

Uniform Appraisal Dataset (UAD) 3.6 Job Aid

Photo and Image Requirements

Issued by Fannie Mae and Freddie Mac

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Revision History

Date	Version #	Description
June 23, 2026	1.0	Initial publication

Introduction

The purpose of this document is to support appraisers in preparing UAD 3.6 appraisal reports by clearly identifying photo and image requirements by report section. It distinguishes which photos are **required**, **conditionally required**, or **optional**, based on specific data points and report applicability. The intent is to promote consistency, reduce uncertainty, and improve data quality by helping appraisers understand when and where photos or images must be provided within the UAD 3.6 framework.

Required Photos: Photos that must be included in every applicable report. If a required photo is missing, the report is considered incomplete because the photo is necessary to support the appraisal findings or meet UAD 3.6 reporting standards.

Conditionally Required: Photos that are required only when certain conditions, responses, or property characteristics are present.

Optional Photos: Photos that are not required, but may be included to provide additional context, clarity, or support for the analysis. These photos should be relevant and appropriate, but their absence does not make the report incomplete.

Photo and Image Job Aid

The table below organizes photo and image expectations for UAD 3.6 appraisal reports by report section and is intended to serve as a quick reference to help appraisers determine what photos or images should be included to support the reported data and analysis.

The key below illustrates when a section **always displays** or only **displays when relevant**:

Section Always Displays

Section Displays When Relevant

For additional details on each item summarized in the Photo and Image Job Aid for Appraisers, see [Appendix F-1: Uniform Residential Appraisal Report \(URAR\) Reference Guide](#). The **Report Field ID (red number)** identifies the field on the URAR, which can be used to locate the field within the URAR Reference Guide.

Section Name	Required Photos	Conditionally Required	Optional Photos
Summary	<ul style="list-style-type: none"> Subject Property Photo 		
Assignment Information			If required by law, include it in this section <ul style="list-style-type: none"> Appraiser/ Supervisor Credentials Client Engagement Letter Invoice Cover Letter
Subject Property		<ul style="list-style-type: none"> Legal Description (if <i>Legal Description 3.031</i> is not provided) 	
Site	<ul style="list-style-type: none"> Property Access (Street Scene) 	<ul style="list-style-type: none"> Non-Residential Use (If <i>Non-Residential Uses on Property 4.017</i> is Yes) Water Frontage (If there is water frontage with private access) 	<ul style="list-style-type: none"> Site Influence Permanent Waterfront Feature Encroachment Site Characteristic Map of Land Comparables

Section Name	Required Photos	Conditionally Required	Optional Photos
		<ul style="list-style-type: none"> View (Photos are required of all views that impact value or marketability) Maintenance Agreement for Private Street (If primary access to the property is Private Street, an image of the maintenance agreement may be provided) 	<ul style="list-style-type: none"> Plat Map (i.e., Property Boundaries)
Disaster Mitigation	<i>Any photos or images related to this section that are not specified here may be provided.</i>		
Energy Efficient and Green Features	<i>Any photos or images related to this section that are not specified here may be provided.</i>		
Sketch	<ul style="list-style-type: none"> Sketch Floorplan <p>Note: Either a sketch or floor plan is required if Sketch or Floor Plan Provided is Yes</p>		
Dwelling Exterior	<ul style="list-style-type: none"> Dwelling Front 	<ul style="list-style-type: none"> Dwelling Rear 	<ul style="list-style-type: none"> Noncontinuous Area
Manufactured Home (MH)	<ul style="list-style-type: none"> HUD Data Plate 	<ul style="list-style-type: none"> HUD Certification Label (A photo or image of all HUD Certification Label(s) or the verification source if the HUD Certification Label(s) are not present must be provided) MH Certification (If certification(s) exist for the manufactured home, a photo of each certification label must be provided) 	<ul style="list-style-type: none"> Manufactured Home Retailer's Invoice (If MH is purchased from retailer, a photo or image of the invoice may be provided) MH Manufacturer's Invoice (For new construction, a photo or image of the manufacturer's invoice may be provided)
Unit Interior	<ul style="list-style-type: none"> All kitchens All bathrooms Main living areas of the property (such as living room, 	<ul style="list-style-type: none"> Below-grade area(s), including all finished and unfinished rooms 	<ul style="list-style-type: none"> Photo of room(s) in the unit

Section Name	Required Photos	Conditionally Required	Optional Photos
	family room, dining room, all bedrooms, etc.)	<ul style="list-style-type: none"> Any recent updates, such as restoration, remodeling, and renovation, if present Interior photos of Accessory Dwelling Unit (ADU) 	
Functional Obsolescence	<i>Any photos or images related to this section that are not specified here may be provided.</i>		
Outbuilding		<ul style="list-style-type: none"> Interior and Exterior photo(s) of Outbuilding Standalone ADU 	
Vehicle Storage		<ul style="list-style-type: none"> The photo must be included in the specific instance of the vehicle storage 	
Subject Property Amenities		<ul style="list-style-type: none"> The photo must be included in the specific instance of the Amenity 	
Overall Quality and Condition	<i>This section does not have any images associated with it.</i>		
Highest and Best Use	<i>Any photos or images related to this section that are not specified here may be provided.</i>		
Market			<ul style="list-style-type: none"> Absorption Rate Median Days on Market Percent of Distressed Sales Price Trend Year Built of Sales Market Search Criteria (An image of the search criteria such as a screen shot of the MLS search may be provided) Market Area Boundary (A map of the market area boundaries showing <i>Active Listings</i> 17.005, <i>Pending Sales</i> 17.010,

Section Name	Required Photos	Conditionally Required	Optional Photos
			and the <i>Sales in Lookback Period 17.012</i> may be provided
Project Information			<ul style="list-style-type: none"> • Common Amenity or Service • Observed Deficiency Note: Any <i>Observed Deficiencies</i> included that are not included within other Apparent Defects, Damages, Deficiencies if/when they exist
Subject Listing Information	<i>Any photos or images related to this section that are not specified here may be provided.</i>		
Sales Contract			<ul style="list-style-type: none"> • For purchase transactions, Photos or images of the Sales Contract may be provided
Prior Sale and Transfer History	<i>Any photos or images related to this section that are not specified here may be provided.</i>		
Sales Comparison Approach	<ul style="list-style-type: none"> • Property Photo (Subject and Comparables) 	If Sales Comparison Approach is in the URAR: <ul style="list-style-type: none"> • Sales Comparison Map 	
Rental Information			If Rental Information is in the URAR: <ul style="list-style-type: none"> • Photos of Rental Comparables • Map of Rental Comparables
Income Approach	<ul style="list-style-type: none"> • Property Photo (Subject and Comparables) 	If Income Approach is in the URAR: <ul style="list-style-type: none"> • Map of Gross Rent Multiplier Comparables 	
Cost Approach			<ul style="list-style-type: none"> • Map of Land Comparables • Image of the worksheet showing support of Cost Approach calculations

Section Name	Required Photos	Conditionally Required	Optional Photos
Reconciliation	<i>Any photos or images related to this section that are not specified here may be provided.</i>		
Revision History	<i>This section does not have any images associated with it.</i>		
Supplemental Information			<ul style="list-style-type: none"> Photos or images not relevant to any other section may be provided in the Supplemental Information section (i.e. Errors and Omissions (E&O)) A caption may be provided to further identify the photo or image
Certifications and Scope of Work, which includes the Certifications black tab	<i>This section does not have any images associated with it.</i>		
Defects, Damages, and Deficiencies (DDD) <i>*Please note that DDD is not a standalone section, but does apply to multiple sections when they exist</i>		<p>The appraiser must report any significant items and associate any DDD with the most appropriate section of the URAR. DDD's are captured as discrete data in the following sections:</p> <ul style="list-style-type: none"> Site Dwelling exterior Unit Interior Outbuilding Vehicle Storage Subject Property Amenities 	