AppraisalPilot

THE $65 QUESTION

IS YOUR FEE UP FOR THE NEW REPORT (UAD 3.6)?

Early data says fees on the new report are up about $65. Federal law says lenders and their agents have to pay fee appraisers a customary and reasonable rate, and the scope of work is one of the six factors in the rule. Build your own number from your own hours, rate and costs, and send it with your scope.

YOUR CALLS · CIRCLE YOURS BEFORE JOSH MAKES HIS

Call 1. Under the federal rule, which is one of the six factors on the list? A. The loan amount. B. The scope of work. C. What other appraisers in your area charge. (A) (B) (C)

Call 2. A management company writes: "We don't see support for a fee increase on the new report." You send back: A. Nothing, take it at the old fee. B. Your scope, your time per file, and your fee. C. A fee another appraiser posted online. (A) (B) (C)

SCORE ____ / 2

THE DATA

+$65	Average fee increase on the new report, in markets where Clear Capital could compare both formats (more than 2,100 new reports, shared Oct. 7, 2026).
28%	How much faster appraisers got on the new report with experience (Clear Capital). Turn times rose a little at first.
2 in 3	Appraisers who expect to raise fees, of more than 800 surveyed. Among those who had already done a new report: more than 8 in 10 (Corporate Settlement Solutions survey, via Working RE, Oct. 20, 2026).
No	One management company emailed several of its appraisers that it did not "currently have sufficient support of a fee increase above the standard" for the assignment (Working RE).

THE RULE · REGULATION Z, 12 CFR 1026.42(f)

> "In any covered transaction, the creditor and its agents shall compensate a fee appraiser for performing appraisal services at a rate that is customary and reasonable for comparable appraisal services performed in the geographic market of the property being appraised."

A covered transaction is a consumer loan secured by the borrower's principal dwelling (primary home). For the rule's presumption of compliance, the lender starts from recent rates paid in the market and adjusts, as needed, for:

- **A** The type of property
- **B** The scope of work
- **C** The time in which the appraisal services are required to be performed
- **D** Fee appraiser qualifications
- **E** Fee appraiser experience and professional record
- **F** Fee appraiser work quality

The same presumption also depends on the lender and its agents staying clear of anticompetitive acts such as price fixing. Set your own fee from your own numbers, never by agreement with other appraisers.

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YOUR FLOOR

HOURS × RATE + COSTS. FILL IT IN AFTER YOUR NEXT THREE NEW REPORTS.

New report 1: hours, from the order to the export	
New report 2: hours	
New report 3: hours	
Average hours per new report	
Your hourly rate for licensed work	$
Costs per file: software, data, insurance, other	$
YOUR FLOOR = average hours × rate + costs	**$**

Anything under your floor, you're paying to do the work. Your fee can sit above it; that part is your call.

A REPLY YOU CAN SEND · CONFIRM THE ORDER IS THE NEW REPORT FIRST

Subject: Fee for order _____ (new report, UAD 3.6)
Thanks for the order. This assignment is the new report (UAD 3.6), which asks for more on every file. My files on the new report are taking ____ hours. My fee for this assignment is $_____, with delivery by _____. Let me know if you'd like me to proceed.

THIS WEEK

- [ ] **Time your next three new reports,** from the order to the export. Don't guess.
- [ ] **Write your floor.** Hours times your rate, plus your costs.
- [ ] **Put the scope in your quote.** It's the new report, and it asks for more.
- [ ] **Get faster.** Appraisers in Clear Capital's data got about 28% faster with practice. Your time is the one number you control.

YOUR THREE FROM TODAY

- [ ] Early data: fees on the new report up about $65. Check yours against your own time, not the average.
- [ ] Federal law: lenders pay a customary and reasonable fee. Scope of work is on the rule's list, and the new report asks for more.
- [ ] Build your number from your hours, rate and costs, and send it with your scope.

EVERY WEDNESDAY · 9 AM PACIFIC · LIVE WITH J AND JOSH
A new report, built live on a real file. Bring your questions: **uad36ready.com/webinar**

SOURCES

Regulation Z (Truth in Lending), 12 CFR 1026.42(f), customary and reasonable compensation, consumerfinance.gov · Clear Capital UAD 3.6 data shared Oct. 7, 2026, as reported by National Mortgage Professional, Oct. 8, 2026 · Corporate Settlement Solutions appraiser survey and the management company email, as reported by Working RE, Oct. 20, 2026.