

UAD 3.6 · MANDATORY 11.2.26

THE AGENT APPRAISAL CHECKLIST

The appraisal report is changing. Appraisers now need exact facts, not general descriptions. Use this before every listing and every contract.

WHAT	WHEN	WHY IT MATTERS
One new, more detailed appraisal report replaces the old forms.	Required for Fannie Mae and Freddie Mac loans starting November 2, 2026.	Clear facts mean fewer follow-up calls, delays and revisions.

01 YOUR LISTING

Have this ready for the appraiser

☐ Updates and renovations What was done, when, and which rooms. Cosmetic or full remodel.	☐ Major systems Roof, HVAC, windows, plumbing, electrical, with the year replaced.
☐ Actual layout Beds, full and half baths, and other rooms by level. Finished vs. unfinished.	☐ Additions and conversions Original use, current use, completion date, permits or plans.
☐ ADUs and guest quarters Location, access, kitchen, size, utilities, address, rental and legal status.	☐ Other structures Detached garages, workshops, barns, pools, spas, decks and patios.
☐ Solar and green features Owned, leased or financed, plus agreements and certifications.	☐ Site and access Private roads, shared driveways, waterfront, easements, unusual site traits.
☐ Known issues Damage, deferred maintenance, repairs, insurance claims or inspection items.	

02 YOUR COMPS

Make sure MLS entries show

☐ Specific renovation history Dates and scope, not "updated throughout."	☐ Accurate room count and size Beds, baths and square footage by level.
☐ Site and view Water, mountain or city views. Busy roads, commercial neighbors, power lines.	☐ Amenities Garage or carport, pool, outdoor living, outbuildings, solar.
☐ Seller concessions Dollar amount and purpose: closing costs, rate buydowns, repairs, HOA fees.	☐ Financing and terms Conventional, cash, FHA or VA, plus any unusual terms.
☐ Sale circumstances Relocation, estate, foreclosure, short sale or related-party sale.	☐ Market history Original list price, days on market, price changes, multiple offers.
☐ Personal property included Appliances, furniture or equipment conveying with the sale.	

03 PENDING SALE

Send the appraiser

☐ Purchase contract Fully signed, with every addendum.	☐ Seller disclosures Complete and current.
☐ Builder upgrade sheet For new construction: options and upgrades with pricing.	☐ Solar agreement Lease, PPA or loan documents, if the home has solar.
☐ Permits and HOA docs Anything supporting additions, conversions or community fees.	☐ Access contact Someone who can open the home and answer property questions.

NOT THIS "Beautifully updated throughout." THIS "Kitchen remodeled in 2022: new cabinets, quartz, appliances."