



## 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**

**H Kauffman**



## **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* , Secondary Mortgage Market Guide , 1988

**California Condominium and Planned Development Practice** Gordon Graham, Craig H. Scott, Jeffrey G. Wagner, 1984

**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

**Real Estate Condominiums and Planned Unit Developments** , 1989

**California Common Interest Developments** , 2007 *Real Estate Financing* Patrick J. Rohan, 1991 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     *Drafting Documents for Condominiums, PUDs, and Golf Course Communities* ,1998     *Attorneys' and Lenders' Guide to Common Interest Ownership Acts* Dennis P. Anderson,1989     **Drafting and (re-drafting) Documents for Condominiums and Planned Communities in Troubled Times** ,2009     Real Estate Financing Brook Boyd,2024-11-28 Real Estate Financing contains over 40 deal specific forms and checklists online covering everything from complex loan workouts to simple residential closings The forms include information about each term and how it can be modified with separate variations for lenders borrowers or other parties A Data Input Sheet lets you use the forms with widely available software and can serve as a term sheet for the transaction The accompanying volume provides explanations of the issues along with the guidance you need to draft working documents quickly Real Estate Financing includes checklists for loan modifications wraparound mortgage loans subordinations loans secured by condos co ops and time shares sale leasebacks contingent interests securitizations deeds in lieu and consensual foreclosures participations installment sales sales of mortgage loans and much more The checklists highlight deal terms flag risks and hot issues and direct users through cross references to alternative approaches and analysis Standards issued by ratings agencies for securitized loans are discussed in detail as are the EPA and ASTM standards for Phase I environmental reports and the best Web sites for forms and drafting requirements Book looseleaf one volume 1 550 pages published in 1997 updated as needed no additional charge for updates during your subscription Looseleaf print subscribers receive supplements The online edition is updated automatically ISBN 978 1 58852 076 0     **The Fannie Mae Guide to Buying, Financing, and Selling Your Home** Melvin Mencher,1973     **Examining the Housing Finance System** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Securities, Insurance, and Investment,2012     *Forming California Common Interest Developments* Helene Z. Franz,2004     Methods of Practice Steven J. Kirsch,1990     *The Condominium Report* ,1973     *Drafting for Planned Unit Developments, Golf Course Communities, and Condominiums* ,1990

**Condominiums and Home Owner Associations** Wayne S. Hyatt,1985 This book discusses the documentation of the transition from developer control to unit owner control the successful operation of the association after the community association is analyzed in the work

## Whispering the Techniques of Language: An Emotional Quest through **Fnma Selling Guide Condominium**

In a digitally-driven world where screens reign great and quick interaction drowns out the subtleties of language, the profound strategies and emotional subtleties hidden within phrases often go unheard. However, located within the pages of **Fnma Selling Guide Condominium** a captivating literary treasure pulsating with natural thoughts, lies an extraordinary journey waiting to be undertaken. Written by an experienced wordsmith, that enchanting opus invites readers on an introspective trip, gently unraveling the veiled truths and profound influence resonating within the material of each and every word. Within the psychological depths of the emotional review, we can embark upon a heartfelt exploration of the book is primary styles, dissect their charming publishing model, and succumb to the powerful resonance it evokes deep within the recesses of readers hearts.

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