

Attention REALTORS®:

UAD 3.6 is coming and here's how it may impact you and the appraisal process

WHAT'S CHANGING & WHEN

- Starting Nov. 2, 2026, Fannie Mae and Freddie Mac require the new UAD 3.6 appraisal format. Some lenders are already ordering it.
- FHA has adopted UAD 3.6 but hasn't set a date. VA and USDA haven't announced their plans yet.
- The new report asks for more detailed property documentation.

SET EXPECTATIONS WITH CLIENTS

- Plan for appraisers to spend more time at the property.
- Allow extra time for review and underwriting.
- Build that buffer into contract timelines.
- Ask the lender: *"Which appraisal report format are you ordering?"*

GIVE SPECIFICS, NOT ADJECTIVES

- Instead of "beautifully updated," list what was done and when: the year of the kitchen remodel (cabinets, counters, appliances), bathroom renovations, HVAC replacement and roof replacement.
- Your MLS listing becomes market data. Capture the details, including the unusual ones, so future appraisals get the full picture.

BUILD AN APPRAISAL PACKET

- Include a detailed list of improvements to the property.
- Add context on comparable sales and anything that helped or hurt the price.
- Include relevant details the MLS doesn't show.
- Stick to facts. Leave the value analysis to the appraiser.

RESPOND QUICKLY TO APPRAISERS

- When an appraiser asks about one of your past sales, reply promptly with facts about condition, improvements, concessions, and circumstances. It helps another consumer's transaction.

★ ONE BIG TAKEAWAY ★

Set client expectations about timing. You provide the facts. The appraiser performs the analysis.

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