

PRE-APPRAISAL READINESS CHECKLIST

For Realtors, sellers and referral partners

WHY THIS MATTERS: UAD 3.6 becomes the required format for new appraisal submissions to the GSEs beginning November 2, 2026, subject to applicable transition/policy exceptions. The redesigned reporting structure captures property information in a more standardized, data-driven format. Preparing obvious condition and documentation items in advance can help reduce avoidable questions.

MECHANICAL & UTILITIES

- ☐ HVAC turns on and appears operational
- ☐ Thermostat functions
- ☐ No obvious exposed wiring or disconnected components
- ☐ No active plumbing leaks
- ☐ Water heater appears properly installed
- ☐ Fixtures operate and drain normally

ROOF & EXTERIOR

- ☐ No obvious active roof leaks or interior ceiling stains
- ☐ No obvious missing roofing material or significant exterior deterioration
- ☐ Fascia, soffits, trim, steps, decks and railings appear secure

RENOVATIONS & FINISHED SPACES

- ☐ Be ready to identify major updates and approximate dates
- ☐ Gather permits or documentation for additions/conversions when available
- ☐ Finished areas have appropriate access, finish and permanent utilities where applicable

INTERIOR & SITE

- ☐ Address visible water damage or ongoing moisture issues
- ☐ Doors and windows operate reasonably
- ☐ Smoke detectors and handrails are present where applicable
- ☐ Site has no obvious standing-water or drainage issue

FINAL TIP: An appraisal is not a home inspection. The goal here is simply to address obvious items and have information ready if the appraiser or lender asks questions.

Brady Webb | American Mortgage Solutions

Mortgage Broker | NMLS #36093 | Company NMLS #1364

Phone (800) 560-0557 | Mobile (502) 655-0106

TeamBrady@LoanSolutionsNow.com | LoanSolutionsNow.com

This checklist does not establish appraisal, property-condition or underwriting requirements. Appraisal and lender requirements vary by loan program, property and transaction.