

REALTOR APPRAISAL UPDATE

UAD 3.6

THE DETAILS REALTORS NEED

A closer look at the new appraisal report
and the information agents should prepare



NOVEMBER 2, 2026

New Fannie Mae and Freddie Mac appraisal reports initially submitted to UCDP on or after this date must use UAD 3.6.

WHAT CHANGES IN THE REPORT

1. ONE DYNAMIC APPRAISAL REPORT

One flexible URAR replaces 13 legacy forms. The report expands or contracts based on the property and assignment.

2. MORE STRUCTURED DATA

Standard fields and picklists replace many abbreviations and free-form entries, creating more consistent property data.

3. IMPORTANT INFORMATION APPEARS FIRST

The report brings the value conclusion, as-is or subject-to status, key property facts and noted defects closer to the front.

4. PHOTOS APPEAR WITH THE DETAILS

Relevant images can sit beside property, condition or repair information instead of appearing only at the end.

5. DETAILED PROPERTY PROFILE

Expect added detail on HVAC, insulation, window performance, porch height, ceiling style, water frontage and ADU characteristics.

6. CONDITION AND UPDATES BY AREA

Appraisers document room condition plus update status for kitchens, bathrooms and flooring. Renovation history becomes more important.

7. MORE SPECIFIC COMPARABLE SUPPORT

Adjustments receive clearer support across items such as site, view, location, contract or sale date and other property differences.

THE VALUATION METHOD STAYS THE SAME

UAD 3.6 changes the report and data requirements. It does not change the appraisal math or valuation methodology.

TRANSITION NOTES

The initial UCDP submission date determines the required version. Reports cannot simply convert between UAD 2.6 and 3.6.

FHA, VA and USDA follow separate implementation plans.

WHAT AGENTS SHOULD HAVE READY

■ UNITS AND ADUS

Confirm the number of living units and accessory dwelling units before the order.

■ RENOVATIONS AND ADDITIONS

Provide dates, scope and details for meaningful updates or added living space.

■ PERMITS AND PLANS

Gather documentation for additions, conversions and recent or proposed construction.

■ ENERGY FEATURES

Have solar ownership or lease details, HERS information and efficiency upgrades available.

■ NEW CONSTRUCTION

Provide plans, specifications, base price, documented upgrades and community inventory information.



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