

FNMA COVID-19 ENHANCED PRODUCT GUIDELINES+B2:G26 REQUIREMENT GRID	FNMA DESKTOP	FNMA EXTERIOR	FHA DESKTOP	FHA EXTERIOR	USDA EXTERIOR
FORMS					
FNMA Form 1004	Yes	NO	Yes	Yes	NO
FNMA Form 1073	Yes	NO	Yes	Yes	NO
FNMA Form 1025	Yes	NO	Yes	Yes	NO
FNMA Form 2055	NO	Yes	NO	NO	***YES
INSPECTION					
Front and Rear	Yes	NO	NO	NO	NO
Street Only	NO	Yes	NO	Yes	Yes
Desktop Only	NO	NO	Yes	NO	NO
PHOTOGRAPH EXHIBITS: SUBJECT					
Front, Rear and Street	Yes	NO	NO	NO	NO
Front and Street from street	NO	Yes	NO	Yes	Yes
Interior	*	**	NO	NO	NO
Not Required	NO	NO	***	NO	NO
COMPARABLES					
Front	Yes	Yes	NO	Yes	Yes
Not Required	NO	NO	***	NO	NO
EXCEPTION RULES (*)					
* These appraisals will be performed ONLY for Purchases. MLS is expected to be available in most cases					
** These appraisals will be performed ONLY for Limited Cash-out Refis. Appraisers are encouraged to contact homeowners					
*** Subject and Comps photos are NOT required					
**** YES - For the USDA Exterior appraisers are NOT required to certify that the subject meets HUD Handbook 4000.1 standard subject and comparable photos are NOT required.					
NOTICE REGARDING EXTRAORDINARY ASSUMPTION:					
The revised scope of work and certification removes the requirement for the appraisal to be submitted “subject to” an extraordinary assumption. If adequate information about the subject property is not available from a credible source, then the desktop or exterior-only inspection appraisal is not acceptable. Appraisers must have data sources they consider reliable. The assumption that data sources are correct is not considered an extraordinary assumption.					