

LOANSTREAM BROKER WEBINAR

NEW UAD 3.6: What You Need to Know & How to Prepare

NOVEMBER 2026 | Broker Webinar

LOAN STREAM MORTGAGE

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Webinar Host

What We'll Cover

- NEW UAD 3.6 CORE CHANGES
- WHY THE CHANGE
- TIMELINE
- HOW THE REPORT IS BUILT
- MANAGING YOUR PIPELINE/ACTION ITEMS
- RESOURCES



Jenny Beck

Director of Learning and Development

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Old portals are HISTORY!
CLOSE MORE WITH **THE LOUNGE**
FREE TRAINING FOR TEAMS

- Receive free training on one of the most powerful tools to help you close more loans, The Lounge.
- Learn how to submit, price, disclose your loan in minutes using our new TPO portal.
- Get an edge on the competition and expand your business at the same time with The Lounge.
- Schedule training now and reserve a spot for you and your team.
- Training available now!

The Lounge – Submit, Price, and Disclose in The Lounge (LoanStreamWholesale.com/lounge/)



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Non-QM Specials (may not be combined with each other):

- 25 BPS Price improvement on 30 yr Fixed I/O LTV <= 55%
- 50 BPS Price improvement on 30 yr fixed I/O LTV > 55%
- 50 BPS Price improvement on 40 yr fixed and 30 yr ARM I/O LTV <= 65%
- 75 BPS Price improvement on 40yr fixed & 30 yr ARM I/O LTV > 65

Prime Special:

- 12.5 BPS improvement on all FHA loans (excluding DPA and CalHFA)

November Special Offers valid for loans locked between 11/1/2026 and 11/30/2026. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with each other or with any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend.

LoanStream is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration.

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DEEP DIVE

UAD 3.6: WHAT YOU NEED TO KNOW & HOW TO PREPARE



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UAD 3.6- Say Goodbye to Forms 1004, 1073, 1075, 2055, 1004D
The Core Changes to Structured Data

Old Way: Separate, rigid static PDFs depending on property type (single-family, condo, multi-family).

New Way: One single, dynamic Uniform Residential Appraisal Report (URAR).

How It Works: The report 'builds itself' digitally based on the unique characteristics of the specific property.

The Technical Shift: Appraisals are transitioning from static documents containing data to structured data files that generate a readable layout.

What about the 1004D (Appraisal Update/Completion Report)?: The 1004D/442 process is handled separately. The existing 1004D/442 functions are being replaced by two separate reports:

- **Restricted Appraisal Update Report:** Used when an original appraisal has aged and the lender needs the appraiser to determine whether the property's value has declined since the original effective date.
- **Completion Report:** Used when the original appraisal was made 'subject to' repairs, alterations, or completion of new construction per plans. The appraiser users this report to confirm the work has been completed.

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UAD 3.6- Why the Change?

Modernize Outdated forms: The old system used multiple static forms designed decades ago. Those fixed templates often forced appraisers to add unstructured addendums for details that didn't fit the boxes.

Improve Consistency and Quality

UAD 3.6 standardizes data definitions and reporting, making results more uniform and easier for underwriters to review.

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UAD 3.6- Critical Dates & Exception Rule



The Mandate Date: Effective November 2, 2026, for all initial Fannie Mae and Freddie Mac UCDP submissions



The Update: On September 30, The GSEs announced temporary policy exceptions through May 19, 2027



Staggered Environments: You may see a mix of legacy (UAD 2.6) and new (UAD 3.6) formats deal to deal depending on the lender's status.



Our Status: We are fully active and supporting UAD 3.6 and will continue to accept UAD 2.6 up to Jan 1, 2027, for Conventional and Non-QM loans.

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UAD 3.6- The Scope of the UAD 3.6
What Changes vs. What Stays the Same

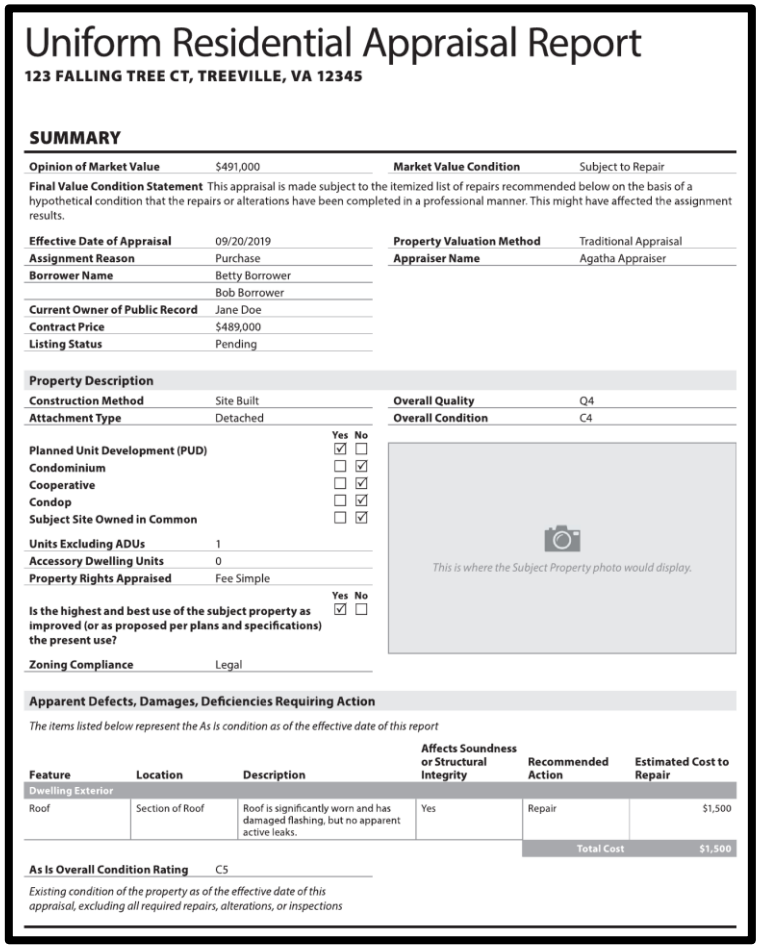
What DOES NOT Change ❌	What DOES Change 📢
How a home is valued: Comps, market trends, and fundamentals remain the baseline.	Granular, room-level metrics: Individual condition ratings for kitchens and bathrooms rather than a broad overall sweep.
The appraisal rule: The requirement to provide a copy 3 business days prior to closing still stands.	ANSI standard breakdowns: Gross Living Area (GLA) is separated into four distinct categories (Finished/Unfinished, Above/Below Grade).
Government loans: The mandate initially focuses on conventional GSE loans—not yet mandatory for VA/USDA.	More field data: Captures exact roof ages, furnace positions, and outbuildings.

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UAD 3.6- How The Report is Built



Uniform Residential Appraisal Report

123 FALLING TREE CT, TREEVILLE, VA 12345

SUMMARY

Opinion of Market Value	$491,000	**Market Value Condition**	Subject to Repair

Final Value Condition Statement This appraisal is made subject to the itemized list of repairs recommended below on the basis of a hypothetical condition that the repairs or alterations have been completed in a professional manner. This might have affected the assignment results.

Effective Date of Appraisal	09/20/2019	**Property Valuation Method**	Traditional Appraisal
Assignment Reason	Purchase	**Appraiser Name**	Agatha Appraiser
Borrower Name	Betty Borrower		
	Bob Borrower		
Current Owner of Public Record	Jane Doe		
Contract Price	$489,000		
Listing Status	Pending		

Property Description

Construction Method	Site Built	**Overall Quality**	Q4
Attachment Type	Detached	**Overall Condition**	C4

	Yes	No
Planned Unit Development (PUD)	☑	☐
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Subject Site Owned in Common	☐	☑

Units Excluding ADUs	1
Accessory Dwelling Units	0
Property Rights Appraised	Fee Simple

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Zoning Compliance Legal

This is where the Subject Property photo would display.

Apparent Defects, Damages, Deficiencies Requiring Action

The items listed below represent the As Is condition as of the effective date of this report

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
Dwelling Exterior					
Roof	Section of Roof	Roof is significantly worn and has damaged flashing, but no apparent active leaks.	Yes	Repair	$1,500
				Total Cost	**$1,500**

As Is Overall Condition Rating C5

Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections

What is Changing?

- About 94% of the data fields are new or have been restructured
- Free-Text comments and abbreviation codes are being replaced with standardized selections and data fields
- Photos will be placed next to the sections of the report they support rather than simply being added at the end.
- Reports will be delivered as a ZIP file containing the XML data, PDF report, and tagged images instead of the current single-file format
- A new compliance API will allow appraisal software to check the report against UAD 3.6 requirements before it is submitted to the GSEs

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UAD 3.6- Safeguarding Your Turn Time and Cost Expectations Managing your pipeline & Danger Zones

Turn Time Realities: Expect mild delays during the initial transition wave as appraisers and AMCs adapt to the extensive data entry.

Cost Expectations: While the GSEs have not explicitly mandated higher fees, the sherr volume of the required field work means AMCs and appraisers may adjust their workflow pricing. Prepare your clients accordingly.

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UAD 3.6- Your “Readiness”
Action Steps for Brokers



Audit Your Pipeline: Look at any deals transitioning across the mandate timeline to confirm which format your wholesale lender requires.



Prepare Your Real Estate Partners: Real estate agents must know that appraisers will spend significantly more time on-site documenting details.



Educate Borrowers/Sellers: Urge your agents and sellers to have a physical folder of permits, invoices, roof age records, and utility receipts ready for the appraiser's inspection.

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UAD 3.6- Things to Know!

- We will accept 2.6 OR 3.6 Versions
- Fees in The Lounge should be correct
- Every Lender’s Timeline may differ

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UAD 3.6- Resources

LoanStream FAQ/Resource Page:
https://loanstreamwholesale.com/uad-3-6/

Fannie Offered Training :
https://www.fanniemae.com/course/singlefamily/uadtrainingfiles/story.html

Fannie Updates:
https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset

Fannie Mae/Freddie Mac FAQs
https://singlefamily.fanniemae.com/media/23286/display

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QUESTIONS

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THANK YOU

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