

# Desktop Appraisal Instructions

Fannie Mae Lender Letter (LL-2020-04) and Freddie Mac 2020-5 allow for desktop appraisals to be performed for purchase transactions.

The form type will be the same as if a typical interior inspection was ordered.

The table below provides the appraisal report form that must be used to complete the desktop appraisal for each property type.

Property Type	Acceptable Appraisal Form
One-unit property, including a unit in a planned unit development (PUD) or a detached condominium unit	<i>Uniform Residential Appraisal Report</i> (Form 1004)
Condominium unit	<i>Individual Condominium Unit Appraisal Report</i> (Form 1073)
Cooperative Unit	<i>Individual Cooperative Interest Appraisal Report</i> (Fannie Mae Form 2090)
2-4 Unit Property	<i>Small Residential Income Property Appraisal Report</i> (Form 1025)
Manufactured Home	<i>Manufactured Home Appraisal Report</i> (Form 1004C)

On page one of the report under Map Reference you must put "Desktop" in this area.

Uniform Residential Appraisal Report				File #
This summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of				
			City	State
Owner of Public Record			County	
			Tax Year	R.E. Taxes \$
			Map Reference	desktop
owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$		<input type="checkbox"/> PUD	HOA \$ <input type="checkbox"/> p
unimproved <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)				

A modified set of instructions, Scope of work, Statement of Assumptions and Limiting Conditions, and Certification has been provided by Fannie and Freddie that must be copied and pasted into the report. The modified instructions will be provided as a separate attachment. Please note that certification 10 has been removed. This allows for the appraiser to obtain and verify information from a party with an interest in the transaction.

**Manufactured home appraisals require specific and detailed information from the HUD Certification Label. The appraiser may request the owner or an individual that has access to the property provide a photo of the HUD Certification Label.**

A current MLS listing may be able to provide sufficient information to complete all sections of the 1004, but there may be instances where interviewing the borrower, seller, or agent to the transaction may be necessary to obtain the required information to produce a credible value opinion.

Make sure to disclose any information obtained from a non-traditional source. If the seller of the property was interviewed to determine information such as the room count, floor covering, etc. Please disclose who the information was provided by.

A sketch is not required, but if county records is the source for the GLA of the property and the county has a sketch, please include for reference purposes.

The only required photo is a front photo of the subject property. For the desktop appraisal this photo does not have to be taken by the appraiser. It can come from other sources such as websites, MLS listings, the borrower, seller, agent, etc.

Please provide all photos of the subject you are able to obtain. If MLS provides photos of the subject please include all photos available in MLS. If another party such as the borrower, seller or agent provide photos for analysis please include them in the appraisal report. Please disclose in the appraisal where the photos were obtained.

If you have any additional questions please email [resolutions@unitedstatesappraisals.com](mailto:resolutions@unitedstatesappraisals.com) and we will contact you ASAP.