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Monthly Newsletter of the Georgia Real Estate Commission

GREC RENews

2026 Calendar
GREC Annual School Meeting
LaGrange, GA
December 2-4, 2026
Click to Register

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UAD 3.6 What Real Estate Agents Need to Know

The UAD, Uniform Appraisal Dataset, is a standardized industry dataset for electronic appraisal reporting. Fannie Mae and Freddie Mac are updating the UAD to create a data-driven, dynamic reporting structure to capture property and market information. This update allows for one reporting structure for all property comments to be contained within the report, and it eliminates a multitude of individual appraisal report forms, The UAD 3.6 is a more flexible report structure that adapts to property characteristics.

Although Appraisers use the system, the real estate Licensee needs to know how it affects their business. The material for this article was provided by **Wade Gaddy** who is an active and experienced appraiser and instructor, It explains what the real estate agent must know when taking new listings and marketing properties with regards to UAD 3.6. A checklist is provided on the next page and can be downloaded for use.

1. When describing properties, use facts instead of Adjectives: Examples:

- Instead of “new roof, state the year and type of roof, if known.
- Instead of “beautifully renovated”, identify what changed and when, (Example: “ Kitchen updated in 2025;cabinets, quartz countertops, appliance and flooring replaced”)
- Share invoices permits, plans, warranties, and other reliable documents when available.
- Clearly label the source of information and note discrepancies.

2. Listing history is appraisal Information.

- Be prepared to explain the subject’s prior listing activity.
- Provide details: MSL#, dates, status changes, listing price changes, and days on market.
- Know the story behind withdrawals, re-listings, expirations, and price reductions, when possible.
- Do not assume the current listing is the only relevant listing.

3. Identify property features, improvements, and area.

- List improvements with dates, and a short description.
- Identify additions, finished basements, ADU, pools, garages, and other structures.
- Clearly label the sources of information and “flag” discrepancies.
- Share the source of square footage: plans, tax record, prior appraisal, floor plan, or measurement.
- Flag conflicting figures; do not insist than one source must be correct.

4. Identify site, views, and influences.

- Point out features that may matter to marketability or analysis. Example: lake/pond, golf course, greenbelt, busy road, railroad, commercial use, power lines, easements, drainage, or unusual access).
- Be specific about what is present and where it is located.
- The appraiser determines the appropriate classification and market impact.

5. Condition is not the same as quality.

- **Condition** describes the property’s current physical state.
- **Quality** relates to the characteristics and workmanship of construction.
    - A high-quality home can have deferred maintenance and be in average condition, an average-quality home can be in excellent condition.
    - Describe observable facts and work performed but leave rating to the appraiser.

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"Help the appraiser understand the property – don't try to appraise it."
Wade Gaddy

6. Share comparable sales in a professional manner.

- Offer relevant closed sales or competing listings when helpful.
- Explain why each sale and listing may be comparable and identify any unusual terms or concessions you know about.
- Provide facts and market context, not a demand for a particular value.
- The appraiser independently selects, verifies, and analyzes the evident you have provided.

Three (3) things to remember:

4. UAD 3.6 changes how the appraisal information is structured, not the agent's role.
5. Specific, accurate facts are more useful than promotional adjectives.
6. Provide information and documents; let the appraiser independently analyze their effect on value.

UAD 3.6 APPRAISAL PREPARATION CHECKLIST FOR REAL ESTATE AGENTS

A practical handout • Help the appraiser understand the property—don't try to appraise it.

BEFORE THE APPRAISAL

☐ Confirm the property address, access instructions, appointment contact, and any access restrictions.

☐ Have the current listing and any available prior listing history handy (MLS IDs, dates, list-price changes, status changes, and days on market).

☐ Provide the fully executed purchase contract and relevant addenda if requested through the appropriate process.

PROPERTY FACTS & IMPROVEMENTS

☐ Prepare a factual list of improvements: what was done, when, and whether it was a full replacement or partial update.

☐ Examples: roof, HVAC, windows, kitchen, bathrooms, flooring, basement finish, pool, deck/patio, garage, solar, ADU, and other structures.

☐ Share supporting documents when available: permits, invoices, warranties, plans, surveys, or builder specifications.

☐ Identify additions or conversions, including whether permits or final approvals are known to exist. Do not represent unverified work as permitted.

AREA, SITE & SPECIAL FEATURES

☐ If available, share the source for square footage (plans, prior appraisal, tax record, floor plan, or measurement) and flag discrepancies.

☐ Describe finished areas accurately: above grade, below grade/basement, and any separate accessory dwelling unit or outbuilding.

☐ Point out relevant site features or influences: lake/pond, golf course, greenbelt, busy road, railroad, commercial use, power lines, easements, drainage, or unusual access.

☐ Provide HOA/condominium/project information and fees, if relevant and available.

COMPARABLES & MARKET CONTEXT

☐ If offering comparable sales, explain why each may be relevant and disclose any known unusual terms or concessions.

☐ Share factual market context: competing listings, recent price changes, unusual seller concessions, or circumstances that may not be obvious from public data.

☐ Avoid unsupported claims about value or market conditions; let the appraiser analyze the evidence independently.

KEEP IT FACTUAL

☐ Say "Kitchen remodeled in 2024; cabinets, counters, appliances and flooring replaced," rather than only "beautifully renovated."

☐ Say "Tax record shows 2,100 sq. ft.; builder plan shows 2,250 sq. ft." rather than insisting one figure is correct.

☐ Describe features and dates; do not assign condition/quality ratings or tell the appraiser what the property should appraise for.

Remember: Agents can provide relevant facts, documents, and market context. The appraiser independently verifies, analyzes, and decides what is appropriate to report.

Prepared as agent education; not a substitute for lender/client instructions or official GSE policy.

Checklist is available for download from the GREC Online School Resources Tab. Click here.
Other Resources: Fannie Mae FAQ Fannie Mae FreddieMac

REal Ed

real teaching for real estate

ISSUE NO. 2 | FROM LISTENING TO LEARNING

Last month, we explored why the first five minutes matter. Once you have students' attention, the next step is to give them something meaningful to think about. Real estate knowledge becomes useful when learners connect it to a decision, a consumer's question, or a problem they may encounter in practice. As you prepare a lesson, ask: "Where will a licensee use this?"

Teaching Tip

Ask before you tell. Before explaining a concept, give students a brief situation and invite them to consider it. Keep the facts simple and supply enough background for those who are new to real estate.
"A contract has been terminated. Both parties want the earnest money. What information would you need before deciding what happens next?"
Give everyone a moment to think or write before inviting responses. Ask, "What led you to that answer?" Listen for the facts students noticed and the assumptions they made.
Then teach the applicable concept, clarify misunderstandings, and have students revisit their answers. If students are unsure where to begin, offer a clue or clarify a fact. Their responses help you decide what to explain next.

Adult Learning

Adult learners want to know why the material matters. A realistic problem gives them a reason to work with the content. Their experience can enrich the discussion, but it can also bring assumptions that need correction.
An explanation shows you more than a correct guess. Ask students to connect their answer to a fact or principle, and use that reasoning to check understanding.

Try This in Your Class

Use this prompt during a finance lesson:
"Two buyers each purchase a $400,000 home. One puts down $20,000 and the other $80,000. What questions would you ask before comparing their financing?"
Allow one minute for everyone to jot down a response. Discuss a few answers, then teach the financing concept in your lesson.
To close, ask each student to write one point they would explain to a buyer about this choice. Review those responses to decide what needs another example. You now have something concrete to assess beyond whether students participated.

What's Coming in the Next Issue

Turn a favorite instructor story into a learning activity. We'll explore where to pause, what to ask, and how to connect the discussion to your lesson.

Deputy Commissioner
Grecconnect.com Link

Link to License Law

Link to GREC Disciplinary Actions

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Get Your Questions Answered

Visit the GREC CONNECT session weekly on Fridays at 9:00 AM.

GREC CONNECT is a weekly Zoom call with GREC Deputy Commissioner, Kim Yarrington. Every Friday morning at 9:00 AM via the **grecconnect.com** website, you can join in to listen, learn, and share. Each week the topic is shared through GREC's Facebook™ page and by email. Should you have any questions, contact Kim at kyarrington@grec.state.ga.us.

Job Opportunity at the Georgia Real Estate Commission

The Georgia Real Estate Commission & Georgia Appraisers Board is currently looking to fill the following position.

Information Specialist

November 2026 Meeting - Commission Actions Taken	
Cases Sent to the Attorney General for Review and Disposition by Consent Order or by Hearing	1
Cease & Desist Orders Issued	1
Citations Issued	6
Letter of Findings Issued	1
Consent Orders Entered Into	0
Final Orders of Revocation of Licensure	1
Cases Closed for Insufficient Evidence or No Apparent Violation	9
Licensing Cases - Applicant has a Criminal Conviction - License Issued	6
Licensing Cases - Applicant has a Criminal Conviction - License Denied	3
Case(s) Referred to the Attorney General (AG) To File Matters Asserted: Applicants that requested a hearing within 60 days of a felony conviction or regarding the Commission's denial of their application for licensure.	3
Total	31

Click to review a legend of the disciplinary actions the Commission may impose.

GREC Online Courses
Click to Enroll.