homebridgewholesale

Bulletin 26-15

Uniform Appraisal Dataset (UAD) 3.6

Homebridge Wholesale is pleased to announce that we will begin accepting appraisals in the new Uniform Appraisal Dataset (UAD) 3.6 format for certain loan types effective immediately for both pipeline transactions as well as for new submissions.

UAD 3.6 URAR Redesign

The new URAR (UAD 3.6) will replace all existing versions of the appraisal report in one single dynamic form with the exception of the **Completion Report** and **Restricted Appraisal Update Report,** which will be on separate forms.

- Appraisal report form numbers have been retired
- The new appraisal report **will include** the Single Family Comparable Rent Schedule (formerly Form 1007/Form 1000) which will be completed in the new URAR for subject property transactions
- A Completion Report will replace the legacy Appraisal Update and/or Completion Report (FNMA Form 1004D/FHLMC Form 442)
- A Restricted Appraisal Update Report will replace the Appraisal Update and/or Completion Report (FNMA Form 1004D/FHLMC Form 442)

When the new URAR is utilized, there will only be a few limited instances in which a Comparable Rent Schedule (FNMA Form 1007/FHLMC Form 1000) is still acceptable:

- When documenting rental income for a **non-subject property**
- In conjunction with FNMA Announcement 2026-08 for a departing residence for the occupied unit
  NOTE: Homebridge **has not** issued updated guidelines for this change and will be at a future date
- In conjunction with FNMA Announcement 2026-08 for a non-subject property investment property purchased within 45 days of the subject property application date
  NOTE: Homebridge **has not** issued updated guidelines for this change and will be at a future date

Appraisal Format Requirements

Legacy UAD 2.6 Format Or New UAD 3.6 Format Acceptable

Homebridge will accept appraisals in both the legacy UAD 2.6 format as well as in the new UAD 3.6 format until further notice for the following loan programs:

- FNMA
- FHLMC
- FHA
- Investor Solution
- Access, Elite Access, and DSCR Plus

A cut-off date for loans with appraisals in the legacy format will be provided at a future date.

Appraisal reports, completion/update reports, and comparable rent schedules must be in the same format.

Legacy UAD 2.6 Format Acceptable

Homebridge will continue to require the appraisal to be in the legacy 2.6 format until further notice for the following loan programs:

- VA
- USDA

Appraisal reports, completion/update reports and comparable rent schedules must be in UAD 2.6 format.

Ordering of Appraisals

Brokers are encouraged to order appraisals using UAD 3.6 format for FNMA, FHLMC, FHA, Investor Solution, Access, Elite Access, and DSCR Plus transactions where AMCs have the option available.

Most AMC sites have been updated to provide options to order appraisals in either the new UAD 3.6 format or the legacy 2.6 UAD format. Where an AMC does not yet offer options to order the new appraisal form, orders should continue to be placed in the legacy version until that time the new appraisal form option is available.

If you have any questions, please contact your Account Executive