



Selling Guide Announcement SEL-2018-07

September 4, 2018

Selling Guide Updates

The *Selling Guide* has been updated to include changes to the following:

- Renaming of Property Inspection Waivers
- Rural High-Needs Appraisal Waiver
- Seller/Service Eligibility
- Liability and Fidelity/Crime Insurance for Projects
- Single-Entity Ownership of Co-op Projects

Each of the updates is described below. The affected topics for each policy change are listed on the Attachment. The *Selling Guide* provides full details of the policy changes. The updated topics are dated September 4, 2018.

In addition, updates to the following are described in this Announcement:

- Approved Mortgage Insurers List and Mortgage Insurance Forms

Renaming of Property Inspection Waivers

The property inspection waiver (PIW) and property fieldwork waiver (PFW) names have been updated to "appraisal waiver" throughout the *Selling Guide* to align with industry terminology. Currently, PIWs are offered on certain Desktop Underwriter® (DU®) loan casefiles, and PFWs are offered on DU Reti Plus™ loan casefiles. Adopting the term appraisal waivers will provide greater clarity and transparency about waiver offers. This is a terminology change only, and there are no changes to our appraisal policy as a result of this renaming.

Rural High-Needs Appraisal Waiver

In support of our commitment to homeownership sustainability, we are introducing appraisal waivers for certain home purchase transactions in designated rural high-needs areas. The rural high-needs appraisal waiver is for low- to moderate-income borrowers purchasing homes in targeted rural areas. Appraisal waiver offers for eligible transactions are contingent on obtaining a home inspection. The lender must review the home inspection report and follow our property condition guidelines to confirm safety, soundness, and structural integrity. This waiver will be offered through DU on a limited basis and will be considered for the following transactions only:

- Loan casefiles that receive an Approve/Eligible recommendation,
- Purchase transactions,
- One-unit principal residence properties (excluding manufactured homes) located in a designated rural high-needs area, as defined by our Duty to Serve obligations,
- Borrowers with income at or below 100% of the area median income,
- LTV ratios up to 97% and CLTV ratios up to 105% with a Community Seconds®.

This appraisal waiver may be combined with other transactions types, such as HomeReady®.

Fnma Selling Guide Condominium

Neil J. Binder



Fnma Selling Guide Condominium:

The Condominium and Cooperative Apartment Buyer's and Sellers Guide David W. Kennedy,1987-11-10 A step by step approach to the process of buying or selling a condo or coop The author explains the difference between a condo and a coop weighs the pros and cons of buying vs renting paying particular attention to the financial and tax advantages of owning an apartment and tells how to deal with real estate brokers attorneys and bankers Sellers concerns are discussed such as the tax consequences of the sale preparing the apartment for the sale and finding a buyer Included in the text are many actual questions that the reader should ask of brokers lawyers bankers and of the buyer or seller Contains actual documents used in the transactions and explanations of their use This new edition includes changes in accordance with the Tax Reform Act of 1986 Also a new section on condops is included Mandatory Purchase of Flood Insurance Guidelines , FNMA-FHLMC Underwriting United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing and Urban Affairs,1979 **Secondary Mortgage Market Guide** ,1988 *The Complete Guide to Purchasing a Condo, Townhouse, Or Apartment* Susan Smith Alvis,2007 Offers a complete overview of these special usually smaller residences It points out dozens of hints and suggestion as to what to look for as well as demonstrating the many mistakes common with these types of investments You will learn how to find the best opportunities to negotiate finance budget handle pre construction issues set values and make the offer You will be able to define what you are buying and what you are not issues on your right to sell lease or mortgage You will be prepared for restrictions pertaining to children pets parking vehicles boats music maintenance of windows doors screens air conditioners plumbing club memberships recreation facility leases use of recreational facilities and common areas In addition you will learn the advantages of using credit reports home warranties insurance creative financing closing procedures moving plans closing and settlement inspections and certain legal contracts You will have instruction in obtaining mortgages which government agencies can help considerations for veterans IRA use hiring an attorney calculating monthly payments and establishing an escrow account The real estate and mortgage glossaries alone are invaluable resources even for the old hand at property acquisition **Home Mortgage Insurance Condominium Units, Section 234 (c).** United States. Office of Housing Production and Mortgage Credit,1987 **Real Estate Condominiums and Planned Unit Developments** ,1989 **The Ultimate Guide to Buying and Selling Coops and Condos in New York City** Neil J. Binder,2003-01-15 If you are thinking about buying or selling a coop or condo apartment in New York City this book is a must Written by Neil Binder co founder and co owner of the Bellmarc Companies one of the largest residential brokers in New York City this book details every essential point you need to know *Private Law and Building Safety* Matthew Bell,Susan Bright,Ben McFarlane,Andrew Robertson,2025-07-24 This collection of essays explores the real world problem of building safety through the lens of private law High profile building failures including the fire at Grenfell Tower London England and the collapse of Champlain Towers South Florida USA have exposed widespread

building safety failures globally In this book international experts deploy a variety of different private law perspectives ranging through torts contract and real property law to examine building safety failures across the UK USA Australia Singapore New Zealand Italy and Canada The book offers policymakers practitioners and scholars ground breaking consideration of this vital yet under considered aspect of the building safety crisis along with new and valuable insights into the nature limits and utility of private law The book shows that private law can be part of the solution to as well as being part of the cause of the building safety crisis Consideration is given to existing legislative and judicial responses to the crisis offering guidance as to how statutory regimes addressing the building safety problem such as the Building Safety Act 2022 can best be understood and developed A central lesson is the need to take an integrated coherent approach within and beyond private law The book also illustrates that an understanding of the causes of and responses to the building safety crisis is vital to any theory of private law private law is unable to fulfil its distinctive and crucial role of ordering our relations one to another if we adopt an unduly limited view of the reasons and resources available to it The book results from a joint research project by the Faculty of Law at the University of Oxford and Melbourne Law School at the University of Melbourne

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