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Guide Update 21-16: Environmental Database Review

Effective: 11/19/21
Retired: 07/13/23

Summary of Changes

HIGHLIGHTS
Effective for Mortgage Loans Committed on or after November 19, 2021, the criteria for determining when to obtain a new Environmental Site Assessment (ESA) was updated in • Part III, Chapter 14: Supplemental Mortgage Loans, and • Part III, Chapter 18: Choice Refinance Loans.

Primary Changes

A new Phase I ESA is not required if an Environmental Professional performs an environmental database review and identifies no

- potential environmental concerns (as defined in ASTM E1528 Standard Practice for Limited Environmental Due Diligence: Transaction Screen), or
- adverse conditions requiring further due diligence.

Questions

Please contact Tammy Romero at (202) 752-7533, or tammy_romero@fanniemae.com, with any questions.

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