homebridgecorrespondent

Bulletin 26-01

Uniform Appraisal Dataset (UAD) 3.6

Homebridge Correspondent is pleased to announce that we will begin accepting certain loans with appraisals in the new Uniform Appraisal Dataset (UAD) 3.6 format effective with loans delivered on and after November 2, 2026

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 only:

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

The final delivery 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 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.