CLASS VALUATION

UAD 3.6 Readiness: Your Frequently Asked Questions, Answered

Clear answers on what's changing, when it takes effect and how to prepare, from your partner at Class Valuation.

What is UAD 3.6?

UAD 3.6 is a new dynamic appraisal report format from Fannie Mae and Freddie Mac. It replaces the legacy static forms (1004, 1073, 2055, 1004D, and others) with a single, structured report that adjusts its sections automatically based on the property and assignment type. Instead of static PDF-style pages, the report is delivered as a structured data file.

When does UAD 3.6 become mandatory?

November 2, 2026 is the cutover date set by Fannie Mae and Freddie Mac. From that date forward, the Uniform Collateral Data Portal (UCDP) will only accept new appraisal submissions in UAD 3.6 format. A few important details:

- The mandate is based on the initial report's UCDP submission date, not the loan application date or the appraisal effective date.
- Once a loan starts in one format, it has to stay in that format. If a report was originally submitted in UAD 2.6, any revisions or completion reports tied to that file must also stay in 2.6.
- UAD 2.6 revisions on files already submitted before the mandate will continue to be accepted through May 3, 2027, when UAD 2.6 is fully retired. After that date, nothing in the old format will be accepted.

What happens if my organization isn't ready by November 2nd?

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What actually changes in the report itself?

A few of the bigger shifts worth knowing about:

- One dynamic report now covers traditional, desktop, hybrid, exterior-only, and completion/update assignments.
- Gross Living Area is now labeled Finished Area Above Grade, and below-grade space gets its own separate breakout with a contributory value adjustment, rather than being buried in a basement field.
- Total room count is gone. Only bedroom, bathroom, and half-bath counts are captured going forward.
- Photos now appear inline within each relevant section instead of being grouped at the end of the report.
- New dedicated sections for Revision History and Reconsideration of Value, so it is easy to find instead of being buried in addenda.
- Sections adjust based on context. For example, the contract section is hidden on refinances, and the defects section only expands if the property is reported as subject to repairs or completion.

Does UAD 3.6 change what properties are eligible for a single report?

Yes, properties with up to four units, like a duplex with two accessory dwelling units, can now be captured on one report. That combination wasn't eligible under the legacy forms.

How is Class Valuation approaching this transition?

We've been working closely with our GSE partners as we've built out our underwriting and assurance engine program, CVUE. It's UAD 2.6 ready today and was built on the UAD 3.6 data structure from the outset, so our side of the pipeline has been tracking toward this deadline for a while. Industry-wide, underwriting review times are expected to run 10-20% longer under the new format, and we already have solutions in place to help absorb that on our end.

What should I expect in terms of file quality and review?

Every file that comes through our CVUE program goes through a dual layer of review: an AI-assisted UAD/Selling Guide first pass, followed by a detailed photo/commentary comparison, finished off with a human appraisal review. For qualifying files, that review is backed by insurance coverage on the appraisal quality, so if a covered issue results in a repurchase demand tied to appraisal quality, that coverage is there to support you. The goal is to give your team a reliable backstop, so you don't need to re-review low-risk files that come through your door.

Are there cost changes to expect from appraisers during the transition?

Some appraisers are adding a fee premium while they're on the early part of the learning curve with the new format, generally in the $75-$200+ range during roughly their first five to six UAD 3.6 reports. For planning purposes, a reasonable estimate is a $150-$200 premium right around the mandate, easing over the following 90-180 days as volume picks up and appraisers become more efficient with the new format. Pricing is unlikely to return to prior UAD 2.6 levels. The good news is that appraiser readiness is already strong: roughly 70-80% of the general appraiser population, and about 85% of Class Valuation's staff appraisers, are UAD 3.6 ready today.

What about hybrid appraisals, desktop appraisals, and other valuation options?

UAD 3.6 supports the full valuation spectrum within the same report structure, so the option your loan uses is within one format rather than a separate form that needs its own approval path:

- Value Acceptance / ACE: no appraisal or inspection required.
- ACE + PDR (Value Acceptance + Property Data Report): third-party data collection only, no appraiser involved.
- Hybrid: third-party data collection paired with a desk-based appraiser review.
- Desktop: appraiser relies on listing data, which requires a verified ANSI floor plan and verified photos.
- Traditional: full appraiser inspection.

One note: hybrid and traditional appraisals still route through UCDP like a standard submission. Value Acceptance + PDR does not go through UCDP; it's submitted directly to the GSEs.

What about rent schedules and other legacy forms?

The 1007 Rent Schedule is now a dynamic checkbox within the UAD 3.6 report rather than a standalone form. A legacy 1007 is only used in specific exceptions, such as when the original appraiser is unavailable or for a departing residence. If a rent schedule is needed after the original order, it's best requested up-front, since adding it later means reopening the report with the original appraiser. The 216 Operating Income Statement doesn't have an equivalent in UAD 3.6, and land appraisals aren't yet supported under the new format.

Does this affect FHA loans too?

FHA began accepting UAD 3.6 submissions through the EAD portal starting November 2, 2026, but FHA has not issued its own hard mandate on the same timeline as the GSEs. We'd recommend confirming the latest guidance directly with HUD as that timeline develops. Class Valuation is positioned to support UAD 3.6 on FHA loans today. VA also has its requirements built into UAD 3.6 and it's a well-supported assumption that every lender under the FHFA umbrella will eventually be using UAD 3.6 for their loans.

What do I need to do to get started or make sure I'm ready?

Reach out to your Class Valuation representative for a short readiness conversation. We'll walk through where your current files stand, what (if anything) needs to change on your end, and confirm your systems can handle the larger ZIP file format ahead of the November 2, 2026 deadline, and help you test live appraisal orders and fulfill them. The sooner this is on the calendar, the more runway you have.

Questions?

Reach out anytime, we're happy to walk through your specific situation.
Contact your Account Executive or visit classvaluation.com