

# APPRAISAL CONNECTION

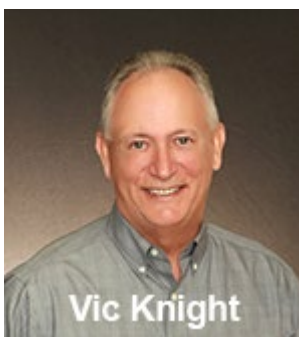


You are now receiving our Appraisal Connection newsletter, bringing you the latest updates and insights from the appraisal sector of the real estate industry. The Appraisal Committee is committed to keeping all NC REALTORS® informed about appraisal trends to enrich your industry knowledge and enhance client service. As always, you can [update your email preferences](#) at any time to customize the types of news and updates you receive from us.

In this newsletter:

- *Chairman's Corner*
- *Legislative & Regulatory Update*
- *Upcoming CE Course*
- *August 6 Webinar Resources*
- *Guide for Working with Appraisers*
- *What's Ahead for Appraisal Standards?*
- *Future Meetings | Events| Education*

## CHAIRMAN'S CORNER



Hello to all my fellow NC REALTORS® Appraisers,

Mark your calendars, September 2025 ushers in a sea change in the residential appraisal industry, and these sweeping changes are unstoppable. This near horizon change is known as the Uniform Appraisal Dataset (UAD 3.6). Fannie Mae and Freddie Mac, directed by

the Federal Housing Finance Agency, spearheaded this change. The initiative for the creation of the NEW UAD 3.6 is to align appraisal data with current mortgage industry standards that has been under construction since 2018.

This is a NEW Single-Form, utilized regardless of property type, for ALL residential appraisals. The front page is standard, but subsequent pages will depend on the type of property being appraised. The remainder of the report will incorporate much more detail, focused mostly on the interior features of the property and the uniqueness of the type of property being appraised, the assignment criteria, and the client's particular stated needs. This new dynamic form actually expands as needed so the appraiser can include additional critical information. Appraisers are now preparing for this sweeping change. It won't be easy nor straight forward. The learning curve may be steep for some, so prepare yourself now for the future because this train is coming!

As part of the 28-hour CE requirement, appraisers must now complete a 7-hour course on Valuation Bias and Fair Housing Laws and Regulations, in addition to the mandatory 7-hour USPAP update every two years. This is followed by a 4-hour Valuation Bias and Fair Housing Laws and Regulations course in subsequent 2-year CE cycles. Check out our upcoming September 12 in-person CE class featured below.

To learn more, I invite you to attend our Appraisal Committee Meeting during the [NC REALTORS® Convention](#) in Cherokee on Monday, October 20 at 10:30am, followed by our Appraisal Education Session.

As always, thank you for being the real estate appraisal professional you are in North Carolina.

"Vic"

Vic Knight

2025 NC REALTORS® Appraisal Committee Chair

[Vic\\_knight@realtor.com](mailto:Vic_knight@realtor.com)

VISIT OUR WEBPAGE

## LEGISLATIVE & REGULATORY UPDATE

Housing remains one of NCR's top priorities. The focus is on passing legislation that expands housing supply at all price points by reducing unnecessary regulatory barriers. Through numerous efforts to compromise, many provisions in HB 765 were moved to [SB 205](#). This bill reinforces compliance with existing state law. Our lobbying team will continue working to advance SB 205 in the short session.

The Practical Applications of Real Estate Appraisal (PAREA) is NCR's other top priority issue. Governor Stein signed [SB 690](#) into law on July 2. The bill requires PAREA participants to submit 15 appraisals to the NC Appraisal Board (with five reviewed).

## CE COURSE | VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS



**Dana Murray**  
CDA, RAA, MNAA  
NC Certified Residential Appraiser  
NC Licensed Broker, REALTOR



**Graham D. Smith**  
CDA, GAA  
Certified General Appraiser  
in NC, SC, VA, NC Licensed  
Broker, REALTOR

Join the NC REALTORS® Appraisal Committee in partnership with the North Carolina Professional Appraisers Coalition (NCPAC), for a 7-Hour in-person Valuation Bias and Fair Housing Laws and Regulations Appraisal CE Course.

- **Friday, September 12, 2025 | 9am-4:30pm**
- **Location:** NC REALTORS® Greensboro Headquarters
- **Special NCR Member Pricing:** \$140
- **Lunch provided** by the NC REALTORS® Appraisal Committee.

- **REGISTER HERE!**
- **Questions?** Email [NCPAC@live.com](mailto:NCPAC@live.com)
- **NCPAC Cancellation Policy** applies.

## WEBINAR RESOURCES | THE POWER OF ACCURATE DATA



A special thank you to Vic Knight, Chair of the NC REALTORS® Appraisal Committee, for moderating this dynamic, informative discussion!

- [Watch the Replay](#)
- [Download the Slides](#)
- [Q&A](#)

## APPRAISAL NEWS - STAY INFORMED

Explore **Appraisal News**, the newest feature section designed to keep you up-to-date with the latest industry developments on the **NC REALTORS® Appraisal Committee** webpage.

Visit regularly for timely updates, insights and important appraisal news. Our latest feature highlights **Industry Training for the New UAD and URAR**. [Check it Out!](#)

### Yes, You Can Talk To The Appraiser

One misconception among real estate agents is that they aren't allowed to talk to appraisers. Accurate, relevant, and timely communication with the appraiser and lender is key to supporting your client and helping ensure an accurate appraisal.

### Key Takeaways

- Agents can, and should, communicate with appraisers to provide factual data that may not be readily available.
- After the appraisal, if the report appears inaccurate, clients may request a reconsideration of value from their lender.
- Success depends upon using correct and relevant information, analysis, and documentation.

## Communication Do's and Don'ts

- Real estate agents may advocate for their client by supplying verifiable, objective information to the appraiser.
- Agents **should**:
  - Share information that is factual and supportable with documentation
  - Use a consistent checklist or template
- Agents **must not**:
  - Influence, pressure, or coerce the appraiser,
  - Offer compensation or incentives for the appraiser to arrive at a specific value,
  - Interfere with the appraiser's independence or process.

[Download](#) this two-page guide for working with appraisers.

## INDUSTRY INSIGHT: WHAT'S AHEAD FOR APPRAISAL STANDARDS?

### A New Era in Valuation: How UAD 3.6 and the New URAR Will Reshape the Appraisal Landscape

These updates from Fannie Mae and Freddie Mac are set to modernize appraisal data standards and reporting formats. [Read More from Working RE](#)

### 2025 NCAI Real Estate Valuation Conference

#### Exclusive Discounted Pricing for NC REALTORS® Appraisers!

**September 23 & 25, 2025 | Virtual**

The [REVC conference](#) provides an opportunity to stay up to date on industry insights and developments by bringing together the top experts to share their knowledge on the latest trends, methods, and best practices in real estate valuation.

- **Residential Track - September 23, 2025**
  - Approved for **4 Hours CE** (NC Appraisal Board)
  - **Early Bird Rate:** \$75 (Register by Sept. 9)
  - Promo Code (after Sept. 9): **FRNZ525005**
- **Commercial Track - September 25, 2025**
  - Approved for **7 Hours CE** (NC Appraisal Board)
  - **Early Bird Rate (before Sept. 10):** \$150 (\$20 savings!)

- Promo Code: **BWPD525004**

*Note: Promo codes are valid only for NC REALTORS® Appraisers who are not AI members.*

**Registration Questions?** Contact [customerservice@appraisalinstitute.org](mailto:customerservice@appraisalinstitute.org).

### **Appraiser Vindicated: Lanham Discrimination Lawsuit Dismissed in Maryland**

One of the most widely publicized and contested lawsuits alleging appraisal discrimination has finally come to an end. [Read the full story here.](#)

## **FUTURE MEETINGS | EVENTS | EDUCATION**

### **Valuation Bias and Fair Housing Laws and Regulations CE Course**

September 12, 2025 | 9am-4:30pm

Location: NC REALTORS® Greensboro Headquarters

Fee: \$140 (**Special NCR Member Pricing**)

### **2025 NCAI Real Estate Valuation Conference**

**September 23 & 25, 2025 | Virtual**

September 23, 2025 **Residential Track**

September 25, 2025 **Commercial Track**

### **NC REALTORS® Convention**

October 20-23, 2025 | Cherokee, NC

October 20, Appraisal Committee Meeting | 10:30am-11:30am

October 20, Appraisal Education Session | 11:30am-12:30pm

[Register Here](#)

### **NAR NXT, The REALTOR® Experience**

Nov. 14-16, 2025 | Houston, TX

[Register Here](#)

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### **We would like to hear from you!**

Let us know what topics you would like for us to highlight or how the

REALTORS® Appraisal Committee can help you. Contact committee staff liaison [Denise Daly](#).

#### HELPFUL LINKS

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[NC REALTORS®](#)

[NC Appraisal Board](#)

[NC Appraisal Institute](#)

[The Appraisal Foundation](#)

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