

Hybrid Appraisal

Faster closings. Proven reliability. UAD 3.6 ready.

Our hybrid appraisals already meet the new UAD 3.6 requirements, with turn times two to three days faster than traditional appraisals.

UAD 3.6 brings new data elements, inspection criteria, and a new report format, and everyone is building familiarity together. Our data collection process already meets the new documentation standard, so each assignment arrives organized in the new format. The result: broader eligibility and a process backed by structured data.

Why choose Hybrid Appraisals?

Our hybrid appraisals are a known path through UAD 3.6: a standardized, validated process our data collectors have followed for years. Hybrid separates on-site data collection from the appraiser's analysis: a trained data collector handles the property visit, and the appraiser focuses on what requires their judgment, researching comparables and forming the Opinion of Value.

Faster Turn Times

Save 2–3 days compared to a traditional appraisal.

Broad Eligibility

More than 90% of loans now qualify for hybrid under UAD 3.6.

Proven Reliability

67% of ROVs resulted in no change to the original value, same as any other appraisal.

GSE Validated

Property Data Report clears GSE validation before the appraisal is completed.

Same Ordering Process

The same ordering process you already use, no new workflow.

Costs Less

Priced lower than the new UAD 3.6 traditional appraisal.

Key Benefits

2-3 day faster turn times

+90% loan eligibility under UAD 3.6

67% of ROVs confirm no value change, same as any other appraisal

Lower cost than a UAD 3.6 traditional appraisal

The Impact

Close loans faster, without added step

More of your pipeline qualifies today

Confidence the opinion of value holds up

Save on every eligible order

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How our Hybrid Appraisal works

1. **Data Collection** — A trained property data collector visits the property and captures the standardized data set: interior and exterior condition, room measurements, and floor plan.
2. **GSE Validation** — The Property Data Report is submitted to and validated by Fannie Mae or Freddie Mac, catching issues like a missing room or incomplete data before the appraisal moves forward.
3. **Appraiser Review and Reporting** — The property data is passed to the appraiser, who uses their expertise to give an Opinion of Value based on the structured data, and completes the UAD 3.6 report.
4. **Report Delivered** — The completed UAD 3.6 report is delivered 2-3 days faster than a traditional appraisal, with consistent data and no discrepancies to sort out.

Common Questions

Are hybrids less reliable since there's less time on site?

No. Our data collection process is standardized to strict specifications and tends to surface more about a property's condition, not less, compared to a typical walkthrough.

Does a hybrid appraisal still hold up the same way a traditional one does?

Yes. Every hybrid appraisal still results in a fully developed, independently supported opinion of value. The process changes. The standard it's held to doesn't.

Is every order eligible for a hybrid?

No. Complex properties, acreage, or reviewer judgment can call for an upgrade to a traditional appraisal. When that happens, we let you know fast, typically within two hours of the order coming in.

**Ready to add Hybrid
Appraisals to your workflow?**

Talk to a hybrid specialist to see how it fits your pipeline. Contact us at sales@classvaluation.com