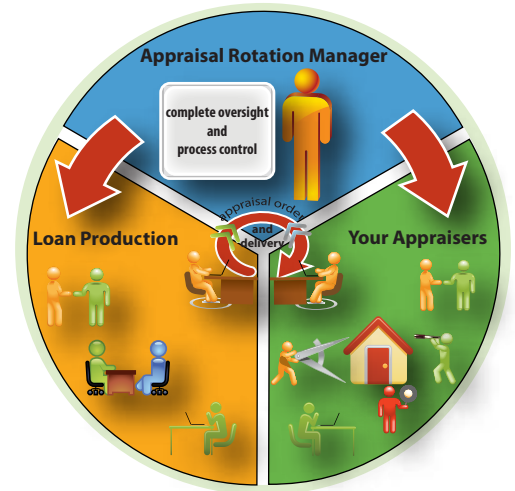


The Technology Standard

Appraisal Firewall is the leading solution to help streamline your mortgage department's appraisal process. We enable lenders to work with their trusted local appraisers to place residential and commercial appraisal orders while adding efficiency to the appraisal process. The system increases the speed of Production and Underwriting while ensuring you comply with all appraisal regulations.

Appraisal Firewall is not an Appraisal Management Company (AMC).



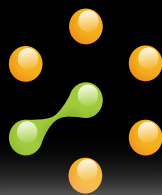
Technology Description

Appraisal Firewall is a secure, web-based appraisal ordering solution that leverages the benefits of working with your trusted local appraisers. Appraisal Firewall lets you control your appraisal process with double-blind ordering and messaging features that enable Production to input and manage orders without delay. The system also offers over 50 AMC connections so you can manage your appraisers and AMCs in one place. When the order is complete, the Communications Log is your proof that your appraisal process complies with all current regulations. PLUS you get direct access to the Uniform Collateral Data Portal (UCDP) with Uniform Appraisal Dataset (UAD) validation right from within the technology. With Appraisal Firewall, there is no software to install or hardware to maintain, and your appraisals are stored securely online so you can access them at any time. And there's a lot more to it. Review these features.



High Level: Key Features

- Setup your own appraiser panels and AMC connections for better control of your entire appraisal process.
- Customize your appraiser panels for service areas and qualifications to ensure every appraisal is done right.
- Direct Uniform Collateral Data Portal (UCDP) connection complete with Uniform Appraisal Dataset (UAD) validation.
- Setup your production staff to order with the confidence that your appraisals are always developed free from influence.
- Double-blind ordering and messaging enables production staff to input and manage orders without delay.
- All activity is tracked and logged in the Communications Log for protection against appraisal independence penalties.
- Automated commercial appraisal ordering provides the fastest way to order and receive commercial appraisals.



A Closer Look at Appraisal Firewall's Features

- Come to terms with your appraisers on price, then set your costs so you never have to guess at what your appraisal costs will be.
- Complete appraisal product lists available, or limit the products you want available to your mortgage department staff.
- User rights - turn off production staff messaging, require credit card payments, require the borrower's email address (so you can send the appraisal electronically and track when you sent it).
- Notifications - decide when you want to be notified about status updates (declines, messaging, price change requests).
- Automatic email notifications are sent at every stage of the appraisal's progress.
- Assign user types based on production staff job type: Branch Supervisors, Processors, Originators. Supervisors see all appraisals, Originators and Processors can work jointly on your appraisals.
- Management Reporting - track and manage pending appraisals, delivered appraisals, coverage areas, appraiser performance, and a lot more.
- Appraisal Firewall connects you directly to your trusted local appraisers with:
 - Anonymous Messaging
 - Status Updates
 - Price Increase Requests
 - Appraiser Disclosures

...And lots more! We develop and release features on a monthly basis to offer everything you need.

Advanced Features to Maximize Control



- Automated and Manual Appraisal Reviews - QA and QC at every level.
- Support for branches and multiple market areas - Offers the highest level administrative oversight available today.
- Centralized loan processing features - Production departments across market areas/regions can order appraisals and include your loan processing center every step of the way.