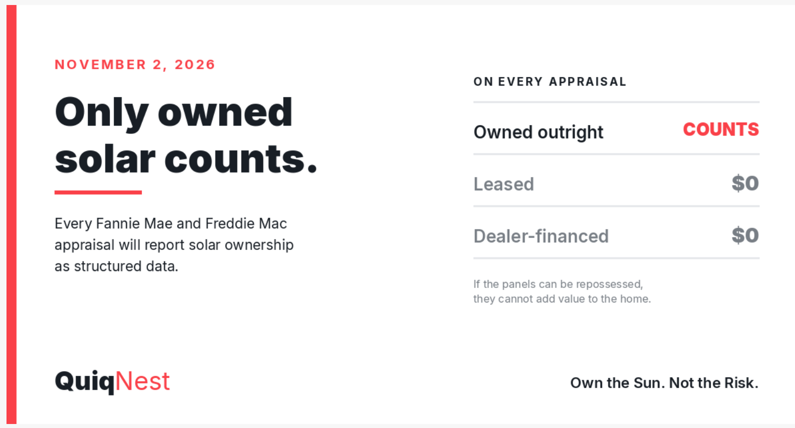
UAD 3.6 Mandate Arrives November 2: Clear-Title Solar Is the Only Solar That Counts

On November 2, every appraisal reports solar ownership as structured data. Leased and dealer-financed systems are excluded from appraised value.

MIAMI, FL, UNITED STATES, August 7, 2026 /EINPresswire.com/ -- On November 2, 2026, Fannie Mae and Freddie Mac's Uniform Appraisal Dataset (UAD) 3.6 becomes mandatory for every new appraisal report submitted to the Uniform Collateral Data Portal. For the first time, solar ownership status will be captured as structured, machine-readable data that travels with the loan file.



Under UAD 3.6, effective November 2, 2026, every Fannie Mae and Freddie Mac appraisal reports solar ownership as structured data. Only owned solar contributes to appraised value.

The consequences are not evenly distributed. Fannie Mae's Selling Guide is explicit that solar panels leased from or owned by a third party under a power purchase agreement cannot be included in the appraised value of the property. There is no documentation path around it. For solar financed through a solar company and secured by a UCC-1 filing on the equipment, the panels are excluded from appraised value unless the loan documents state they cannot be repossessed, a term the retail solar channel does not offer.

> The mandate does not change what solar is. It changes what an appraiser is allowed to say it is worth.”
>
> *Patrick Blanchet, Founder and CEO, QuiqNest*

QuiqNest, Inc. has been originating the alternative since 2025 under the name Clear-Title Solar: solar the homeowner owns outright, with no UCC-1 fixture filing on the equipment, no dealer fees, and no lease.

"We did not build Clear-Title Solar because of UAD 3.6. We built it because the retail solar financing structure was broken and homeowners were paying for equity they were never going to get," said Patrick Blanchet, Founder and CEO of QuiqNest. "The mandate does not change what solar is. It changes what an appraiser is allowed to say it is worth."

The Pool Analogy

Solar financed through a solar company, or leased, is like paying for a pool the appraiser says does not exist. The homeowner makes the payment. The improvement is real. The value does not appear on the appraisal, because the financing structure, not the equipment, determines whether the appraiser can count it. On November 2, UAD 3.6 makes that outcome permanent.

Two Entrances to One Category

Clear-Title Solar has two paths: pay cash, or finance the system inside the mortgage. Both produce a system the homeowner owns with nothing filed against the equipment.

Cash purchase is the simplest path, and the one the retail channel prices worst. Clean title does not protect a cash buyer from the dealer markup layered into a retail quote. QuiqNest cash purchases run through certified installer partners at installed cost, with no setter fees, closer commissions, or dealer points.

BrightNest Mortgage finances an owned solar system into the primary mortgage at purchase. The buyer puts down the same cash they would have without solar, the monthly payment is engineered to be lower than the power bill it replaces, and dollars that would have gone to the power company become principal in an owned system. Same cash down. Lower monthly cost. An expense turned into equity, subject to underwriting and program rules.

QuiqBridge serves existing homeowners for whom a cash-out refinance does not pencil and a home equity line is out of reach. Built on FHA Title I as expanded by the 21st Century ROAD to Housing Act, which became law July 11, 2026, QuiqBridge finances solar up to $75,000 over 30 years, secured the way home lending is supposed to be secured, with the solar equipment itself carrying no UCC-1 fixture filing. QuiqBridge is temporary by design: a second payment engineered to be exited into QuiqRefi at the next mortgage event.

QuiqRefi consolidates a QuiqBridge Title I loan into the primary mortgage at the homeowner's next refinance, restoring a single monthly payment.

The retail solar channel's market has lived inside the lender's product gap: the homeowner who wants solar, has no equity to tap, and cannot make a refinance work. That gap defaulted to a lease or a dealer-fee loan. QuiqBridge is the first lender product placed on that shelf.

What Homeowners Should Check Now

Homeowners with existing solar can determine which category they fall into by reading their own paperwork. A lease or power purchase agreement is excluded from appraised value with no exception. A loan from a solar company will carry a UCC-1 filing on the equipment and a security agreement preserving the lender's right to repossess, which is the term that excludes the system from appraised value. Homeowners considering solar can ask for the repossession clause in writing before signing.

Why the Mandate Compounds

Under the prior standard, an appraiser could describe solar narratively, or omit it entirely. Once structured data begins accumulating on November 2, the comparable-sales evidence base for owned solar can only grow. Systems excluded from appraised value accumulate as evidence of zero contribution.

"Repossessable solar cannot seed a comparable," Blanchet added. "Owned solar is the only variant that compounds its own appraisal evidence. Every Clear-Title closing makes the next one easier to appraise."

Florida Market Conditions

QuiqNest originates Clear-Title Solar in Florida with certified installer partners. Florida's regulatory environment restricts electricity sales to utilities, which means power purchase agreements are not offered in the state and the only third-party solar structure available is a lease. Every Florida solar lease adds a UCC-1 lien. Clear-Title Solar is the alternative that does not.

The Timeline

UAD 3.6 entered limited production September 8, 2025 and broad production January 26, 2026. As of August 6, 2026, appraisals still submitted under the prior standard receive a warning message stating that all new submissions must use UAD 3.6 beginning November 2. The mandate takes effect November 2, 2026, when that message becomes fatal. The prior standard is fully retired May 3, 2027. Source: Freddie Mac and Fannie Mae, UAD Redesign Timeline, Uniform Mortgage Data Program.

About QuiqNest

QuiqNest, Inc. is a Miami-based residential real estate finance company that created the Clear-Title Solar category: solar the homeowner owns outright, with no UCC-1 fixture filing on the equipment, no dealer fees, and no lease. The company holds patent-pending intellectual property on the Clear-Title framework. QuiqNest originates Clear-Title Solar through cash purchase, BrightNest Mortgage, QuiqBridge, and QuiqRefi. Learn more at quiqnest.com and uad36solar.com.

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