Appraisal Firewall Quick Start Guide

Information for Managers

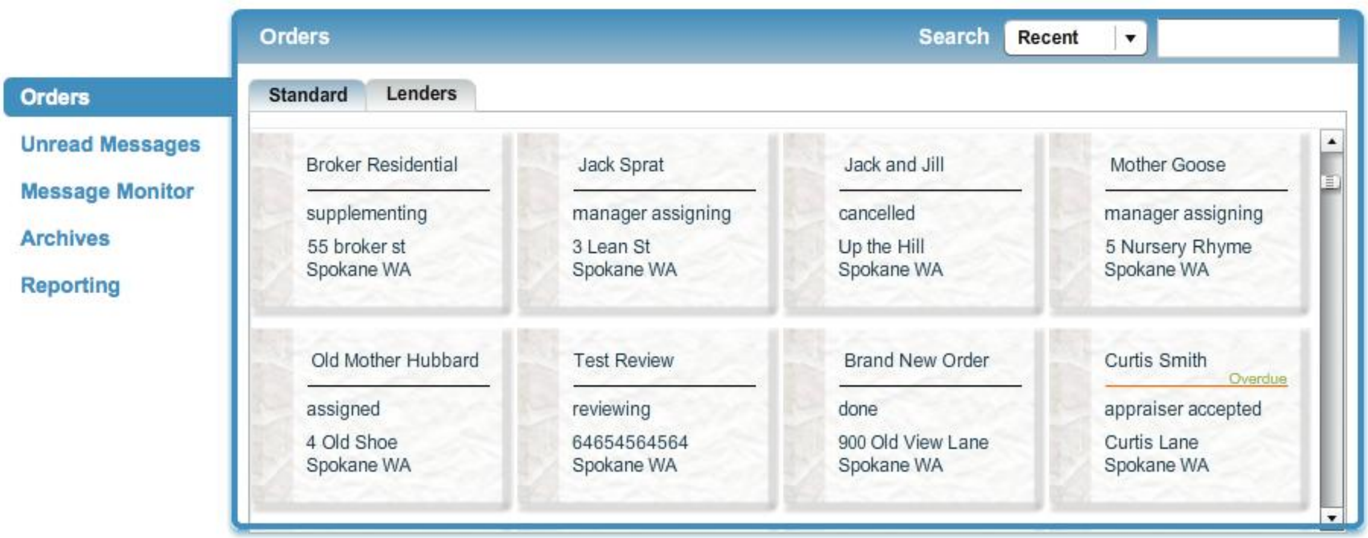
Contents

Basic Usage and Layout

Use the action menus along the top to perform specific actions in Appraisal Firewall: view **My Profile, My Appraisers, My AMC, Organize,** and **Signups.** Your logged-in information is at the top right, along with a **Logout** link.

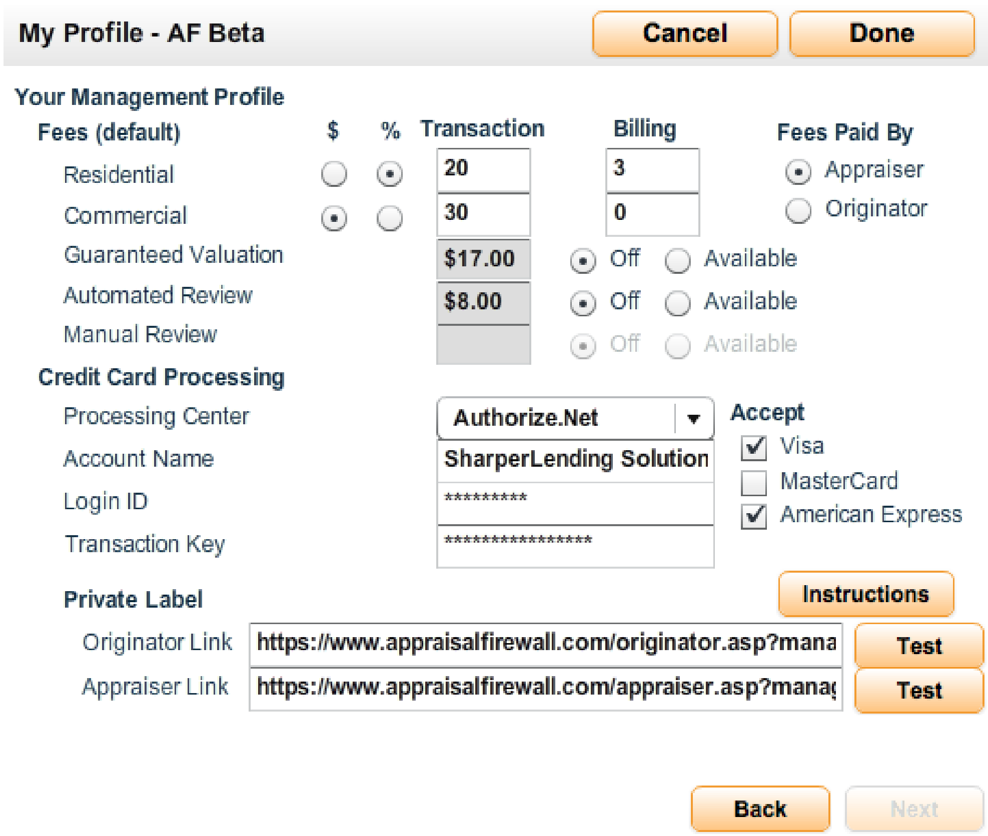
Along the left, you can check your orders with Order List, view Unread Messages, monitor lender/appraiser communications on the Message Monitor, restore Archives, and view Reporting.

The Order List section contains all of your appraisal orders. Click on an Order Card to open it and review order information.



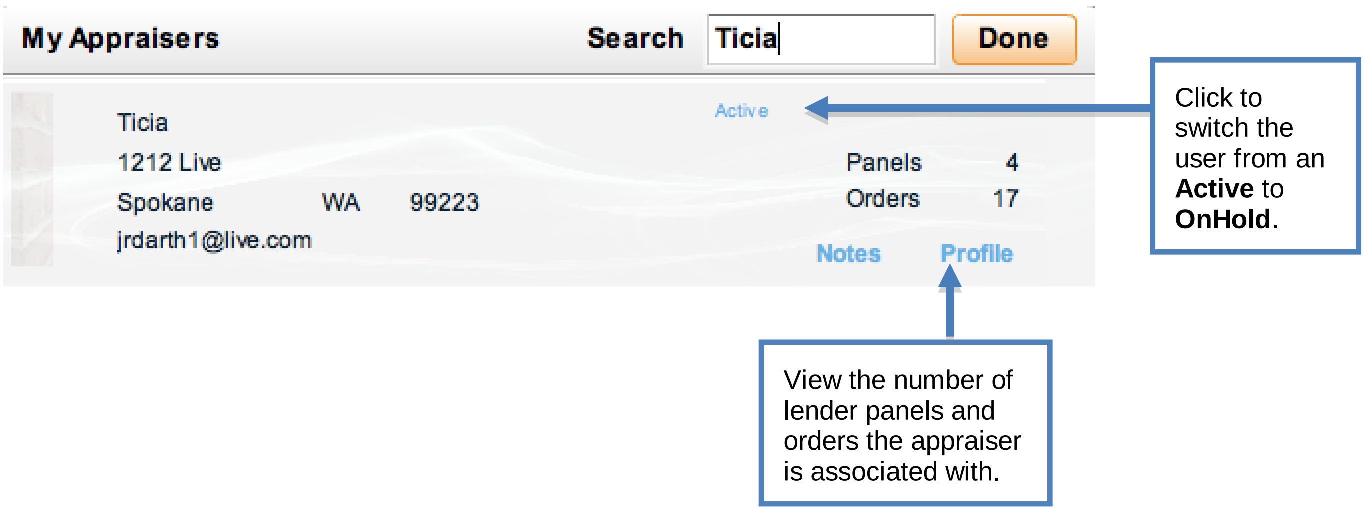
My Profile

With **My Profile**, you can view and edit your company information, including contact numbers, login information, and address. You can also modify your fees, add credit card processing information, and add your private label website address. For more information on setting transaction fees on a per-client basis see the Organize section.



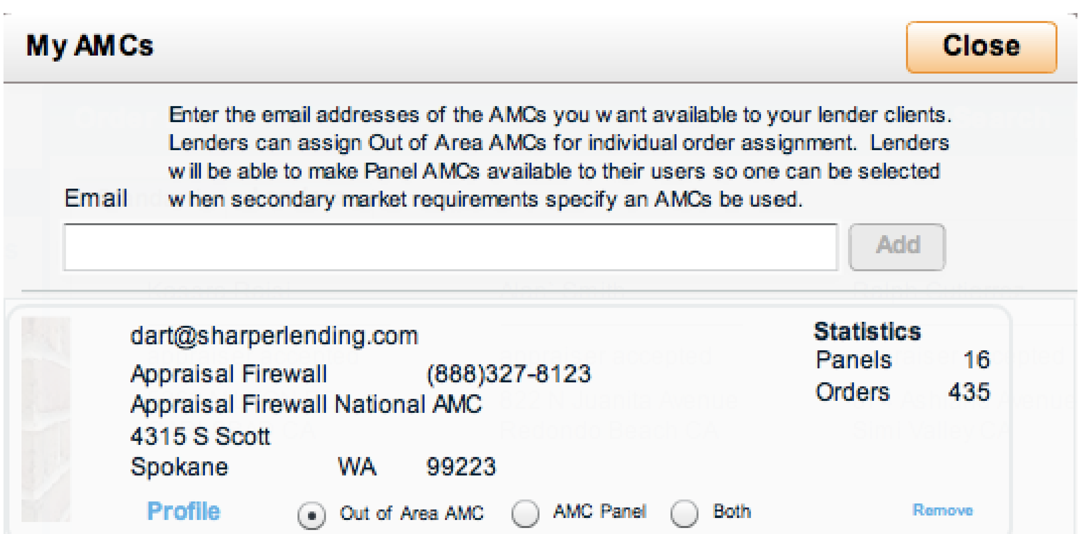
My Appraisers

My Appraisers lets you view current appraisers that are on your clients' panels and enables you to put their accounts into an 'On Hold' status.



My AMCs

Use **My AMCs** to provide out of area coverage, and to provide an AMC panel for your clients to choose from when placing orders. The AMC panel is helpful for fulfilling specific secondary marketing requirements of using a particular AMC for processing appraisals. You can also create backup AMCs for automatic routing on out of area orders.

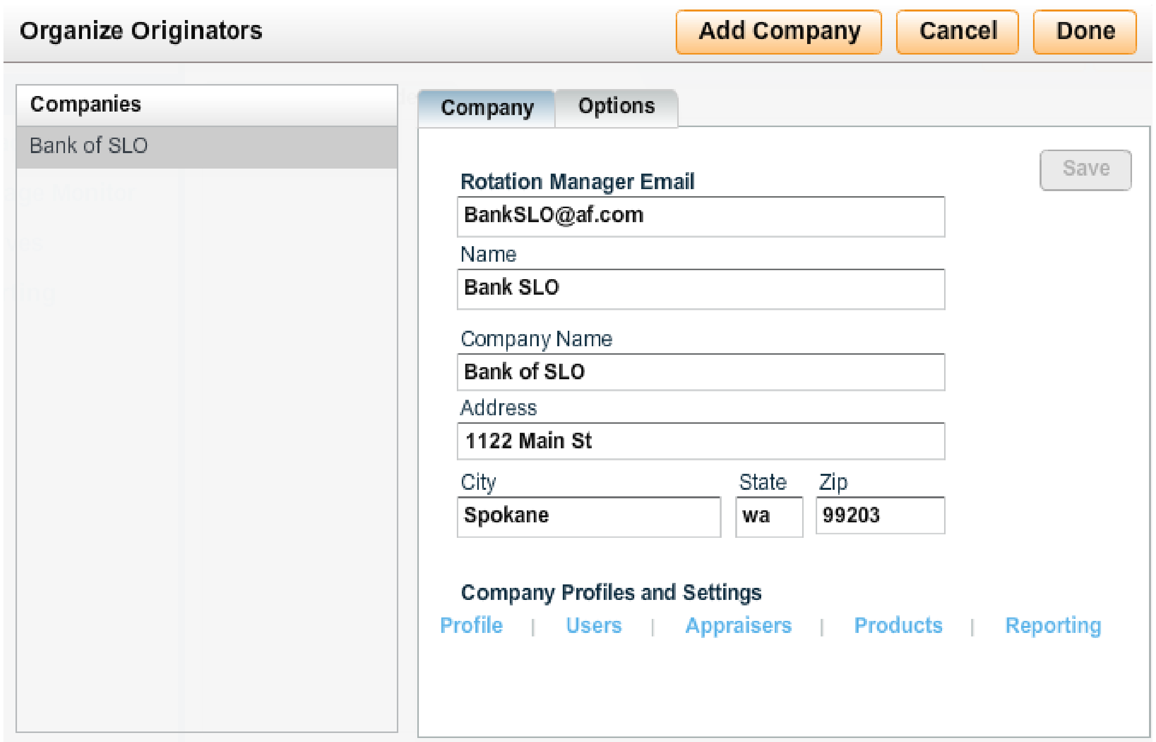


Organize

The Organize tab lets you enable settings and review company information on a per-lender basis.

Organize – Company Tab

From the Company tab, you have the ability to view users, run reports, and manage billing options on a per company basis.

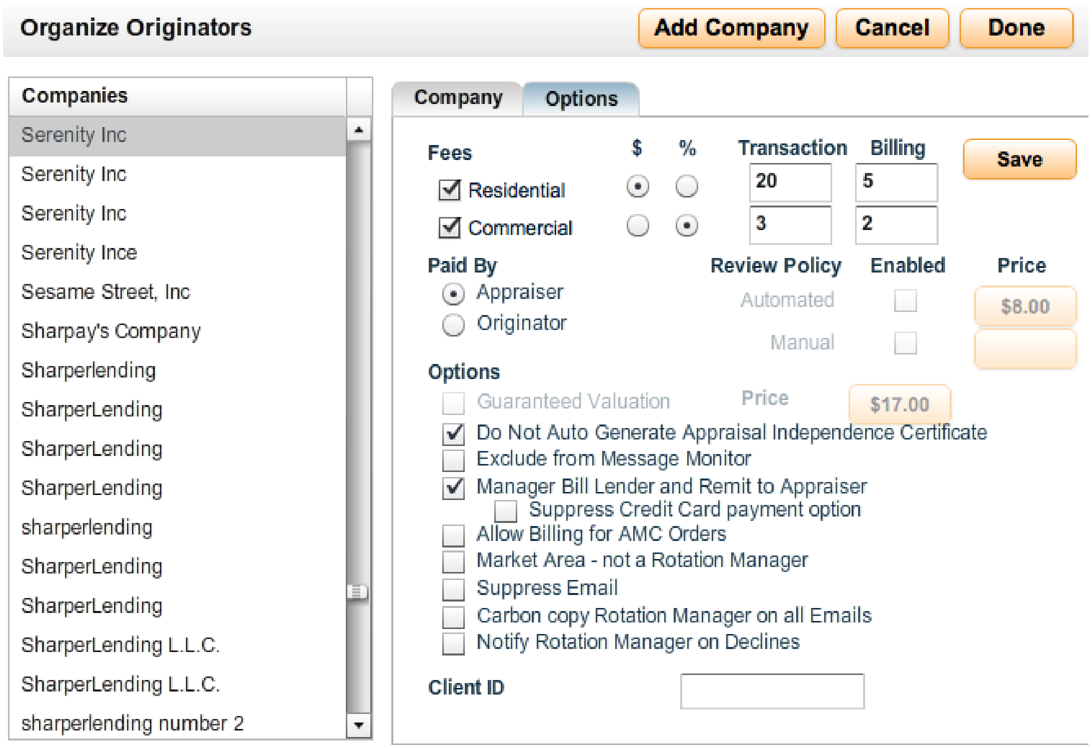


Selecting a link under **Company Profiles and Settings** shows you specific information applicable to that company only.

- **Profile** – Click this link to view the rotation manager's profile associated with this company
- **Users** – View and edit the list of managed users under this company
- **Appraisers** – View and edit the list of appraisers on the company's appraiser panel
- **Products** – Specify what appraisal products you would like available for this company as well as edit fixed pricing
- **Reporting** – Run Open Order, Closed Order, Coverage Area, and Appraiser Performance reports for the specified company.

Organize – Options Tab

Under the **Options** tab, you can alter a company's transaction fees, designate who pays for appraisal orders, and select more company-specific options.



- **Fees –** Enter appraisal technology fees that will be applied to every completed order under this company only. If fees are left blank, the fees will default to the pricing entered on your manager profile.
    - **Residential –** Marking this checkbox allows the client to place Residential appraisal orders. Clients also have the ability to designate they perform Residential appraisals on their profile.
    - **Commercial –** A check in this checkbox indicates that the client can place commercial orders. Clients also have the ability to designate they perform Commercial appraisals on their profile.
    - **$ and % -** Designate how you want to bill this client for your fees per appraisal order – as a flat-rate or percentage-based fee. Click the $ if you want to offer a standard price for every order under this client (you can then enter the dollar amount in the Transaction and Billing fee columns). Click the % if your fees are based on a percentage of the total appraisal cost (enter the percentage amount in the Transaction and Billing fee columns).
    - **Transaction fee –** This amount will be calculated on each order and displayed in the Communications log of the order, viewable to the appropriate party (ie appraisers can view the service fee amount if it is designated that the appraiser is responsible to pay the fee).

    - **Billing service fee –** You may designate a fee to be applied to orders that have been placed with a credit card under this company. Adding a billing service fee can help cover the costs associated with running credit card transactions.

- **Review Policy** – check the Manual or Automated checkboxes so that every appraisal that is ordered and uploaded is reviewed for completeness. Modify the price and availability on a per lender basis. This feature is activated on your Manager profile, where a default price can also be set.

- **Guaranteed Valuation –** marking this checkbox can protect your client from losses due to an incorrect appraised value in the event the loan goes into default. Edit the price of the guarantee in the price field on a per lender basis. The guaranteed valuation will appear in the communications log after an appraisal report has been uploaded. This feature is activated on your Manager profile, where a default price can also be set.

- **Do Not Auto Generate Appraisal Independence Certificate –** by default, an Appraisal Independence Certificate is automatically generated upon the upload of an appraisal report. Click this check box if you do not want the compliance certificate generated for this company.

- **Exclude from Message Monitor –** messages under this lender are automatically displayed in your manager Message Monitor window. Checking the checkbox removes this lender's messages from the Message Monitor. This is a handy way for you to control your Message Monitor list as it can easily become cluttered. See below for more information on the Message Monitor feature.

- **Manager Bill Lender and Remit to Appraiser** – check this checkbox if this client will pay you, the Manager, the appraiser fee. You then are responsible for paying the appraiser.

- **Suppress Credit Card Payment Option** – select this option if this client should never be able to pay for an appraisal via Credit Card.

- **Allow Billing** – check this checkbox to allow billing for out of area orders rather than require payment by credit card

- **Market Area - not a Rotation Manager** – In cases where the Rotation Manager is representative of a market area and is not an actual person at the lender office, checking this checkbox prohibits users from sending the Rotation Manager messages when opening an order and choosing the **Communicate | Send Message** menu option.

- **Suppress Email** – intended to be used for those clients that order their appraisals from the SharperLending platform. This checkbox does not send status update emails to the lender, as they will not receive them in

SharperLending.

- **Carbon copy Rotation Manger on all Emails –** check this checkbox so that the Rotation Manager is copied on all messages between users and appraisers. Rotation Managers can use this feature to monitor communications for inappropriate on non-compliant messages.

- **Notify Rotation Manager on Declines –** mark this checkbox if the rotation manager would like to be notified anytime an appraiser declines an order.

- **Client ID –** Enter a client ID code to help track and manage different companys' activities. This is designed to assist resellers that utilize the XpertOnline credit platform and to line appraisal orders by client ID numbers that are assigned in XpertOnline.

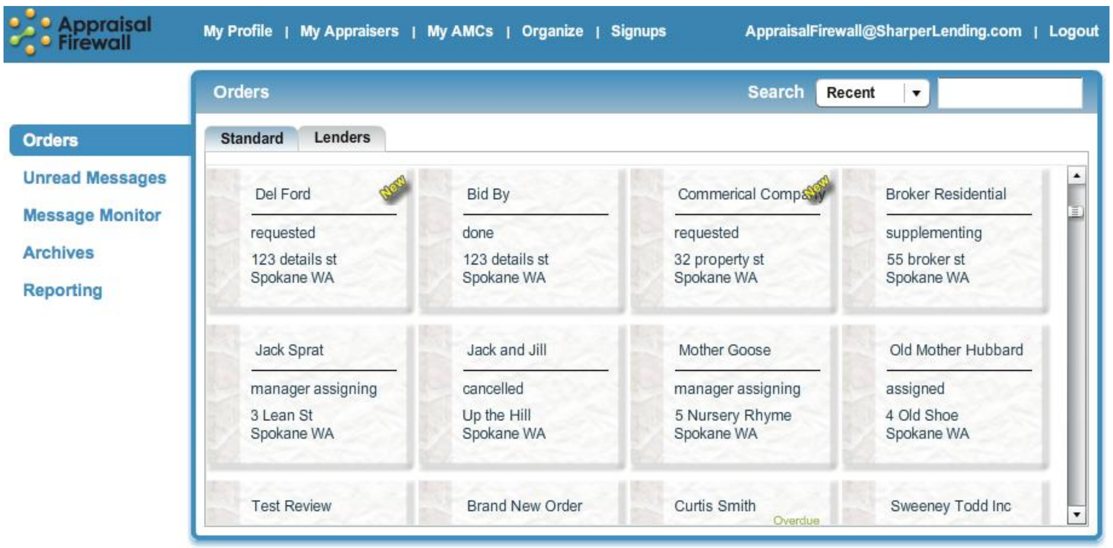
Signups

With **Signups**, you are able to monitor new users who have signed up under your private label link. Viewing new signups helps in tracking responses to marketing.

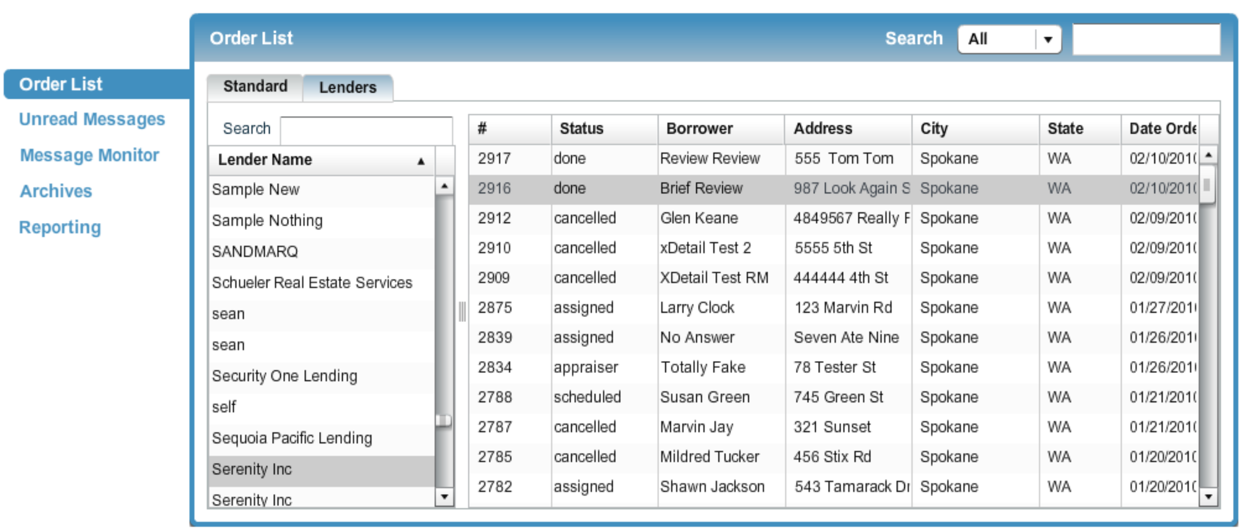
Order List

The Standard tab is your main view into all orders that have been placed by your clients in Appraisal Firewall. Use the Search filter to narrow down the list to display **Active** orders, **Overdue** orders, **All** orders, or orders that need your attention. By default, **Recent** orders are displayed in the Order List view (Orders you have worked on in the last 30 days).

Yellow indicators display on the order cards that need your special attention. This allows you to identify at a glance New orders, and orders that need your immediate attention: disputed comps, additional forms/supplements, and canceled orders.

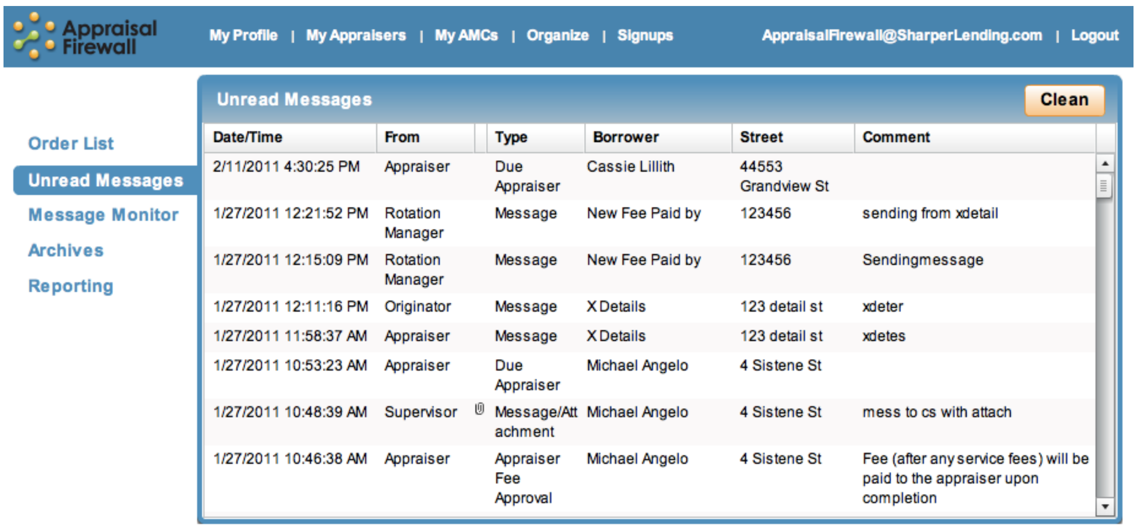


Click the **Lenders** tab under your Order List to view orders within a particular company. Double-click an order to view details and work within the order.



Unread Messages

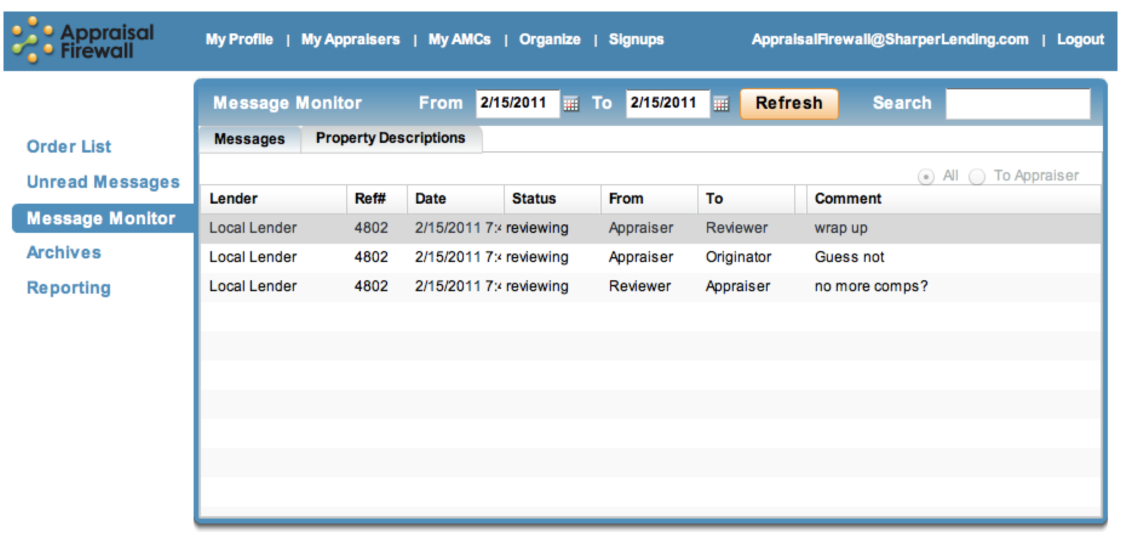
The **Unread Messages** link gives you a quick view of communications, statuses, and billing activities that go back and forth between lenders and appraisers in Appraisal Firewall. Double-click on any message to open that specific order, as well as clear the message from the unread list.



Date/Time	From	Type	Borrower	Street	Comment
2/11/2011 4:30:25 PM	Appraiser	Due Appraiser	Cassie Lillith	44553 Grandview St	
1/27/2011 12:21:52 PM	Rotation Manager	Message	New Fee Paid by	123456	sending from xdetail
1/27/2011 12:15:09 PM	Rotation Manager	Message	New Fee Paid by	123456	Sendingmessage
1/27/2011 12:11:16 PM	Originator	Message	X Details	123 detail st	xdeter
1/27/2011 11:58:37 AM	Appraiser	Message	X Details	123 detail st	xdetes
1/27/2011 10:53:23 AM	Appraiser	Due Appraiser	Michael Angelo	4 Sistene St	
1/27/2011 10:48:39 AM	Supervisor	Message/Attachment	Michael Angelo	4 Sistene St	mess to cs with attach
1/27/2011 10:46:38 AM	Appraiser	Appraiser Fee Approval	Michael Angelo	4 Sistene St	Fee (after any service fees) will be paid to the appraiser upon completion

Message Monitor

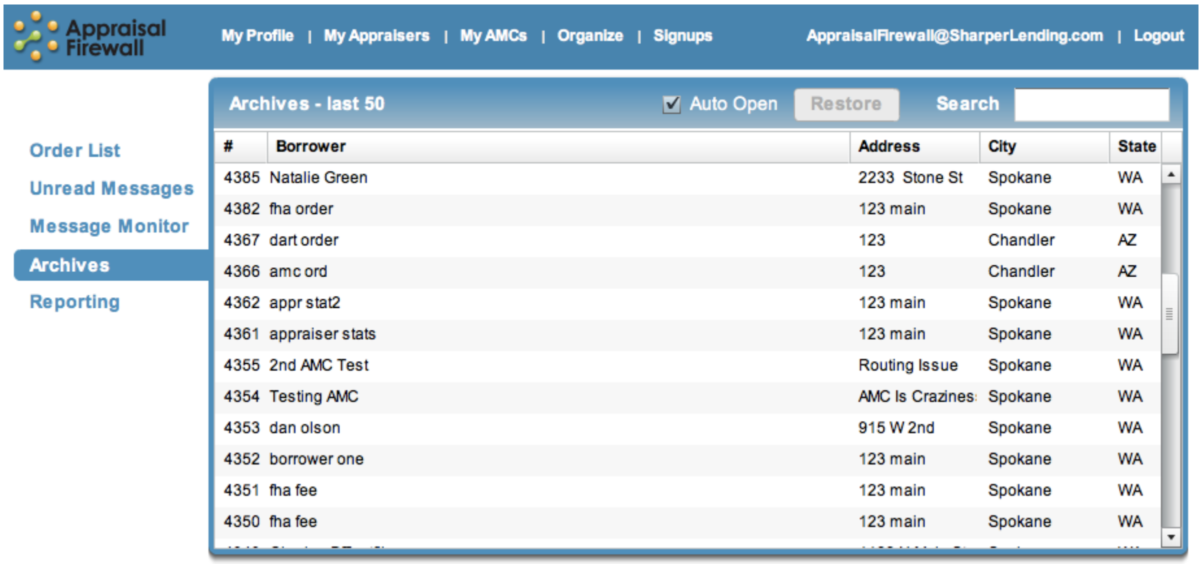
Use **Message Monitor** to quickly view messages between lenders and appraisers to assist with HVCC compliance concerns, and intervene to help troubleshoot user issues. Double-click on any message to open that specific order. You can even view messages by a specified date range.



Lender	Ref#	Date	Status	From	To	Comment
Local Lender	4802	2/15/2011 7:(	reviewing	Appraiser	Reviewer	wrap up
Local Lender	4802	2/15/2011 7:(	reviewing	Appraiser	Originator	Guess not
Local Lender	4802	2/15/2011 7:(	reviewing	Reviewer	Appraiser	no more comps?

Archives

With **Archives**, you have the ability to search for and restore archived orders. This allows your main order list to stay uncluttered, while also giving you access to old orders.



Reporting

Run a billing report from the **Reporting** tab to track and manage Billing Activity, Open Orders (not yet completed), and Closed Orders (completed). You can also run a report for credit card reconciliation and view pending credit card payments.