REALTOR® PARTNER RESOURCE

UAD 3.6 APPRAISAL PREP

MANDATORY
NOV. 2, 2026
Some lenders: May 19, 2027*

WHY UAD 3.6 requires more property details. Provide these six items early to help avoid appraisal delays.

1 Contract & addenda

Provide the signed contract, all addenda, amendments, credits, concessions, repair agreements, and builder options. In multiple-offer situations, provide a summary of activity.

2 Industry Talking Points

- Conventional only - for now
- Higher fees + longer turn times likely
- Summary Page 1: value + conditions
- REALTOR® info: required/encouraged

3 Leverage UAD 3.6: Properties Analyzed - Not Used

This new section will make the appraiser's analysis much more transparent. Provide up to 5 sold comps used in your pricing strategy, plus relevant excluded sales and why.

4 Property details

Confirm the address, legal description, parcel numbers, owner, and separately deeded parking or storage.

5 Updates & renovations

For upgrades, provide approximate costs, completion dates, year built, and permit status, if known, for additions or conversions.

6 Floor plans & surveys

Provide floor plans, surveys, and permits, if available, showing the home's layout, additions, and converted areas.

Provide factual documents - not a target value.

Avoid providing your specific value opinion or an online/AVM value. We suggest direct REALTOR®-to-appraiser communication.

Best practice

We suggest one clearly labeled PDF for the appraiser.

* Some lenders that obtain a GSE policy exception may submit UAD 2.6 reports through May 19, 2027. Confirm the required format with your lender.

Source: Fannie Mae UAD guidance

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