Transferred Appraisal Reference Guide

All of the items indicated must be provided for all transferred appraisal reports

Conventional Transactions

- Fannie Mae and Freddie Mac SSR with a Document File Status of "Successful"
- PDF copy of appraisal with invoice
- XML file
- Appraisal transfer letter
- A.I.R. Cert.

FHA Transactions

- FHA SSR with a Document File Status of "Successful" (Case Numbers assigned on/after June 27, 2016)
- PDF copy of appraisal with invoice
- A.I.R. Cert. or management exception for acceptable proof of compliance with FHA Appraiser Independence Guidelines.

USDA Transactions

- PDF copy of appraisal with invoice
- Appraisal transfer letter
- A.I.R. Cert. or management exception for acceptable proof of compliance with FHA Appraiser Independence Guidelines.

Jumbo Transactions

Appraisal transfers are not allowed.

Simple Access Transactions (Requirements apply to each appraisal)

- PDF copy of appraisal with invoice
- XML file
- Appraisal transfer letter
- A.I.R. Cert.
- A CDA, for each appraisal, will be required with a variance between 0% and positive 10% (inclusive)

NOTE: Transferred appraisals from AMCs not currently approved by Homebridge may require additional documentation and review.