



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

Ian Pickup



Fnma Selling Guide Condominium:

Reviewing **Fnma Selling Guide Condominium**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is really astonishing. Within the pages of "**Fnma Selling Guide Condominium**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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