3-1

	TABLE OF CONTENTS		
Paragr	aph		Page
	CHAPTER 1. GENERAL INFORMATION		
	PURPOSE OF THE APPRAISAL VALUATION PERSONNEL		1-1 1-1
	CHAPTER 2. PRINCIPLES OF DWELLING VALUATION		
	SECTION 1. CHARACTER OF VALUE		
2-2. 2-3. 2-4. 2-5. 2-6. 2-7.	DEFINITION OF TERMS MARKET VALUE AND MARKET PRICE		2-1 2-1 2-1 2-2 2-3 2-3 2-3 2-4
	SECTION 2. BASIC PRINCIPLES OF VALUATION		
2-10. 2-11. 2-12. 2-13. 2-14.	VALUATION PRINCIPLES BASIC VALUATION PROCESS DETERMINATION OF RIGHTS INCLUDED IN PROPERTY ESTIMATION OF RETURNS FROM PROPERTY OVERIMPROVEMENT AND UNDERIMPROVEMENT DWELLINGS ON HIGHER-USE SITES MECHANICAL EQUIPMENT AND ACCESSORIES		2-5 2-6 2-6 2-7 2-8 2-9 2-9
	SECTION 3. ACCURACY IN VALUATION		
2-17. 2-18.	ACCURACY IN VALUATION PLAUSIBILITY BRACKETING FINAL CONCLUSION		2-10 2-10 2-10 2-11
	iii	2/90	
	150.1 REV-1		
Paragr	raph		Page

CHAPTER 3. DATA

3-1. GENERAL

	COST DATA	3-1
	MARKET DATA	3-1
	MARKETING EXPENSE	3-1
	MAPS	3-1
	POPULATION AND HOUSING STATISTICS	3-3
	DATA REQUIREMENTS FOR MODIFIED COST APPROACH	3-4
	HUD HOUSING MARKET REPORTS	3-4
	LAND USE REGULATION	3-4
3-10.	SPECIAL CONDITIONS AFFECTING APPRAISAL	3-5
3-11.	ASSIGNMENT AREAS SUBDIVISIONS	3-5
	CLOSING COST DATA	3-6
	TAXES AND SPECIAL ASSESSMENTS	3-7
	NON-PREPAYMENT SPECIAL ASSESSMENTS	3-8
	PREPAYABLE SPECIAL ASSESSMENTS	3-8
	EQUIPMENT IN VALUE ITEMS	3-8
3-17.	MISCELLANEOUS VALUATION DATA	3-8
	CHAPTER 4. LOCATION ANALYSIS	
4-1.	PURPOSE OF LOCATION ANALYSIS	4-1
4-2.	GENERAL	4-1
4-3.	COMPETITIVE LOCATIONS	4-1
4-4.	THE METHOD OF ANALYSIS	4-1
4-5.	CONSIDERATION IN THE ANALYSIS OF LOCATION	4-1
4-6.	ECONOMIC TRENDS	4-1
	LAND USES	4-2
	COMMUNITY SERVICES	4-3
	TRANSPORTATION	4-4
	UTILITIES AND SERVICES	4-4
4-11.		4-4
4-12.		4-5
	NEIGHBORHOOD CHANGE	4-5
	MARKETABILITY	4-7
	SMALL COMMUNITIES	4-7
	OUTLYING LOCATIONS AND ISOLATED SITES	4-8
	ACCEPTABLE LOCATIONS PURSUANT TO SECTION 223(e)	4-9
	CONSIDERATION OF GENERAL TAXES AND SPECIAL	4-10
T 10.	ASSESSMENTS	4 10
4-19.	LEVEL OF TAXES AND ASSESSMENTS	4-10
	UNACCEPTABLE LOCATIONS	4-13
2	/90 iv	
		4150.1 REV-1
	aph	Page
- ar agr	~F	iage
4-21.	PHYSICAL ATTRACTIVENESS	4-13
4-22.	OPERATING AND ABANDONED OIL OR GAS WELLS	4-14
4-23.	FLOOD HAZARD AREAS	4-15
4-24.	OVERHEAD HIGH VOLTAGE TRANSMISSION LINES	4-17

	SMOKE, FUMES, OFFENSIVE NOISE AND ODORS, AND FAILING SEWAGE SYSTEMS TERMITES	4-22 4-22
	CHAPTER 5. PROPERTY ANALYSIS	
5-2. 5-3. 5-4. 5-5. 5-6.	ANALYSIS OF PHYSICAL IMPROVEMENTS ANALYSIS OF SITE HIGHEST AND BEST USE OF SITE EXCESS LAND TOPOGRAPHY SUITABILITY OF SOIL OFF-SITE IMPROVEMENTS EASEMENTS, RESTRICTIONS OR ENCROACHMENTS PROPOSED CONSTRUCTION	5-1 5-1 5-1 5-1 5-2 5-2 5-2 5-2 5-3
	EXISTING DWELLINGS AND DWELLINGS COMPLETED LESS THAN ONE YEAR PRIOR TO THE APPRAISAL WITHOUT HUD OR V.A. APPROVAL AND INSPECTION	5-3
5-11.	NONCOMPLIANCE WITH GENERAL ACCEPTABILITY CRITERIA	5-4
5-13. 5-14. 5-15.	CONDITIONS REQUIRING REPAIR CONDITIONS NOT REQUIRING REPAIR LEAD-BASE PAINT ADEQUACY OF FUNCTIONAL COMPONENTS STANDARDIZED PREPRINTED SPECIAL CONDITION (v.c)	5-4 5-4 5-5 5-6 5-6
5-18. 5-19. 5-20. 5-21. 5-22.	REPAIR INSPECTIONS AND HOME INSPECTIONS CODE ENFORCEMENT FOR EXISTING PROPERTIES CERTIFICATION OF MECHANICAL EQUIPMENT DESIGN CONFORMITY OF PROPERTY TO NEIGHBORHODD ANALYSIS OF THE ELEMENTS OF CONFORMITY REMAINING ECONOMIC LIFE OF BUILDING IMPROVEMENTS	5-7 5-7 5-8 5-8 5-9 5-9
	v	2/90
	150.1 REV-1	
Paragr	aph	Page
	CHAPTER 6. APPROACHES TO VALUE	
	SECTION 1. MARKET APPROACH	
6-1. 6-2. 6-3. 6-4.	GENERAL USE OF MARKET PRICE IN VALUATION EXCLUSION OF NON-REALTY ITEMS SELLER BUYDOWNS	6-1 6-2 6-2 6-3

6-5. 6-6.	MARKET COMPARISONS SELECTION OF COMPARABLE PROPERTIES (BRACKETING)	6-4 6-4
6-7.	USE OF CONVENTIONAL SALES DATA	6-4
	EVALUATION AND USE OF MARKET DATA	6-5
	QUANTITY OF DATA	6-5
	MARKET PRICE COMPARISONS	6-5
	ADJUSTMENTS RELIABILITY OF SALES DATA	6-6 6-7
	SECTION 2. REPLACEMENT COST	
6-13. 6-14.	USE OF REPLACEMENT COST OF PROPERTY IN VALUATION CONDITIONS UNDER WHICH VALUE EQUALS REPLACEMENT COST	6-8 6-8
6-15.	PRINCIPLE OF SUBSTITUTION	6-9
	REPLACEMENT COST OF ON-SITE IMPROVEMENTS	6-9
	ESTIMATED MARKET VALUE OF AN EQUIVALENT SITE SITES SOLD BY A PUBLIC BODY	6-10 6-13
	SECTION 3. CAPITALIZATION OF INCOME	
6-19.	GENERAL	6-14
6-20.	VALUE OF RENTAL INCOME PROPERTIES	6-14
	DETERMINATION OF RENTAL VALUE	6-14
	BASIS OF THE ESTIMATE	6-15
	SEASONAL RENTAL	6-15
	GROSS RENTAL ESTIMATE BASIS OF COMPARISON	6-15 6-15
	RENT MULTIPLIERS	6-15
	VARIABLES IN RENT MULTIPLIERS	6-16
6-28.	ACCURACY OF ESTIMATES	6-16
2/	90 vi	
		4150.1 REV-1
Paragr	raph	Page
	SECTION 4. MODIFIED COST	
6-29.	SPECULATIVE SALES AND MODIFIED COST APPROACH	6-17
	SECTION 5. LEASEHOLDS	
6-30.	DEFINITIONS	6-24
	TENANT OCCUPIED PROPERTY (LAND AND IMPROVEMENT)	6-24
	ELIGIBILITY OF LEASEHOLD ESTATES (GROUND LEASES)	6-25
6-33.	APPROACH TO VALUE OF THE LEASEHOLD ESTATE	6-28
	CHAPTER 7. RESERVED	

CHAPTER 8. UNIFORM RESIDENTIAL APPRAISAL REPORT

8-2. 8-3.	GENERAL INSPECTION OF PROPERTY INSTRUCTIONS FOR COMPLETING THE URAR RECONSIDERATION OF APPRAISED VALUE	8-1 8-2 8-3 8-21
	CHAPTER 9. REVIEWS OF APPRAISAL REPORTS	
	SECTION 1. THE DESK REVIEW	
	PURPOSE REVIEW OF THE APPRAISAL REPORT	9-1 9-2
	SECTION 2. THE FIELD REVIEW	
9-4. 9-5. 9-6. 9-7.	GENERAL TIME FRAME AND DOCUMENTS REQUIRED FOR FIELD REVIEWS SELECTING CASES FOR FIELD REVIEW FIELD REVIEW OF MORTGAGOR COMPLAINTS COMPLETION OF THE FIELD REVIEW FORM 1038v. MONITORING OF FIELD REVIEWERS	9-6 9-7 9-7 9-9 9-9 9-10
	CHAPTER 10. MANUFACTURED HOMES	
	SECTION 1. TITLE I MORTGAGE INSURANCE	
	GENERAL MANUFACTURED HOME LOT APPRAISALS	10-1 10-1
	2/90 vii	
41	50.1 REV-1	
Paragr	aph	Page
10-8. 10-9.	MANUFACTURED HOME LOTS INDIVIDUAL LOT ACCEPTABILITY PROCESSING INDIVIDUAL LOT APPLICATIONS UNDEVELOPED LOT PROPOSED MANUFACTURED HOME SUBDIVISION CRITERIA PROCESSING THE SUBDIVISION APPLICATION PROCESSING FORECLOSED MANUFACTURED HOME SITES MANUFACTURED HOME LOT APPRAISAL REPORT SECTION 2. TITLE II MORTGAGE INSURANCE	10-1 10-1 10-2 10-3 10-4 10-4 10-4
10 11		10 5
	ELIGIBILITY: PROPOSED CONSTRUCTION	10-5
	CHAPTER 11. CONDOMINIUMS AND PLANNED UNIT DEVELOPMENTS	

SECTION 1. CONDOMINIUMS

11-3. 11-4. 11-5.	GENERAL DEFINITIONS GENERAL REQUIREMENTS FOR APPROVAL APPROVAL AND PROCESSING INSTRUCTIONS PROPOSED CONSTRUCTION DEVELOPMENTS WITH BUILDINGS UNDER CONSTRUCTION OR	11-1 11-1 11-2 11-4 11-5 11-8
	EXISTING LESS THAN ONE YEAR EXISTING CONSTRUCTION (NON-OPERATING CONDOMINIUM	11-10
11-8.	ASSOCIATION) EXISTING CONSTRUCTION (OPERATING CONDOMINIUM ASSOCIATION)	11-12
11-10.	PROJECTS CONVERTED FROM RENTAL HOUSING APPROVALS BY THE DEPARTMENT OF VETERANS AFFAIRS APPROVALS BY FNMA	11-13 11-14 11-16
	SECTION 2. PLANNED UNIT DEVELOPMENTS	
11-13.	PLANNED UNIT DEVELOPMENT LEGAL DOCUMENTS VA-CRV CONVERSIONS	11-18 11-22 11-22
SECT	ION 3. SINGLE FAMILY COOPERATIVE PROGRAM - SECTION 203(n)	
11-15.	SECTION 203 (n)	11-25
	/90	
	viii 4150.1 REV-1	
Paragr	viii 4150.1 REV-1	Page
Paragr	viii 4150.1 REV-1	
	viii 4150.1 REV-1	
12-1. 12-2.	viii 4150.1 REV-1 aph CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES	Page
12-1. 12-2. 12-3.	viii 4150.1 REV-1 aph CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT)	Page 12-1 12-4 12-5
12-1. 12-2. 12-3. 12-4.	viii 4150.1 REV-1 aph CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS	Page 12-1 12-4 12-5 12-8
12-1. 12-2. 12-3. 12-4. 12-5.	viii 4150.1 REV-1 aph CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS	Page 12-1 12-4 12-5 12-8 12-11
12-1. 12-2. 12-3. 12-4. 12-5. 12-6.	viii 4150.1 REV-1 aph CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS EXISTING HOUSES BEING MOVED TO NEW FOUNDATIONS	Page 12-1 12-4 12-5 12-8 12-11 12-12
12-1. 12-2. 12-3. 12-4. 12-5. 12-6. 12-7.	Also.1 Rev-1 CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS EXISTING HOUSES BEING MOVED TO NEW FOUNDATIONS HUD ACCEPTANCE OF VA CERTIFICATE OF REASONABLE VALUE (CRV)	Page 12-1 12-4 12-5 12-8 12-11 12-12 12-14
12-1. 12-2. 12-3. 12-4. 12-5. 12-6. 12-7. 12-8.	Also.1 Rev-1 CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS EXISTING HOUSES BEING MOVED TO NEW FOUNDATIONS HUD ACCEPTANCE OF VA CERTIFICATE OF REASONABLE VALUE (CRV) APPLICATION FOR OPERATIVE BUILDER COMMITMENTS	Page 12-1 12-4 12-5 12-8 12-11 12-12 12-14 12-17
12-1. 12-2. 12-3. 12-4. 12-5. 12-6. 12-7. 12-8. 12-9.	A150.1 REV-1 CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS EXISTING HOUSES BEING MOVED TO NEW FOUNDATIONS HUD ACCEPTANCE OF VA CERTIFICATE OF REASONABLE VALUE (CRV) APPLICATION FOR OPERATIVE BUILDER COMMITMENTS FINISHED FLOORING IN PROPOSED CONSTRUCTION CASES	Page 12-1 12-4 12-5 12-8 12-11 12-12 12-14 12-17 12-17
12-1. 12-2. 12-3. 12-4. 12-5. 12-6. 12-7. 12-8. 12-9. 12-10.	A150.1 REV-1 Aph CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS EXISTING HOUSES BEING MOVED TO NEW FOUNDATIONS HUD ACCEPTANCE OF VA CERTIFICATE OF REASONABLE VALUE (CRV) APPLICATION FOR OPERATIVE BUILDER COMMITMENTS FINISHED FLOORING IN PROPOSED CONSTRUCTION CASES CARPETING IN EXISTING HOUSES	Page 12-1 12-4 12-5 12-8 12-11 12-12 12-14 12-17 12-17
12-1. 12-2. 12-3. 12-4. 12-5. 12-6. 12-7. 12-8. 12-9. 12-10. 12-11.	A150.1 REV-1 CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS EXISTING HOUSES BEING MOVED TO NEW FOUNDATIONS HUD ACCEPTANCE OF VA CERTIFICATE OF REASONABLE VALUE (CRV) APPLICATION FOR OPERATIVE BUILDER COMMITMENTS FINISHED FLOORING IN PROPOSED CONSTRUCTION CASES CARPETING IN EXISTING HOUSES SOIL TREATMENT WITH INDIVIDUAL WATER SYSTEMS	Page 12-1 12-4 12-5 12-8 12-11 12-12 12-14 12-17 12-17 12-17 12-18
12-1. 12-2. 12-3. 12-4. 12-5. 12-6. 12-7. 12-8. 12-9. 12-10. 12-11. 12-12.	A150.1 REV-1 Aph CHAPTER 12. MISCELLANEOUS VALUATION INSTRUCTIONS FOR SPECIAL PROBLEMS AND PROCEDURES APPRAISAL OF ACQUIRED PROPERTIES CLAIMS WITHOUT CONVEYANCE OF TITLE (CWCOT) PROPERTIES ENCUMBERED BY EASEMENTS, RESTRICTIONS AND RESERVATIONS MORTGAGE CREDIT REQUESTS FOR APPRAISALS EXISTING HOUSES BEING MOVED TO NEW FOUNDATIONS HUD ACCEPTANCE OF VA CERTIFICATE OF REASONABLE VALUE (CRV) APPLICATION FOR OPERATIVE BUILDER COMMITMENTS FINISHED FLOORING IN PROPOSED CONSTRUCTION CASES CARPETING IN EXISTING HOUSES	Page 12-1 12-4 12-5 12-8 12-11 12-12 12-14 12-17 12-17

12-21

12-37

12-14. SOLAR ENERGY

12-15. WEATHERIZATION PROGRAM

12-16.	WATER AND SEWERAGE SYSTEMS	12-42
12-17.	SHARED WELLS	12-45
12-18.	EARTH SHELTERED HOUSING	12-49
12-19.	DOME HOMES	12-50
12-20.	UREA FORMALDEHYDE FOAM INSULATION	12-50
12-21.	ASBESTOS	12-50

2/90

ix

4150.1 REV-1

Forms Required	and Recommended by this Handbook	OMB Approval #
HUD-90017	Property Appraisal - Speculative Sales and Modified Cost Approach	
HUD-91022	Mortgagee Notice of Foreclosure Sale	
HUD-1038v	Appraisal Field Review Form	
HUD-91322	Master Conditional Commitment	#2502-0111
HUD-92005	Description of Materials	#2505-0192
HUD-92010	Equal Employment Opportunity Certification	
HUD-92019	Estimates of Market Price by Comparison	
HUD-92026	Report on Application	
HUD-92051	Compliance Inspection Report	#2502-0189
HUD-92053	Wood-Destroying Insect Information Existing Construction	#2502-0254
HUD-92250	Application for Environmental Review	#2502-0080
HUD-92258	Letter of Acceptance for Conditional Commitment on Individual or Group Applications for Proposed Construction	
HUD-92300	Mortgagee's Assurance of Completion	
HUD-92577	Request for Acceptance of Changes in Approved Drawings and Specifications	
HUD-92800	HUD Application for Property Appraisal and Commitment	#2502-0111
HOD-92800.5B	HUD Conditional Commitment/Statement of Appraisal Value	#2502-0111

HUD-92801 Application and Request for Mobile Home Lot and/or Site

2/90

Χ

4150.1 REV-1

Forms: (Continued)

URAR Uniform Residential Appraisal Report

MARSHALL AND

SWIFT

Form #1007 Square Foot Cost Appraisal Form

MARSHALL AND

SWIFT

Form #1008 Segregated Cost Appraisal Form

Notice to Prospective Buyers of Properties Located in Runway Clear Zones and Clear Zones (page 4-23a)

Notice: Watch Out for Lead Paint Poisoning (page 5-12a)

Appraisal Method - Speculative Sales and Modified Cost (page 6-23a)

Suggested Format - Legal Certification for Planned Unit Development (pages 11-24 and 11-25)

XΙ

2/90

4150.1 REV-1

FOREWORD

The Valuation Section is responsible for the appraisal review analysis of the property, and the quality control systems which monitor that function to minimize the risk the property plays in a mortgage transaction.

This Handbook outlines the procedures which have been established by the Assistant Secretary for Housing-Federal Housing Commissioner for use in implementing the valuation function.

The Handbook is divided into 12 Chapters. It describes the

techniques used to implement the various processes. Chapter 11 contains the processing procedures and policy guidance for condominium projects. Chapter 12 outlines miscellaneous, valuation problems and contains information relating to HUD policy concerning these subjects. Chapter seven has been reserved.

References:

- (1) 4000.2 Mortgagees' Handbook
- (2) 4000.4 Rev.1 Single Family Direct Endorsement Program
- (3) 4010.1 Definitions, Policy Statements and General Rulings
- (4) 4020.1 Rev. 1 Underwriting Analysis
- (5) 4110.1 Fiscal and ADP Handbook
- (6) 4115.1 Administrative Instructions and Procedures
- (7) 4115.3 Master Conditional Commitment Procedure
- (8) 4125.1 Rev. Underwriting Technical Direction for Home Mortgage Insurance
- (9) 4135.1 Rev.2 Procedures for Approval of Single Family Proposed Construction in New Subdivisions
- (10) 4140.1 Land Planning Principles for Home Mortgage Insurance
- (11) 4140.2 Land Planning Procedures and Data for Home Mortgage Insurance
- (12) 4145.1 Rev.2 Architectural Processing and Inspections for Home Mortgage Insurance

2/90

i

4150.1 REV-1

References: (Continued)

- (13) 4155.1 Rev.3 Mortgage Credit Analysis for Mortgage Insurance on One to Four-Family Properties
- (14) 4160.1 Reconsideration Before Endorsement for Home Mortgage Insurance
- (15) 4170.1 Reconsideration After Endorsement for Home

Mortgage Insurance

- (16) 4190.1 Single Family Underwriting Reports and Forms Catalog
- (17) 4240.4 Rehabilitation Home Mortgage Insurance, Section 203(k)
- (18) 4260.1 Section 223 (a) (e) and (d) Miscellaneous Type Mortgage Insurance
- (20) 4580.1 Mortgage Insurance For Condominium Housing
 Insured Under Section 234(d) of The National
 Housing Act
- (21) 4905.1 Requirements For Existing Housing One To Four Family Units

2/90