

# FHA Incoming Case & Appraisal Transfer Worksheet & Certification

<b>Date:</b>	<b>FHA Case Date:</b>
<b>FHA Case Number:</b>	<b>Transferring Lender:</b>
<b>FIMC Loan Number:</b>	<b>FIMC Borrower(s):</b>
<b>Property Address:</b>	

Fairway Independent Mortgage and the above listed applicant/borrower(s) request that all rights, title and interest to the above listed FHA case assignment and FHA appraisal (if applicable) be transferred to FHA Lender ID Number 79507 \_\_\_\_\_. **Note to FIMC branch employee: Be sure to request that the transferring lender provide a printout of the Case Transfer Confirmation from FHA Connection upon their completion of the case transfer process in FHA Connection!**

Please check applicable *yes* or *no* boxes to answer the following questions as are required by HUD in regards to case transfer requests between lenders:

Questions to be Asked of the Transferring Lender	Yes	No
<p><b>1. Verify with the transferring lender if the borrower(s) on their case are the same borrower(s) in our loan application.</b></p> <ul style="list-style-type: none"> <li>• If the borrower(s) ARE NOT the same, proceed to #2.</li> <li>• If the borrower(s) ARE the same, verify the following:                             <ul style="list-style-type: none"> <li>○ Have the above listed borrower(s) been denied credit for credit-related reasons by the transferring lender?                                     <ul style="list-style-type: none"> <li>○ If no, proceed to #2.</li> <li>○ If yes, you must request that the transferring lender complete the Mortgage Credit Reject screen in FHA Connection for the subject case PRIOR TO transferring the case assignment in FHA Connection. <b>This is a HUD requirement!</b></li> </ul> </li> </ul> </li> </ul>		
<p><b>2. Does the transferring lender hold a valid FHA appraisal for the case that is to be transferred?</b></p> <ul style="list-style-type: none"> <li>• If no, stop. You do not have to complete the rest of the instructions within this form.</li> <li>• If yes, refer to the following:                             <ul style="list-style-type: none"> <li>○ Remind the transferring lender to complete the EAD appraisal upload for clear SSR cert <b>and</b> Appraisal Logging in FHA Connection PRIOR TO transferring the case number and existing appraisal. This will assure we receive an appraisal cleared through EAD so we know we will have no hard stop issues to prevent our successful EAD upload for clear SSR cert. We cannot go back to the appraiser for updates or changes because we are not the named client in the appraisal so we need to assure all EAD issues have been cleared before we receive the transferred appraisal.</li> <li>○ Confirm <b>if</b> the transferring lender expects payment to be made on the appraisal. Note that the transferring lender has the right to require payment for the appraisal if the appraisal invoice has not been paid by the borrower(s) as of the time of the transfer request. IF the transferring lender requires up-front payment, you must contact the Accounting Department to make arrangements to provide a check to be sent to the transferring lender or to make payment to the transferring lender by corporate credit card. <b>DO NOT</b> make payment using your own credit card or other method of payment.</li> </ul> </li> </ul>		

<ul style="list-style-type: none"> <li>○ Obtain the final PDF and XML versions of the transferring lender's appraisal by email.</li> </ul>		
<p>Once the transferring lender has provided all required documentation, upload the following documents to the Encompass eFolder:</p> <p><b>Under FHA Case Assignment tab:</b></p> <ul style="list-style-type: none"> <li>• Printout of successful FHA case transfer from FHA Connection from transferring lender</li> </ul> <p><b>Under FHA Appraisal from transferring lender tab:</b></p> <ul style="list-style-type: none"> <li>• Most current PDF version of transferred appraisal with clear SSR cert, if applicable.</li> <li>• Complete printout of the transferred and updated FHA case assignment from FHA Connection.</li> <li>• Documentation of any payment made on the appraisal to the transferring lender.</li> <li>• This WS/Certification document</li> </ul>		
<p>You will need to save the XML version of the transferred appraisal to a secure folder on your desktop since Encompass does not have the ability to save the XML appraisal. Be sure to save under a naming convention you can easily access as needed in the future.</p> <p><b>Example-</b> Save the XML appraisal as "FHA Case 123456789 loans #1234567 for Johnson" or some type of consistent naming convention so you can easily locate the XML appraisal if needed in the future.</p>		
<p><b>REQUESTING REVIEW OF THE TRANSFERRED APPRAISAL</b></p>		
<p>The transferred appraisal must be run through EAD and also reviewed by a DE underwriter to assure the appraisal can be accepted <b>strictly</b> "as is."</p>		
<p>Refer to the following instructions to request review of the transferred appraisal and EAD upload:</p>		
<ul style="list-style-type: none"> <li>• Draft an outgoing email to <a href="mailto:fhacasetransfers@fairwaymc.com">fhacasetransfers@fairwaymc.com</a> including the following:             <ul style="list-style-type: none"> <li>○ Encompass File Name, FIMC loan number, FHA Case Number and FHA Case Date in the subject line of outgoing email</li> <li>○ Attach copy of the transferred XML appraisal with clear SSR cert from the transferring lender.</li> </ul> </li> </ul>		
<p>Allow 2 full business days for screening of the appraiser against exclusionary/ineligible lists, EAD upload and DE underwriter appraisal review.</p>		
<p><b>Note:</b> If the EAD upload results in hard stops that cannot be resolved and/or the DE underwriter determines updates or changes need to be made to the transferred appraisal, you may be required to request a second new appraisal.</p>		