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LENDERS EASING UP ON CONDO MORTGAGE RULES

- Minimum required **down payments** are **lower**.
- Condo owner **delinquencies** are viewed **less harshly**.
- More **outside-the-box** portfolio loans are **offered**.
- **Presale requirements** have been **relaxed**.

FOR SALE

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Designed by: Summer Schrader

Fhlmc condo review. Fhlmc condo exempt from review. Fhlmc condo classifications.

Fannie Mae designed Form 1076 of HOA and the questions of the disclosure, makes it. That said, Form 1076 requests additional information and disclosure on unimportant deferred maintenance projects. A contributing factor to this tragedy was the choice of HOA to ignore the structural inspections that took the punctuation of the building. By which this mattersfannie mae and Freddie Mac are, by far, the most large mortgage buyers in the country in the country; For the perspective, these two entities buy or guarantee approximately 70% of all mortgages created in the United States. The subscription requirements and the guidelines they produce establish the standards for the documents used by all national mortgage lenders. A general objective of the changes is that the borrowers will buy with more confidence. Although it should be taken into account that Fannie Mae's exemptions are applied and are not guaranteed to be approved, since they are carried out in a case-by-case review. What does this mean for sellers and hoa? These guide changes will require the Hoos administration to be filled. The new formal form. Under the new guidelines, Freddie Mac launched through bulletin 2021-38 on December 15, 2021, mortgages guaranteed by units in condominium or cooperative projects that need critical repairs are not eligible for sale to Freddie Mac. When These two mortgage goliates modify their procedures, the entire mortgage market responds. Although it was highlighted as temporary, an end date has not been provided for the new requirements. As a practical case, condominium associations and developers must be immediately prepared to respond to document requests and information information related to the physical condition of the project any current or planned special evaluation (such as the minutes of the HOA meeting, the engineer's reports, the reserve studies, and finance dated within 90 days of the Date of Project Revision) and aware of the impact that I will have N These regulations in the future maintenance of the project project and the marketing of the unit. A project is defined as: a project or deficiencies that cause an evacuation of buildings for more than 7 days or an unknown duration. A condominium that needs substantial maintenance that is seriously affecting safety or habitability. The necessary repairs for the main components of the project and the need for repair are severe. The necessary repairs to prevent the use and safe operation of the project, structural and structural structural elements. The project has not been able to reach acceptable occupation certificates or pass locals. Regulatory inspections or re-certifications. The guidelines of the lender letter were taken into account that these do not apply to regular deferred maintenance projects. These new requirements will have an immediate impact on the ability to sell and finance condominium units and significantly increase the scope of information that will be asked for project associations and managers that share with lenders. The difference is that now all the questions are consolidated in one way. If the project is going through the larger deferred maintenance, the HOA or HOA administration company could still be necessary to answer some additional questions. The new guidelines also require lenders to review the current or planned special assessments imposed on the units in a condominium or a cooperative project (even if they are paid in full for the unit of matter) to determine: (i) the reason Of the special evaluation, (ii) the total amount evaluated, (iii) for current special evaluations, the total amount is an appropriate assignment for the evaluation, or for special planned evaluations, that there is an adequate cash flow to finance the reason of the evaluation, and For the current. Special evaluations, the amount budgeted to date has been compiled. Provide additional information on form 1076 will eliminate the need for more documentation, for deferred less severe severe maintenance Did other changes in the letter of the lender? The updated guidelines of FANNIE MAE request the disclosure of any special evaluation that will be included in Form 1076 of HOA CERT 1076. Surfside, Florida - June à €

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