



HUD/FHA NATIONAL NATIONAL APPRAISER EXAM

Dynasty School

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HUD/FHA NATIONAL APPRAISER EXAMINATION
FULL 200 TEST QUESTIONS

1. VC requirements limit required repairs to those items necessary to:
 - A. Preserve the continued marketability of the property;
 - B. Protect the health and safety of the occupants
 - C. Protect the security of the property
 - D. All of the above

2. If unable to view inspection and improvement in its entirety, the appraiser must:
 - A. Appraise the property "as-is"
 - B. Return the appraisal to the lender until a complete visual inspection can be performed
 - C. Return the appraisal to the lender, declaring the property to be ineligible for FHA financing
 - D. Make a notation to that effect on the URAR

3. VC-1 asks if there are "Overhead high voltage transmission lines within engineering (designed) fall distance." For the purposes of VC-1, what is an acceptable distance from the base of the tower?
 - A. 100 feet
 - B. Twice the height of the tower
 - C. The height of the tower
 - D. 50 feet

4. When a property lacks connection to a public water supply, the appraiser must condition the appraisal on connection to a public supply, assuming:
 - A. There is a public water supply within reasonable distance
 - B. Connection costs are reasonable(3% or less of estimated property value)
 - C. Connection costs are reasonable(5% or less of estimated property value)
 - D. Local building codes require such connection

5. Which of the following is NOT a requirement under VC-6 (Private Road Access and Maintenance)?
 - A. Gravel roads are not permissible
 - B. All roads must have vehicular and pedestrian access
 - C. it must be the subject of a recorded easementand maintenance agreement
 - D. It must be provided with an all-weather surface

6. If the floor support system shows evidence of damage the appraiser will:
 - A. Return the appraisal to the lender, declaring the property to be ineligible for FHA financing
 - B. Condition the appraisal on the repair of that damage
 - C. Make a negative adjustment to the estimated value of the subject property
 - D. Order a home inspection by a qualified civil engineer

7. To ensure against conditions that could cause the building to deteriorate, all of the following are true **except**:
 - A. The building must be in good repair
 - B. The building must be free of structural defects
 - C. The building must be free of fire damage
 - D. The building must be free of pest damage



- A. The crawl space must be accessible for inspection
 - B. The crawl space must be sufficiently ventilated
 - C. The crawl space must have adequate lighting
 - D. The joists must be sufficiently above ground level to provide access for maintaining and repairing ductwork and plumbing
8. In order to examine the roof, the appraiser should at a minimum:
- A. View the roof from ground level
 - B. View the roof from the apex of the roof
 - C. Walk on each major section of the roof
 - D. None of the above
9. Based on Handbook 4150.2, if a dwelling's primary heat source is wood burning stove:
- A. The property is ineligible for FHA financing
 - B. The comparable sales must also use wood burning stoves as their primary heating source
 - C. There must be a conventional heating system that can maintain a temperature of 50 degree F in area containing plumbing systems
 - D. There must be a conventional heating system that can heat the entire house to 50 degree F
10. During the summer, examination of the heating system must include:
- A. Operating the system
 - B. Examination of the ductwork
 - C. A written statement from the owner or occupant that the system is in working order
 - D. All of the above
11. It is a requirement that there is an installed heat or cool-air source:
- A. That will verify the uniformity of heat or cool-air to various rooms
 - B. In each room of the house
 - C. With multiple thermostats
 - D. All of the above
12. The appraiser must flush toilets and run faucets to:
- A. Determine whether the faucets and toilets are in working order
 - B. Reveal any weakness in water pressure
 - C. Both of the above
 - D. None of the above
13. The appraiser's observation of the plumbing system must include all of the following **except**:
- A. Turn on the water faucets
 - B. Flush the toilets
 - C. Verify proper cap for the vent pipe
 - D. Check
 - E. the septic tank(if any) for foul odors
14. In observing the electrical system the appraiser must:
- A. Examine the electrical box to determine if there are circuit breakers and no frayed wiring
 - B. Determine if there are no exposed wires in living areas



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1. D. VC requirements are for items essential to Health, Safety and Structural Soundness. No cosmetic items. See Section 3.6
2. B. If you can't fully inspect the property-you should call the lender or go home. See Section 3.1 & Addendum D-2
3. C. Fall distance is the height of the transmission tower. See Section 2-2 J
4. B. Connection to public sewer or water is required if cost is less than 3%. See Section 3-6-5
5. A. Private roads: Recorded easements, maintained and all weather. Emergency vehicles must have access. See Section 3-6-7
6. B. If floor joists damaged, require inspection or repair. See Addendum D VC-7
7. C. Look for causes of future depreciation. See Section 3-6-A8
8. A. Look at the roof from the ground and from the scuttle. See Section 3-6-12 & Addendum D VC-9
9. C. Heat must go to 50 degrees where there is plumbing. See Section 3-6-14
10. A. Run CAC in summer: Odor, noise, comes on, shuts off, cool air. See Section 3-6-13 & Addendum D VC-10
11. B. Heater must maintain 50 degrees where there is plumbing. See Addendum D VC-10
12. C. Determine water pressure and drainage by flushing toilets and turning on water. See Section 3-6A13 & Addendum D VC-10
13. C. Plumbing: Look for leaks, pressure and drainage. See Addendum D VC-10
14. D. Electrical: Look for frayed wires, check representative outlets, fixtures and evidence of sparking. See Addendum D VC-10
15. C. Garage door must reverse if obstructed. See Section 3-6-16
16. B. Check all exterior doors for operation and security bars on bedrooms for releases. See Section 3-6-16
17. C. Watch for lead paint before 1978. Chipping and peeling? (Note location & repair) See Section 3-6-17
18. C. Condo projects must have 51% owner occupancy. See Addendum D VC-13
19. B. Condo projects must be 2/3 complete. See Addendum D VC-13
20. A. 203K loan does not generate cash or serve as an investment. See Addendum B1
21. A. No 203(K) loans approved with less than \$5000 in repairs. See Addendum B1A