

MORTGAGE Q&A GUIDE

4 real questions from Capital Region homebuyers and homeowners, answered in plain English.

Brian Marchand | Sr. Loan Consultant | NMLS #481563
518-396-7392 | brian.marchand@naf.com | themarchandteam.com

Questions in this guide

These are the questions people actually ask me, with the answers I give them. Every situation is different, so treat this as a starting point and call or text me with yours.

01 How should I prep a listing for the new UAD 3.6 appraisal?

Build the upgrade sheet at the listing appointment, not the week the appraiser is booked. Starting November 2, 2026, conventional appraisals record updates in structured fields, so a vague "updated kitchen" in the remarks carries less weight than a dated, permitted, receipted line item. One page: year, contractor and permit number for the roof, heating, water heater, windows, electrical, kitchen and baths. Hand it to the appraiser at the door and send it to the buyer's lender so it rides with the order.

02 I'm a Realtor: how do you work with agents?

Like a partner, because your reputation rides on who you hand your buyer to. Clear communication, fast pre-approvals, on-time closings, and updates before you have to ask. What I won't do is hand your client to a call center two time zones away and go quiet for three weeks. Reach out and mention you're an agent. From the Realtor side of the table I sold over 1,000 homes in the Capital District before I moved to the lending side, so I know exactly what you need: the pre-approval before the showing, the call back inside the hour, and the honest answer the moment a file gets complicated. I think like an agent because I was one.

03 Can you co-market or join my buyer events?

Yes, and I actually show up. Homebuyer seminars, first-time buyer workshops, open houses where somebody should be able to answer the payment question on the spot. See what's on the calendar at Events and let's put something together.

04 My buyer was turned down somewhere else. Is it worth sending them to you?

Send them. It's a large share of what I do, and it's rarely as dead as it sounded. A denial usually means that lender ran out of programs, not that the file can't be done. Send the denial letter and we'll find out which it was. See how those files turned out. From the Realtor side of the table Nothing wrecked a month of my work as an agent faster than a lender's late no. Send it early and we will know quickly either way.

Call or text me. I answer my own phone, and I'll tell you straight whether it works and what it costs, before anyone pulls your credit.

Brian Marchand

Sr. Loan Consultant | NMLS #481563

CALL / TEXT	**518-396-7392**
EMAIL	**brian.marchand@naf.com**
ONLINE	**themarchandteam.com**

Marchand
The Marchand Team
Powered by naf newamerican FUNDING

Brian Marchand, Sr. Loan Consultant, NMLS #481563. New American Funding, LLC, NMLS #6606. 18 Computer Dr E, Suite 103, Albany, NY 12205. Equal Housing Lender.

This guide is for general educational purposes only and is not a commitment to lend. Loan programs, rates, terms and guidelines are subject to change without notice and to credit and property approval. Not all applicants will qualify. Consult a tax advisor regarding tax questions.

This document is not authorized by the New York State Department of Financial Services. No mortgage solicitation activity or loan applications for properties located in the State of New York can be facilitated through this document.

Content may have been created or significantly modified using artificial intelligence. For complaints, contact New American Funding customer service at 800-450-2010 ext. 7100 or customerservice@nafinc.com.