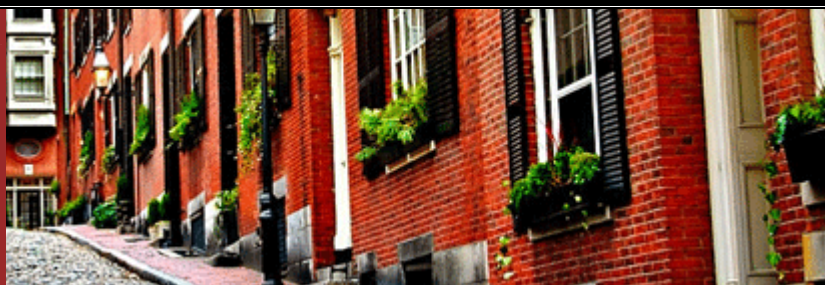


# Home Savings of America

Wholesale Lending

## BROKER BULLETIN



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### Summary

FNMA-FHLMC Requirements for Electronic Appraisal Delivery

### Detailed Requirements

This policy currently applies to all conforming conventional loans. FHA and VA loans are not affected at this time.

### Summary of date requirements:

Item	Activity beginning December 1
FNMA for XML delivery	Application date
AMC implementing XML delivery requirements	Appraisal date

Starting with applications dated on and after December 1, 2011, all appraisals must be submitted to the UCDP electronic portal via XML format (in addition to sending us a pdf appraisal).

The AMCs are beginning this process with appraisals dated on and after December 1, 2011; therefore the following applies to all appraisals dated 12/1/11 and thereafter:

1. Each appraisal submission to HSOA must be accompanied by the Submission Summary Reports (SSR). These will be provided by the AMCs and will be included with the appraisal. Please be sure to include them when you submit the appraisal
2. Every time the appraisal is updated, updated SSRs are required.

**Transferred In Appraisals:** Effective with loans submitted on and after December 1, 2011, transferred-in appraisals are not allowed.

### Locks/Pipeline As above

### Questions

If you have any questions, please contact your Community Banker.

Home Savings of America  
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