Unwinding the Appraisal
Perspectives from a Top 10 Lender

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REVIEWS FROM FNMA C.U. (Collateral Underwriter)
Does Scoring Matter?

PRINCIPLE OF SUBSTITUTION
FNMA’s New Benchmark

ELECTRONIC AIDS – UW Review Tools
Will Your Appraisal Make the Grade?

UNDERWRITING CLARIFICATION REQUESTS
One and Done?

ADJUSTMENTS – A Reviewer’s Day inside the Lending World
The adjustment has always been $5000 and no one has complained!

THE GRID – Adjustments above the line
When is “ZERO” an adjustment?

REGULATIONS & GUIDELINES – A Moving Target
Garage conversions, unpermitted additions and other mishaps

POST CLOSING and QC REVIEW
Are we done yet? How we support you.