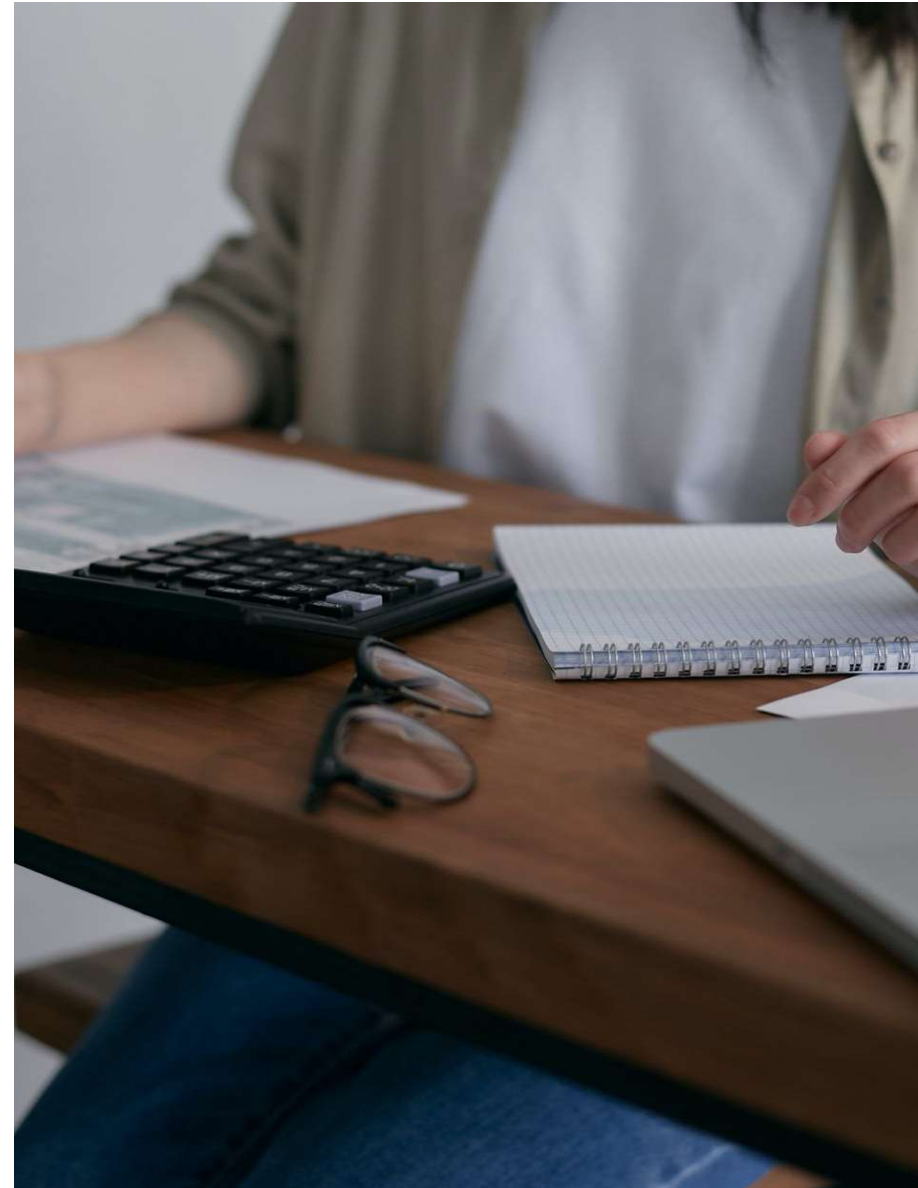




UAD 3.6 in Practice

What we're hearing from appraisers
and what lenders need to know

September 29, 2026



Today's Panel



Ashley Jelinek

**CEO,
Corporate Settlement Solutions**

CSS is an AMC and provides valuation, title and closing solutions to regional first mortgage and home equity lenders



Mike Lay

**Appraiser and Owner,
Appraisal House USA**

Mike is a practicing residential appraiser with over 20 years of experience who is actively completing UAD 3.6 reports



Jake Lew

**Co-Founder and CEO,
Aivre**

Jake is a residential appraiser and founded Aivre, the first appraisal software platform approved for UAD 3.6

Agenda

1

CSS Appraiser Survey Findings

2

Mike Lay: Experience Completing UAD 3.6 Reports

3

Jake Lew: Technology Readiness for UAD 3.6

4

Panel Discussion and Audience Q&A

5

Takeaways and Next Steps

About the Survey

960

responses from appraisers
across the CSS network

**Aug-Sep
2026**

response window, following an
earlier survey in March

30 states + DC

represented by responding
appraisers

Finding 1: The Dual-Track 2.6 and 3.6 Environment Will Continue

Will you continue completing appraisals on legacy forms?

98.4%

said yes

1.6% said no

- Legacy and UAD 3.6 assignments will coexist well past the mandate date.
- Portfolio or home equity lenders can continue using the existing 2.6 forms, avoiding turn time and fee increases associated with 3.6
- That means two report formats, two review paths, and two sets of SLA assumptions running side by side.

WHAT THIS MEANS FOR LENDERS

Lenders who don't sell 100% to GSEs should continue planning for an environment where legacy and UAD 3.6 assignments coexist. Operational teams will need processes that can accommodate both report formats.

Finding 2: Most Appraisers Plan to Support UAD 3.6

85.6%

Yes, completing or plan to

10.4%

Still evaluating or need more information

4.0%

No

235

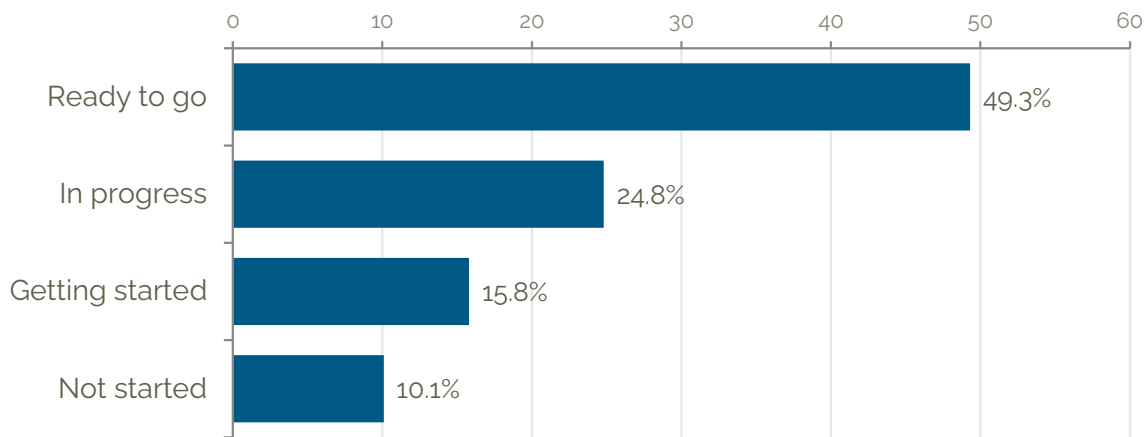
appraisers have completed at least one UAD 3.6 report

Hands-on experience is still the minority

- 24.5% of all respondents, and 28.6% of those who say they will support UAD 3.6, have completed at least one report.
- Most of that group has done 1–5 reports; 41 appraisers have completed six or more.

Finding 3: Readiness Improved Sharply, But Unevenly

If you currently complete or plan to complete UAD 3.6 reports, how would you describe your current level of preparation?



SINCE MARCH

30.1%

March

49.3%

Aug/Sep

Appraisers identifying as ready to go

WHAT THIS MEANS FOR LENDERS

Readiness is real but not evenly distributed across markets and software providers. Track which appraisers on your panel are ready to complete UAD 3.6 reports so you can assign orders accordingly.

Finding 4: Majority of Appraisers Expect Fee Increases

Do you anticipate any change to your appraisal fees related to UAD 3.6?

Expect higher fees

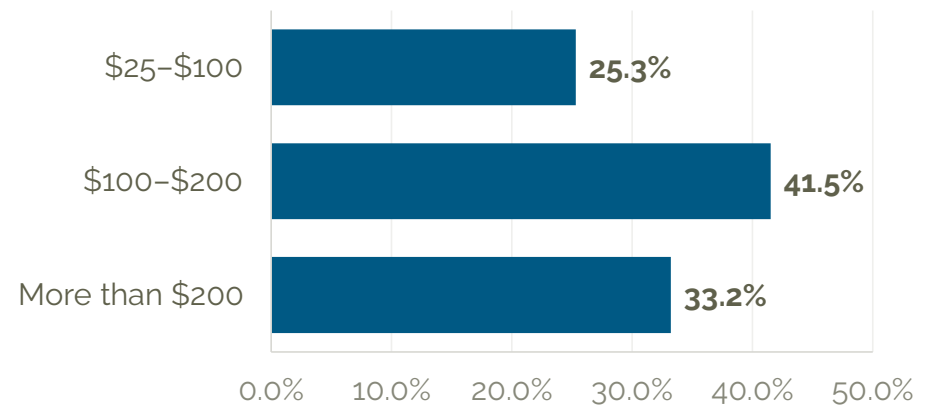
66.9%

all respondents

81.7%

with hands-on
experience

EXPECTED FEE INCREASE, AMONG THOSE EXPECTING ONE



WHAT THIS MEANS FOR LENDERS

Firsthand experience sharply increases fee certainty: 82% of appraisers who have completed a report expect higher fees, and three in four of those expecting an increase put it at \$100 or more per report. Budget for it now and educate your LOs.

Finding 5: Appraisers Also Anticipate Extended Turn Times

Do you expect your turnaround time to change for UAD 3.6-compliant appraisals?

Expect longer turn times

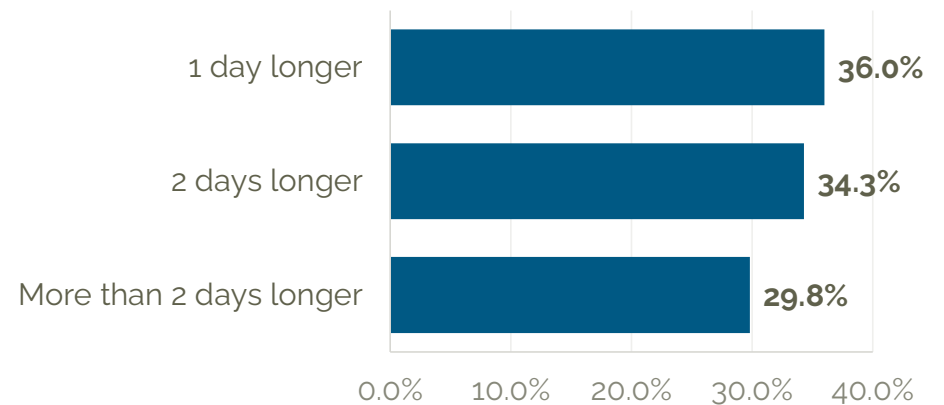
78.3%

all respondents

76.2%

with hands-on
experience

EXPECTED DELAY, AMONG THE 709 EXPECTING ONE



WHAT THIS MEANS FOR LENDERS

Firsthand experience does nothing to reduce turn-time expectations: 76% of appraisers who have completed a report expect longer turnarounds, and nearly two-thirds of those expecting a delay put it at two days or more.

Several recurring themes emerged from open-ended appraiser comments

1

Appraiser software works, but not efficiently

Bugs, incomplete integrations, and manual data entry. Approval is not the same as production efficiency.

2

Early reports take materially longer

Many appraisers expect the additional time to decrease as they gain experience and software tools improve.

3

Report scope, not novelty, drives higher fees

Longer inspections, more data verification, more reporting detail, higher software cost.

4

Concern about lender revision requests

Several appraisers questioned lender reviewer familiarity, client-specific interpretations of the new requirements, and lender revision requests

WHAT THIS MEANS FOR LENDERS

The industry is still early in the UAD 3.6 transition process, and we'll continue to gain information and familiarity as software improves, appraisers gain proficiency, and lender operations teams become more comfortable with the new reports.

What We Are Seeing at CSS

What CSS customers and our appraiser panel are experiencing on live UAD 3.6 orders

- **Go-live timing:** most CSS customers plan to go live on or before October 1. The November 2 mandate applies to the UCDP submission date, not the application date, so loans already in process must be covered.
- **Adoption approach:** some customers are moving every order to UAD 3.6 for consistency; others are converting only GSE orders to protect fees and turn times on the rest of their volume.
- **Fees and turn times:** UAD 3.6 volume is still light, but orders are running \$100–\$200 higher and 2–3 days longer. Expect this to vary by geography and appraiser availability. Budget for initial increases in both, although this may stabilize over time.
- **Fee disclosure:** most lenders are adding \$150–\$300 or more to upfront quoted appraisal fees so the initial disclosure covers the increase.
- **UCDP Revisions:** Fewer revisions are coming back as structured data fields have replaced much of the free-form addendum commentary.
- **Systems:** Encompass, Reggora, Mercury Network and most other LOS and order-management platforms are ready to process UAD 3.6 orders.

Takeaways and Next Steps for Lenders

1

November 2 is a UCDP submission date, not an application date.

Loans in your near-term pipeline will need a UAD 3.6 report. Start the transition now.

2

Budget for higher fees and longer turn times, at least through 2027.

81.7% of appraisers with hands-on experience expect higher fees, and 76.2% expect longer turn times.

3

Ask your AMC and technology partners how they will run both 2.6 and 3.6 reports.

98.4% of appraisers will keep completing legacy reports. Two formats will run side by side indefinitely.

4

Get your reviewers ready and remove checklist items the new report already covers.

Ensure your review and underwriting teams are prepared and automate review steps where possible.

5

Track UAD 3.6 orders separately from legacy 2.6 orders.

Tag them at intake and report turn time, revision rate, and fees separately to get an accurate picture.

6

Match the best valuation product to each transaction.

Use appraisal waivers, PDRs, desktop and hybrid appraisals where appropriate to offset higher UAD 3.6 fees and turn times.

Are You Prepared for UAD 3.6?

We are working closely with our lending and appraiser partners to navigate this transition.

We are also tracking UAD 3.6 performance across our appraiser network as adoption expands: fees, turn times, revision rates, and market-level capacity. If you would like to compare notes on how your lending operations are preparing, we would welcome the conversation.

Contact us to schedule a discussion

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The recording and these slides will be emailed to everyone who registered.
Please contact us directly if you would like to see the detailed survey results in your geography.

Thank you for joining us!