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Andrea Cafaro Client

Industry Requirements

Consider this "required requirement reading."

Pendo adheres to the guidelines required by Fannie Mae, Freddie Mac and FHA. To ensure compliance, we keep our clients and network of appraisers informed by continually monitoring the newest regulations and guidelines. In other words, if something changes, we know about it. Then we let everyone else know about it. We also make sure that each appraiser in our network is certified in their individual state and has specific expertise in the county where the subject property is located. Oh, and one more thing: we continually monitor and update our technology platform to insulate the appraisal process between the lender and the appraiser.

Here are links and documents related to appraisal compliance (it's pretty exciting stuff ... to appraisal-heads like us, anyway):

- Fannie Mae
- Freddie Mac
- Consumer Financial Protection Bureau (CFPB)
- Mortgage Bankers Association
- Appraisal Institute
- U.S. Department of Housing and Urban Development (HUD)
- Federal Housing Finance Agency
- Dodd Frank Act
- Federal Reserve: Truth in Lending Act; Final Rule
- Fannie Mae Appraiser Independence Requirements
- Fannie Mae Uniform Collateral Data Portal (UCDP)
- Fannie Mae Selling Guide
- FHA Single Family Housing Appraisal Report & Data
- FHA Single Family Housing Handbook
- FHA Single Family Housing Handbook Supplemental Documents
- First-Time Home Buyer's Guide: Buying With Student Loans and Debt
- First-Time Home Buyer's Guide: Making A Downpayment
- Guide To Buying A Home: Young Families

Make one little mistake in 'compliant' and you have 'complaint'.

We really hope you never need to use this, but if you or anyone you know has reasonable cause to believe a violation has occurred regarding appraiser independence rules, please contact us.



Pendo is an appraisal management company that does things differently. Because we believe that appraisals can be done more efficiently. More urgently. More compliantly. And just ... well, better.

INDUSTRY ASSOCIATIONS

National MBA

MBA of Missouri

MBA of St. Louis

MBA of Kansas City

SITE INFO

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