

WHOLESALE APPRAISAL TRANSFERS

CHMW: LOAN PROGRAMS THAT ALLOW TRANSFERRED APPRAISALS:

- Fannie Mae Premier Conforming and High Balance Fixed Rate
- Fannie Mae Conforming and High Balance ARMs
- Freddie Mac Conforming and High Balance Fixed Rate
- Freddie Mac Conforming and High Balance ARMs
- DU Refi Plus Conforming and High Balance
- Freddie Mac Relief Refinance Conforming and Super Conforming
- FHA Fixed and ARM
- VA Fixed and ARM

REQUIREMENTS

- CHM must receive the original PDF and XML of the appraisal directly from the originating lender/AMC along with the most recent successful SSRs
- Appraisal must be accompanied by acceptable transfer letter and acknowledgment from transferring lender
 - ▶ Must be on letterhead
 - ▶ Must be signed by an officer or manager
 - ▶ Must certify and warrant that they have adopted and complied with AIR policies and appraisal was ordered in compliance
 - ▶ Appraisal Invoice must be provided
- Appraiser cannot be on CHM Wholesale's exclusionary list
- CHM must receive cooperation from original lender/AMC and appraiser for any required minor corrections
- Lender/client named on the appraisal must not be the same as originating broker
- Transferred Appraisal Requirements: PDF and XML version of the appraisal, Air Compliant Certificate from transferring Mortgage, successful SSR and UCDP or EAD upload by CHMW

Please use this link for all Conventional UCDP and FHA EAD uploads:

<https://commercehomemortgage.wufoo.com/forms/s1hmq1bb12n7ryo/>

All Conventional appraisal transfers are subject to UW review and approval of the transfer.