NINETEEN PAGES

The free UAD 3.6 sample report, section by section, with page numbers.

THE ONE IDEA

There is no form number. The property's data decides which sections show, and a section that doesn't apply isn't missing.

THE SECTION MAP: WHERE EACH SECTION STARTS IN THE SAMPLE PDF

P. 2	**Summary**	Value, condition, property description, overall ratings, defects that need action
P. 3	**Assignment Information**	Reason, parties, fees, credentials, how each inspection was done
P. 3	**Subject Property**	PUD, condo or co-op, special taxes, ownership rights, legal description
P. 3	**Site**	Size, zoning, access, influences, view, features, utilities, with impacts
P. 4-5	**Disaster Mitigation, Energy**	Water heater strapping; owned solar, its ownership and financing
P. 5	**Sketch**	Measurement standard (ANSI or AMS) and the sketch or floor plan
P. 6	**Dwelling Exterior**	Style, year built, exterior ratings, walls, foundation, roof, windows, systems
P. 7	**Unit Interior**	Area breakdown, rooms by level, interior ratings, kitchen and bath updates
P. 10	**Functional, Vehicle Storage, Amenities**	No functional issues; garage and driveway; pool, patio, fireplace
P. 11	**Overall Quality and Condition**	Exterior and interior ratings reconciled into the overall
P. 11	**Highest and Best Use**	The four tests, answered yes or no
P. 11-12	**Market, Project, Listing, Contract**	Search metrics and trend, the PUD, listing history, contract
P. 13	**Prior Sale and Transfer History**	Subject and comparable transfers
P. 14	**Sales Comparison Approach**	The grid, the map, the comparable photos
P. 16	**Reconciliation**	Each approach: indicated value or reason for exclusion; value, exposure time
P. 18	**Certifications**	The GSEs' standard scope, assumptions and certification text

SCORE YOUR CALLS

Call 1: B. A missing Income Approach section is not a defect. In the Reconciliation, each approach to value shows an indicated value or a reason for exclusion; in the sample, the income and cost approaches both read Not Necessary for Credible Results.

Call 2: B. The new report rates the interior of each unit and the exterior of each dwelling the owner maintains, then reconciles them in Overall Quality and Condition. In the sample: interior C2, exterior C3, overall C3 (sample entries; in a real report the ratings are yours alone).

Education, not legal or compliance advice. Check your client's and each GSE's current requirements.

More free guides: appraisalpilot.app/learn · Every Wednesday, 9 AM Pacific: uad36ready.com/webinar

BEFORE YOU SIGN ONE

The required photos, and a reply for the client who asks what the new report looks like.

REQUIRED PHOTOS, AND WHERE EACH ONE LIVES

- [ ] Subject property photo (Summary)
  UAD 3.6 Photo and Image Job Aid v1.0, Summary: Required
- [ ] Property access, the street scene (Site)
  Job Aid, Site: Required
- [ ] Sketch or floor plan, when one is provided (Sketch)
  Job Aid, Sketch
- [ ] Dwelling front (Dwelling Exterior); the rear when conditions call for it
  Job Aid, Dwelling Exterior: front Required, rear Conditionally Required
- [ ] Every kitchen, every bathroom, and the main living areas, every bedroom included (Unit Interior)
  Job Aid, Unit Interior: Required
- [ ] Vehicle storage and each amenity photo, inside its own instance
  Job Aid, Vehicle Storage and Subject Property Amenities
- [ ] A photo of the subject and every comparable, typically the front (Sales Comparison Approach)
  Job Aid, Sales Comparison Approach: Required

A REPLY YOU CAN SEND WHEN A CLIENT ASKS WHAT THE NEW REPORT LOOKS LIKE

Subject: Re: what the new appraisal report looks like
Hi [name],

Good question. The new report (UAD 3.6) has no form number. The property's own data decides which sections it contains, so a single-family home won't show manufactured home or rental pages, and a section that doesn't apply isn't missing. Page one summarizes the value, the property and anything that needs action; condition is rated for the interior and the exterior, then overall.

If you'd like to see a complete example on a made-up house, there's a free sample here: appraisalpilot.app/learn/new-urar/uad-36-sample-report/

[your name], [license]

THIS WEEK

- [ ] Download the sample. Read page one and the Reconciliation first; that's where a reviewer starts.
- [ ] Put it next to a report from your own software and go section by section.
- [ ] Check your photos against the list above. The street scene and every bedroom are required.
- [ ] Open the GSEs' own samples (Sample Scenario PDFs, Combined, March 10, 2026) for the property types you do most.

SOURCES

Fannie Mae and Freddie Mac: Appendix C-1, URAR without Report Field IDs v1.3 (March 10, 2026); Appendix D-1, URAR Sample Scenario Matrix v1.3; Sample Scenario PDFs (Combined), March 10, 2026; Appendix E, Report Style Guide v1.5; Appendix A-1 v1.4, UAD Enumerations; Functioning without Form Numbers v1.1 (June 10, 2025); UAD 3.6 Photo and Image Job Aid v1.0 (June 23, 2026). All at fanniemae.com/uad.
AppraisalPilot UAD 3.6 sample report (made-up property; photos used with permission): appraisalpilot.app/learn/new-urar/uad-36-sample-report/