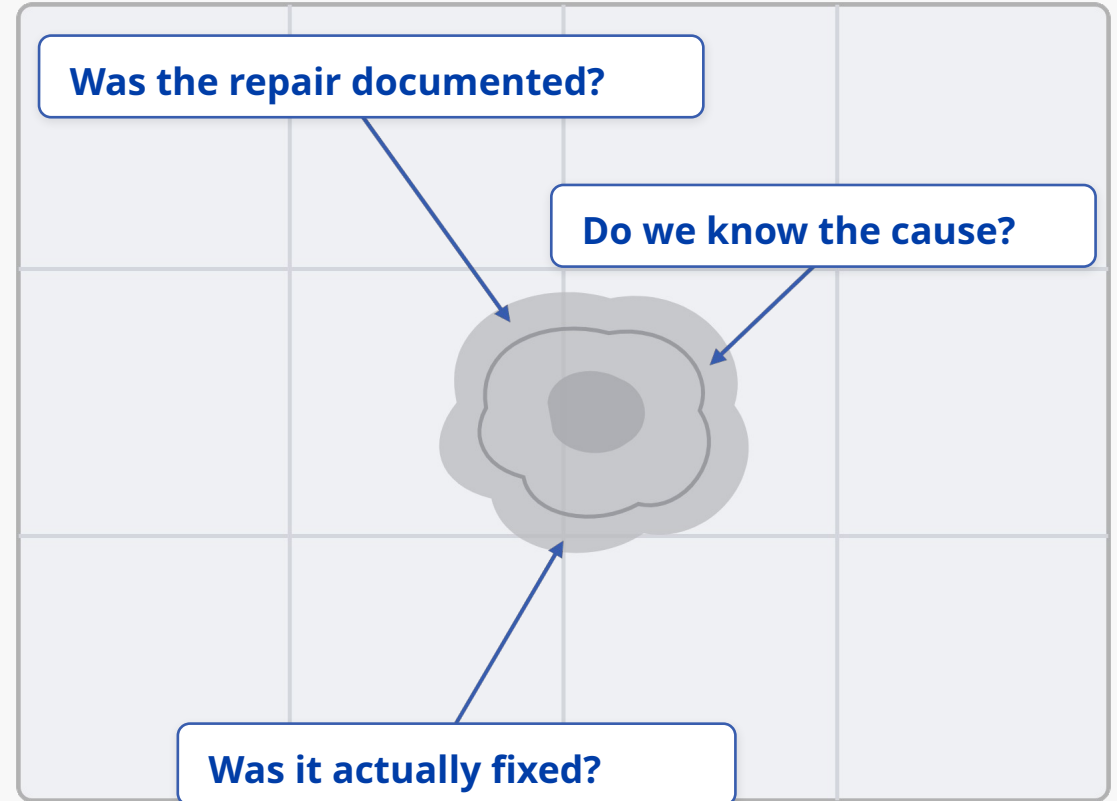
data import

inconsistency flags

Responsible for the opinion of value: the appraiser

"The seller says it's fine" is not documentation.

A software flag does not automatically mean a required repair.



Don't sell the value. Make the facts easy to get.

 **ACCESS** Unlocked

Bedrooms and baths

Garage and outbuildings

Mechanical systems

ADU

Attic

DOCUMENTS

Permits

Renovation history

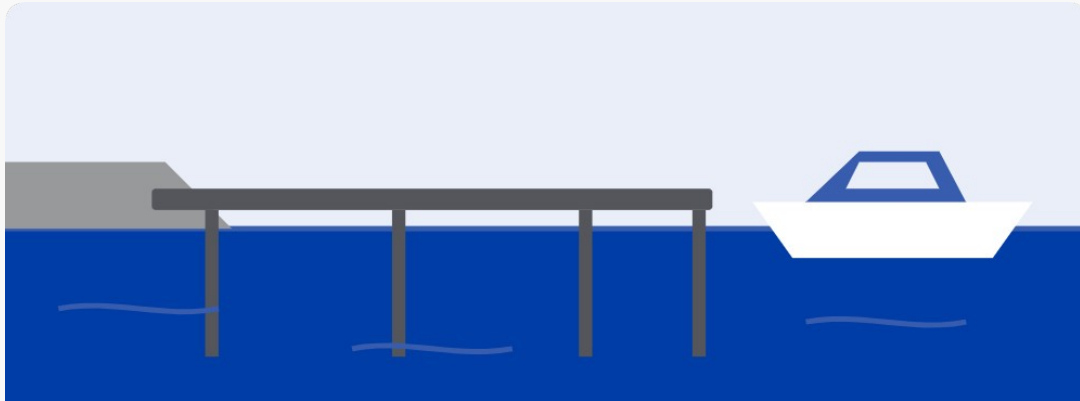
Roof replacement

Solar ownership

ADU details

HOA information

"Waterfront" is not a fact.



Deep-water access, private dock.

On the water?

Dock?

Who owns it?

Permitted?

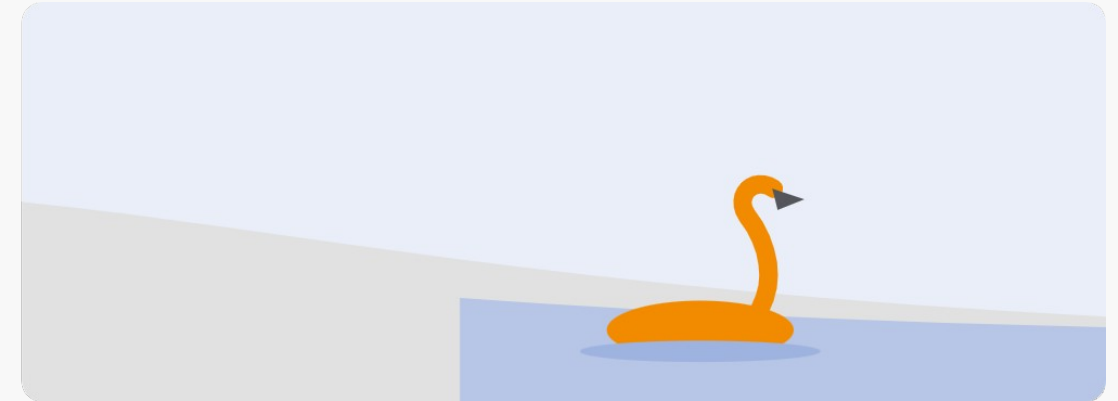
Navigable?

How deep?

Tidal limits?

Bridges?

Seawall?



Gorgeous view. Flamingo access only.

Facts, not adjectives. If you don't know, don't guess.

Your pre-appraisal checklist

Relevant facts only. If something isn't known, say so.

Access and readiness

Rooms and finishes

Roof and exterior

Systems and energy

Site, view and waterfront

ADUs and outbuildings

Known conditions

Improvements and permits

HOA

Documents







A deadline doesn't create capacity.

- 1 Order early
- 2 Flag unusual property features up front
- 3 Confirm the lender, AMC and systems are ready
- 4 Set expectations with buyers and agents

PURCHASE AGREEMENT

Appraisal contingency: 10 days

Does not bend time and space.

Same destination. Different checkpoints.

Standard lenders

Cutoff: November 2, 2026

Approved exception

Cutoff: May 20, 2027

UAD 3.6

PRMG: 3.6 required March 1, 2027

Know your lender's lane before you order.

That's not a plan. That's a wish.

~~Promise unrealistic timelines~~

~~Pressure the appraiser on value~~

~~Guess at property facts~~

~~Hide complexity until the inspection~~

~~Assume everyone's equally ready~~

Prepare early. Communicate early. Be accurate. Be reasonable.

TRUE OR FALSE? 1 of 4

“UAD 3.6 is basically just a new 1004 form.”

TRUE OR FALSE? 1 of 4

“UAD 3.6 is basically just a new 1004 form.”

FALSE

It's a new data standard, report structure, technology and workflow.

TRUE OR FALSE? 2 of 4

“Artificial intelligence is going to start determining all property values.”

TRUE OR FALSE? 2 of 4

“Artificial intelligence is going to start determining all property values.”

FALSE

Technology assists. The appraiser is still responsible for the value.

TRUE OR FALSE? 3 of 4

“UAD 3.6 is going to make home values go down.”

TRUE OR FALSE? 3 of 4

“UAD 3.6 is going to make home values go down.”

FALSE

Nothing in UAD 3.6 directs appraisers to reduce values.

TRUE OR FALSE? 4 of 4

“Some lenders got an extension, so we don't need to worry about UAD 3.6 until May.”

TRUE OR FALSE? 4 of 4

“Some lenders got an extension, so we don't need to worry about UAD 3.6 until May.”

SPECTACULARLY FALSE

The transition is already underway, exception or not.

Five things to remember

- ① 1 Expect some bumps during the transition.
- ② 2 Be realistic about appraisal timelines.
- ③ 3 Prepare property information ahead of time.
- ④ 4 Communicate early and often.
- ⑤ 5 **It's a workflow change, not just a new form.**

What are you seeing out there?

Had a UAD 3.6 appraisal yet?

Which properties will be the hardest?

Where are you already hitting appraisal snags?



We close what others complicate.

Get informed. Get organized.

Don't panic about UAD 3.6. Don't ignore it either.



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RESOURCES

Pre-appraisal checklist

provided by A1 AMC Inc.

Fannie Mae UAD page

singlefamily.fanniemae.com

Freddie Mac UAD page

sf.freddiemac.com