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New Appraisal Standards Are Here: Are Your Clients Ready?

2 messages

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Fri, Oct 16, 2026 at 9:00 AM

**AMERIS BANK**

UAD 3.6: What Real Estate Agents Need to Know

Effective November 2, 2026, the Uniform Appraisal Dataset (UAD) 3.6 is changing how appraisal reports are prepared and submitted to the GSEs. Designed by Fannie Mae and Freddie Mac, this new format replaces traditional appraisal forms with a more modern, data-driven approach that provides clearer property details, greater consistency, and improved transparency throughout the mortgage process.

Key Benefits of UAD 3.6

- More flexible reporting tailored to each property's unique characteristics
- More detailed property data for greater accuracy and consistency
- Clearer appraisal insights for agents, lenders, and appraisers
- Structured data format that supports technology and automation
- More consistent reporting standards across the industry

What This Means for You and Your Sellers

- Help sellers prepare a property packet with upgrades, special features, permits, invoices, and other supporting documentation.
- Expect more detailed appraisals as appraisers collect additional property data, photos, and supporting information.
- Allow extra time for appraisal completion since the new reporting requirements increase documentation and reporting responsibilities.

- Set expectations with clients early and avoid promising expedited appraisal turn times.
- Ensure full property access on inspection day to help prevent delays.
- Keep information factual and objective without suggesting a target value or overstating improvements.

Contact me to learn how UAD 3.6 may impact your business and your clients.



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Respectfully,

Chenné Feaster

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