

Fannie Mae REO Repair Inspection Field Instructions

Overview of the Inspection Process

- Installing the mobile app
- New Order Notification
- Plan inspection schedule and enter schedule dates
- Conduct site visits

Installing the Mobile App

All field data and photos will be collected and submitted to US Inspect through a mobile app. Once you are assigned your first inspection, you will receive an email to register for the mobile app. You will receive a second email to install the mobile app.

New Order Notification

Whenever new orders are assigned to you, you will receive an email notification and the orders will be viewable on your mobile app. Notify US Inspect immediately (within no more than 24 hours) if you have to decline one or more orders for any reason.

Scheduling

Plan your schedule so that all of the inspections assigned to you are completed and the data is uploaded within three calendar days of order notification. Using the US Inspect Web Portal, enter the planned schedule dates for each inspection. If the schedule date must be changed, enter the new date as soon as possible.

Log in to the USI Web Portal

- Log in to the USI Web Portal at www.usiweb.net/suppliers.
- If you need technical assistance using the web portal, call (703) 293-1555.

It is not necessary to make an appointment to conduct the inspection. The only time you need to call the access is if you arrive and cannot gain access via the lock box code. The combination can be found in the "Access instructions" field within the mobile app.

Open Your Mobile App

Each property has an individual set of repair items for that property. The first page of the app contains an overview of each item to be verified. This allows you to review all items to assist you in planning your route through the property. When ready to begin the inspection, select "Next" to bring yourself to the general information page of the app. The address and lockbox code are found here. While conducting your inspection, you can always refer back to the overview page to see if additional repair items are near your current location.

Site Visit

Upon arrival, take a picture of the home as well as a close up of the address in the General Information screen of your mobile app. Knock on the door to verify that the property is not occupied.

If the property is occupied by a resident, stop the inspection, answer both the “Can you enter the house?” and “Is the property vacant?” questions “No” within the General Info section of the app. Answering the former question “No” will require you to enter the reason. Please enter “The home is occupied.”

- If the property is occupied by contractors doing repairs, continue with the inspection and report the “as is” condition of the repairs at the time of the inspection.
- Access the home using the key located in the lockbox. The lockbox combination can be found in the “Access instructions” field within the mobile app.
- Call the broker using the information in the “Access instructions” field while on site if you cannot gain access the property for any reason (no lockbox, combination does not work, the key is missing from the lockbox, gated community, etc.)
- If the access issue is not resolved within five minutes, answer the “Can you enter the house?” question “No” and “Is the property vacant?” question within the General Information screen of the app, complete your submission, and move on to your next inspection.

On the Inspection items screen, inspect each item on the repair list and enter a score in the mobile app. Use the following rubric for determining the score of each repair:

- 0 = Has not been started
- 1 = Only partially complete
- 2 = Has Major Deficiencies
- 3 = Has Minor Deficiencies
- 4 = Complete with no deficiencies
- 5 = Not enough information to verify (if the repair item is unclear)

Enter a comment for all repair items that were scored 0, 1, 2, or 3 explaining specifically why that score was given. We cannot submit a report to Fannie Mae that is missing comments for scores of 0, 1, 2, or 3. Comments for scores of 4 or 5 are not required.

FNMA

For some repair items it will be difficult to verify if the repair was completed properly due to a poor or non-existent description of the repair. Additionally the repair item may not be visible or accessible (e.g. plumbing, electrical wiring behind walls, or termite related). In these instances you will enter a score of 5.

Take at least two pictures of each repair item.

1. The first will be a picture of the item
2. The second will illustrate the reason for the score it was given such as a close up illustrating a deficiency or good workmanship.

On the Photos (General) screen, be sure to take two pictures of each room. These pictures should be taken from opposite corners of that room.

On the Inspection Questions screen, please enter any additional comments for observations that are not related to a repair item, but you feel should be reported. These comments should be limited to significant safety issues, properties that are not secured due to broken windows or doors, water leaks, or vandalism. Please also mark the property condition as "Good", "Fair", or "Poor". Keep in mind that you are there to report on the condition of the repairs listed in the app and you are not there to evaluate the other components and systems of the dwelling.

Make sure the dwelling is secured and the key has been returned to the lockbox.

Picture Quality

Check the quality of each picture as you take it. Pictures that are blurry, too dark, or otherwise of poor quality may require a revisit to the property without reimbursement.

Make sure you take all the required pictures, once again to avoid a revisit.

Make sure all the pictures that you submit are appropriate and related to the inspection. Pictures of your foot, the sky, or other subjects not related to the inspection will reflect poorly on the quality of the inspection.