

# UAD 3.6 Lender Checklist

## A Phased Migration Plan for the Transition with Class Valuation

A significant transformation is underway in the appraisal industry with the upcoming implementation of the Uniform Appraisal Dataset (UAD) 3.6 and the redesigned Uniform Residential Appraisal Report (URAR). **This shift from static forms to a dynamic, data-driven report necessitates proactive planning and collaboration between lenders and their AMC partners.**

The new standard will replace traditional forms like the 1004/70 with a single, flexible format, driven by property and loan characteristics. The transition will occur in phases, with a limited production period starting in late 2025 and full adoption required by late 2026.

This document outlines a phased migration plan to help executives prepare their organizations for a successful transition in partnership with Class Valuation.

**By taking a proactive approach, lenders can transition to UAD 3.6 efficiently, minimize disruption, and capitalize on a more modern and data-driven appraisal process in partnership with Class Valuation.**

### T-Minus 90+ Days: Foundational Planning & Assessment

Understand the scope of the changes and align internal resources.

- ✓ **Executive Briefing & Team Formation:** Schedule a briefing with leadership to outline the UAD 3.6 changes and their impact on the lending lifecycle.
  - Consider forming a cross-functional transition team including representatives from operations, underwriting, IT, compliance, and training.
- ✓ **Strategic Engagement with Class Valuation:** Initiate discussions with your Class Valuation representatives. Class Valuation is actively involved in the transition, participating in the limited production period, and updating systems to support both the new standard. Leverage our expertise to gauge readiness, integration plans, and how we can support your needs.
  - It is important for us to know if you are using an LOS integration to send your orders to Class. Critical readiness checkpoints are needed when an integration is involved.
- ✓ **Internal Systems & Workflow Analysis:** Conduct a thorough assessment of your current systems, from loan origination to post-closing. Identify all touchpoints where appraisal data is ingested, processed, and stored. The move to more discrete data fields and less freeform text will require system adjustments.

## T-Minus 60 Days: Technical Integration & Process Redesign

Shift focus to the technical and operational aspects of migration.

- ✓ **Technology Integration Roadmap:** Work with your IT team and technology vendors to develop a roadmap for system updates. This includes ensuring your platforms can accommodate the new data formats and file types associated with UAD 3.6. Class Valuation is optimizing every step of their process, from order placement to delivery, which can inform your own integration efforts.
- ✓ **Workflow Modernization:** The shift away from form numbers to property characteristics will necessitate changes to your appraisal ordering and review processes. Collaborate with Class Valuation to understand how our platform will facilitate this new ordering methodology. Redesign internal workflows to align with the dynamic nature of the new URAR.
- ✓ **Communication Plan Development:** Begin drafting a comprehensive communication plan for all internal stakeholders, including loan officers, processors, underwriters, and quality control staff. The plan should outline the upcoming changes, key dates, and training schedules.
- ✓ **Engagement Letters:** Review your engagement letters to remove form number references.

## T-Minus 30 Days: Training, Testing & Final Preparations

Ensure your team is equipped and systems are functioning as expected.

- ✓ **Comprehensive Staff Training:** Roll out training programs for all impacted employees. The training should cover the key differences between the old and new forms, the new data fields, and the updated workflow processes.
  - UCDP will be part of this change too, so ensure your underwriters are familiar with the new layout of the SSRs and update any automation to ingest the new format.
- ✓ **End-to-End Testing:** Conduct thorough testing of your updated systems and workflows. This should include placing test orders with Class Valuation using the new UAD 3.6 format during available testing windows. The goal is to identify and resolve any issues before the broad production period begins.
- ✓ **Policy & Procedure Updates:** Finalize and distribute updated policies and procedures related to appraisal ordering, review, and quality control. Ensure these documents reflect the new UAD 3.6 requirements and your redesigned internal processes.

## Go-Live & Post-Implementation: Continuous Improvement

The transition to UAD 3.6 is an ongoing process of monitoring, adaptation and refinement.

- ✓ **Phased Rollout:** During the broad production period, which starts January 26, 2026, lenders will have the option to submit using either the old or new format. Consider a phased rollout to a smaller group of users before a full-scale implementation to manage the transition effectively.
- ✓ **Ongoing Support & Feedback Loop:** Establish a clear support channel for your team to ask questions and report any issues. Maintain a regular feedback loop with Class Valuation to address any challenges and optimize the process. Class Valuation will continue to support the legacy UAD 2.6 format for non-GSE loans, ensuring business continuity.
- ✓ **Performance Monitoring:** Continuously monitor key performance indicators related to appraisal turn times, quality, and revision rates to ensure the new process is meeting your business objectives.