CLASS VALUATION

WEBINAR

UAD 3.6

Your roadmap to November.

Preparing and Executing Your Plan For UAD 3.6

WHEN

August 27, 2026

FEATURING

John Dingeman, Chief Appraiser, Class Valuation

Mark Walser, EVP Strategic Solutions, Class Valuation

Host - David Berg, Managing Director, PennyMac

PENNYMAC

Pennymac UAD 3.6 Policy & General Guidance

ANNOUNCEMENT 26-66

Class Valuation Partner Support

Correspondent Delivery Rules, Format Mandates, and Product Eligibility

GSE UAD 3.6 Acceptance

EFF. JUNE 12, 2026

- **GSE Conventional Loans:** Pennymac accepts appraisals in UAD 3.6 format for GSE deliveries on/after **June 12, 2026**.
- **Legacy UAD 2.6 Continued:** Conventional GSE loans in UAD 2.6 format remain eligible. Final retirement date will be announced later.
- **Dynamic URAR Support:** Accommodates single dynamic URAR and MISMO v3.6 reference data standards.

Strict Format Alignment Mandate

CRITICAL RULE

- **100% Format Match Required:** URAR, Completion Reports (1004D), and Rent Schedules for a property must share the **identical UAD format**.
- **Prohibited Mixing:** Combining UAD 2.6 and UAD 3.6 reports on the same transaction is strictly prohibited and will cause purchasing delays.
- **Subject Rent Schedules:** Subject property rent schedules must be built directly into the new URAR layout.

Ineligible Products & Non-GSE Scope

- **Ineligible Loan Types:** UAD 3.6 format is **NOT accepted** for Government (FHA, VA, USDA), Non-QM, or AUS Jumbo loans.
- **Legacy Format Mandate:** Non-GSE products must remain in legacy UAD 2.6 format across all delivery channels.
- **Non-Subject Rents:** Legacy Form 1007/1000 in UAD 2.6 may continue for non-subject rental income documentation.

Transferred Appraisals & AMC Safeguards

- **Transferred Appraisals:** Accepted in UAD 3.6 for GSE conventional loans provided format consistency is strictly maintained.
- **Automated Ordering Rules:** Class Valuation ordering systems automatically restrict UAD 3.6 ordering on non-GSE loan programs.
- **Pre-Delivery QC:** Automated pre-delivery validation checks ensure format compliance before submission to Pennymac.

June 12, 2026
Pennymac Effective Date

100% Format Alignment
URAR + Addenda Must Match

GSE Conventional Only
FHA / VA / Jumbo Ineligible

Class Valuation AMC Support
(866) 333-3701 | info@classvaluation.com

RECAP · WHAT'S ACTUALLY CHANGING

One dynamic report replaces the entire legacy form set.

No more form numbers

1004, 1073, 2055 and other residential forms are retiring. Property characteristics, not form type, will drive what appears in the report.

Structured data, not free text

Discrete data fields replace the narrative. Information is consistent, searchable, and automatable, with less repetition.

Delivery is now a ZIP file

Deliverables arrive as a ZIP containing the PDF, XML, and individual JPEG images. ENV files are retired for 3.6.

New sections & content

A Summary page, Disaster Mitigation & Green Features, expanded photo/exhibit tagging, and commentary housed within each section.

Redesigned SSR & CU display

Submission Summary Report in PDF + JSON, a new a new UCDP schema, and combined bed/bath counts bed/bath counts in Collateral Underwriter.

Ratings reflect absolute condition

Condition and quality ratings describe the true state true state of the property. Ratings were updated, not updated, not fundamentally changed.

INDUSTRY CHANGE · ELIGIBILITY

3.6 expands what is eligible.

LEGACY 2.6

A property with multiple ADUs was ineligible unless it qualified as multifamily. Fannie won't accept an ADU on a 2–4 unit; Freddie allows one ADU on a 2–3 unit, but not multiple ADUs.

UNDER 3.6

Combinations up to four units become eligible on one report. **A duplex with two ADUs can now be appraised.**

WHAT IT MEANS FOR LENDERS

Expect property types in your pipeline that the legacy forms turned away. Assignment and QC teams will see new scenarios.

FROM CLASS'S FIRST 3.6 ORDER

A duplex plus two ADUs

“A small village living on one plot of land,” a property that never would have cleared a 1004 or 1025, but is 3.6-eligible.

OUR PANEL

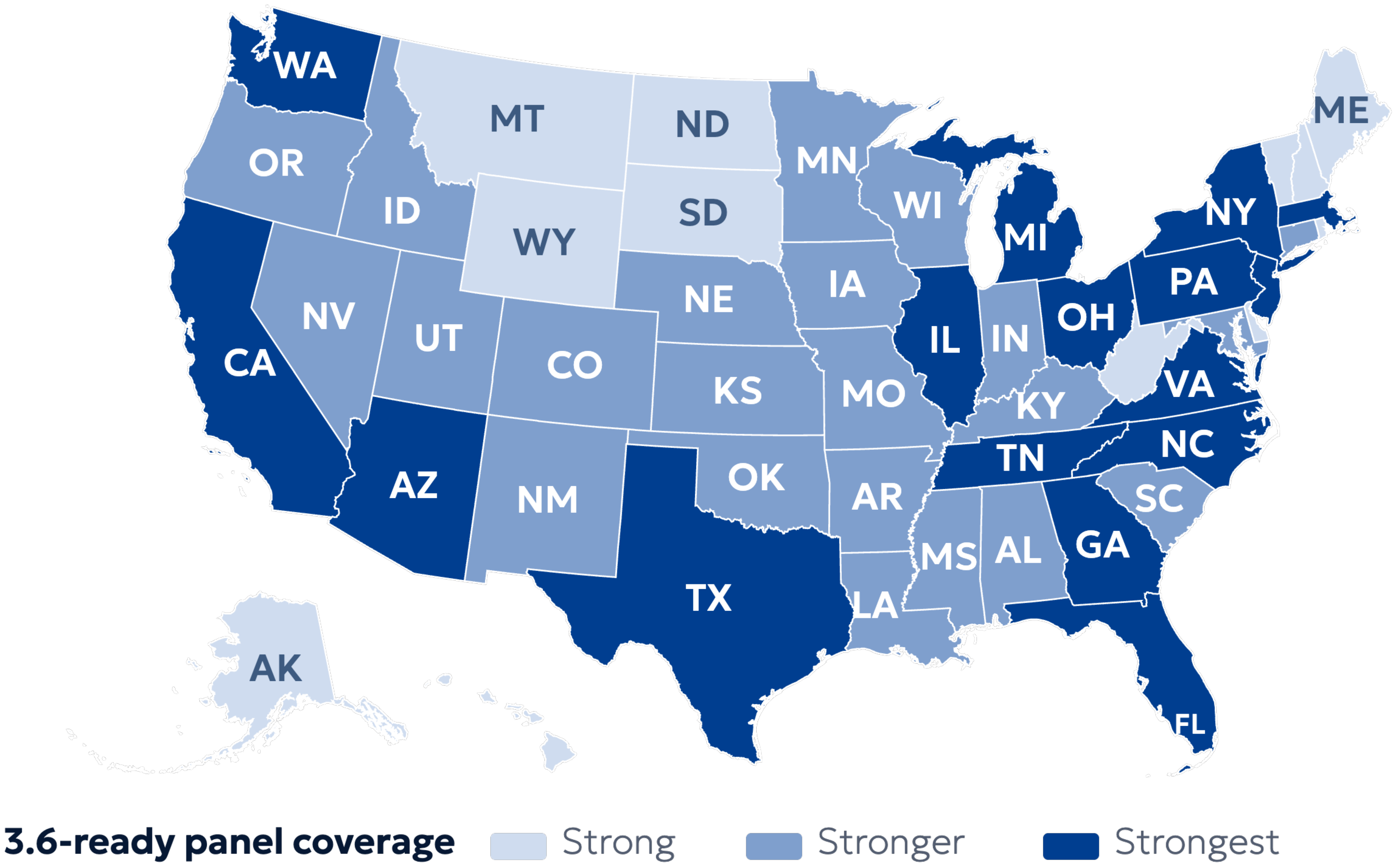
3.6-ready appraisers in all 50 states.

Every state has appraisers ready for 3.6 today, and we re-poll our panels every two weeks.

Several thousand appraisers across our panels are 3.6 ready, so this is depth, not a handful of early adopters per state.

85% of Class Staff Appraisers are UAD 3.6-ready

Shading reflects relative depth of the 3.6-ready panel from the most recent bi-weekly readiness poll.



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INDUSTRY CHANGE · PRODUCTS & SCOPE

Six products, and a wider mandate.

Traditional
Full interior / exterior

Desktop
No inspection

Hybrid
Third-party data collection

Exterior-only
Drive-by

Appraisal Update
Was part of the 1004D

Completion Report
Was part of the 1004D

Note: the Appraisal Update and Completion Report are now two separate reports with their own data schemas; today both live on the 1004D.

Note: Digital and Alternative appraisal types such as Hybrid are now **Property Valuation Methods,** and have equivalency in acceptability to industry stakeholders.

BEYOND THE GSES

FHA has announced acceptance via EAD on November 2 onward, but has not set a hard mandate date for 3.6.

ORDERING CHANGES

Orders are driven by property attributes, not a form number. Specify units, ADUs, and condo status at the time of order.

Lenders are rightly concerned with appraiser impact, increased turnaround times and cost. To address this, Class encourages lenders to use Inspection Based Waiver options where possible, and to pivot as much volume to Hybrid and Desktop appraisal to scale appraiser productivity.

GSE Spectrum Of Modernized Appraisal Options – UAD 3.6

	GSE Valuation		Appraiser Dependent		
	Waiver	**Inspection Based Waiver**	**Appraisals**		
Fannie Mae	Value Acceptance	Value Acceptance + Property Data	Hybrid	Desktop	Traditional
Freddie Mac	ACE	ACE+PDR			

Takeaway: The GSEs Are Moving The Industry Toward Less Reliance On Traditional Appraisals

UMDP
UNIFORM MORTGAGE DATA PROGRAM

Fannie Mae | Freddie Mac

2026		2027
BROAD PRODUCTION January 26, 2026 – November 1, 2026 Submit UAD 2.6 or UAD 3.6	**MANDATE** November 2, 2026 Submit UAD 3.6 Only	**RETIREMENT** May 3, 2027 UAD 2.6 Pipeline Cleared

BROAD PRODUCTION

January 26, 2026 – November 1, 2026
Submit UAD 2.6 or UAD 3.6

NOTE: Start the transition to UAD 3.6 now. Fully transition before mandate.

- Confirm vendor, appraiser and system readiness.
- Use the Lender Readiness Kit and additional resources to get started.
- Take the GSE-developed industry training.

Visit the Freddie Mac and Fannie Mae UAD webpages for more information.

UAD 2.6 appraisals must be submitted to UCDP® before November 2, 2026 or converted to UAD 3.6.

UCDP/SSR Feedback Message
August 6, 2026: Warning message delivered only when UAD 2.6 submitted, stating that starting November 2, 2026, all new submissions must be in UAD 3.6.

MANDATE

November 2, 2026
Submit UAD 3.6 Only

NOTE: All new UCDP submissions must be in UAD 3.6.

Revisions allowed for UAD 2.6 appraisals previously submitted to UCDP November 1, 2026, or earlier.

UCDP/SSR Feedback Message
November 2, 2026: Fatal message delivered only when UAD 2.6 submitted, stating all new submissions must be in UAD 3.6.

RETIREMENT

May 3, 2027
UAD 2.6 Pipeline Cleared

UAD 2.6 pipeline revisions period ends.

Note: Feedback messages are delivered based on UCDP submission date not appraisal effective date. View examples below.

Not Successful Example: UCDP submission of UAD 2.6 appraisal after November 2 mandate

- **October 1, 2026** Order UAD 2.6 Appraisal
- **November 2, 2026** **MANDATE**
- **November 5, 2026** UCDP Submission – **Result: Not Successful**

Successful Example: UCDP submission of UAD 2.6 appraisal prior to November 2 mandate with resubmission (still using UAD 2.6) after November 2 mandate

- **October 1, 2026** Order UAD 2.6 Appraisal
- **November 1, 2026** UCDP Submission – **Result: Successful**
- **November 2, 2026** **MANDATE**
- **November 5, 2026** Appraisal Revision
- **November 10, 2026** Appraisal (UAD 2.6) Resubmitted to UCDP – **Result: Successful**

INDUSTRY CHANGE · VERBIAGE

3.6 term changes.

PRIOR TERM · UAD 2.6	NEW TERM · UAD 3.6
Arm's length transaction	Typically motivated
Location	Site influence
Actual age	Year built
Gross Living Area (GLA)	Finished area above grade
Basement	Below grade
Garage / carport	Vehicle storage
Neighborhood	Market area

Note:

Glossary: https://www.classvaluation.com/wp-content/uploads/2026/07/UAD-3.6-Term-Changes.v4.pdf

REPORTING GUIDANCE

- **Limited, accurate comments**
  No restated data or retired terms.
- **Unit counts in a new row**
  A new row appears when counts differ.
- **Defined data replaces "Other"**
  The closest defined option is auto-selected.

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Long-Term Implications

What does this mean for Non-Agency appraisals?

Implications

Long-Term projection is that universal industry adoption of the UAD 3.6 will deprecate the current 2.6 reports, most likely accelerating after the May 23, 2027 “end of life” per the GSE timeline. Practically speaking, Software Vendors are obligated to the GSEs to make this transition, and it’s generally too expensive to maintain both software platforms.

Expansion

Expanded capability to bring out new report options, and respond to lending needs such as Non-QM, Short Term Rental, 2-Value Report in the future.

WHAT IT MEANS FOR LENDERS AND APPRAISERS

Standardization and Growth of Different Appraisal Options is now possible and will likely result in UAD 3.6 growing to accommodate things like Short Term Rental.

CLASS VALUATION

COMPARABLE GRID ·

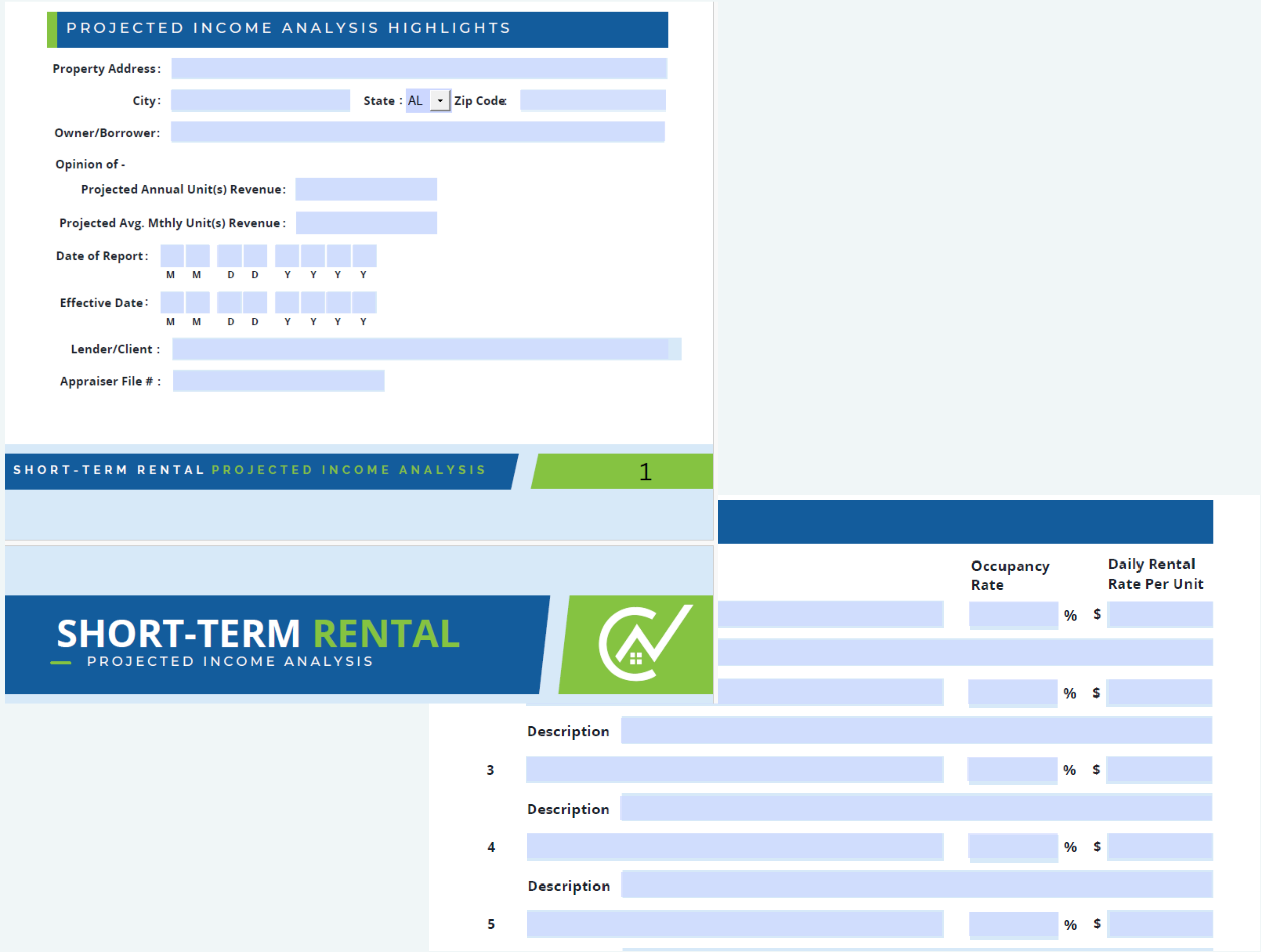
How do Non-Agency Loans translate into UAD 3.6

LEGACY 2.6

Value of property in AS IS condition was reported on the Forms, narrative add-ons were inserted into the report for AS REPAIRED and STRPIA (Short Term Rental)

- 1007 largely unneeded, for Long Term Rent the UAD 3.6 Report has a built-in rental section.
- Short-Term Rental will still be done as a custom narrative addendum and inserted in the report.
- 5+ Units are still done on commercial narrative forms, and Form 71A and 71B remain in play.
- Jumbo Appraisals

Source: Fannie Mae / Freddie Mac URAR Sample Report (SF1), Sales Comparison Comparison Approach, report page 13 of 22 (detail). Sept 2024, v1.2.



Everyone has their own "forms" today, and many appraisers just do their own thing anyway. But 3.6 will bring an opportunity to harmonize common reports in a singular format over time.

REPORT WALKTHROUGH · HOW IT BEHAVES

One report that adapts to the assignment.

The report is dynamic. Sections appear **only when they apply.** A missing section means it was not triggered, not that it was omitted. So reviewers confirm which sections apply, rather than hunting for a fixed page.

Hybrid vs. traditional

Choosing hybrid changes the certification language, and a property data report can stand in for the inspection.

Condominium

Condo project information appears only when the property is a condo.

Rent Schedule

The rent schedule in embedded in 3.6. Legacy 1007 would be used as a standalone for departing residents.

Cost approach

Shown only when the client requires it or the appraiser appraiser includes it.

Refinance

The sales contract section is hidden when there is no purchase contract.

Reconsideration of value

ROV fields appear only when an ROV is processed.

Inspection & Reporting Resource – GSE

Section Name (Black Tab)	When Physically Inspecting the Property	
Various Sections for Defects, Damages, and Deficiencies	Defects, Damages, and Deficiencies are captured as discrete data in the following sections, including photos of physical defects:	
	Site	4.100-4.104
	Dwelling Exterior	8.056-8.060
	Unit Interior	10.056-10.060
	Outbuilding	12.020-12.024
	Vehicle Storage	13.005-13.009
	Subject Property Amenities	14.006-14.010

* Freddie Mac Proprietary resource: uad-inspection-and-reporting-tips.pdf

Section Name (Black Tab)	When Researching and Completing the URAR	
Subject Property	Property on Native American Lands	3.014
	Subject Site Owned in Common	3.015
	Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	3.016
	All Rights Included in Appraisal	3.027
	Rights Not Included	3.028
Site	Water Frontage with Private Access	
	Total Linear Measurement	4.031
	Access Depth	4.037
	Broadband Internet Available	4.067
Energy Efficient and Green Features	Building Certifications	6.004-6.009
	Green Efficiency Ratings	6.010-6.013
Vehicle Storage		
Overall Quality and Condition		
Market	Search Criteria Description	17.004
Project Information	Known Legal Actions	18.070,18.080, 18.090

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NEW IN 3.6

Summary page: highlights up front.

LEGACY 2.6

Value, condition, and defects were scattered across a 6-page form and addenda.

- A single opening page shows the opinion of value, market value condition, and key property facts.
- The Apparent Defects, Damages & Deficiencies table surfaces issues immediately: feature, location, whether soundness is affected, and the recommended action.
- Reviewers see the story of the file before digging into into detail.

Source: Fannie Mae / Freddie Mac URAR Sample Report (SF1, Single Family), Summary, report page 1 report page 1 of 22. Sept 2024, v1.2.

Uniform Residential Appraisal Report

1234 ANYWHERE PL, ANYWHERE, MD 20854

SUMMARY

Opinion of Market Value	$880,000	**Market Value Condition**	Subject to Inspection
			Subject to Repair

Final Value Condition Statement This appraisal is made subject to the itemized list of required inspections below based on the extraordinary assumption that the condition or deficiency does not require alteration or repair, and subject to the itemized list of repairs recommended below on the basis of a hypothetical condition that the repairs or alterations have been completed in a professional manner. This might have affected the assignment results.

Effective Date of Appraisal	08/07/2019	**Property Valuation Method**	Traditional Appraisal
Assignment Reason	Purchase	**Appraiser Name**	Amy Appraiser
Borrower Name	Betty Borrower		
	Bob Borrower		
Current Owner of Public Record	John Doe		
Contract Price	$866,000		
Listing Status	Pending		

Property Description

Construction Method	Site Built	**Overall Quality**	Q3
Attachment Type	Attached	**Overall Condition**	C3
Structure Design	Rowhouse/Townhouse		

	Yes	No
Planned Unit Development (PUD)	☑	☐
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Subject Site Owned in Common	☐	☑

This is where the Subject Property photo would display.

Units Excluding ADUs	1
Accessory Dwelling Units	0
Property Rights Appraised	Fee Simple

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Zoning Compliance	Legal

Apparent Defects, Damages, Deficiencies Requiring Action

The items listed below represent the As Is condition as of the effective date of this report

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Summary Info comparison on UAD 2.6

LEGACY 2.6

Today the summary data is in multiple pages of UAD 2.6 and through different Addenda and Commentary.

- Requires scrolling to different sections to see key information.
- Different forms for different appraisal types
- Heavy reliance on addenda
- Rental income on separate Form, now embedded in UAD 3.6 report

Source: Fannie Mae / Freddie Mac URAR Sample Report (SF1, Single Family), Summary, report page 1 of 22. Sept 2024, v1.2.

UAD 3.6 Field	Location in UAD 2.6
Opinion of Value	Page 2 — Bottom
Market Value Condition	Page 2 — Bottom
Effective Date of Appraisal	Page 2 — Bottom
Property Valuation Method	Different Form Required
Assignment Type (Refi / Purchase)	Page 1 — Top
Borrower Name	Page 1 — Top
Appraiser Name	Page 6 — Bottom
Owner of Record	Page 1 — Top
Listing Status	Commentary
Construction Method	Addendum Commentary
Attachment Type	Page 3 — PUD / Site Commentary
Quality and Condition Rating	Comparison Grid
Units + ADU	Page 2 — Improvements
Highest and Best Use	Page 3 — Additional Comments
Property Rights	Page 1 — Subject
Zoning	Page 1 — Zoning
Subject To Items	Addendum Narrative

CLASS VALUATION

COMPARABLE GRID ·

Itemized, structured adjustments.

LEGACY 2.6

Adjustments sat in one grey block; the reasoning often lived in a separate addendum many pages away.

- Each feature (site, dwelling, unit) is its own line with the the dollar adjustment shown in the column beside it.
- N/A fields are greyed out or dashed, so it's clear what adjusted.
- Quality and condition ratings appear side-by-side (exterior, interior, overall) with a roll-up total.

Source: Fannie Mae / Freddie Mac URAR Sample Report (SF1), Sales Comparison Comparison Approach, report page 13 of 22 (detail). Sept 2024, v1.2.

Sales Comparison Approach

	Subject Property	Comparable #1		Comparable #2		Comparable #3	
General Information							
Property Address	1234 Anywhere Pl Anywhere, MD 20854 This is where the Subject Property photo would display.	6543 Anywhere Pl Anywhere, MD 20854 This is where the Comparable 1 photo would display.		3245 Nowhere Pl Anywhere, MD 20854 This is where the Comparable 2 photo would display.		3214 Somewhere Pl Anywhere, MD 20854 This is where the Comparable 3 photo would display.	
Data Source		MLS XXXXX | Assessor Record		MLS XXXXX | Assessor Record		MLS XXXXX | Assessor Record	
Proximity to Subject		.09 Miles N		.12 Miles N		.03 Miles SW	
List Price	$875,000	$875,000		$799,900		$840,000	
Listing Status	Pending	Settled Sale		Settled Sale		Settled Sale	
Contract Price	$866,000	—		—		—	
Sale Price		$870,000		$780,000		$835,000	
Sales Concessions	No	No		No		No	
Contract Date	04/10/2019	04/01/2019	$0	04/08/2019	$0	06/09/2019	$0
Sale Date		05/01/2019	$0	05/08/2019	$0	07/09/2019	$0
Days on Market	30	49		29		52	
Attached/Detached	Attached	Attached		Attached		Attached	
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site							
Site Size	1,765 Sq. Ft.	1,764 Sq. Ft.	$0	1,103 Sq. Ft.	$0	2,111 Sq. Ft.	$0
Site Influence (Location)	Busy Roadway | Park	Busy Roadway | Park		Busy Roadway | Park		Busy Roadway | Park	
View | Range	Residential | Full	Residential | Full		Residential | Full Commercial | Partial	$0	Residential | Full Commercial | Partial	$0
Dwelling(s)							
Year Built	2016	2015	$0	2017	$0	2016	
Structure Design	Rowhouse/Townhouse	Rowhouse/ Townhouse		Rowhouse/ Townhouse		Rowhouse/ Townhouse	
Townhouse End Unit	Yes	Yes		No	$10,000	No	$10,000
Townhouse Back to Back	No	No		No		No	
Townhouse Location	No Units Above/Below	No Units Above/Below		No Units Above/Below		Bottom Unit	$0
Heating	Forced Warm Air | Natural Gas	Forced Warm Air		Forced Warm Air		Forced Warm Air	
Unit(s)							
Bedrooms	5	5		4	$0	4	$0
Baths - Full | Half	4 | 1	4 | 1		4 | 1		3 | 2	$5,000
Finished Area Above Grade	3,308 Sq. Ft.	3,272 Sq. Ft.	$0	1,992 Sq. Ft.	$98,700	3,442 Sq. Ft.	$0
Finished Area Below Grade	720 Sq. Ft.	620 Sq. Ft.	$0	300 Sq. Ft.	$8,400	420 Sq. Ft.	$6,000
Unfinished Area Below Grade	72 Sq. Ft.	72 Sq. Ft.		100 Sq. Ft.	$0	272 Sq. Ft.	$0
Quality and Condition (Ratings: 1-6, 1 is highest)							
Exterior Quality and Condition							
Quality	**Q3**	**Q3**		**Q3**		**Q3**	
Exterior Walls and Trim	Brick | Wood	Brick | Wood		Brick | Cement Board		Brick | Cement Board	
Condition	**C3**	**C3**		**C3**		**C3**	
Interior Quality and Condition							

NEW IN 3.6

Legal description & in-section exhibits.

Legacy 2.6 supporting documents and images were bolted on as separate addenda at the end of the report. In 3.6, documents and images attach directly within the section they support; photos and exhibits live inside the section that references them.

Inspection Date 08/07/2019

Subject Property

Physical Address	1234 Anywhere Pl	**Attachment Type**	Attached
	Anyplace, MD 20854	**Units Excluding ADUs**	1
County	River	**Accessory Dwelling Units**	0
Neighborhood Name	Three Trees	**Special Tax Assessments**	No

	Yes	No
Planned Unit Development (PUD)	☑	☐
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Property on Native American Lands	☐	☑
Subject Site Owned in Common	☐	☑
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	☑	☐
New Construction	☐	☑

Ownership Rights

Property Rights Appraised	Fee Simple	**All Rights Included in Appraisal**	Yes

Legal Description

Block H Lot XX of Wheel of Fortune

Legal Description field, shown in the Subject Property section.

Completion Report Exhibits

Itemized List of Repairs - Mechanical System - Water Heater	**New Observed Items for Repair - Flooring - Basement Carpeting**
This is where the Water Heater photo would display.	*This is where the Carpet photo would display.*

Exhibits embedded within a report section (Completion Report shown).

Sources: Fannie Mae / Freddie Mac URAR Sample Report (SF1), report page 2 of 22; Completion Report Sample (CR1 – Repair), page 2 of 3. Sept 2024, v1.2.

NEW IN 3.6

Revision history is displayed in the report.

LEGACY 2.6

Revisions and reconsiderations lived in narrative addenda; you had to read to find what changed.

- A dedicated Revision History section logs each change in a structured table: date, version, revision description, and, for a Reconsideration of Value, the ROV type, result, and commentary.
- Reviewers can confirm exactly what was changed, when, and why the appraiser made the change.
- **Note:** Appraiser software typically does not automatically update revision history table, so if a revision or ROV is requested, it is up to the appraiser to complete this section.

Revision History

Date	Version #	Revision Description
09/17/2024	1.2	See Appendix D-1: URAR Sample Scenario Matrix for complete list of updates.
12/12/2023	1.1	See Appendix D-1: URAR Sample Scenario Matrix for complete list of updates.
06/27/2023	1.0	Initial Publication

Table format only: this is the sample document's own version log, not an in-report ROV example.

Source: Fannie Mae / Freddie Mac URAR Sample Report (SF1), document revision history. Sept 2024, v1.2.

MANAGING THE TRANSITION

Expect a learning curve, then it levels out.

Early 3.6 turn times and fees are running higher than 2.6. This is a temporary bump tied to the learning curve, not a permanent change. Plan for it, and set the expectation with your teams up front.

5–6

reports per appraiser to get over the curve

Q1-Q2 '27

when the GSEs and Class expect it to settle

Consider AI and Automation To Streamline Review

As your team learns the new format, consider implementing automated review technologies that reduce the need to review low-risk appraisals and automate a great deal of the appraisal underwriting process.

Source: Class internal UAD 3.6 training (early production data & GSE guidance). CVUE reviews orders with a CU score of 2.5 or lower.

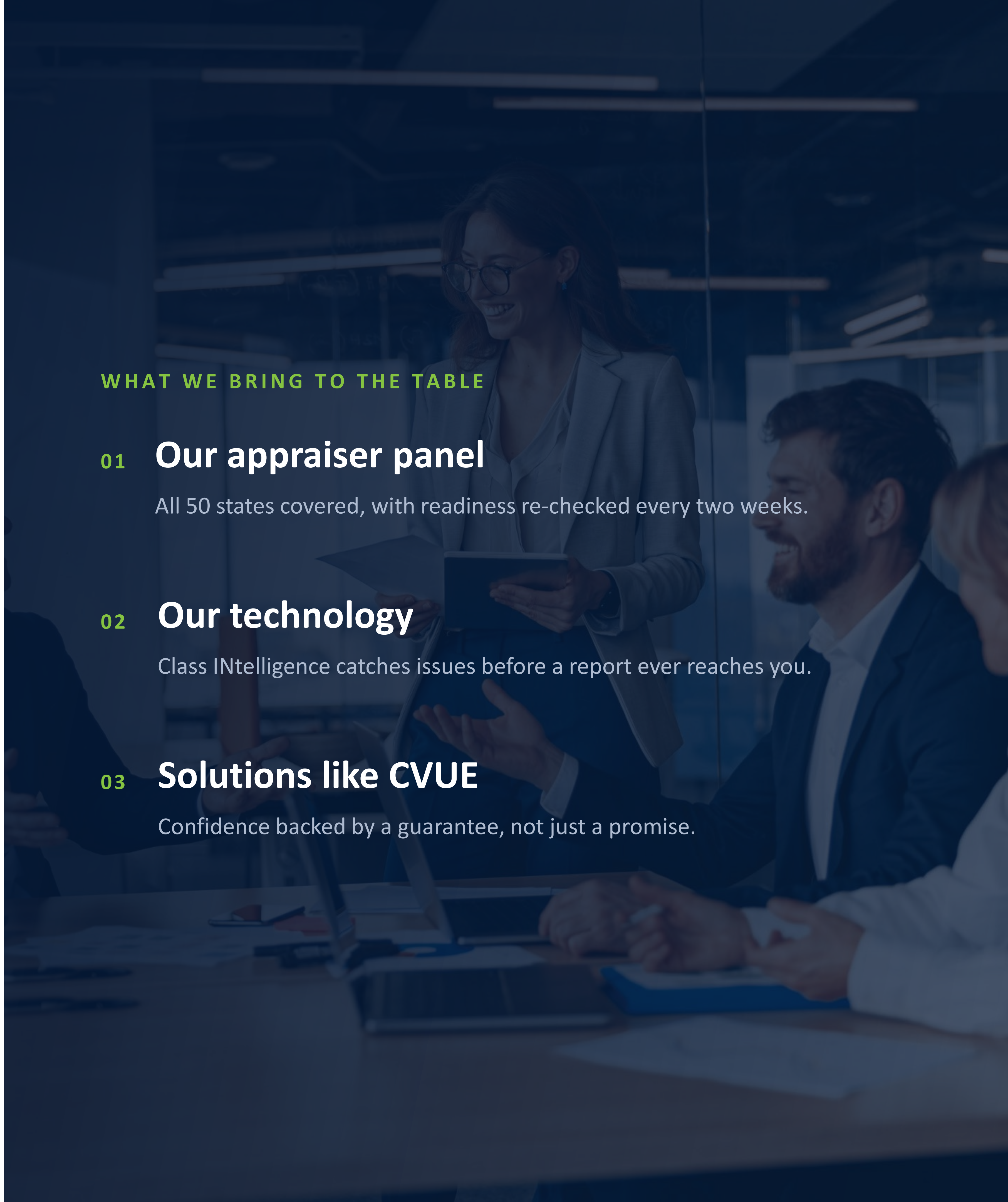
CLASS VALUATION

YOUR VALUATION PARTNER

We are here for your UAD 3.6 journey.

Some lenders want to sit down and walk through their readiness with us. Others just want to place the order and go. Either way works.

Our panel, our technology, and solutions like CVUE are in place, and we will be straight with you about where integrations still need work.



WHAT WE BRING TO THE TABLE

01 Our appraiser panel

All 50 states covered, with readiness re-checked every two weeks.

02 Our technology

Class INtelligence catches issues before a report ever reaches you.

03 Solutions like CVUE

Confidence backed by a guarantee, not just a promise.

Class Intelligence

Class Valuation's AI-powered QC and compliance engine.

It pairs automated rulesets with our own valuation specialists to inspect every report at two points in the process, and it gets sharper under 3.6, because structured data gives those rules far more to validate.

STEP 01

Precheck

Before an appraiser even submits, AI-powered rules flag potential issues in real time. Most vendors resolve 5-8 items before the report ever enters our pipeline.

Under 3.6: field-level completeness and conditional requirements.

STEP 02

SmartQC

Every submitted report runs through an automated ruleset combining AI with business logic. Our QC team uses these capabilities to perform a faster review and eliminate unnecessary revisions.

Under 3.6: cross-checks units, room counts, condition ratings, comparables.

Fewer pre-delivery & post-delivery revisions

CVUE

Underwriting & Appraisal Assurance Program

Because Class Intelligence gives us confidence in the valuation, we are willing to stand behind it. On eligible appraisals with a CU® score of 2.5 or lower, Class can fully underwrite the appraisal itself for quality, assuming the costs and penalties associated with repurchase along with associated resale penalties. **You skip the internal review entirely on these files!**

APPRAISAL ELIGIBILITY

- Single-family residential and condominium appraisals, including hybrids
- CU® score of 2.5 or lower
- First mortgage purchase and refinance, LTV and CLTV not exceeding exceeding 100%
- Properties located in the United States, no territories

80%

conventional appraisals estimated to be eligible

2–3

days saved per eligible appraisal

$100

estimated savings per file in UW labor cost

Estimates based on CVUE program averages. Actual savings vary by volume and risk profile.

YOUR ACTION PLAN

Leave today with a next step.

1 LEARNING

Get oriented

- Complete the GSE self-guided training and 4-hour module.
- Read the SF1 URAR sample and Completion Report to learn the new sections.
- Confirm your LOS / AMS vendor's 3.6 readiness date.

Next: turn what you learn into a written plan and identify your UAD Task force

2 IMPLEMENTING

Build readiness

- Test ZIP intake (PDF, XML, images); adjust storage, storage, firewall and email filters.
- Update engagement letters and QC checklists for the new data structure.
- Train underwriters on the new layout and CU display changes.
- Appraiser Learning Curve Considerations

Next: Place a dual 2.6 / 3.6 order to practice on a real file.

3 ORDERING

Live on 3.6

- Place 3.6 orders and target a cut-over by end of end of September.
- Use October as a final adjustment period before before Nov 2.
- Watch appraiser panel readiness and review time with CVUE, our and Appraisal Assurance Program.

Next: Monitor throughput and lean on Class for support.

Reach out to your Class Valuation account executive. We're here to guide your transition.

UAD 3.6 RESOURCES

classvaluation.com/guides/content-hub-uad-3-6

OPEN DISCUSSION

Q&A

Mark Walser - mwalser@classvaluation.com | 925-698-2056