

APPRAISAL TODAY

How to reduce stress to be more productive in business and a happier life

Editor's notes: This article discusses the many sources of short term stress in an appraisal business and how to handle them.

Also, in this newsletter issue I have included an article on Mindfulness ("Mindfulness Can Help With Stress") which explains how and why I started using Mindfulness which is very useful for stress management, especially in reducing the stress symptoms. I started learning about it 4-5 months ago. I now feel in control.

I originally wrote this article in July, 2015. Not much has changed since then, particularly AMC hassles. About 4 months ago, I started learning Mindfulness. It is the best way to get rid of stress symptoms immediately, while you decide how to reduce the stress. It has changed my life.

In this article, I provide ways to reduce stress. A few examples: throwing a smurf ball at a picture of an AMC logo (or a picture of what you imagine the reviewer or underwriter looks like), walking outside for 10-15 minutes, or doing tai chi or yoga. Pick those that appeal to you. They all work.

What is stress?

Stress is the body's natural, automatic reaction to challenges, changes, or threats, triggering a "fight-or-flight" response that releases hormones like adrenaline and cortisol.

While short-term stress can increase alertness and energy to meet deadlines or avoid danger, long-term (chronic) stress can lead to serious physical and mental health issues.

For appraisers stress is usually short term from an AMC request wasting your time. Also stressful is traffic causing you to be late for an appraisal inspection or computer problems.

Stress, anxiety and depression

Stress, anxiety, and depression are interrelated mental health conditions. While stress is a reaction to threats, anxiety involves persistent fear or worry, and depression causes low mood and lack of interest. When I have stress that is over a longer period of time I get anxiety and depression. To stop the anxiety and depression I use Mindfulness. See the article in this newsletter.

Fight or Flight

We have all heard about Fight or Flight. Humans have been making this decision from back when humans first existed. It was good when deciding what to do with a predator, but not much in today's world happens that is so risky.

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Now we have stress and seldom, if ever, confront a carnivore that could kill us, such as a mountain lion.

Now we need to control our responses to stressful situations. We all encounter those situations.

Why short term stress is not good

Chronic stress is very bad. If you have it, be sure to try to get help, as needed.

In this article I write about short term stress, which is what appraisers usually have. You can learn to keep your mind and body from reacting to stress. Also, learn to avoid stressful situations.

Key reasons short-term stress can be harmful include:

Physical Symptoms: Rapid heart rate, high blood pressure, headaches, dizziness, and muscle tension.

Cognitive & Emotional Impact: Inability to concentrate, poor decision-making, anxiety, irritability, and panic.

Bodily Disruption: Immediate digestive issues, such as stomach pain or heartburn, and sleep disruption.

Immune System Overload: While it can briefly boost immune function, it also causes an initial, sometimes harmful, redistribution of immune cells.

AMCs and stress

But, since AMCs took over appraisal management after HVCC in 2008, many appraisers have had much less control over their appraisal businesses.

The ever increasing Scope Creep, requests for revisions, etc. has caused dramatically increasing stress levels for many appraisers. Appraisers can choose not to work for AMCs, of course. Or, work for AMCs that are less hassle.

Working for non-AMC clients can help. But, most residential appraisers work for AMCs, even if only during slow times.

Who has the highest stress levels?

Many studies have shown that the less control you have over your work situation, the greater the stress level. The lowest level people have the most stress. For example, in a large fast food chain it is not the CEO. It is the workers on the bottom, who have no control on how their work is done, the hours they work, their income, etc.

Self-employed people usually have quite a bit of control over what they do. Thus stress levels are lower than for employees with little control over their work. They choose who to work for, their income, the hours worked, when they work, etc. Of course, there is always some stress from deadlines, conflicts with family commitments, etc.

Appraisers still control many factors, such as how much they work, etc. but many feel their AMC clients have too much control over what they do.

Why stress reduction is important for appraisers

You can't eliminate stress, but you can change your reaction to stress. When I was in college, I felt very stressed. I met with a local psychologist once, who gave me a relaxation tape that helped a lot. I can still feel stressed, but the relaxation techniques really helped.

I know what it is like to keep "steaming" for several days about a problem from a client, particularly when it is a nuisance call with irrelevant questions.

What happens when you "steam" for several days? The client has won, even if they don't care. The time you spend on the appraisal is significantly magnified, even if you're just thinking about it. It is hard to concentrate on your other appraisals.

Even worse, some appraisers get crabby with their family and friends, bringing more people down.

Tips for appraisers

Most of our business stress is from:

- Too fast a turn around.
- Too many annoying phone calls.
- Can't get the information we need.
- Unnecessary questions and requests for revisions that take up time and make us even more stressed.
- Excessive client requirements.

Most of our worst stress comes from interacting with our clients. Here are some triggers to watch out for:

- Accepting a fast turnaround without screening the property, (which doesn't take much time when using aerial maps and public records).
- Don't ever, ever, ever call or email when you are upset. It just makes it worse. Wait until you have calmed down.
- Screen your calls. If an annoying client is on the phone, call the person back later.
- Get rid of clients from hell with stupid stips and phone calls and excessive requirements. Take them off your approved client list. Then you will have time and motivation to find a better client.
- To avoid speaking directly with a person, call after hours, when they have left the office.

Handling conversations with underwriters, reviewers, etc.

Ask them what the problem is. Let them talk. Ask how you can both resolve the situation.

Use humor. Image the person in a clown suit. Smiling does work to make you feel positive.

Exercising - a great way to reduce stress

Exercise is very good for deflating anger and irritation.

I started working with a personal trainer about 10 years ago. Since then I have been exercising almost every day.

I met her when I was doing an appraisal on a nearby Goodwill building and needed rent comps. Her gym was recently leased. Of course, I "pretended" to be a possible customer and looked at all the areas, including the basement (to me the "employee only" sign also said "appraisers okay"). I had been having problems with a torn rotator cuff (shoulder injury) for many years. She said she could help. Within 6 weeks the pain was gone. (When doing commercial appraisals sometimes I pose as a customer). For residential, when appraising new construction, you probably walk through the model homes and the sales office.

Sign up for an exercise class such as tai chi or yoga. They are low impact and focus on mind-body techniques. Classes are offered in many places or you can get a DVD online. Martial arts is good also, but does take more time and practice.

Take a group exercise class offered by Senior Centers, gyms, local parks departments, and other places.

Go outside and walk around for 10-15 minutes. When it is raining or very hot outside walk inside your house.

To take a break, I walk fast back and forth inside my house or along the hallway in my office building. Exercise works!

More ideas

Write a "mean" email but don't mail it. This often works for me. Talk with another appraiser who has a positive attitude.

People having the same problems as you can understand it much better than others. That's why another appraiser is good.

Spouses and family often don't want to hear about it again and again and don't have actual experience with your problems.

Stress relief toys, such as stress balls are cheap and highly effective stress relievers. Keep one in your desk, glove compartment of your car, hand bag, briefcase etc. Take it out and pummel it whenever you start to feel stress building.

Stuck in traffic? Use it as an opportunity. That's when I listen to my music CDs. You could listen to a relaxation CD. Most appraisers are self-employed. Think about the stress at jobs in your past when you worked for someone else. You control what you do.

Relaxation techniques

Set aside relaxation time. Include rest and relaxation in your daily schedule. Don't allow other obligations to encroach. This is your time to take a break from all responsibilities and recharge your batteries.

Relaxation techniques can be done anywhere, any time, however long you have for it, even if only 5 minutes.

Relaxation techniques work.

Self-affirmation

This is a technique that has become more widely used for many purposes. Self-affirmation may seem strange, but does work.

- When you keep getting requests for changes from an AMC, tell yourself: "I am a good appraiser. They are being too picky."
- You can't seem to find good AMCs to work for tell yourself: "I am a good appraiser and can get clients that want me."
- If business is slow, "I can survive the current market."

More tips

- Be willing to compromise when you can't get a fee increase. When you ask someone to change their behavior, be willing to do the same. If you both are willing to bend at least a little, you'll have a good chance of finding a happy middle ground.
- Be more assertive. Don't take a backseat in your own life. Deal with problems head on, doing your best to anticipate and prevent them. For example, discuss why you cannot make the requested revision.
- Look at the big picture. Take perspective of the stressful situation. Ask yourself how important it will be in the long run. Will it matter in a month? A year? Is it really worth getting upset over? If the answer is no, focus your time and energy elsewhere
- Don't try to control the uncontrollable. Many things in life are beyond our control- particularly the behavior of other people. Rather than stressing out over them, focus on the things you can control such as the way you choose to react to problems.

- Look for the upside. As the saying goes, "What doesn't kill us makes us stronger." When facing major challenges, try to look at them as opportunities for personal growth. If your own poor choices contributed to a stressful situation, reflect on them and learn from your mistakes.
- Learn to forgive. Accept the fact that we live in an imperfect world and that people make mistakes. Let go of anger and resentments. Free yourself from negative energy by forgiving and moving on.
- Connect with others. Spend time with positive people who enhance your life. A strong support system will buffer you from the negative effects of stress.
- Do something you enjoy every day. Make time for leisure activities that bring you joy, whether it be stargazing, playing the piano, or riding your bicycle.
- Keep your sense of humor. This includes the ability to laugh at yourself. The act of laughing helps your body fight stress in a number of ways.

Appraiser online communication - avoid negative comments

Be sure not to be active on Facebook appraisal groups that are negative and other negative online appraisal groups.

You want to have a more positive attitude. This is a critical factor in stress.

Handling stress varies widely

How do you handle stress? What is stressful for you?

What's stressful for you may be quite different from what's stressful to your best friend, your spouse, or the person next door. For example, some people:

- Enjoy speaking in public; others are terrified.
- Are more productive under deadline pressure; others are miserably tense.
- Are eager to help family and friends through difficult times; others find it very stressful.
- Feel comfortable complaining about bad service in a restaurant; others find it so difficult to complain that they prefer to suffer in silence.
- May feel that changes at work represent a welcome opportunity; others worry about whether they'll be able to cope.
- Foot on the gas - An angry or agitated stress response. You're heated, keyed up, overly emotional, and unable to sit still.
- Foot on the brake - A withdrawn or depressed stress response. You shut down, space out, and show very little.
- Foot on both - A tense and frozen stress response. You "freeze" under pressure and can't do anything. You look paralyzed, but under the surface you're extremely agitated. Lack of control - a major stress factor

Lack of control is a major stress factor.

You control who and what you do as an appraiser. Who has the most stress at AMCs? Not the CEO. Those with the least control, on the bottom of the pile, such as those who call for updates who have appraisers screaming at them have the most stress. Or underwriters, who don't understand appraisals at all because they have had little or no appraisal training and have difficulty communicating with appraisers.

You may feel like the stress in your life is out of your control, but you can always control the way you respond. Managing stress is all about taking charge: taking charge of your thoughts, your emotions, your schedule, your environment, and the way you deal with problems.

Stress management involves changing the stressful situation when you can, changing your reaction when you can't, taking care of yourself, and making time for rest and relaxation.

How to get more control of your work life

Before AMCs took over, you had a lot more control over your work life. How did you control it then? What can you do now?

You are self-employed. You can control your time. Make a decision to take control back from your clients.

None of your clients' employees are available 24 x 7. Why are you? Keep your personal and business lives separate.

Have separate business and personal phones. Possibly turn off your business phone during non-work hours. Have separate business and personal email addresses. Don't look at your business email on the weekend.

Take scheduled time off during the week. I play pickleball with friends on Tuesdays and Thursdays. I try to not miss it very often. I cannot think about any business or personal problems when playing.

I know you can schedule 5 or 10 minutes a day to take a break and walk around, leaving your business cell phone in your office.

Get rid of very demanding clients who expect you to be available 24 x 7.

Don't ever miss a child's performance in a play, soccer game, etc. When they grow up you will regret it every day. You will never regret working more.

Time spent with aging parents is worth whatever it takes.

Where to get more information

There are many books and CDs available on stress reduction and relaxation techniques discussed above. Check with your local library or www.amazon.com.

There are many places to take yoga and meditation classes, and gyms you can join. Or, get a cd of the exercises and do them in front of your tv.

One or two day live time management classes are available in many areas. Google time management classes in your area. Many years ago I took a one day time management class.

For stress management, ask around. My health insurance provider, Kaiser Permanente, offers many free classes. Local hospitals often offer them. Check with your health care provider to see what is available in your health plan.

Google "reducing business stress for self-employed people". There are many articles. See if there are classes in your area. "Mindfulness" classes are mostly offered in my area, the San Francisco Bay area. They are excellent and have lots of information. At www.amazon.com there are many books, CDs, etc. on stress reduction techniques. Business-related resources focus on employees but can be useful.

Just Say No to demanding clients, taking on too much work, appraisals that will take too much time, low fees, etc. Yes, it can be hard, but you will never regret it. Since I started my business in 1986, I have always said No when necessary.

There are many good ideas. I only discuss a few of them in this article, to keep it short and focused on appraiser examples.

See the article "How to stay positive with slow business" in your April 2024 Appraisal Today issue.

Mindfulness Can Help With Stress

Editor's Notes: When I originally wrote the stress article above for the newsletter in 2015 I knew nothing about Mindfulness. What I discuss in the Stress article is relevant and focuses on handling appraisal stresses.

There are many Mindfulness techniques, but I only know how to do guided meditations, so that is what I am writing about.

What is Mindfulness?

Mindfulness is the practice of purposely focusing your attention on the present moment—thoughts, emotions, bodily sensations, and surroundings—with a gentle, nonjudgmental attitude. It involves accepting current experiences rather than reacting to them, helping to reduce stress.

Mindfulness is rooted in Buddhist meditation traditions, and has been adapted into a secular practice widely used in psychology to improve well-being.

How Mindfulness helps your brain and body

Mindfulness, the practice of non-judgmental present-moment awareness, structurally and functionally alters the brain by strengthening executive control, shrinking the amygdala to reduce stress, and boosting gray matter in learning areas.

It reduces chronic pain and anxiety while lowering heart rate and blood pressure through enhanced parasympathetic nervous system activity.

One brain example is Reduced Amygdala Activity: Regular practice shrinks and reduces reactivity in the amygdala, the brain's "alarm system" for fear and stress.

One body example: Reduced Stress Response: Lowers levels of the stress hormone cortisol.

To see many more examples, Google Mindfulness effects on brain

and body.

Key Aspects of Mindfulness

Present Moment Awareness: Shifting focus away from rehashing the past or worrying about the future to what is happening now.

- Non-Judgment: Observing thoughts and feelings without labeling them as "good" or "bad".
- Acceptance: Allowing thoughts and sensations to exist without immediately trying to change or escape them.

How and why I learned about Mindfulness

Similar to many people, I had heard the term "Mindfulness". But, I did not know what it was: maybe some kind of "Wellness" thing.

About 6 months ago, I mentioned to my primary care doctor that I was having trouble getting back to sleep after waking up at night. She suggested seeing a Clinical Social Worker in the Behavioral Medicine Department. She suggested Mindfulness. I also sometimes have stress, which definitely negatively affects my work and personal life.

The Clinical Social Worker was a bit hesitant to suggest Mindfulness as it was unfamiliar to me. I was skeptical. I told her what I often say: I will try (almost) anything once.

After a few weeks I was learning and using techniques. I did not know that meditation is used in Mindfulness.

My previous experience with learning about relaxation

I got very stressed in the late 1970s when I was working on the prerequisites for an MBA. I had never had a business class. I saw a local psychologist who gave me a recording of relaxation techniques. Breathing was not mentioned.

At that time I knew nothing about the importance of breathing, which is what you learn first in Mindfulness.

My previous experience Cognitive Behavioral Therapy which is used in Mindfulness

Many years ago I was stuck in an elevator and developed very bad claustrophobia, especially in elevators. It was very inconvenient as I had to find another way to get to upper floors.

When I almost missed a deposition trying to get up two floors, I knew I had to get help. I got a referral to a clinical psychologist who had experience with claustrophobia.

Over several months she gradually exposed me to elevators, starting with standing in front of one, then going one floor up. I told her to keep her finger on 911 just in case. After a few months I was finally able to go up and down elevators. I am still worried about elevators so I walk up stairs when I can.

She was using Cognitive Behavioral Therapy which is used in Mindfulness. So I had some experience with it.

What meditations I do now

I prefer to do guided meditation, where the narrator guides you through the meditation. I mostly do longer meditations typically 30 minutes. I have started experimenting with shorter meditation lengths such as 5 or 10 minutes.

Music and other sounds when using meditation

I did not like using sounds on my first meditation above. I found music and other sounds distracting.

I tried some sounds on the apps below but did not like them. They distracted me from my meditation. Many had sounds that stopped and

started. I preferred electronic music which never had breaks.

Breathing techniques are very important

My previous experience with relaxation did not include breathing.

Mindful breathing is a simple, effective meditation technique that reduces stress and increases focus by focusing attention on the natural, physical sensation of breathing. It involves sitting comfortably, breathing slowly in through the nose and out through the mouth, and gently returning attention to your breath whenever the mind wanders.

Almost every longer meditation I use starts with breathing techniques.

In the Calm app below, search for breathing. The Insight Timer has Breathwork on the home page.

I use the 4-7-8 method - 4 count breathe in, 7 count rest, and 8 count breathing out. Exhaling longer than inhaling is very important.

My recent experience with a big computer problem and extreme stress

My tech support company set up a new computer to allow us to use both Windows 7 and Windows 11 on my new computer. It uses VMware to move from one to the other windows software. I have expensive legacy subscription software that will not work on Windows 11.

There were lots of complications and it took about 4 weeks to complete. We often were not able to use email, internet, and other features.

I had to be in the office when a tech remoted in and did a site visit.

I was totally stressed out. One day I didn't think I could take it anymore. I had recently started learning Mindfulness. I listened to my first 30 minute meditation. I was completely relaxed and my stress vanished.

What I do

I do mindful eating and walking almost every day I and I do my Mindfulness breathing. I also do guided meditation 3-4 times a week.

When I make toast for breakfast, I breathe and relax while it is cooking. Then I breathe between bites on the toast and notice how my mouth and my hands feel.

I regularly walk for 15-20 minutes almost every day and do breathing plus notice how my body feels when I walk and what is happening where I am walking.

Meditations focus on your body also

You see how your body is affected also. See above. There are meditations that lead you through focusing on your body from feet to head.

For example, when exercising do you like to do the same exercise or need new exercises?

The same works for meditations. I prefer to use the same exercises and have a few meditations I use regularly.

Whatever you want to do is fine.

The apps below have many, many meditations and other ways to use Mindfulness. Both have sections with new short meditations every day.

I use two apps that my social worker suggested - Calm and Inside Timer

Inside Timer has both free and paid meditations and sound tracks. The paid ones have "Plus" in the upper right of the name. Most are free. When you go to Home, at the top it lists "your intentions" such as sleep, stress, meditation and more.

Calm offers a 7-day free trial, followed by a premium subscription typically costing \$69.99-\$79.99 per year or \$14.99-\$16.99 monthly. Click on Discover near the bottom of the screen to see the options. My HMO paid for my subscription as a benefit. It is a very popular app, but was too overwhelming for me as I have not been doing mindfulness very long.

Who narrates on guided meditations?

From the Calm app: narrators and instructors for guided meditations on the Calm app are generally experts in their fields, possessing extensive, long-term experience in mindfulness, meditation, and therapy. They are selected not only for their expertise but also for their ability to deliver a warm, soothing, and authentic voice that helps users feel secure.

Inside Timer has similar information.

My favorite narrator is on both apps.

What narrator voice do you like to hear?

Everyone is different. I prefer an Australian gentleman's voice.

How do you learn about the techniques

There are group classes, individual one on one sessions and using an app. What is your best learning technique? For me, it is one on one sessions. I have taken many music and pickleball lessons and it works best for me.

When I mention it to my friends, the often say they do Yoga or have done it in the past. Yoga and Mindfulness are very similar. I had never done Yoga before, of course.

You may want to start with the Insight Timer free app below. I knew nothing when I started and found it a bit intimidating. My social worker really helped.

How Mindfulness changed my life

I have had depression off and throughout my life. Over the years I learned that keeping busy and exercising keeps it manageable. Now I have very effective Mindfulness that I can use anywhere, any time.

Beyond Forms, Toward Wisdom: The Case for a Broader Education in Real Estate Appraisal

By **Tim Andersen, MAI**

Abstract

This essay argues that the practice of real estate appraisal requires more than technical proficiency and regulatory compliance. To achieve excellence and credibility, appraisers benefit from a broader intellectual foundation that includes philosophy, economics, business law, composition, logic, and rhetoric.

Philosophy strengthens ethical reasoning and critical thinking; economics clarifies market dynamics; business law situates valuation within legal frameworks; composition, logic, and rhetoric enhance the clarity and persuasiveness of appraisal reports.

While some practitioners may resist calls for university-level education, fearing exclusion or unnecessary barriers, the essay reframes this vision as an invitation rather than a requirement.

A cross-disciplinary approach enriches the profession, elevates credibility in the eyes of clients and courts and encourages appraisers to stretch beyond minimum standards. Ultimately, the essay contends that the profession's future depends on cultivating wisdom-thinking like philosophers, reasoning like economists, and writing like rhetoricians.

This broader education moves appraisal beyond forms and toward wisdom.

Introduction

For many years, I have argued, sometimes quietly, but sometimes more loudly, that to be a truly effective real estate appraiser requires more than technical skill with a measuring tape or a deep familiarity with the Uniform Standards of Professional

Appraisal Practice (USPAP).

Those are essential, of course. But excellence in appraisal goes deeper. It requires a grounding in disciplines that might, at first glance, seem far removed from the daily tasks of inspecting properties or completing forms.

I am speaking here about philosophy, economics, business law, composition, logic, and rhetoric. The pillars of a university-level education that prepare a person not just to do appraisal, but to be an appraiser in the fullest, most professional sense.

I still believe this with all my heart. And although some of my colleagues have ridiculed me personally or dismissed the idea, I remain convinced that the profession of real estate appraisal will rise or fall based on how seriously it embraces a richer intellectual foundation.

This essay is not a defense against criticism, but rather an invitation-to imagine what our profession could become if appraisers stretched beyond the minimum requirements and aspired to something more enduring: wisdom.

Why Philosophy Matters

Philosophy has long been called the "love of wisdom." Appraisers, whether we realize it or not, are constantly engaged in philosophical questions. What is value? How do we know what we know? How do we weigh evidence or decide which facts are most relevant?

These are not merely technical problems. They are questions of epistemology (the study of knowledge), ontology (the nature of being), and ethics (what we ought to do).

A background in the workings of philosophy gives appraisers the tools

to wrestle with these deeper questions. It sharpens critical thinking, clarifies concepts, and (perhaps most importantly), reinforces the vital role of ethics in our work.

After all, the public trust depends on our credibility. A philosophical education does not hand us ready-made answers, but it does train us to think clearly, to question assumptions and to act with integrity.

Why Economics Matters

At its core, real estate appraisal is about markets: how buyers and sellers interact, how supply and demand shift, how human behavior translates into prices and how we as appraisers interpret those markets. Economics is therefore not a sideline subject, but a foundational one.

Consider the principle of substitution, or the dynamics of housing cycles or the role of interest rates in shaping affordability. These are not isolated facts; they are part of the larger fabric of economic thought. An appraiser who understands elasticity, opportunity cost or behavioral economics brings depth to the analysis that goes beyond comparable sales.

Economics also fosters humility. Markets are complex, probabilistic systems, not deterministic machines. A well-trained economist-appraiser understands both the power and the limits of data and can communicate that nuance to clients and courts with honesty.

Why Business Law Matters

Property is not just a physical asset; it is a bundle of legal rights. Easements, zoning, liens and lease agreements can alter value as profoundly as square footage or location.

A grounding in business law equips

appraisers to understand the framework in which property exists. It reminds us that every valuation is embedded in a web of contracts, regulations and rights. It also sharpens our sense of liability, duty and the boundaries of professional responsibility.

Moreover appraisers often serve as expert witnesses. In that setting, knowledge of business law is not optional—it is a prerequisite to credibility. Judges and attorneys notice when an appraiser can speak the language of contracts and statutes with confidence.

Why Composition, Logic, and Rhetoric Matter

If philosophy teaches us how to think, and economics and law what to think about, then composition, logic, and rhetoric teach us how to express those thoughts clearly, precisely, and persuasively.

An appraisal report is not merely a collection of numbers. It is an argument in support of the value conclusion. It persuades the reader that the appraiser has considered the evidence, applied sound reasoning and arrived at a credible conclusion. Weak writing undermines strong analysis; strong writing amplifies it.

Composition teaches clarity. Logic ensures coherence. Rhetoric, which is the art of persuasion, gives us the tools to communicate complex findings in ways that judges, lenders and clients can understand and trust. Technical skill without communication leaves the job incomplete. I would even go as far as to say: an appraiser who cannot write persuasively is like a carpenter who cannot drive a nail.

Why the Pushback?

So why, when I have championed this broader education, have some colleagues ridiculed me as well as the idea of deeper intellectual accomplishment? I think the answer lies in human nature.

Education can feel like a barrier. Many appraisers entered the profession without college degrees, learning instead through experience, mentorship and continuing education. They rightly value that practical wisdom and may hear my call for greater formal education as an attack on their legitimacy. Others may fear exclusion—that raising the bar would make the profession inaccessible to those without the time or resources for a more traditional university education.

I understand these concerns. But my vision is not about exclusion. It is about invitation. It is about saying: we can be more than technicians filling out forms; we can be professionals shaping trust, law, and markets with wisdom.

Reframing the Vision

Instead of insisting that every appraiser must hold a university degree, perhaps the better path is to highlight the advantages of cross-disciplinary learning. Imagine continuing education courses titled Aristotle and Appraisal Ethics, or The Rhetoric of the Appraisal Report, or Economics for Appraisers Beyond the Basics.

Imagine workshops where we learn to argue cases with the precision of a lawyer and the clarity of a writer.

Rather than setting up education as a gate, we can present it as a ladder—one that any appraiser may climb, at their own pace, toward greater credibility and effectiveness.

The Benefits to Clients and Courts

Clients and courts notice when an appraiser brings more than technical competence to the table or the courtroom. An attorney appreciates the appraiser who can explain market trends to a judge and jury in plain English. A judge trusts the expert who can ground a conclusion not only in data but in sound reasoning. A client values the report that is clear, concise, and compelling.

In every one of these cases, the appraiser who has studied philosophy, economics, law, composition, and rhetoric has an edge. Not because of a framed degree on the wall, but because that broader education shows up in every line of the report and every word of testimony.

The Invitation

So, here is my invitation to my fellow appraisers: stretch beyond the minimum. Read widely. Take a course in logic or business law. Explore Aristotle, Kant, or Rawls alongside USPAP. Practice your writing as carefully as your measuring.

Do not do it because someone requires it. Do it because clients, courts, and communities will recognize the difference.

Do it because appraisal deserves to be more than a technical trade. Do it because both your professional life and your intellectual life will be richer for it.

Conclusion: Beyond Forms, Toward Wisdom

Real estate appraisal will continue to evolve. Technology will reshape our tools. Regulation will reshape our processes. But the enduring foundation of our profession will always be human judgment.

And judgment is not born from forms or checklists. It is cultivated through education, reflection, and practice across disciplines. It grows when we think like philosophers, reason like economists, argue like attorneys, and write like rhetoricians.

The question is not whether a degree makes an appraiser. The question is: what kind of appraiser do you want to be?

Beyond forms, toward wisdom.

UAD 3.6 Software Update - Timelines for Completion

Editor's comments: To learn how to use your preferred software you need to be sure is it completed and ready to go. Don't waste time on learning software that is not completed.

About the vendors

Two vendors are using their existing forms software and include UAD 3.6 forms: Alamode/Total and SFREP. Four are using the "cloud" - ACI, Bradford, Freedom Appraise and Aivre

I have not seen ACI. Their update response was "Quarter 2"

I reviewed Bradford's "front end" which was the best appraisal software I have seen. They have started getting their Report software verified by GSEs.

Bradford makes all of their legacy forms available, including many types of non-lender forms which I use for non-lender appraisals.

Freedom Appraise started with Appraiser Genie to provide additional information for forms software. The owner, Andy Arledge is a practicing appraiser who now has a UAD 3.6 software, Freedom Appraise.

Aivre's CEO is an appraiser. The software focuses on AI applications.

Why is completing the software going so slow?

I have been writing about the appraisal software for a year in this newsletter. Only 1 or 2 vendors are ready to go now. The others need more work done.

The GSEs did not check with the software vendors to see how much time they needed to complete their software. The actual time needed has been longer than expected.

Also, GSE requirements to make all the software the same for the reporting section had to be exactly the same for all the vendors. PDF and XML reports and Zip photos must be correctly done. Getting this all "validated" by the GSEs is taking time.

What real estate agents, borrowers who see the appraisals and many others say about the new reports.

They like them much better than the old forms. Too much stuff buried in the 20-30+ addendums. Inflexible forms. An appraiser I know has given several presentations to real estate agents comparing legacy forms and New URAR. They liked the new format - much easier to understand, plus no long addendums to try to find information they want.

What do appraisers say?

Humans, including appraisers, don't like change. Also business has been slow. Many are leaving the profession or retiring. Those that remain will have lots of work.

My opinion of UAD 3.6

The new reports are very interesting and I would do the UAD 3.6 reports. For a decent fee, considerably higher than for the legacy forms, I would work for direct lenders. Of course, I would never work for an AMC, which limits my options.

List of my newsletter articles

4-25 New URAR for Appraisers.

Fannie Q&As and other info

5-25 Train the Trainer and My review of intro class

6-25 What is new in the New URAR?
I list each page of SFR and go over

each data request.

7-25 From UAD 2.6 to 3.6 what appraisal software vendors are doing. Software vendor comparison - alamode (inspection app), SFREP - report, Bradford (Front end completes appraisal)

11-25 UAD 3.6 update - Software Vendor Update

3-26 UAD 3.6 - Yes, No or Maybe

4-26 Uad 3.6 Software Update - Timelines for finishing software

All the articles are available on the paid subscriber web pages.

Bradford Nighthawk update for as of 3-6-26

Bradford comments: "We do not have a detailed timeline. We will probably get verified sometime in March or early April and are open for beta testers."

"Our approach to the development and verification process has been to take deliberate steps to ensure a stable and reliable application. We've been carefully crossing our t's and dotting our i's because much of what we're producing has never been done before."

"The first quarter of 2026 marks the beginning of our most important phase in the development of NightHawk - the training and education of you, our customers on how NightHawk handles UAD 3.6 data and automatically creates the report."

"We are gearing up our Technical Support team, starting a Customer Success department as well as partnering with educators to assist in this training and education endeavor."

"The training program will continue throughout 2026. This phase will initially also involve rigorous beta testing followed by the third phase which is the broad release to all our cus-

tomers. "

"We expect all these phases to be completed within the first quarter of 2026."

Editor's note: Bradford's "front end" software is the best I have seen for appraising. I reviewed it in 2026.

Enter an address and it does the subject, comps, charts, and more. I tested it last year and it worked great. I want it for my appraisals!

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Freedom Appraise expect to have everything ready to go in March.

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Aivre

As of 3-13-25

Mobile app - Completed in March not needing Internet access

Comp mapping - by end of Quarter 2

Cost Approach - Marshall & Swift not available. Getting a partner or doing it themselves.

GPAR - end of Quarter 2

Third party software -Difficult to integrate. Using their own software. They are mostly doing their own software.

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SFREP

As of 3-6-26

Timeline link to see any changes

www.support.sfrep.com/knowledge-base/?id=1412

Printable worksheets for inspections if you don't use an inspection app.

Printable worksheets are available now in Appraise-It Pro. These worksheets provide designated spaces for entering data, and they align with the new dynamic form.

We are providing a second option: a simple two-page checklist. This allows appraisers to mark off completed items.

"We don't yet have a mobile app for UAD - still in the works. InstaPlan.ai with LiDAR sketching should be out for UAD 3.6 later this month."

"SFREP's development team has put in an extraordinary amount of effort since the UAD 3.6 specification was published in the spring of 2023, and will continue to do so well into 2026 to ensure you have the best appraisal report software on the market. **As a reminder, there are four key dates in the GSEs' UAD 3.6 timeline:**"

Editor's Note: I had a live demo of their report app where I asked questions in early 2025. It was ready to go.

September 8, 2025: Limited Production Period?

Lenders who were verified by the GSEs could begin issuing orders for UAD 3.6 reports

January 26, 2026: Broad Production Period Began

Any lender can begin issuing orders for UAD 3.6 reports

November 2, 2026: Mandate Date

All new orders must be for UAD 3.6 reports. *Send in orders by October 1.*

May 3, 2027: Retirement Date

Pre-November 2nd order revisions have cleared the pipeline and UAD 2.6 is retired

Keep in mind:

UAD 3.6 order volume will likely be very low during Limited Production and into Broad Production, as most lenders will not begin participating in UAD 3.6 until after Broad Production begins.

This timeline is only for FNMA and FHLMC. FHA, VA, and USDA have all announced they intend to adopt UAD 3.6, but have not yet published their own adoption timelines.

The UAD 3.6 format is only for mortgage purposes. Non-lender work

will continue to require general purpose report types, even after the mandate date.

SFREP's UAD 3.6 development timeline reflects the enormous amount of work it takes to implement the new dynamic report types and fully integrate them into Appraise-It Pro.

All future dates and plans are aspirational and subject to change based on user demand, level of effort required, and unforeseen circumstances.

July 28, 2025: Development Preview

New dynamic UAD 3.6 reports added to library

MISMO v.3.6 export

Real-time validation

Common responses

Side-by-side comparables

Automatic adjustments

September 8, 2025: Public Preview

MISMO v.3.6 export removed pending final GSE verification

Integration API available to third parties

November 11, 2025: Initial Public Beta release

MISMO v.3.6 export

UAD Compliance API integration

Street Maps

Basic sketching integration (Sketch-It, Sketch32, Apex)

Partial help text in new dynamic reports

December 2025: Follow-up beta releases

Open MISMO v.3.6 files

Report and MISMO v.3.6 import

Initial InstaPlan mobile application integration

Various UAD 3.6 fixes and improvements

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January 2026: Follow-up beta releases Various UAD 3.6 fixes and improvements

February 2026: Follow-up beta releases

Solomon Calculator integration
Various UAD 3.6 fixes and improvements

Q1 2026: Follow-up beta releases

Include static addenda, PDFs, and documents as exhibits

Sketching integration improvements

Cut / copy / paste comparables

Spellcheck

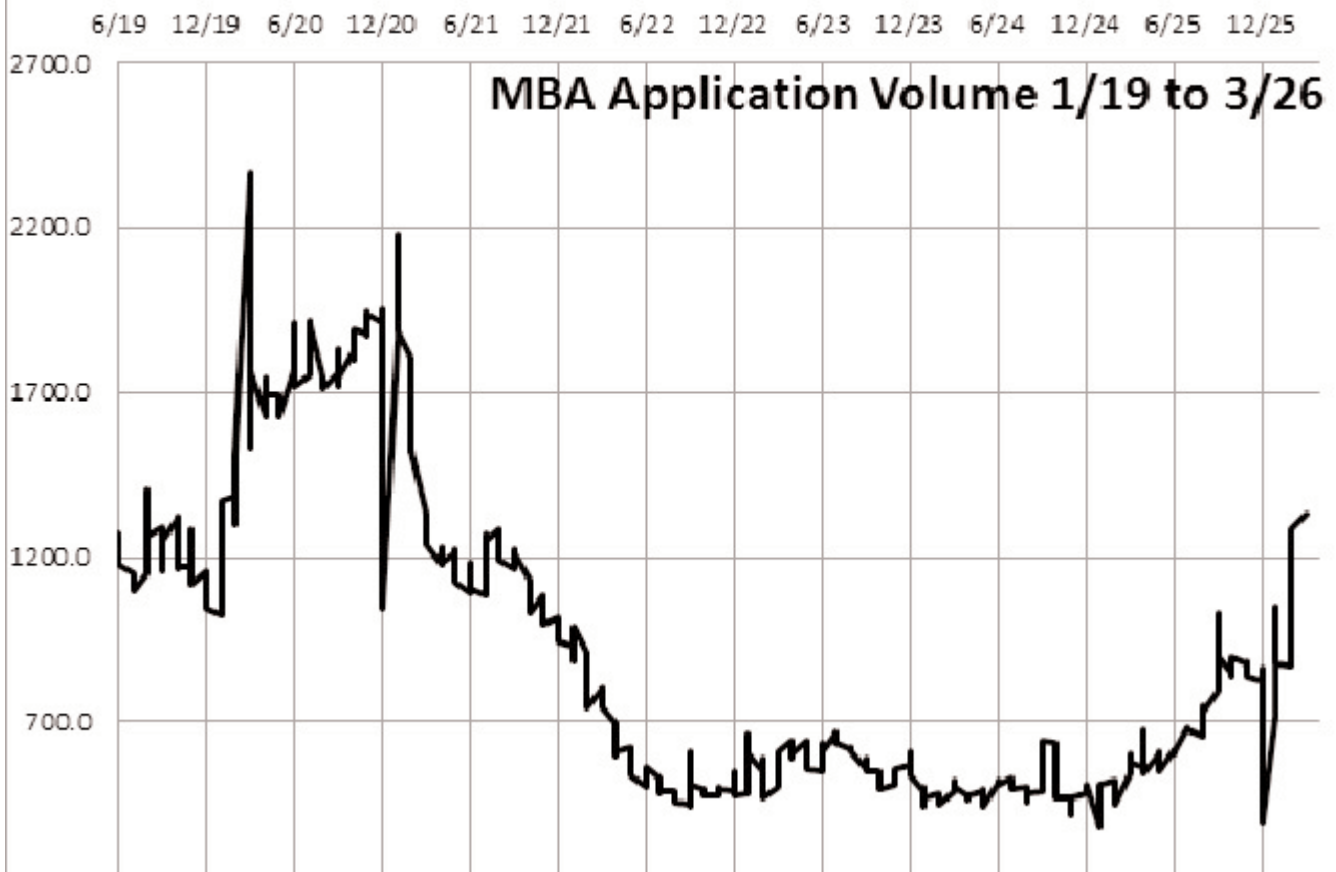
Paper and dynamic digital property data collection tools

Full help text in new dynamic reports

Report search

Additional mobile application integrations

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Q3 2026: Follow-up beta releases

Lenders database
Flood Map integration
Comp Manager and comparables database
Inline image support in dynamic reports
Adjustments sensitivity analysis
Copy / move items in repeatable groups

Q3 2026: Production release

Lua scripting support

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Total/Alamode

Timeline link for the full timeline and to see any changes
www.alamode.com/uad36-timeline

Editor Note: I only have the subject lines here. To see the full report with more details use the link above. In early 2025 I had hands on demo of their mobile app, which looked great.

Phase 1: Learning Edition (Sept. - Dec. 2025)

UAD 3.6 Report Creation
TOTAL for Mobile Data Collection
Workfile PowerView
Full GSE Verification

Phase 2: Launch Edition (Jan. - March 2026)

Generate invoices for UAD 3.6 reports
Since the new URAR does not support additional addenda pages, including invoices, appraisers will need to invoice their clients separately. TOTAL will help you do that.
UAD 3.6 Real-Time Validation
Titan Analytics Integration
3rd Party Integrations
QuickSource Subject Public Records
Comps Side-by-Side
QuickLists
E&O
TOTAL for Mobile Improvements

Phase 3: Expected in April-June 2026

PDF Document Import
Assignment PowerView
Secure signing
AppraisalPort and Mercury Delivery
SmartStart and Enhanced Template Merging
Photos PowerView
Worksheet PowerView

Phase 4: Expected in Jul-Sep 2026

Import 3rd Party UAD 3.6 XML
Comps Database
QuickSource Integration
Full Titan Integration
Timeline and Undo

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ACI

"Quarter 2" when asked about their timeline

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Freedom Appraise

Will be completed in March 2026

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NEW SOFTWARE INFORMATION

Good Facebook Page for UAD 3.6

I don't check out appraisers Facebook pages very often. This one is good "Appraisers perspective of UAD 3.6". Andy Arledge of Freedom Appraise is one of the administrators. He keeps it well managed, no "whiners" or long strange posts. It has opinions/info on software providers, fees, etc. Plus some very interesting files.

Few, if any, revision requests

Per Avre,
Before the report is sent, GSEs require that the report be tested to conform with The Fannie Mae or Freddie Mac API Compliance Checker.

We have one user that has done 19 UAD 3.6 appraisal reports ranging from single family, 2 unit, 4 unit, condo and completion report with no revisions.

My comments

This is fast changing as software and lenders get closer to being fully ready for UAD 3.6.