

Transferred Appraisal Reference Guide

All items indicated must be provided for all transferred appraisals

Conventional and Investor Solution Transactions

- Fannie Mae and Freddie Mac SSR with a Document File Status of “Successful”
NOTE: 1-unit properties **only:** The appraisal must include an American National Standards Institute (ANSI) statement
- 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”
- PDF copy of appraisal with invoice
- A.I.R. Cert. or management exception for acceptable proof of compliance with FHA Appraiser Independence Guidelines

VA Transactions

- The transferring lender has transferred the appraisal report via the VA Portal
NOTE: No additional documentation is required

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

Access and Elite 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, is required with a variance between 0% and positive 10% (inclusive)

Jumbo Elite Transactions

Appraisal transfers are **not allowed**

Jumbo Gold Transactions

Appraisal transfers are **not allowed**

NOTE: Transferred appraisals may require additional documentation and review