



## Bulletin 17-23

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### Appraisal Re-Inspection – Hurricane Harvey

HomeBridge will allow the use of a Catastrophic Disaster Area Property Inspection Report (CDAIR) in lieu of an Appraisal Update and/or Completion Report (Fannie Mae 1004D form) or a Desktop Underwriter Property Inspection Report (Fannie Mae 2075 form).

The following applies:

- The Report may be completed by **any** licensed appraiser; it **does not** have to be completed by the original appraiser.
- Exterior photos **are required**. If there is any indication there may be interior damage, an interior inspection of the home, with photos, is also required.

Below is a list of the name of the Report used by the individual AMCs primarily utilized by HomeBridge:

- **Assurant/Streetlinks:** Disaster Area Inspection Report – Exterior **and** Disaster Area Inspection Report - Interior
- **Axis:** Disaster Area Property Inspection Report
- **Golden State:** Disaster Recovery
- **Nationwide Appraisal Network:** Disaster Area Inspection Report
- **Nationwide Property and Appraisal Service:** Exterior Catastrophic Disaster Report **and** Interior Catastrophic Disaster Report

A sample of the CDAIR is attached for reference.

If you have any questions, please contact your Account Executive

# CATASTROPHIC DISASTER AREA PROPERTY INSPECTION REPORT

Loan #:

123456  
File #: SAMPLE-2012

PROPERTY IDENTIFICATION	Property Address:		
	City:	County:	ST: Zip Code:
	Legal Description: Lot 15, Block 2 - ORANGE GROVE ESTATES		
	Neighborhood/Project Name: Orange Grove Estates		Map Reference: 36420
	Census Tract: 0233.05	Assessor's Parcel Number: 04-1N-25-0012-0303-9010	
	Property Type: <input checked="" type="checkbox"/> 1 Unit <input type="checkbox"/> 2-4 Unit <input type="checkbox"/> Apart. # of Units 1+ <input type="checkbox"/> PUD <input type="checkbox"/> Condo <input type="checkbox"/> Coop <input type="checkbox"/> Manufactured <input type="checkbox"/> Modular <input type="checkbox"/> Detach. <input type="checkbox"/> Attach. <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Other		
	FEMA Sp.Fld.Haz.Area: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unk. FEMA Flood Zone: AE FEMA Map #: 12091C0489H FEMA Map Date: 12/06/2002		
	Borrower Name: John Smith		Owner of Public Record: John Smith
Lender/Client:		Address:	
Appraiser: John Doe		Address:	

NEIGHBORHOOD	Neighborhood Characteristics: Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural Built-Up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		
	Access to Neighborhood: <input type="checkbox"/> Not Accessible <input type="checkbox"/> Not Accessible by Vehicle <input type="checkbox"/> Limited Access by Vehicle <input checked="" type="checkbox"/> Fully Accessible		
	Level of Neighborhood Inspection: <input type="checkbox"/> Not Viewable from Streets <input type="checkbox"/> Partially Viewable from Streets <input checked="" type="checkbox"/> Fully Viewable from Streets		
	Neighborhood Condition and Comments: An inspection of the neighborhood as conducted from the street showed no signs of damage from the recent hurricane/storms. There were no evidence of limb/tree clean up, roof repair or other signs that are typically visible after an area has been affected by this type of disaster.		

SUBJECT INSPECTION	Level of Subject Property Inspection: <input type="checkbox"/> Unable to Inspect Subject <input checked="" type="checkbox"/> Exterior Only Inspection <input type="checkbox"/> Interior and Exterior Inspection		
	Subject Property Habitability: <input type="checkbox"/> Marked Uninhabitable by Governmental Agency <input type="checkbox"/> Obviously Uninhabitable <input checked="" type="checkbox"/> Apparently Habitable		
	Degree of Damage to Subject: <input type="checkbox"/> Major <input type="checkbox"/> Moderate <input type="checkbox"/> Minor Damage is Likely Repairable? <input type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> None Apparent		
	Overview of Observed Damage: <input type="checkbox"/> Foundation <input type="checkbox"/> Roof <input type="checkbox"/> Exterior <input type="checkbox"/> Windows <input type="checkbox"/> Interior <input type="checkbox"/> Other		
	Cause(s) of Damage: <input type="checkbox"/> Fire <input type="checkbox"/> Flood <input type="checkbox"/> Earthquake <input type="checkbox"/> Damaging Winds <input type="checkbox"/> Hurricane <input type="checkbox"/> Landslide <input type="checkbox"/> Other		
	The following damage to the subject was observed: There was no noticeable damage to the subject as of an inspection performed from the street. The appraiser is not a civil engineer, structural engineer, environmental engineer or home inspector. It is possible for there to be damage to a property that can not be observed by this level of inspection. Scope of work for this assignment includes only an exterior inspection as typically damage from a disaster such as this is observable from the exterior.		



# CATASTROPHIC DISASTER AREA PROPERTY INSPECTION REPORT

Loan #:

123456

File #: SAMPLE-

PROPERTY ADDRESS:



**Front View**



**Front View**



**Rear View**



**Rear View**



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<p><b>LIMITING CONDITIONS and CERTIFICATIONS</b></p> <p>1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.</p> <p>2. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.</p> <p>3. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less marketable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This report must not be considered an environmental assessment of the subject property.</p> <p>4. The appraiser obtained the information, estimates, and opinions that were expressed in the report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.</p> <p>5. The appraiser will not disclose the contents of the report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.</p> <p>6. The appraiser must provide his or her prior written consent before the lender/client specified in the report can distribute the report (including conclusions about the property, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.</p> <p>7. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.</p>	<p><b>CONCLUSIONS</b></p>																																														
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