

# Unwinding the Appraisal Perspectives from a Top 10 Lender

Carolyn Garnett & Lori Reische  
American Pacific Mortgage Appraisal Dept

## **REVIEWS FROM FNMA C.U. (Collateral Underwriter)**

Does Scoring Matter?

## **PRINCIPLE OF SUBSTITUTION**

FNMA's New Benchmark

## **ELECTRONIC AIDS – UW Review Tools**

Will Your Appraisal Make the Grade?

## **UNDERWRITING CLARIFICATION REQUESTS**

One and Done?

## **ADJUSTMENTS – A Reviewer's Day inside the Lending World**

The adjustment has always been \$5000 and no one has complained!

## **THE GRID – Adjustments above the line**

When is "ZERO" an adjustment?

## **REGULATIONS & GUIDELINES – A Moving Target**

Garage conversions, unpermitted additions and other mishaps

## **POST CLOSING and QC REVIEW**

Are we done yet? How we support you.