WHAT REALTORS® NEED TO KNOW ABOUT UAD 3.6

Broker Quick Reference Guide

Effective November 2, 2026

Fannie Mae and Freddie Mac are implementing UAD 3.6. Appraisers will collect and report more detailed property information, but the valuation process remains the same.

WHAT IS CHANGING?

- More property details collected
- Expanded photo requirements
- Improved reporting transparency
- Longer inspections for some properties

HOW REALTORS® CAN HELP

- Provide upgrade and remodel lists
- Share permit documentation when available
- Supply HOA, ADU, and energy-efficiency details
- Ensure full property access

THREE KEY TAKEAWAYS

1. Preparation matters
2. Documentation helps prevent delays
3. Transparency is increasing throughout the process

Remember: Your role is not to influence value. Your role is to help ensure accurate property information is documented.



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