

Appraisal Report Supplemental Information

Important: Please continue to refer to Chapter 11 of the Lenders Handbook, VA Pamphlet 26-7, for VA guidelines and information regarding the appraisal report. The following is intended as supplemental information to clarify existing guidelines in the case of Exterior-Only Appraisals and Desktop Appraisals.

Exterior-Only Appraisals:

- Use FNMA 2055 form.
- Photographs of all sides of the property with detailed notes of the exterior and any visible minimum property requirements (MPRs). In instances of obstructed or restricted view, Multiple Listing Service (MLS) photographs of these areas may be utilized when accompanied by an explanation in the appraisal report.
- Photographs obtained to indicate the interior condition of the property, including explanation in the appraisal report as to how, what, when, and from who, such information was obtained.
- A measurement of the footprint of the home, if accessible, for purposes of reconciliation with public records.

Desktop Appraisals:

- Use FNMA 1004 desktop (single family) form.
- Photographs obtained to indicate the exterior and interior condition of the property, including explanation in the appraisal report as to how, what, when, and from who, such information was obtained.