

Bulletin 24-49

Requesting an Appraisal: AMC Assignment for Fannie Mae, Freddie Mac, and Investor Solution Transactions

Homebridge is updating our policy regarding which AMC is used to order an appraisal on Fannie Mae, Freddie Mac, and Investor Solution transactions.

Homebridge will now require the appraisal be ordered through the AMC **assigned to the state where the property is located** instead of by region.

AMC Assignment by State

The chart below identifies the AMC that must be used to order the appraisal based on the state where the subject property is located:

AMC	Subject Property Location
Class Valuation	Alabama, Alaska, Arkansas, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Montana, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, West Virginia, Wisconsin, Wyoming
Fastapp Appraisal Management	Connecticut, Delaware, Kansas, Maine, Maryland, Massachusetts, Missouri, Nebraska, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, Washington D.C.
Golden State	Arizona, California, Nevada (see Important Note below for exception) Important Note: Golden State does not support the following appraisal types: <ul style="list-style-type: none"> • Fannie Mae Value Acceptance + Property Data, • Fannie Mae Hybrid, or • Freddie Mac ACE + PDR If one of the above appraisal options have been offered and accepted on the transaction and the property is located in AZ, CA, or NV, the appraisal must be ordered from Class Valuation
Nationwide Appraisal Network	Florida, Georgia, North Carolina, South Carolina

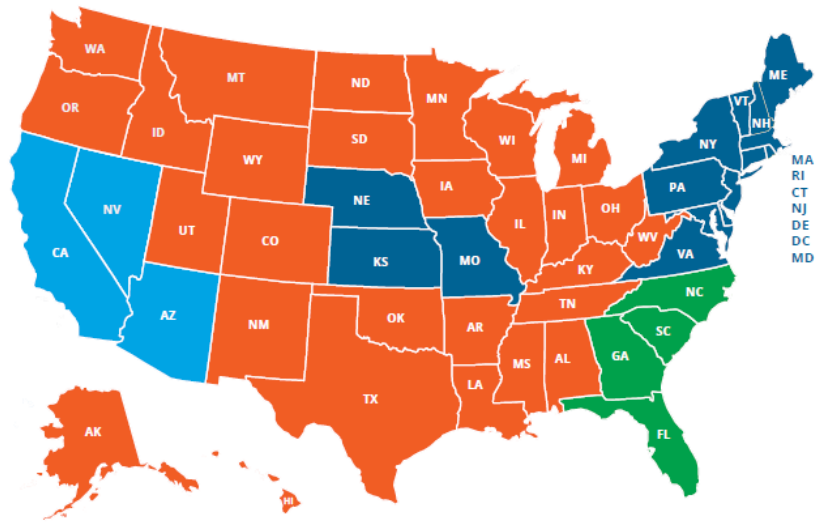
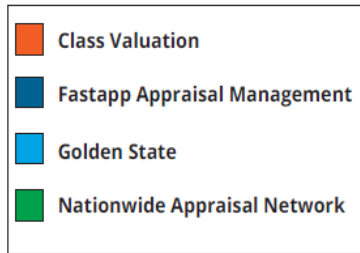
Appraisals may be ordered through P.A.T.H. for all AMCs with the **exception** of Golden State. **Brokers will be required to order the appraisal on the [Golden State](#) website when the property is located in AZ, CA, or NV.**

This update applies to appraisals with an **effective date of December 5, 2024 and later**. Pipeline transactions **will not be** affected by this updated policy.

REMINDER: This policy **ONLY** applies to Fannie Mae, Freddie Mac, and Investor Solution transactions.

The approved AMC map has been updated to reflect which AMC the appraisal must be ordered through based on the state where the subject property is located. The updated map may be viewed by clicking the AMC Conventional Coverage Map link located on the Broker Resources page on the [Homebridge Wholesale](#) website. **The map may also be reviewed on the following page.**

FNMA, FHLMC, Investor Solution Approved AMCs by State



Class Valuation:

AK, AL, AR, CO, HI, ID, IL, IN, IA, KY, LA, MI, MN, MS, MT, NM, ND, OH, OK, OR, SD, TN, TX, UT, WA, WV, WI, and WY

Fastapp Appraisal Management:

CT, DE, KS, ME, MD, MA, MO, NE, NH, NJ, NY, PA, RI, VT, VA, and DC

Golden State:

AZ*, CA*, and NV*

Nationwide Appraisal Network:

FL, GA, NC, and SC

*AZ, CA, and NV FNMA Value Acceptance + Property Data, FNMA Hybrid and FHLMC ACE + PDR only: Must use Class Valuation for these appraisal types; all other appraisal types must use GoldenState