Agent Training
September, 2025

San Jacinto

Properties

Agent Updates

Welcome to San Jacinto Properties, Andrezza Passarelli

Who else has some exciting or interesting news to share

NEW APPRAISAL FORMS

In 2025, a significant change is occurring in real estate appraisal forms due to the new Uniform Appraisal Dataset (UAD) 3.6, which moves to a single, flexible, and dynamic report format replacing static forms like the URAR. Approved lenders began using the new format in September 2025, and this UAD overhaul enables appraisers to tailor reports by including only relevant data fields, making the process more efficient and informative for unique properties.

Key Changes

•**Dynamic and Flexible Format**:

•Instead of multiple static forms (like Form 1004 for single-family homes), the new UAD 3.6 uses a single, dynamic report that adjusts to the specific property.

•**Tailored Reporting**:

•The system allows appraisers to include only the necessary data fields, removing irrelevant sections and creating more streamlined and relevant reports.

•**Transition to UAD 3.6**:

•The new format is rolling out under the UAD 3.6, which the Fannie Mae calls the "Limited Production Period," and will be implemented by lenders starting in September 2025.

What This Means for Appraisers and Clients

- **More Efficient Appraisals:**
- .The new system is designed to be more efficient by allowing appraisers to customize reports for unique properties.
- **Focus on Key Data:**
- .The flexibility allows appraisers to focus on the most relevant details, ensuring that the final report highlights what truly impacts a property's value.
- **A More Data-Driven Approach:**
- .The changes are part of a larger trend toward more technologically sophisticated and data-driven appraisal processes.

Next Steps

- **For Lenders and Appraisers:**
- .Approved lenders will begin requesting and using the new, dynamic appraisal reports starting September 2025.
- **For Property Owners:**
- .The changes ensure that the appraisal reports you receive are more tailored to your specific property and provide clearer, more informative data, according to capitalvaluationsva.com.

SAMPLE APPRAISAL FORMS BELOW

Uniform Residential Appraisal Report

12345 HOLIDAY HWY, SURFSIDE, HI 12345

SUMMARY

Opinion of Market Value	$195,000	**Market Value Condition**	As Is
Effective Date of Appraisal	10/05/2019	**Property Valuation Method**	Traditional Appraisal
Assignment Reason	Purchase	**Appraiser Name**	Tom Appraiser
Borrower Name	Betty Borrower		
Current Owner of Public Record	Sydney Seller		
Contract Price	$160,000		
Listing Status	Pending		

Property Description

Construction Method	Site Built	**Overall Quality**	Q5
Attachment Type	Detached	**Overall Condition**	C4

	Yes	No
Planned Unit Development (PUD)	☐	☑
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Subject Site Owned in Common	☐	☑

This is where the Subject Property photo would display.

Units Excluding ADUs	2
Accessory Dwelling Units	0
Property Rights Appraised	Fee Simple

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Zoning Compliance	Legal Nonconforming

Apparent Defects, Damages, Deficiencies Requiring Action

There are no apparent defects, damages, or deficiencies requiring action. For details, reference the 'Reconciliation' section.

Assignment Information

Assignment Reason	Purchase	**Property Valuation Method**	Traditional Appraisal
Borrower Name	Betty Borrower		
Seller Name	Sydney Seller		
Current Owner of Public Record	Sydney Seller		

	Yes	No
Was a Property Data Report used in lieu of an inspection?	☐	☑

Contact Information

Client/Lender

Company Name	Random National Bank
Company Address	123456 Main St
	Nowhere, NE 98765

Appraiser

Name	Tom Appraiser	**Credentials**	
Company Name	Arthur Appraiser Appraisals	Level	Trainee Appraiser
Company Address	98765 Holiday Hwy	ID	1111TRHI
	Surfside, HI 12345	State	HI
Scope of Inspection by Appraiser		Expires	12/31/2021
Subject Property Inspection			
Exterior	Physical		
Interior	Physical		
Inspection Date	10/05/2019		

Supervisory Appraiser

Name	Arthur Appraiser	**Credentials**	
Designation	ASA	Level	Certified General
Company Name	Arthur Appraiser Appraisals	ID	98765HHI
Company Address	98765 Holiday Hwy	State	HI
	Surfside, HI 12345	Expires	12/31/2021
Scope of Inspection by Supervisory Appraiser			
Subject Property Inspection			
Exterior	No Inspection		
Interior	No Inspection		

Assignment Information and Scope of Work Commentary

Additional commentary can be added here, if needed by Appraiser.

Subject Property

Physical Address	12345 Holiday Hwy	**Attachment Type**	Detached
	Surfside, HI 12345	**Units Excluding ADUs**	2
County	Hawaii	**Accessory Dwelling Units**	0
Neighborhood Name	Hawaiian Vista	**Dwellings Containing Units**	2
		Special Tax Assessments	No

	Yes	No
Planned Unit Development (PUD)	☐	☑
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Property on Native American Lands	☐	☑
Subject Site Owned in Common	☐	☑
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	☑	☐
New Construction	☐	☑

Ownership Rights

Property Rights Appraised	Fee Simple	**All Rights Included in Appraisal**	No
		Rights Not Included	Mineral Rights

Description of Rights Not Included All mineral rights are held by the state of Hawaii.

Subject Property (continued)

Legal Description

Lot 4, Block 35, Hawaiian Vista

Subject Property Commentary

Additional commentary can be added here, if needed by Appraiser.

Site

Total Site Size	11,997 Sq. Ft.	**Number of Parcels**	1

Assessor Parcel Number (APN)	APN Description	Parcel Size
3-1-1-067-001	Land with Dwelling	11,997 Sq. Ft.

Zoning		**Property Access**	
Compliance	Legal Nonconforming	Primary Access	Public Street
Classification Code	A-1A	Street Type and Surface	Collector Street | Asphalt
Classification Code Description	Agricultural/Residential, 1.00 Acre Minimum	Typical for Market	Yes
Impact	Neutral		

Description of Property Access Subject fronts onto a collector street.

Description of Zoning Compliance According to Hawaii Planning and Zoning Office, the subject can be rebuilt if destroyed. Nonconforming to zoning due to smaller lot size than currently allowed.

Property Use

Non-Residential Use	None

Site Influence

Influence	Proximity	Detail	Impact	Comment
Busy Roadway	Bordering		Adverse	Site fronts to a collector street through the community, which has higher density traffic impacting subject's marketability.

Site Influence Commentary Additional commentary can be added here, if needed by Appraiser.

View and Impact to Value/Marketability

View	Range of View	Impact
Residential	Full	Neutral

View Commentary Additional commentary can be added here, if needed by Appraiser.

Site Features and Impact to Value/Marketability

Feature	Detail	Impact	Comment
Hazard Zone	USGS Lava Flow Zone 2	Adverse	There is volcanic activity in the Puna District on the southeast portion of the island of Hawaii.

Site Features Commentary Additional commentary can be added here, if needed by Appraiser.

Utilities and Impact to Value/Marketability

Broadband Internet Available Yes

	Public	Private	Detail	Private Utility Impact	Comment
Electricity	✓				
Sanitary Sewer		✓	Cesspool	Neutral	Cesspools are typical in this jurisdiction.
Water	✓				

Apparent Defects, Damages, Deficiencies (Site)

None

Site Commentary

Additional commentary can be added here, if needed by Appraiser.

Site (continued)

Site Exhibits

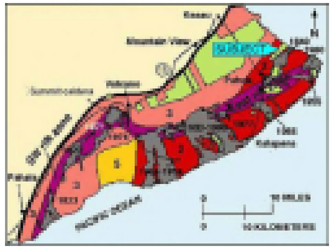
Property Access (Street Scene) - East

This is where the Property Access East Facing photo would display.

Property Access (Street Scene) - West

This is where the Property Access West Facing photo would display.

Hazard Zone - USGS Lava Flow Zone



Disaster Mitigation

Mitigation Feature	Impact Resistant Glass

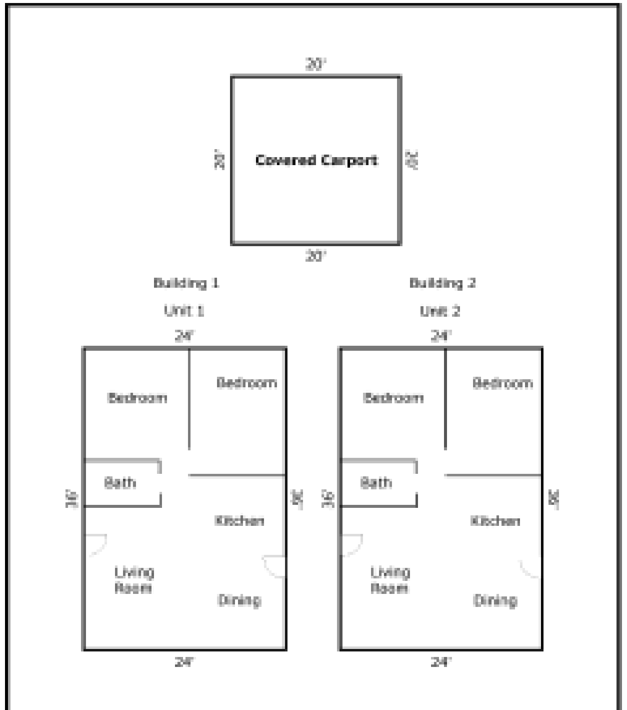
Disaster Mitigation Commentary

The subject has impact resistant glass to protect from potential wind damage.

Sketch

Measurement Standard	ANSI

Floor Plan



Area Calculations Summary

Living Area		Calculation Details
Building 2 Unit 2	864 Sq.Ft	24 x 36 = 864
Building 1 Unit 1	864 Sq.Ft	24 x 36 = 864
Total Living Area (Rounded):	**1728 Sq.Ft**	
Non-living Area		
Covered Carport	400 Sq.Ft	20 x 20 = 400

Sketch Commentary

Additional commentary can be added here, if needed by Appraiser.

Dwelling Exterior - Building 1

Subject Property Units in Structure	1
Dwelling Style	Ranch
Front Door Elevation	Up to 1 foot
Year Built	1985
Construction Method	Site Built
Converted Area	None

This is where the Dwelling 1 Front photo would display.

Quality and Condition

Exterior Quality Rating	Q5	**Exterior Condition Rating**	C4

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report

Exterior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	Engineered Wood	T-111 siding	Typical Wear and Tear	Add comment if needed.
Foundation	Metal | Post and Pier	Add comment if needed.	Typical Wear and Tear	Add comment if needed.
Roof	Metal Estimated Age: 20 or more years	Add comment if needed.	Typical Wear and Tear	Rust noted on the roof. Metal galvanized roofs can deteriorate when rust forms. No ruptures or leaks noted at the time of inspection.
Windows	Insulated	Add comment if needed.	New or Like New	Add comment if needed.

Mechanical System Details

	System	Detail
Heating	None	Typical for Market
Cooling	None	

Apparent Defects, Damages, Deficiencies (Dwelling Exterior - Building 1)

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
Roof	Entire Roof	Rust noted on the roof. Metal galvanized roofs can deteriorate when rust forms. No ruptures or leaks noted at the time of inspection.	No	None

Dwelling Exterior Commentary

Utilities were on and functioning during time of inspection.

Dwelling Exterior Exhibits

Dwelling Rear

This is where the Dwelling 1 Rear photo would display.

Apparent Defects, Damages, Deficiencies - Roof

This is where the Dwelling 1 Roof Defect photo would display.

But Realtors aren't Appraisers so why does this matter to me?

Here are some things that DO impact you as an agent when evaluating a property and considering the appraisal

1) Appraisals cost anywhere between $450 -$850 depending on location, size of home, and the speed in which the report is needed. A "rush job" will cost your client more money.
2) The appraiser for the buyer is chosen randomly to maintain neutrality. A seller can hire an appraiser before listing their home, but that appraisal cannot be used by any buyer and will not be considered by another appraiser because there was no neutrality, the appraiser was hired by and worked for the seller.
3) The appraiser must VERIFY that the square footage of the dwelling. Just because the tax rolls or the seller says it's 2450sf does not mean that it actually is. You cannot count any sf that is not accessible from the house itself (detached garage with converted space, a room that is added on, but you have to go outside to get to it). The space must be "finished living space" meaning AC/Heat and actual flooring.
4) In order to get the highest value for your seller they need to provide an accurate list of any upgrades done to the property in the last 5 years. Include the year it was done as well. HVAC, Roof, Fence, Flooring, Plumbing, Kitchen or Bathroom remodel, Electric Panel, Water Heater, etc. The appraiser is not a mind reader so if you don't share this information with them, they will not know.
5) Solar Panels add NO VALUE unless they are paid off in full. Pools only add between $5000-$10,000 usually
6) FHA/VA will not allow any rotten wood or unpainted wood on a structure. No broken windows either. The must also have AC and Heat and the utilities must be on during the appraisal.
7) When running comps do not add in homes with pools if the subject does not have a pool. Use comps with 6 months of the sale unless there are none. Similar age. Similar style. Similar location.

Home Sales in the last 60 Days in South/Southeast Houston, Pearland, Pasadena, Friendswood, Clear Lake area

Status: Sold (1805)

Property Type: Single-Family (1805)

	SqFt	BD	FB	HB	Yr Built	Acres	Lot Size	List Price	LP/SqFt	LP/Acre	Sale Price	Close Price Adj	SP/SqFt	Price Sq Ft Adj Sold	SP/Acre	SP/LP%	SP/OLP%	DOM	CDOM
Min	200				202	0.03		$69,000	$46.47	$92,645.38	$245	$0	$0.13	$0.00	$1,617.16	0.10%	0.10%		
Max	7,616	7	7	3	2025	9.30	405,021	$2,850,000	$1,328.12	$15,116,279.07	$2,650,000	$2,650,000	$1,187.50	$1,187.50	$14,767,441.86	125.04%	905.75%	574	798
Avg	2,232	4	2		1993	0.24	10,134	$383,438	$170.70	$2,113,795.20	$371,776	$366,442	$165.58	$162.97	$2,059,038.27	97.11%	95.19%	42	74
Median	2,068	3	2		1999	0.18	7,535	$338,000	$166.20	$1,859,756.10	$329,990	$322,889	$162.19	$159.54	$1,819,777.78	98.37%	96.49%	26	38

Homes Sold = 1805

Average Days on Market = 42

Average Sales Price = $371,776

Sales Price vs List Price Ratio = 97.11%

Sales Price vs Original List Price Ratio = 95.19%

Reminder from previous Agent Training sessions

All rental properties in the state of Texas must comply with the Texas Property Code. You, as an agent, could be held liable if you allow a tenant to occupy a home that is not compliant. Every rental home must have: working smoke detectors inside every bedroom AND in the hallway outside the bedroom area. A keyless/one sided deadbolt on all doors that lead to the outside of the home (front door, back door, side door, door to garage if attached) and those doors must also have a door viewer installed if they don’t have see through glass in the door or attached to the door frame. All windows must have working latches. Sliding glass doors must have an arm bar or a pin lock as a back up to the lock that is already in the door.

You must upload all SIGNED documents on any transaction into Dotloop AND share with me as the broker so I can see them in Dotloop.

CDA’s need to be sent to me at least 72 hours prior to your closing (preferably 5-7 days). The Title Company cannot prepare the final Closing Disclosure accurately if they don’t have your CDA in advance. Remember the minimum to broker on any CDA is $99

FEMA Flood Maps are being updated and many properties that were previously not in a flood zone will be. Please be sure to add flood disclosure notices on your transactions whether you think you need them or not. If you fail to disclose the possibility of flooding, a client can come back years later and try to sue you/me.

Commissions the BUYER AGENTS from the seller are negotiable. But if you add it into your listing agreement you are forcing the seller to agree to a pre-determined commission before the sale. I strongly recommend that you do not offer a Buyer Agent commission in your listing agreement but explain to the seller that the buyer agent will be asking for a commission. When you are asked by a buyer’s agent what the commission is, your response is “please write your commission into Paragraph 12A1B of the contract. The commission is negotiable based on the offer”. DO NOT WRITE ANY COMMISSION AT THE BOTTOM OF PAGE 10 OF THE CONTRACT. Paragraph 12 is if the SELLER is paying a commission. Page 10 is ONLY if San Jacinto Properties is paying the commission.

Questions?
Comments?
Concerns?

San Jacinto Properties

My YouTube Training Video Channel

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