

START HERE

UAD 3.6

Agent Information Checklist

Start with pages 1–2. Use later sections only when the property has that feature.

Property: _____

Agent/contact: _____

MLS ID: _____

Mark one status per row: Ready = supplied · Get = follow up · ? = unknown · N/A = not applicable

01 Contract, concessions & personal property

Ready Get ? N/A

PURCHASE TRANSACTION • SKIP CONTRACT ROWS FOR A REFINANCE

Complete contract and applicable updates

☐ ☐ ☐ ☐

Executed purchase contract, addenda, relevant amendments and builder selections; identify dates, price, parties and any unusual transfer relationship. Route through the lender/appraiser's approved channel.

Credits, incentives and personal property

☐ ☐ ☐ ☐

Identify seller credits, buydowns, paid costs, allowances and incentives. Personal property included: Yes / No / Unknown. If yes, list items and any stated price allocation; provide the contract or bill of sale.

Source: [1] §20; [2]

Movable items and fixtures are not interchangeable. Personal property is excluded from the appraiser's real-property value.

02 Property identity & marketing history

Ready Get ? N/A

CHECK EVERY PROPERTY

Address, parcel and ownership records

☐ ☐ ☐ ☐

Correct address/unit, parcel ID, legal description and documented lot/site size. Flag multiple parcels, common land, ground leases, retained rights and conflicts in records.

Listing and transfer history

☐ ☐ ☐ ☐

Known listings in the prior 12 months: IDs, status, dates, prices and relisting history. Provide known prior transfer facts and sources; do not certify an exhaustive search.

Available comparable transaction facts

☐ ☐ ☐ ☐

If sharing candidate sales, include ID/address, dates, price, concessions, financing, dated photos and factual differences. Identify unknowns; the appraiser selects and verifies comparables.

Source: [1] §§3, 19, 21–22

03 Roof, updates & condition

Ready Get ? N/A

CHECK EVERY PROPERTY • PROVIDE WHAT IS KNOWN

Roof age, material and repair history

☐ ☐ ☐ ☐

Replacement year/date and source; material; known leaks, repairs or remaining work. Share invoices, permits, warranty or inspection records when available.

Each kitchen and bathroom; finishes and views

☐ ☐ ☐ ☐

Room-by-room update date/scope and condition facts; floors and atypical ceiling height/style. Identify view type, obstruction or seasonality; attach dated photos or plans.

Mechanical systems and known concerns

☐ ☐ ☐ ☐

Heating/cooling type and fuel, age/records and location; flag core heating equipment below grade. Describe defects by feature/location and current repair status, without diagnosing.

Source: [1] §§8, 10

CHECK EVERY PROPERTY

Zoning, permits, access & utilities

A grandfathered use does not automatically establish a right to rebuild. Ask the questions separately.

Mark one status per row: Ready = supplied · Get = follow up · ? = unknown · N/A = not applicable

04 Current zoning & rebuilding rights

Ready Get ? N/A

CHECK EVERY PROPERTY · DOCUMENT THE SOURCE**What is the current zoning?**
☐ ☐ ☐ ☐

Code/district and plain-language permitted uses; identify the governing city/county, zoning-map or ordinance link, contact and date. If no zoning, document that source.

Is the existing use or structure grandfathered?
☐ ☐ ☐ ☐

Current use and unit count; authority-confirmed legal / legal nonconforming / noncompliant / unknown status. Identify whether the exception concerns use, units, lot size, setbacks, height or another standard.

Can it be rebuilt to the same use and density if destroyed?
☐ ☐ ☐ ☐

Yes / No / Conditional / Unknown. Can the same number of units and existing configuration be restored? Obtain the authority's written explanation, restoration limits, deadlines and required approvals where available.

If not, what does current zoning allow?
☐ ☐ ☐ ☐

Identify documented replacement-use, unit-count, footprint/setback or other limits. Provide variance/CUP, nonconforming-use and continuation/rebuild records; do not certify a legal conclusion.

Source: [1] 4.008–4.014; [3]

F1's rebuildability field 4.013 is specifically required for FHA/USDA/VA when zoning is legal nonconforming; facts may also matter to other assignments.

05 Permits, easements & access

Ready Get ? N/A

CHECK FOR ISSUES; SEND SUPPORT WHEN PRESENT**Any unpermitted work or unresolved permits?**
☐ ☐ ☐ ☐

Known additions/conversions, open permits, missing final inspections, violations or unresolved approvals. Provide permit numbers, authority and documents; distinguish unknown from not permitted.

Easements, encroachments and restrictions
☐ ☐ ☐ ☐

Known access/utility/shared-use easements, boundary encroachments and use restrictions. Share survey, plat, title or recorded document and identify disputes or source conflicts.

Public, private or shared access
☐ ☐ ☐ ☐

Road/driveway surface, maintenance responsibility, shared access and any recorded agreement; identify site/environmental notices or hazards. The appraiser determines relevance and impact.

Source: [1] §4; [3]

06 Utility service & public availability

Ready Get ? N/A

CHECK SERVICE TYPE; USE WELL/SEPTIC QUESTIONS ONLY IF PRESENT**What services are connected and used?**
☐ ☐ ☐ ☐

Water, sewer/septic, electricity, gas/propane and provider; shared/private arrangements and access/maintenance records. Connected service is different from service merely available.

Well or septic: can the site connect to public service?
☐ ☐ ☐ ☐

Well → public water available? Septic → public sanitary sewer available? For each: Yes / No / Unknown; provider/source/date, known connection conditions/costs and system records.

Broadband availability
☐ ☐ ☐ ☐

Provider and documented availability/service type; distinguish existing service from coverage only. Do not promise unverified speed or reliability.

Source: [1] 4.067, 4.069–4.097; [3]

ONLY WHEN PRESENT

Additions, ADUs, construction & solar

For each section, mark Yes / No / Unknown. If No, skip the detail rows. Unknown means follow up—not invent an answer.

Mark one status per row: Ready = supplied · Get = follow up · ? = unknown · N/A = not applicable

07 Additions, conversions & separate finished areas

Ready Get ? N/A

DOES THE PROPERTY HAVE THIS FEATURE?

☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up

Original use, current use and area☐ ☐ ☐ ☐

Location, original garage/porch/other use, current use, approximate area/source, access and HVAC/utilities. Flag finished area with no direct interior access.

Permits and conflicting area records☐ ☐ ☐ ☐

Permit/final-inspection or occupancy records; original/current plans. Keep main dwelling, below-grade and separate areas distinct; pass along differing MLS, assessor, seller or plan figures.

Source: [1] §§8, 10

08 Accessory dwelling unit (ADU)

Ready Get ? N/A

IS THERE AN ADU OR POSSIBLE SECOND LIVING UNIT?

☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up

Where is each unit and how is it accessed?☐ ☐ ☐ ☐

Basement / within main home / attached / detached / above garage. Give level/grade, separate entrance/egress, address if any, rooms, area/source and utility/mechanical arrangements.

Permission, occupancy and rental facts☐ ☐ ☐ ☐

Permits, C/O or equivalent, zoning/rentability records and restrictions; lease/rent/status and included utilities if applicable. Identify missing records; do not assume a kitchen proves legal ADU status.

Source: [1] §§3, 10

09 New construction or major renovation

Ready Get ? N/A

IS CONSTRUCTION NEW, PLANNED, IN PROGRESS OR RECENTLY COMPLETED?

☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up

Construction status, plans and selections☐ ☐ ☐ ☐

Proposed / underway / complete; builder/contact, dates, prior occupancy and retained foundation/structure. Current plans/specifications, upgrades, approved change orders and known unfinished items.

C/O required? Has it been issued?☐ ☐ ☐ ☐

Required / Not required / Unknown. Status: Final / Temporary-conditional / Pending / Not issued / Unknown. Provide authority, document/date, copy, expiration, restrictions and final-inspection/completion evidence.

Source: [1] 3.017–3.018; [4] [5]

C/O requirements are local/program/lender-dependent. A temporary C/O is not automatically final; occupancy approval does not automatically replace completion verification.

10 Solar, renewable systems & green ratings

Ready Get ? N/A

ARE THERE RENEWABLE SYSTEMS OR DOCUMENTED GREEN FEATURES?

☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up

Ownership, financing and transfer terms☐ ☐ ☐ ☐

Owned / financed / leased / PPA / unknown; type/capacity/date, payments, transfer terms, agreement, warranty and production records. Do not infer ownership from installed panels.

Certification or rating☐ ☐ ☐ ☐

Exact program/name, certificate, issue/verification date, version, score/level and property covered. Share documented green-system specifications or energy-audit records.

Source: [1] §6

CONDITIONAL DETAILS

Association, rental & accessory features

These records are needed only when the ownership, occupancy or physical feature makes them relevant.

Mark one status per row: Ready = supplied · Get = follow up · ? = unknown · N/A = not applicable

11 HOA / condo association / cooperative

Ready Get ? N/A

CONDO OR SINGLE-FAMILY HOME: IS THERE AN HOA OR ASSOCIATION?

☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up

Association name and contact information☐ ☐ ☐ ☐

HOA/association name; management company or authorized contact's name, phone and email. Include project name/type and questionnaire when applicable; identify any separate master association.

Current HOA fee: amount and payment frequency☐ ☐ ☐ ☐

Amount: \$_____ Monthly / Yearly / Other: _____. Record effective date/source, covered services and owner-versus-association maintenance responsibilities. List each association's fee separately; special assessments are separate below.

Assessments and project condition☐ ☐ ☐ ☐

Known assessment amount, purpose, dates/status; reserve/financial records from an authorized source; known project-wide defects or deferred maintenance.

Known legal actions☐ ☐ ☐ ☐

Known project/master-association litigation or legal action; dated management/board statement or identified source and its scope. Do not certify completeness or project eligibility.

Source: [1] §18 where applicable, 18.070, 18.072

12 Rental units or income analysis

Ready Get ? N/A

IS IT RENTED, OR IS UNIT-LEVEL RENTAL INFORMATION REQUESTED?

☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up

Copies of all leases☐ ☐ ☐ ☐

All current executed leases, renewals, amendments and addenda for every rented unit, including ADUs. Identify unit, dates and rent; note month-to-month/no-written-lease arrangements. Deliver securely through an authorized channel.

Included services and concessions☐ ☐ ☐ ☐

Utilities/services, furnishings, concessions and documented rent-control/tenure restrictions; authorized rent roll/ledger or owner/manager statement, with source/date.

Available rental comparable or cost evidence☐ ☐ ☐ ☐

If requested: rental ID/address, date/rent/terms, utilities and dated listing. Share relevant plans, invoices or cost records; market rent, GRM and depreciation remain appraiser conclusions.

Source: [1] §§23-25

13 Garages, outbuildings & amenities

Ready Get ? N/A

ARE THERE VEHICLE-STORAGE AREAS, SEPARATE BUILDINGS OR AMENITIES?

☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up

Building and vehicle-storage inventory☐ ☐ ☐ ☐

For each garage/carport, shed, barn, workshop or mixed-use building: use, attached/detached, dimensions/area source, vehicle capacity, finish and garage/ADU/storage splits.

Services, permits and condition☐ ☐ ☐ ☐

Utilities/metering, HVAC, dividing walls, known real-property inclusion, permits and factual damage/incomplete work. Pass along records; the appraiser classifies each structure.

Porches, decks, patios, pools and other amenities☐ ☐ ☐ ☐

Type, location, open/enclosed, count and approximate measured dimensions/area with source; known repairs/limitations. Do not assume all structures belong in dwelling living area.

Source: [1] §§12-14; Appendix 4

SPECIALIZED PROPERTIES — LAST

Less-common features & waterfront

Skip each section when absent. Local markets differ; waterfront is intentionally the last property checklist section.

Mark one status per row: Ready = supplied · Get = follow up · ? = unknown · N/A = not applicable

14 Manufactured home & disaster mitigation

Ready Get ? N/A

IS IT MANUFACTURED, OR DOES IT HAVE MITIGATION FEATURES?☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up**Manufactured-home identifiers**☐ ☐ ☐ ☐

Manufacturer, installation year/source, data plate and each HUD label/section number; program label if documented (MH Advantage/CHOICEHome), missing-label facts and safely available foundation/installer records.

Mitigation feature documentation☐ ☐ ☐ ☐

Flood vents, shutters, impact glass or other actual mitigation: feature/location, coverage, product labels, installation/permit/invoice and photos. Provide known FEMA/map or hazard documents separately.

Source: [1] §§5, 8–9

15 Unusual rights, land status or nonresidential use

Ready Get ? N/A

DO SPECIAL RIGHTS, OWNERSHIP OR USE ARRANGEMENTS APPLY?☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up**Leasehold, shared land or retained rights**☐ ☐ ☐ ☐

Ground lease term/rent/escalation, CLT/common-land records and any documented included/excluded mineral, water or timber rights. Send title/recorded documents, not ownership opinions.

Native American land status☐ ☐ ☐ ☐

If applicable, authoritative land/trust/lease documents and source. Never infer legal land status from a place name, map or appearance.

Business, agricultural or live/work use☐ ☐ ☐ ☐

Actual activity, area used, traffic, entrances, modifications and permit/zoning records; distinguish residential use from commercial/project space. Appraiser assesses compatibility and impact.

Source: [1] §§3–4

16 Waterfront or private water access

Ready Get ? N/A

IS THERE WATERFRONT FRONTAGE OR A PRIVATE WATER-ACCESS RIGHT?☐ Yes — use rows ☐ No — skip section ☐ Unknown — follow up**Waterbody, frontage and access rights**☐ ☐ ☐ ☐

Name/type, frontage length and measurement source; deed/plat/easement access rights, shared/private/seasonal restrictions and access-depth information/source, if known.

Docks, seawalls and building rights☐ ☐ ☐ ☐

Existing permanent features, ownership/use rights, permits and documented right to build/maintain them. Identify rebuilding, coastal/setback or other restrictions and outstanding approvals.

Water-related views and conditions☐ ☐ ☐ ☐

View type, obstruction/seasonality and dated photos; known water/access changes, notices or disputes. The appraiser judges view impact and marketability.

Source: [1] §4 waterfront tables; [3]

HOW TO USE / OFFICIAL REFERENCES

A practical handoff—not an appraisal

Put the facts in MLS where appropriate. If they do not fit, supply them through the lender/appraiser's approved channel before inspection.

Identify the document, source and date. Keep confidential contracts and personal information out of public MLS fields. If a record is missing, mark Get or ?; missing does not mean the feature is absent.

What “needed” means

Pages 1-2 are the starting review for an ordinary home. Later sections are feature-dependent—not a requirement to assemble every package for every property. This is a practical order, not a statistical ranking; local markets differ. A garage may be common, but its detail section applies only if present.

The checklist mixes newly structured UAD 3.6 information with longstanding appraisal needs. Contracts, concessions, zoning, permits, easements and private utilities were already relevant; not every listed fact is newly required by UAD 3.6. It is not a field-complete compliance audit or a new universal MLS obligation.

Zoning and completion: important distinctions

F1 zoning compliance (4.008) is always required; the code and description (4.009–4.010) are required except when there is no zoning. Rebuildable to Current Density / Use (4.013) is specifically required for FHA/USDA/VA when zoning is legal nonconforming. Rebuild rights can remain relevant on other assignments. Obtain an authority's answer; grandfathered status alone does not prove rebuildability.

New Construction (3.017) is an always-required Yes/No field; Construction Stage (3.018) has a stated FHA/VA new-construction condition. C/O requirements depend on local law, program and lender. The lender decides completion-verification requirements; a C/O is not automatically an appraisal completion report.

The appraiser's responsibilities remain separate

Agents may provide facts, sourced area figures and candidate sales. Appraisers determine classifications, measurements, legal/appraisal analysis, comparable selection, ratings, relevance, adjustments and value. Do not guess a permit status or legal conclusion, assign UAD ratings, or pressure a value.

Official references

[1] UAD 3.6 URAR Reference Guide — Appendix F-1 v1.4

Official GSE guide, 378 pages. Key locators: zoning 4.008–4.014 (p.58); new construction 3.017–3.018 (p.49); personal property 20.007/20.011 (pp.206–207); project legal actions 18.070 (pp.197–198). Other section references appear beside checklist headings.

[2] Fannie Mae — Disclosure of Information to Appraisers

B4-1.1-05: contract/addenda, applicable non-realty items and transaction concessions. Supplying information and determining appraisal conclusions are separate responsibilities.

[3] Fannie Mae — Site Section of the Appraisal Report

B4-1.3-04: specific zoning class/permitted use, legal nonconforming status, rebuilding restrictions, utilities, access and site conditions.

[4] Fannie Mae — Completion and Postponed Improvements

B4-1.2-05: information supporting proposed improvements and lender completion verification. UAD 3.6 users must follow the applicable policy supplement.

[5] Fannie Mae — HomeStyle Renovation Completion

B5-3.2-05: explicit certificate-of-occupancy requirement when local authorities require it for completed renovation; program/current UAD policy determines completion procedure.

Prepared for HomeMLS.com • researched and reorganized October 10, 2026 • links are clickable.