Equity Solutions USA UAD 3.6 Lender Resource Guide

This resource guide is designed to help lenders understand, plan for, and prepare for the UAD 3.6 appraisal data standard ahead of the **November 2nd 2026** mandate. It includes a readiness checklist, common questions, and a clear timeline overview to support early planning and risk reduction.

Equity Solutions USA Lender Readiness Checklist for UAD 3.6

This checklist helps lenders assess operational readiness and identify areas that may require updates, coordination, or additional support.

Appraisal Workflow Review

- Review current appraisal order and delivery workflows
- Identify where appraisal data is entered, transferred, or transformed
- Confirm how appraisal data is reviewed internally
- Assess current tolerance for manual corrections and revision cycles

LOS and Technology Readiness

- Confirm LOS compatibility with UAD 3.6 data requirements
- Review vendor timelines for UAD 3.6 updates
- Identify dependencies between LOS, document providers, and review tools
- Confirm structured data mapping accuracy

Review and Quality Control Processes

- Evaluate current appraisal review procedures
- Identify whether review teams are trained on structured data fields
- Assess exception handling and escalation workflows
- Review audit and compliance tracking methods

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Appraiser Network Considerations
- Confirm how appraisers submit appraisal data today
- Identify communication or training gaps related to UAD 3.6
- Review expectations for data accuracy and completeness
- Confirm revision request workflows under new standards

Internal Communication and Training
- Identify internal teams impacted by UAD 3.6
- Develop internal training or reference materials
- Establish a point of contact for UAD 3.6 questions
- Create a communication plan for rollout and testing

Risk and Volume Planning
- Assess expected appraisal volume during the transition period
- Identify potential bottlenecks or delays
- Review contingency plans for early adoption issues
- Align expectations around turn times and learning curves

UAD 3.6 readiness looks different for every lender. This checklist is intended to support internal evaluation and help teams identify where additional planning, coordination, or testing may be needed. Equity Solutions USA works with lenders to assess readiness and support preparation based on each organization's workflow, volume, and technology environment.