

Uniform Appraisal Dataset (UAD) 3.6 Job Aid

Guidance for Appraisers through Lessons Learned

Issued by Fannie Mae and Freddie Mac

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Revision History

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Introduction

This document supports appraisers by summarizing key observations from initial UAD 3.6 appraisal reports. This document also helps lenders as they review the new Uniform Residential Appraisal Report (URAR). While adopting UAD 3.6 may present a learning curve, exploring practical examples such as how certain data elements should be reported – will enhance clarity and understanding of the redesign. Understanding the changes associated with UAD 3.6 will promote consistency and accuracy across all appraisal submissions.

Lessons Learned Examples

1. Utilizing the Correct Rows on the Sales Comparison Grid

In several sections of the new Sales Comparison Approach grid ("sales grid"), an additional row, referred to as the "blank" row, is available for cases where a specific characteristic requiring an adjustment does not have a predefined row.

- This blank row should only be used after thoroughly reviewing all available rows, as some may not be immediately visible in your software without locating the mechanism to display all available predefined rows.
- It is crucial to use the predefined row whenever possible because it ensures the correct data is generated in the XML and provides the correct list of valid values.
- Familiarize yourself with your software's functionality for selecting from the predefined list and verify that the feature you wish to add is not already available before opting to use an additional blank row.

Due to the expandable nature of the sales grid:

- Do not report the same information more than once in the sales grid.
- Do not duplicate line items and/or their adjustments.

Below are examples of an incorrect way and the correct way to incorporate different rows into the grid.

a. Subject Property has an Inground Pool

Below is an example of an Inground Pool being included within the grid in the incorrect/unrelated subsection (i.e., **Unit(s)** subsection):

Unit(s)							
Bedrooms		5	4	\$0			
Baths - Full Half		3 1	3 1				
Finished Area Above Grade		4,157 Sq. Ft.	3,837 Sq. Ft.	\$32,000	4,548 Sq. Ft.	3,837 Sq. Ft.	\$32,000
Unfinished Area Above Grade		455 Sq. Ft.	0 Sq. Ft.		0 Sq. Ft.	0 Sq. Ft.	
Finished Area Below Grade		0 Sq. Ft.	0 Sq. Ft.		0 Sq. Ft.	0 Sq. Ft.	
Inground Pool		Yes	None	\$100,000	Yes	Yes	

Non-Compliant

The Inground Pool should be added as a line item within the **Property Amenities** subsection of the sales grid as a **Water Feature** (this is where the adjustment should be made):

Property Amenities							
Outdoor Accessories		Fence	Fence		Fence		
Outdoor Living		Patio Porch Porch	Deck Patio Porch Porch		Balcony Patio Porch	Deck Patio Porch	
Water Features		Inground Pool	—		Inground Pool	Inground Pool	

Compliant

b. Property Amenities

Within the **General Information** section of the sales grid, the appraiser added two new lines:

- **Porch/Patio/Deck**
- **Other** (In this example, the appraiser used this line to capture the *Inground Pool* for Comparable #3)

Sales Comparison Approach							
	Subject Property	Comparable #1		Comparable #2		Comparable #3	
General Information							
Property Address	Non-Compliant						
Data Source							
Proximity to Subject		0.77 Miles N		3.03 Miles NE		1.43 Miles W	
List Price	—	\$235,900		\$339,900		\$399,000	
Listing Status	—	Settled Sale		Settled Sale		Settled Sale	
Sale Price		\$239,000		\$335,000		\$385,000	
Transfer Terms		Typically Motivated		Estate Sale	\$0	Estate Sale	\$0
Sales Concessions	—	No		\$8,000	\$0	No	
Contract Date	—	11/15/2025		08/13/2025		09/26/2025	
Sale Date		12/17/2025		09/29/2025		10/03/2025	
Days on Market	—	54		8		30	
Attached/Detached	Detached	Detached		Detached		Detached	
Porch/Patio/Deck	CvPorch/Patio/Screen Enclosed Patio/Enclosed Porch	Covered Deck Uncovered Deck	\$0	Covered Porch Covered Deck	\$0	Covered Porch Covered Patio	\$0
Other	None	None		None		InGround Pool	\$(20,000)

Porches, patios, and decks along with inground pools should be captured in the **Property Amenities** section of the SCA grid. Porches, patios, and decks are **Outdoor Living** features while inground pools are **Water Features**.

Below is an example from **Single-Family Scenario 1** on how to properly include **Outdoor Living** and **Water Features** within the **Property Amenities** section of the SCA grid. If there is a covered or screened patio or porch, you should utilize the available enumerations and then use the commentary to provide the additional detailed characteristics about the amenity.

Sales Comparison Approach <i>(continued)</i>							
	Subject Property	Comparable #1	Comparable #2	Comparable #3	Compliant		
Property Address							
Overall Quality and Condition (Ratings: 1-6, 1 is highest)							
Quality	Q4	Q4	Q4	Q4			
Condition	C4	C4	C4	C4			
Property Amenities							
Outdoor Living	Deck Porch	Deck Patio	\$6,000	Patio Porch	\$2,000	Deck Patio	\$6,000
Water Features	—	—		—		Inground Pool	(\$12,000)

In the example below, the appraiser chose to include both the **Outdoor Living** and **Whole Home** line items within the **Property Amenities** section of the SCA grid but did not include any of the information for the subject or comparables.

Sales Comparison Approach <i>(continued)</i>							
	Subject Property	Comparable #1	Comparable #2	Comparable #3	Non-Compliant		
Property Address							
Property Amenities							
Outdoor Living	—	—	—	—	—	—	—
Whole Home	—	—	—	—	—	—	—

When features such as **Property Amenities** are not applicable to the subject or comparables, the appraiser should not include them on the SCA grid.

d. Site Influence

The example below depicts the **Site Influence** subsection as well as the SCA grid. Instead of choosing one of the allowable enumerations, the appraiser selected *Other* and manually typed in their own description which resulted in non-compliant entries both the subject and all comparables:

Site Influence				
Influence	Proximity	Detail	Impact	Comment
Neigh St	Bordering		Neutral	

Non-Compliant

Site				
Site Size				
Site Influence (Location)	Neigh St	Neigh St	Neigh St	Neigh St
View Range	Residential Full	Residential Full	Residential Full	Residential Full

[Appendix F-1: URAR Reference Guide](#) includes detailed lists of enumerations and their definitions for data fields found throughout the appraisal report. In this case, the appraiser should have selected the *Residential* enumeration which appears to align with what they manually entered:

Site Influence				
Influence	Proximity	Detail	Impact	Comment
Residential	Bordering		Neutral	

Compliant

Site				
Site Size				
Site Influence (Location)	Residential	Residential	Residential	Residential
View Range	Residential Full	Residential Full	Residential Full	Residential Full

2. Completing the Area Breakdown within the Unit Interior Section

When completing the **Area Breakdown** subsection, ensure that the standard and nonstandard areas (if exists) are reported correctly/not duplicated. Below depicts an example where the finished area was mistakenly duplicated as both standard AND nonstandard:

Non-Compliant	
Area Breakdown	
Finished Above Grade	1,456 Sq. Ft.
Finished Above Grade (Nonstandard)	1,456 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	650 Sq. Ft.
Unfinished Below Grade	806 Sq. Ft.
Area Data Source	Physical Measurement
Below Grade Finish Compared to Above	Similar

Standard and Nonstandard finished areas are reported separately in the **Area Breakdown** subsection.

Unit Interior	
Area Breakdown	
Finished Above Grade	1,480 Sq. Ft.
Finished Above Grade (Nonstandard)	240 Sq. Ft.
Unfinished Above Grade	240 Sq. Ft.
Finished Below Grade	560 Sq. Ft.
Finished Below Grade (Nonstandard)	200 Sq. Ft.
Unfinished Below Grade	240 Sq. Ft.
Area Data Source	Physical Measurement
Below Grade Finish Compared to Above	Compliant

When reporting the **Area Breakdown** totals within the **Unit Interior** section of the appraisal report, the appraiser is required to include each of the area types that apply for the subject. When it is reported that the subject has unfinished and/or nonstandard area(s), this should also be included within the sales comparison grid.

3. Completing the Level and Room Detail within the Unit Interior Section

Within the **Unit Interior** section, the **Levels in Unit** and the **Level and Room Detail** are required to match. Below is an example of there being a discrepancy between these two fields. **Please note that the below grade area is considered a level:**

Unit Interior				
Area Breakdown			Levels in Unit	1
Finished Above Grade	1,456 Sq. Ft.		Occupancy	Vacant
Finished Above Grade (Nonstandard)	1,456 Sq. Ft.		Total Bedrooms	3
Unfinished Above Grade	0 Sq. Ft.		Total Bathrooms - Full	1
Finished Below Grade	650 Sq. Ft.		Total Bathrooms - Half	0
Unfinished Below Grade	806 Sq. Ft.			
Area Data Source	Physical Measurement			
Below Grade Finish Compared to Above	Similar			
Level and Room Detail				
Level in Unit	Grade Level Detail	Finish	Area	Room Summary
Level 1	Above Grade	Finished	1456 Sq. Ft.	1 - Bath - Full 3 - Bedroom 1 - Dining Room 1 - Kitchen 1 - Living Room 1 - Family Room
Level B1	Fully Below Grade Interior Access Only	Finished	650 Sq. Ft.	
		Unfinished	806 Sq. Ft.	

Non-Compliant

Always confirm that the **Levels in Unit** reflects the number of rows in the **Level and Room Detail** table. The levels should be listed in order from lowest to highest level. Below is a screenshot from the **URAR Reference Guide**:

Unit Interior				
Area Breakdown			Levels in Unit	3
Finished Above Grade	3,002 Sq. Ft.		Occupancy	Owner
Unfinished Above Grade	0 Sq. Ft.		Total Bedrooms	5
Finished Below Grade	1,300 Sq. Ft.		Total Bathrooms - Full	3
Unfinished Below Grade	230 Sq. Ft.		Total Bathrooms - Half	1
Area Data Source	Physical Measurement			
Below Grade Finish Compared to Above	Similar			
Level and Room Detail				
Level in Unit	Grade Level Detail	Finish	Area	Room Summary
1	Partially Below Grade Interior and Exterior Access Walk Out	Finished	1,300 Sq. Ft.	1 - Bath - Half 1 - Media Room 1 - Recreation Room 1 - Wet Bar
		Unfinished	230 Sq. Ft.	
2	Above Grade	Finished	1,470 Sq. Ft.	1 - Bath - Full 1 - Bedroom 1 - Dining Room 1 - Family Room 1 - Kitchen
3	Above Grade	Finished		

The total indicated in **Levels in Unit** must be represented in the **Level and Room Detail**.

Compliant

4. Uploading Legible Exhibits

When including exhibits within the appraisal report, ensure that the images are legible. Below is an example of an unclear/obscure **Market Exhibits** being included in an appraisal report:

Non-Compliant

Market Exhibits

Statistical Market Analysis

Area	Year	Value	Unit	Value	Unit	Value	Unit	Value	Unit	Value	Unit	Value	Unit
Area 1	2018	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft
	2019	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft
	2020	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft

Statistical Market Analysis - Summary

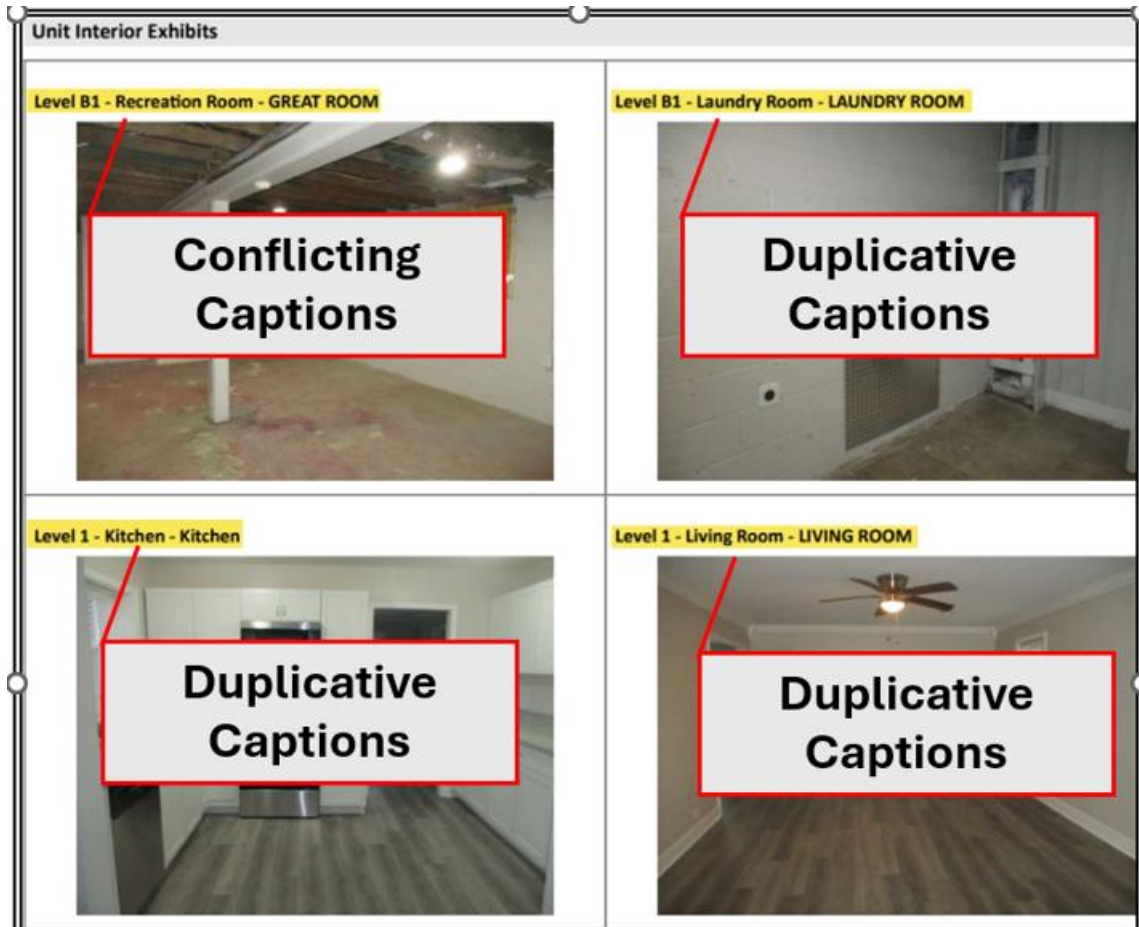
Statistical Market Analysis - Summary

Fannie Mae 100HMC Statistics

Area	Year	Value	Unit	Value	Unit	Value	Unit
Area 1	2018	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft
Area 2	2019	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft
Area 3	2020	100,000	Sq Ft	100,000	Sq Ft	100,000	Sq Ft

If images upload as unclear/obscure in the appraisal report, the appraiser should contact the appraisal software provider's technical support in effort to remediate the issue.

5. Ensuring Accuracy in Exhibit Captions



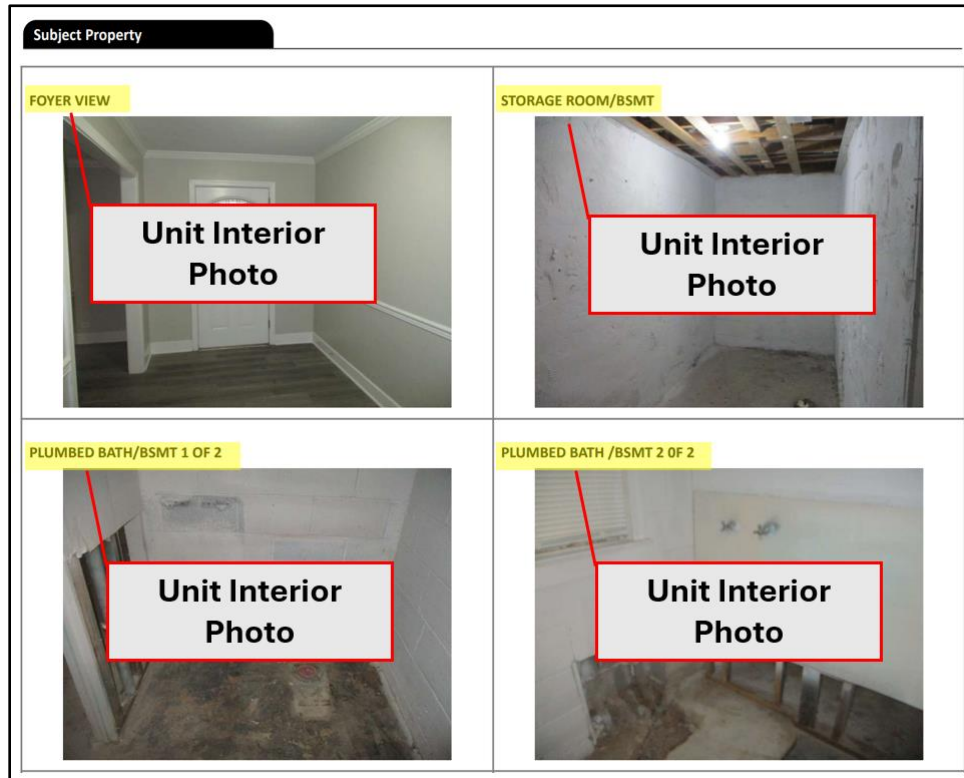
When including exhibits within the appraisal report, captions should be concise, relevant, and clearly describe what is shown in the image. Above is an example of **Unit Interior** exhibits that were correctly given enumerated captions; however, additional free-form commentary was added resulting in unnecessary duplicate/conflicting labels which may cause confusion for reviewers:

Please refer to the **URAR Reference Guide**:

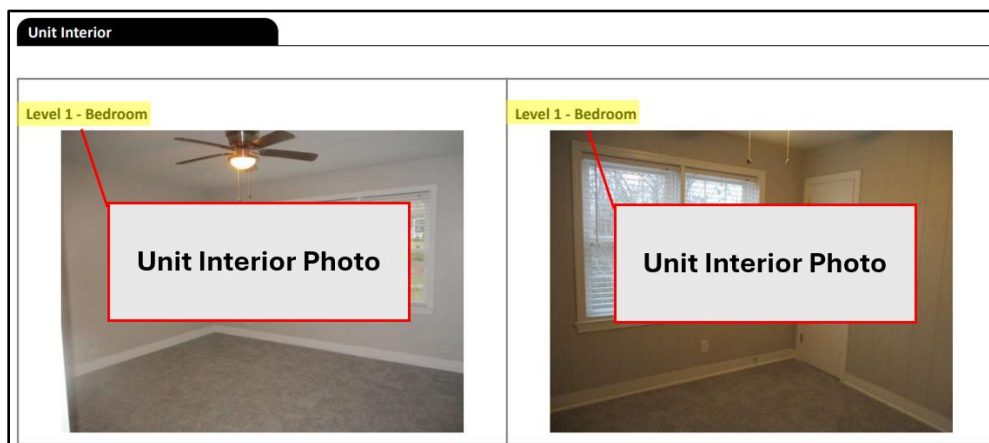
- *“Photos or images relevant to the **(Applicable)** section may be provided, which display in **(Applicable)** Exhibits subsection. If the photo or image is not specifically indicated above, provide a caption to identify each photo or image.”*

6. Uploading Exhibits to the Applicable Sections of the Appraisal Report

When including exhibits within the appraisal report, refrain from uploading images to non-applicable sections. Below is an example of **Unit Interior Exhibits** being uploaded to the **Subject Property** section of the report:



Ensure that the exhibits included are relevant to the section they are being uploaded to (i.e., **Unit Interior Exhibits** being uploaded to the **Unit Interior** section of the report):



For more information, refer to the [UAD Job Aid: Photo and Image Requirements](#).

7. Comparable Weight

UAD 3.6 now captures the *Comparable Weight* data field in the **Sales Comparison Approach** section.

Given that this now populates on the sales grid, it is essential for any commentary included within the **Reconciliation of Sales Comparison Approach** subsection to align with the *Comparable Weight* that was reported. Below is an example of familiar UAD 2.6 “canned commentary” that does not align with what was reported on the sales grid:

Summary				
List Price	\$254,900	\$239,900	\$224,900	\$249,900
Sale Price		\$255,000	\$251,000	\$260,000
Net Adjustment Total		\$5,800	\$500	\$(7,200)
Price Per Finished Area Above Grade		\$227	\$213	\$199
Adjusted Price		\$260,800	\$251,500	\$252,800
Comparable Weight		Most	Less	Less
Indicated Value by Sales Comparison Approach				
Indicated Value	\$255,000			
Reconciliation of Sales Comparison Approach				
THE FINAL OPINION OF VALUE HAS BEEN WEIGHTED EQUALLY AMONG COMPARABLE SALES 1-3.				

Comparable Weight – Choose one answer for each Comparable	
Allowable Answer	Definition / Additional Guidance
Most	The contribution of the comparable was given more or most emphasis compared to other comparables.
Less	The contribution of the comparable was given less emphasis than comparables weighted as Most.
No Weight	<p>The comparable was included but given no weight. Example: The property is similar to the subject but was given no weight due to extenuating circumstances, such as a model match that was not a typical market transaction.</p> <p>Note: Do not select this answer if a property was considered (but not included in the sales grid) to demonstrate a special or specific feature, but overall the property was not considered significant enough to affect value. These should be included in the Additional Properties Analyzed Not Used subsection.</p>

8. New 3.6 Terminology for Area

UAD 3.6 has introduced new terminology when describing the area of a property – see below for the **Area Breakdown** from [Appendix F-1: URAR Reference Guide](#):

Area Breakdown	
Finished Above Grade	10.003
Finished Above Grade (Nonstandard)	10.004
Unfinished Above Grade	10.005
Finished Below Grade	10.006
Finished Below Grade (Nonstandard)	10.007
Unfinished Below Grade	10.008
Area Data Source	10.009
Below Grade Finish Compared to Above	10.010

Some of the familiar terms from UAD 2.6 are no longer represented in UAD 3.6. One of the more significant examples of this is *Gross Living Area (GLA)*. Below is an example of familiar UAD 2.6 “canned commentary” that does not align with the new UAD 3.6 terminology:



9. Significant Real Property Appraisal Assistance

The **Significant Real Property Appraisal Assistance** subsection of the **Assignment Information** section provides details about people who provided significant real property appraisal assistance to the appraiser. Below is an example of this subsection being filled out incorrectly with guidance provided on the noted issues:

Significant Real Property Appraisal Assistance

Non-Compliant

<p>Name _____</p> <div style="border: 1px solid gray; padding: 5px; margin-top: 10px;"> <p>Descriptions should explain the details and extent of the assistance provided as opposed to repeating the Credential Level.</p> </div>	<p>Credentials</p> <p>Level _____ Trainee Appraiser</p> <p>ID _____</p> <p>State _____</p> <p>Expires _____</p>
---	--

<p style="border: 1px solid black; padding: 2px;">Description Trainee</p> <p>Name _____</p> <div style="border: 1px solid gray; padding: 5px; margin-top: 10px;"> <p>Descriptions should explain the details and extent of the assistance provided as opposed to repeating the Credential Level.</p> </div>	<p>Credentials</p> <p>Level _____ Certified Residential</p> <p>ID _____</p> <p>State _____</p> <p>Expires _____</p>
---	--

<p style="border: 1px solid black; padding: 2px;">Description Certified Residential</p>	<div style="border: 1px solid gray; padding: 5px;"> <p>The signing Appraiser's credentials belong in the Appraiser section and not the Significant Real Property Appraisal Assistance section.</p> </div>
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Assignment Information and Scope of Work Commentary

See Supplemental Information section.

When including commentary as seen here, the appraiser should refrain from directing the reader of the report to alternative sections within the appraisal. In this case the appraiser uploaded multiple illegible exhibits.

In order to better understand how to complete **Significant Real Property Appraisal Assistance** subsection (when applicable), please refer to the **Assignment Information** section of [Appendix F-1: URAR Reference Guide](#). In addition to this, [Appendix D-1: URAR Sample Scenarios and XML Files](#) include [Single Family Scenario 1](#) which includes an example of how to complete correctly.

10. Inconsistencies in reporting Condition

Appraiser noted that there are missing floor coverings in multiple rooms of the subject. They included these in the **Defects, Damages, and Deficiencies (Unit Interior)** table, but indicated that the recommended actions were *None*. By definition as seen in [Appendix F-1: URAR Reference Guide](#), missing floor coverings should result in a C5 rating:

Apparent Defects, Damages, Deficiencies (Unit Interior)				Appraisal Report	
<i>The items listed below represent the As Is condition as of the effective date of this report</i>					
Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	
Flooring	Kitchen	Missing floor covering	No	None	
Flooring	Bedrooms	Missing floor covering	No	None	
Flooring	Dining Area	Missing floor covering	No	None	
Overall Quality and Condition				Appraisal Report	
Overall Quality	Q4	Overall Condition		C4	
Exterior Quality	Q4	Exterior Condition		C4	
Interior Quality	Q4	Interior Condition		C4	
Condition Rating Definitions					
Rating	Condition Rating Definition	Criteria			
C5	The dwelling exhibits significant wear and tear resulting from inadequate maintenance, but the soundness and structural integrity are sufficient to support occupancy. Some components may be missing or near the end of their useful life, but major components are still functional.	<p>A dwelling in C5 condition has items that will need to be repaired, rehabilitated, or replaced in the near future for the dwelling to remain useable and functional.</p> <p>Examples include, but are not limited to:</p> <ul style="list-style-type: none"> Roofing that is significantly worn, cupped, or curled but with no apparent active leaks Severely worn, damaged, or missing floor coverings Functional kitchen or bathroom that may be in disrepair (e.g., damaged or missing cabinets or countertops). 			

- If this is intended to be an as-is appraisal due to the missing floor coverings, by definition this would be a C5.
- If the appraisal was intended to be made *subject to* the installation of the floor coverings, then it could be made a C4.

11. New Construction Update Status

When a home is a New Construction, the **Update Status** for Kitchens and Baths, **Overall Update Status for Bathrooms** and the **Overall Update Status for Flooring** should reflect *Fully Updated*. This is a departure from UAD 2.6 which guides the appraiser to select *Not Updated*.

Unit Interior (continued)

Kitchen and Bathroom Details

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
Kitchen Level 1	Not Updated	Less than 1 year	Q3	New or Like New	C1
Bath - Full Level 1	Not Updated	Less than 1 year	Q3	New or Like New	C1
Bath - Full Level 2	Not Updated	Less than 1 year	Q3	New or Like New	C1
Bath - Full Level 2	Not Updated	Less than 1 year	Q3	New or Like New	C1
Bath - Half Level 1	Not Updated	Less than 1 year	Q3	New or Like New	C1

Overall Update Status for Bathrooms

Not Updated

Non-Compliant

Interior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Ceramic Tile	Q3	New or Like New	C1
	Carpet	Q3	New or Like New	C1
Walls and Ceiling	Flat 8 Ft. 10 or more feet	Q3	New or Like New	C1

Overall Update Status for Flooring

Not Updated

Room Update Status (Choose one for each kitchen or bathroom)	
Allowable Answer	Definition / Additional Guidance
Fully Updated	The kitchen or bathroom has been completely modernized, renovated, refinished, or remodeled to a like new condition. Note: This includes gut rehabs, new additions, or new construction (3.017).
Partially Updated	The kitchen or bathroom has a level of modernization with some replaced, refinished, or refurbished components but does not rise to the level of total replacement.
Not Updated	The kitchen or bathroom has had no modernization and has not experienced any renovation, refinishing, or remodeling since the original date of construction or within a timeframe that renders the update's impact negligible.

Overall Update Status for Bathrooms (Choose one for the unit)	
Allowable Answer	Definition / Additional Guidance
Fully Updated	The bathroom(s) and all elements are completely modernized, renovated, refinished, or remodeled and in like new condition. Note: This includes gut rehabs, new additions, or new construction.
Significantly Updated	The majority of the bathroom(s) or the main elements, (e.g., flooring, cabinetry, fixtures) appear to have been updated. However, not all bathrooms or main elements are fully updated.
Moderately Updated	The bathroom(s) contain minor updates and minimum modernization with only some of the main elements appearing to have been updated. Note: If the unit has one or more bathrooms that are all Partially Updated, choose this answer.
Not Updated	No modernization and no renovation, refinishing, or remodeling to the bathroom(s); or any updates that have been made were completed in a timeframe that renders their impact negligible.

Note: Ensure that if it is New Construction, it meets the definition of New Construction and Fully Updated is selected in order to represent the property as C1. **This is a change from how this was reported using UAD 2.6.**