

UAD 3.6 - What Every Real Estate Agent Needs to Know

The first major appraisal overhaul in 15+ years is here. Here's what it means for your deals, your clients, and your day-to-day.

Sept 2025 Limited rollout began	Jan 26, 2026 Broad production open - now active	Nov 2, 2026 Mandatory for all GSE loans	May 2027 Old UAD 2.6 fully retired
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THE BASICS

Q: What is UAD 3.6?

UAD stands for Uniform Appraisal Dataset. Version 3.6 is the new standard for residential appraisal reports required by Fannie Mae and Freddie Mac. It replaces the old Form 1004 (URAR) and other legacy appraisal forms that have been in use for over 15 years.

Think of it as a complete digital rebuild of the appraisal process - from a static paper-style form to a dynamic, data-driven report that automatically adjusts based on property type and loan type.

Q: Which loans and properties are affected?

UAD 3.6 currently applies to conventional conforming loans sold to Fannie Mae or Freddie Mac - single-family, condos, manufactured homes, and residential land. It also now includes ADU (accessory dwelling unit) financing opportunities as of March 2026.

FHA and VA loans are expected to follow on their own timelines. Farm, commercial, and large undeveloped parcels are outside the scope of UAD 3.6.

Q: When does it become mandatory?

November 2, 2026 - all new appraisals for Fannie Mae and Freddie Mac loans must use UAD 3.6. The old format will no longer be accepted.

As of January 26, 2026, we are in the broad production period - most lenders can already submit UAD 3.6 reports. Your appraiser may already be using the new form right now.

Appraisals completed before November 2, 2026 using the old format remain valid.

IMPACT ON YOUR TRANSACTIONS

Q: Will appraisals take longer now?

Yes - at least in the short term. Plan for longer timelines and communicate this proactively to clients during the transition.

The new form requires room-level detail on interior conditions, more photos, and significantly more data points than the old form. Appraisers must spend more time in the field and more time entering data. The current 'quick fieldwork' approach will no longer apply.

Over time, the standardized format is expected to speed up underwriting reviews and loan approvals - but the early learning curve is real.

Q: How does this change my role as a listing agent?

Your role just got more important - and more demanding. Appraisers now need to obtain more information directly from agents to complete the report. Here's what that means:

- **MLS data matters more.** Accurate, complete MLS entries reduce errors and speed up the appraisal. Sloppy MLS input creates delays and disputes.
- **Be prepared to cooperate.** Appraisers may contact you for additional property details. If you refuse or are unresponsive, you may be violating your duty to act in the best interest of your client.
- **Understand the report.** The new format is more readable - use it to explain value conclusions to your sellers, not just hand over a document.

Q: What does this mean for buyer's agents?

Expect a more detailed appraisal report that is easier to read and walk through with buyers. The new format includes a Summary section at the top that gives an at-a-glance overview of value conclusions, property condition, and key findings.

If your buyer receives an appraisal that comes in low, the Reconsideration of Value (ROV) process is unchanged - agents, lenders, and homeowners can all submit additional comparable evidence for review.

Build extra time into purchase contracts during the transition period, especially if lenders and appraisers in your market are still adapting.

WHAT THE NEW FORM LOOKS LIKE

Q: What's different about the new report format?

The old form was a static, one-size-fits-all PDF. The new URAR (Uniform Residential Appraisal Report) is a dynamic, digital-first report that adapts to the property type. Key changes include:

- **29-section structure** replacing legacy form sections
- **Room-level condition ratings** instead of general interior summaries
- **Integrated photos** tied directly to property features
- **A standardized Summary section at the front** - easier to read at a glance
- **Dynamic sections** that appear or disappear based on property type
- **Delivered as a ZIP file** containing XML data, PDF report, and images folder (not just a single PDF)

The valuation methods haven't changed. What changed is how the appraiser records and presents that information.

Q: Are form numbers like '1004' still used?

No. Form numbers (1004, 1073, etc.) no longer exist under UAD 3.6. All residential property types now use the single URAR format, which adapts dynamically. If your transaction systems or checklists reference form numbers, those need to be updated.

HOW TO PREPARE

Q: What should I do right now to prepare?

- **Tighten up your MLS entries.** Complete, accurate property data reduces back-and-forth with appraisers and speeds up closings.
- **Learn the new report layout.** Start with the Summary section - it's designed to be the first thing you read.
- **Brief your clients early.** Tell buyers and sellers upfront that appraisals may take longer during the transition. Set accurate expectations now.
- **Build extra time into contracts.** Add buffer days in your appraisal contingency window during the transition period.
- **Build relationships with local appraisers.** Agent-appraiser communication is more important than ever. Be responsive and cooperative.

- **Seek out CE and training on UAD 3.6.** Get familiar with what the new report looks like before your first one lands in your inbox.

Q: Will appraisers' conclusions change under the new system?

No. The valuation methods themselves - sales comparison approach, cost approach, income approach - have not changed. UAD 3.6 changes how data is collected and reported, not the core methodology behind how a home is valued.

In the long term, the increased data standardization is expected to improve consistency and reduce appraisal disputes across the industry.

Q: Where can I learn more or find sample reports?

- **Fannie Mae UAD page:** singlefamily.fanniemae.com - includes 12 sample appraisal scenarios (Appendix D-1). Scenario SF5 is the best starting point for a typical single-family assignment.
- **NAR “Supporting Your Value” webinar series:** nar.realtor - free recordings for Realtors covering what agents need to know.
- **Florida Realtors:** floridarealtors.org - UAD 3.6 guidance specific to Florida members.
- **McKissock Learning:** mckissock.com - CE courses available for both agents and appraisers on the new form.