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# Welcome Packet

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Lenders

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The Data Facts Appraisal Firewall appraisal routing and communication system offers unique features that empower appraisers to have better control over their appraisal compliance processes than with using a national AMC. Appraisal Firewall provides HVCC compliance and is also compliant with the Dodd-Frank Act.

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## How to get Signed Up – For Rotation Managers Only

Go to our webpage: [www.datafacts.com](http://www.datafacts.com). Click on Login, Appraisal Firewall Login from the top menu bar.

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**MAXIMIZE INFORMATION.  
MINIMIZE RISK.**

For more than 2 decades, employers, lenders and oth consumer and business intelligence have been relyin provide information they trust to help them make inf Our best of breed technology delivers information qu and securely. Data Facts enjoys an extraordinary level of customer and staff loyalty, as well as financial stability, controlled growth and diversification. It is in our dedication to unsurpassed customer service that you will experience the Data Facts Difference!

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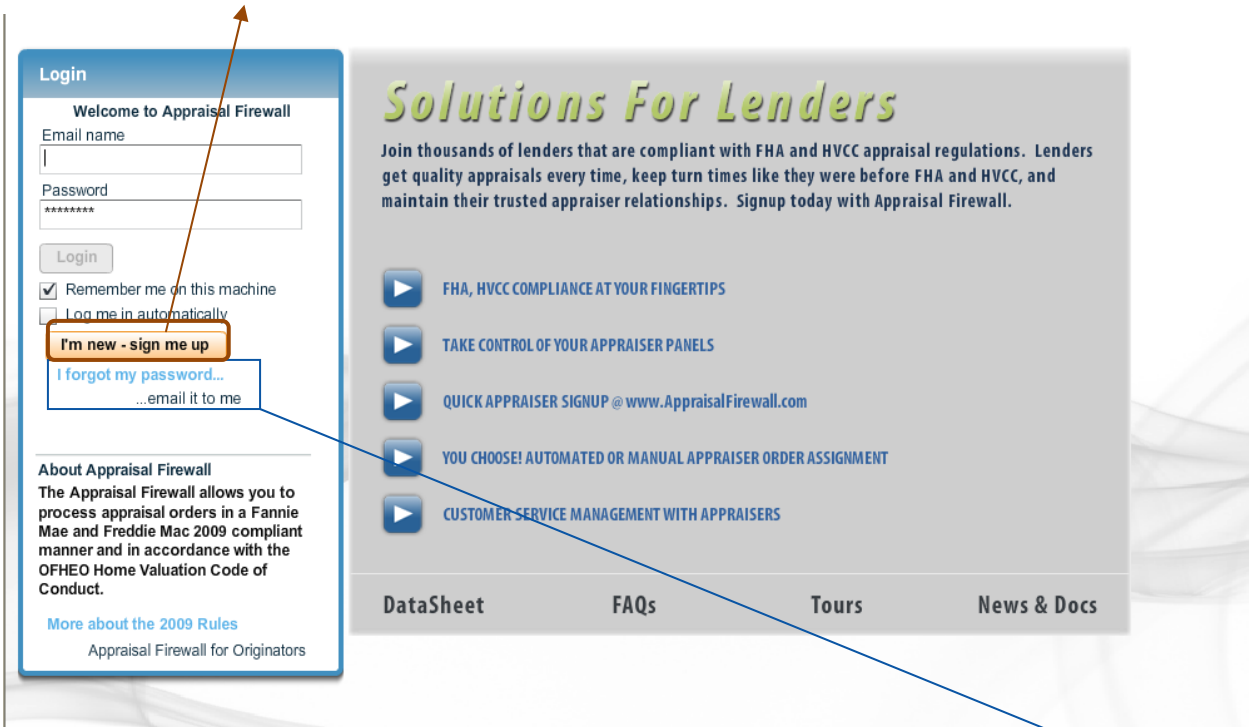
**Login** Sharper Lending

**Login** Xpert Online (XOL)

**Login** Appraisal Firewall (*Lenders*)

**Login** Appraisal Firewall (*Appraisers*)

Once you have clicked on the link from our Data Facts page, you will be directed to the page below. Simply click the **I'm New - sign me up!** button to begin.



Enter in your company information. Pick a good password. Your password can be emailed to you if you ever forget it. Remember to review the contract and check the box at the bottom next to *I agree to the legal stuff*. Click **Next** and you will be taken to a screen to set up your profile. Fill each box and then check *I agree to the terms*, and click **Next**.

**Please Note:** Clicking My Profile at the top of the screen once this has been filled in will let you back into these same screens to edit. You can edit any of this information as needed, including your email address (which is also your login name).

The following screen lets you setup your **Role** in Appraisal Firewall. Note the difference between Lenders/Rotation Managers and Brokers.

**Rotation Managers** have expanded capabilities. They can setup and manage users beneath them who only place orders, and can control routing automation & payment methods.

**Brokers** have limited capabilities. They do not support other users. Other options on this screen are unavailable to them.

Specify who should pay the Appraisal Firewall transaction fee in the **Fees Paid By** section: your appraiser, or you.

(fees are a percentage of the total appraisal cost)	
Transaction fee	6 %
Billing Fee	0 %

The transaction fee is a percentage of the cost of the appraisal report when the appraiser accepts the order.

- If the Appraiser pays the transaction fee, the appraiser will receive their appraisal fee minus the transaction fee percentage.\*
- If you will pay the transaction fee, the appraiser will get their full appraisal report fee, and you will receive an invoice for the transaction fee.\*\*

\*If the appraiser invoices you for the appraisal, the appraiser will get their full fee, and Appraisal Firewall will invoice the appraiser for the transaction fee separately. If you pay via credit card, the appraiser receives their appraisal fee minus their transaction fee from Appraisal Firewall.

\*\*If you pay for the appraisal with a credit card up front, the fee will be added to the charge and you will not be invoiced separately.

## Set Up / Validate Your Appraiser Panel – For Rotation Managers ONLY

Once you have successfully logged into the system, you should check your Appraiser Panel to make sure that all of the appraisers you do business with today are in your rotation panel.

This panel is your list of appraisers who will receive your orders. Appraisal orders will be sent to the individuals in your panel in a sequential order based on who received the last order. For example, if three appraisers were eligible to receive three appraisal orders, each would receive one order.

Here is how you can do this:

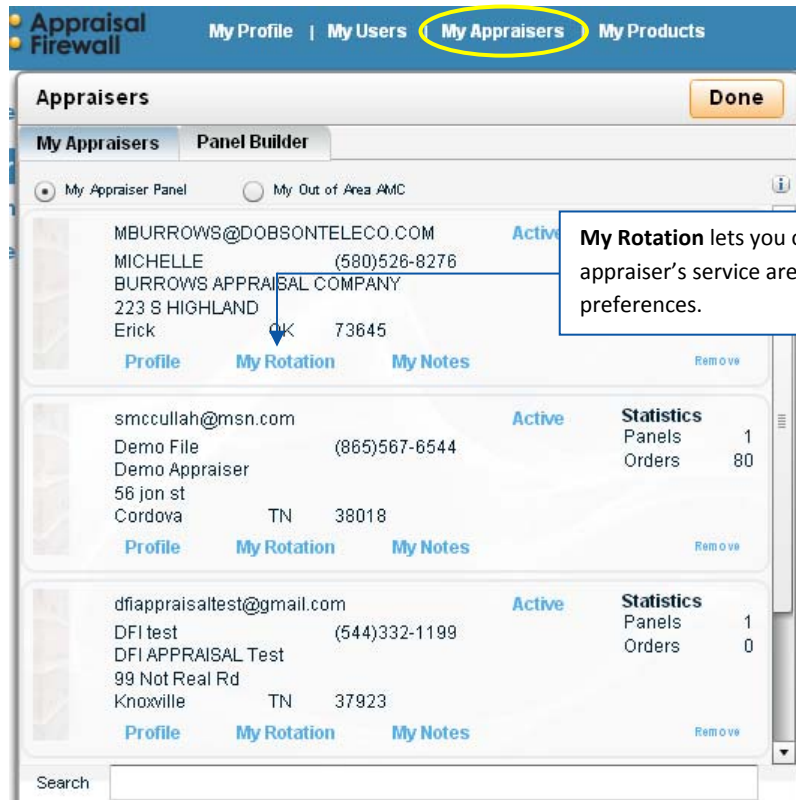
1. Login to the Lender page.
2. You will first see your **Requests List** screen. This is where your appraisal orders will post to. They will be represented as “cards” on this screen and will display the borrower name, the status, and the property address (in the example below, there are three appraisal orders in various statuses for this lender).

The screenshot shows the 'Order List' interface for lender #30114. The interface includes a navigation bar with 'Appraisal Firewall' logo and links for 'My Profile', 'My Users', 'My Appraisers', and 'My Products'. The user is logged in as 'susan@datafacts.com'. On the left, there are menu options: 'New Order', 'Order List' (selected), 'Unread Messages', and 'Reporting'. The main area displays a grid of 20 appraisal order cards, each with the following information:

Appraiser Name	Status	Property Address
A Test	assigned	55 Demo St, Chattanooga TN
A Test	cancelled	55 Main st, Chattanooga TN
Elle Demo	done	44 Test Ave, Chattanooga TN
BEE TESTER	done	77 STREET, CHATTANOOGA TN
David Showalter	appraiser accepted	7900 NW 48th Street, Chattanooga TN
dee cee	appraiser accepted	test, Chattanooga TN
tim demo	appraiser accepted	2 test, Chattanooga TN
ten test	disputing	8989 demo, Chattanooga TN
Bill Test	appraiser accepted	777 Lucky St, Chattanooga TN
Tee Test	appraiser accepted	22 Test Ave, Chattanooga TN
Ree Zee	done	88 Test St, Chattanooga TN
Bee Cee	manager assigning	9 demo st, Chattanooga TN
Bee Demo	appraiser accepted	99 Test Blvd, Chattanooga TN
See Demo	appraiser accepted	555 demo st, Chattanooga TN
David Testfile	appraiser accepted	7800 NW 48th Street, Chattanooga TN
tee test	done	55 demo, Chattanooga TN
Tom Test	done	22 Demo Blvd, Chattanooga TN
ty test	cancelled	11 test st, Chattanooga TN
ree test	appraiser accepted	11 test st, Chattanooga TN
dee demo	done	1212 DEMO RD, Chattanooga TN

At the bottom of the page, contact information is provided: Data Facts, Phone: (800)264-4110, Email: appraisals@datafacts.com.

3. Locate the **My Appraisers** button on the top of the screen. Click this **My Appraisers** button. When the **My Appraisers** screen opens, the first tab is the My Appraisers tab. On this tab, you will see a list of active appraisers that are in your appraiser panel.

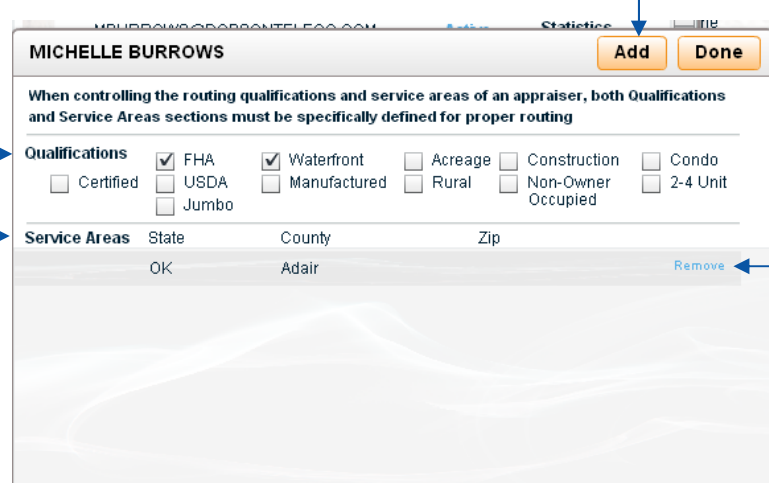


**My Rotation** lets you override this appraiser's service areas with your own preferences.

When you click **My Rotation**, the Rotation Specifications window opens for that appraiser. When you override and define an appraiser's service areas, it is recommended that you define both Qualifications and Service Areas for proper routing.

Check any **Qualifications** checkboxes to have this appraiser only receive these types of appraisal orders.

Your preferred Service Areas will display here. *Note – leave the Zip Code blank to have the appraiser cover the entire county.*



Click **Add** to enter service area preferences for this appraiser.

Click **Remove** to delete any service areas that you have entered for this appraiser.

To enter a coverage area that you would prefer this appraiser work in, click the **Add** button.

The state the appraiser is licensed in automatically displays. Click the **State** drop down to choose a different state.

Click **Save** to have this appraiser service this area, or **Cancel** to not proceed with this change.

Select a **County** that you would prefer this appraiser to service from the drop down list.

Enter a **Zip Code** if this appraiser should only service a specific zip code. Leave this field blank if the appraiser should service the entire county.

The screenshot shows a 'Service Area' dialog box with a 'State' dropdown set to 'OK', a 'County' dropdown with a list of counties (Adair, Alfalfa, Atoka, Beaver, Beckham) open, and a 'Zip' field. 'Cancel' and 'Save' buttons are at the top right.

- You can add as many counties and zip code coverage areas as you like.
- Refrain from entering a zip code range into the Zip Code field. If you have an appraiser that services multiple zip codes, enter each one of the zip codes individually.
- Leave the Zip Code blank for the appraiser to service the entire county.

The next tab is the Panel Builder. The Panel Builder lets you add appraisers. You can invite them by entering their email address. If you have the button next to Invite/Add clicked, you will see a list of all appraisers you have invited.

The screenshot shows the 'Appraisers' interface with the 'Panel Builder' tab selected. It features a 'Service Area' section with 'State' set to 'TN' and 'County' set to 'Anderson'. Below this is a list of appraisers with their details and statistics.

Name	Phone	Address	State	Zip	Statistics
Helen Ortiz	(714)368-0988	The Appraisal Express 2872 Walnut Avenue Tustin CA 92780	CA	92780	Panels: 8 Orders: 155
Anthony Todd	(865)548-1214	ATD Appraisals 405 Merritt Road Maryville TN 37804	TN	37804	Panels: 6 Orders: 6

If you click the button next to Available Appraisers, you can enter the state, county and/or zip and see all of the appraisers that you have for that specific area. Out to the right hand side you can see how many panels each appraiser is a part of and also how many orders they have handled to give you an idea of how much experience they have.



Appraisal Firewall lets you choose if you want to override service areas for all of the appraisers in your panel, or only certain appraisers. You have the option to have a "mixed" panel: a panel where you have specified service areas for certain appraisers, but kept the appraiser-entered service areas for others. How you prefer to set this up is up to you.

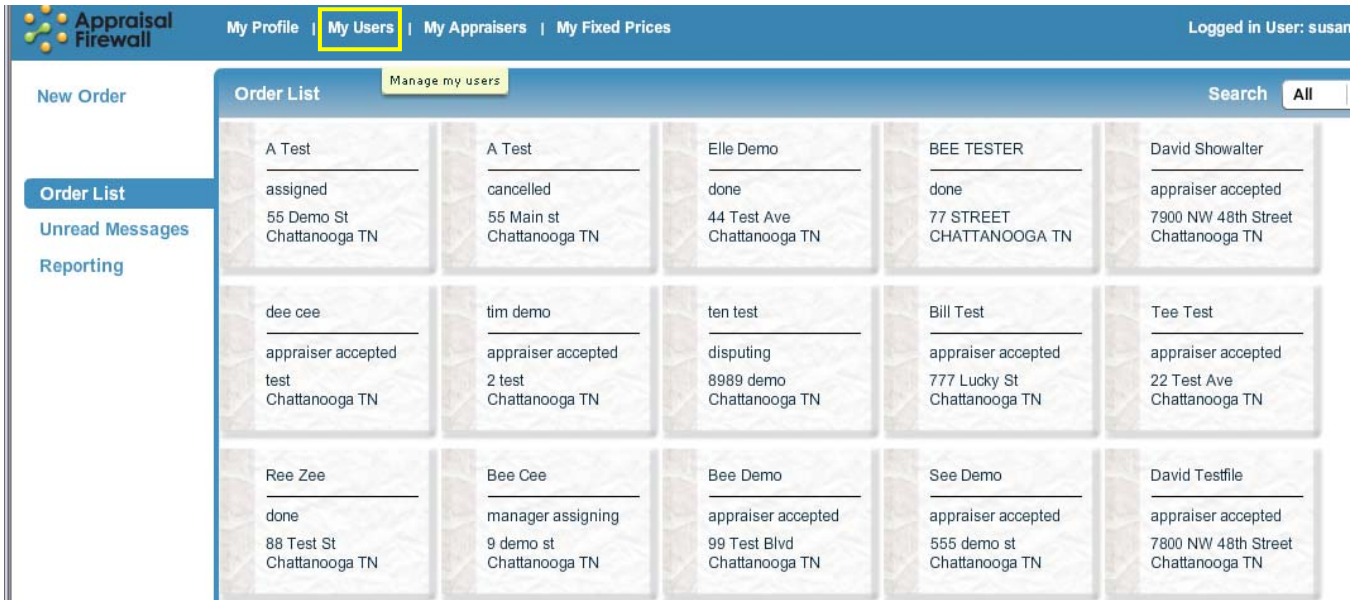
When you have controlled the service areas and qualifications of appraisers in your panel, the areas that you have entered will override the appraiser's settings in the appraiser profile. This will give you more control over your order processes to make sure the appraiser with the right expertise gets the order you want.

## How Appraisal Firewall Appraiser Rotation Works

Once a lender has created their own panel of appraisers, they can start placing their appraisal orders. Appraisal Firewall rotates sequentially through the appraiser panel based on the subject property and the product that is chosen by the lender. Then, it assigns the order to the next appraiser in the rotation based on the appraisers that service that county.

## How to add New Users – For Rotation Managers Only

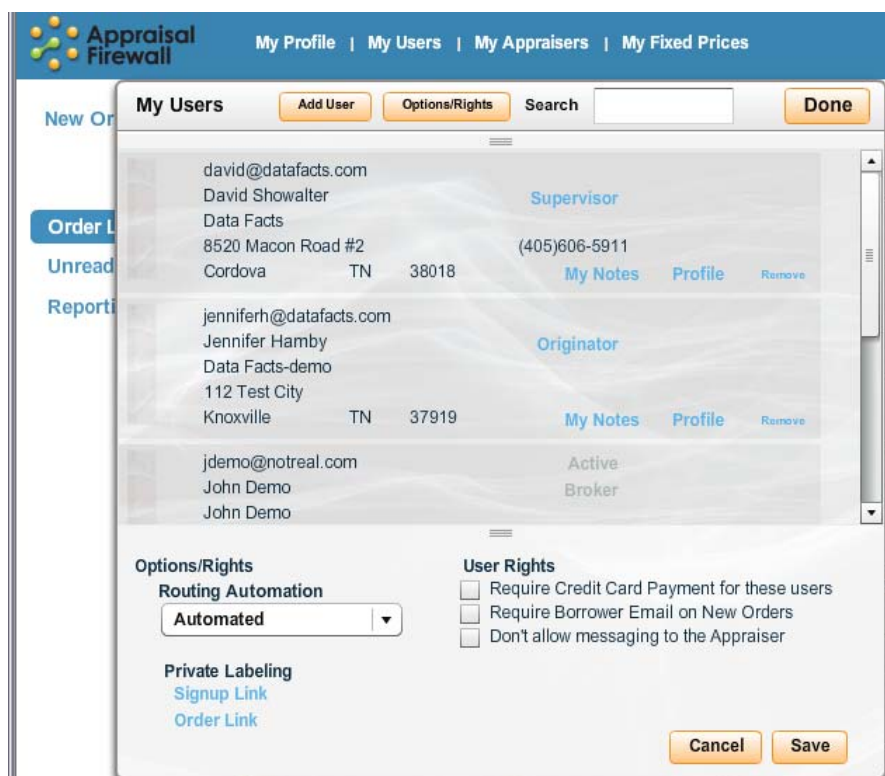
Login to Appraisal Firewall. Click on My Users at the top of your screen.



The screenshot shows the 'My Users' page in the Appraisal Firewall interface. The top navigation bar includes 'My Profile', 'My Users' (highlighted), 'My Appraisers', and 'My Fixed Prices'. The user is logged in as 'susan'. The main content area displays a grid of user profiles, each with a name, status, and address. The profiles are:

Name	Status	Address
A Test	assigned	55 Demo St, Chattanooga TN
A Test	cancelled	55 Main st, Chattanooga TN
Elle Demo	done	44 Test Ave, Chattanooga TN
BEE TESTER	done	77 STREET, CHATTANOOGA TN
David Showalter	appraiser accepted	7900 NW 48th Street, Chattanooga TN
dee cee	appraiser accepted	test, Chattanooga TN
tim demo	appraiser accepted	2 test, Chattanooga TN
ten test	disputing	8989 demo, Chattanooga TN
Bill Test	appraiser accepted	777 Lucky St, Chattanooga TN
Tee Test	appraiser accepted	22 Test Ave, Chattanooga TN
Ree Zee	done	88 Test St, Chattanooga TN
Bee Cee	manager assigning	9 demo st, Chattanooga TN
Bee Demo	appraiser accepted	99 Test Blvd, Chattanooga TN
See Demo	appraiser accepted	555 demo st, Chattanooga TN
David Testfile	appraiser accepted	7800 NW 48th Street, Chattanooga TN

At the top of the box that appears, click on Add User.



The screenshot shows the 'My Users' modal window. The top navigation bar includes 'My Profile', 'My Users' (highlighted), 'My Appraisers', and 'My Fixed Prices'. The user is logged in as 'susan'. The modal window displays a list of users with their details and options. The users are:

Name	Role	Address	Phone	Options
David Showalter	Supervisor	8520 Macon Road #2, Cordova TN 38018	(405)606-5911	My Notes, Profile, Remove
Jennifer Hamby	Originator	112 Test City, Knoxville TN 37919		My Notes, Profile, Remove
John Demo	Active Broker			

The modal window also includes an 'Add User' button, an 'Options/Rights' button, a search bar, and a 'Done' button. Below the user list, there are sections for 'Options/Rights' and 'User Rights'. The 'Options/Rights' section includes a 'Routing Automation' dropdown menu set to 'Automated'. The 'User Rights' section includes three checkboxes: 'Require Credit Card Payment for these users', 'Require Borrower Email on New Orders', and 'Don't allow messaging to the Appraiser'. At the bottom of the modal window, there are 'Cancel' and 'Save' buttons.

Enter the User's Name that you want to add, along with their email. Then choose what type of user they are: Originator, Processor, Supervisor\* or Broker. Click save when you are finished.

\*The Supervisor has the rights to see all users' orders. Originators & Brokers can only see their own orders. Processors can see orders they place and any orders assigned to them.

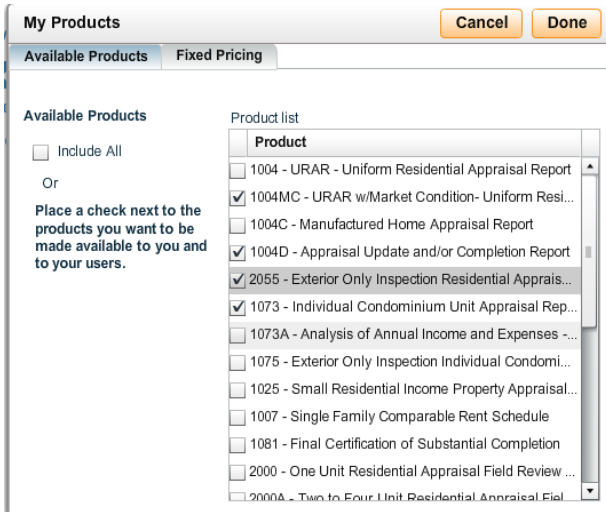
**Rotation Managers can choose a Routing Automation.**  
Assign/Respond is automatic routing; Respond is manual routing. Usually this will be Assign/Respond.

**Rotation Managers can choose to Require a credit card payment up front for each user in their list by checking this checkbox.**

## How to Make Products Available & Set Fixed Pricing – For Rotation Managers Only

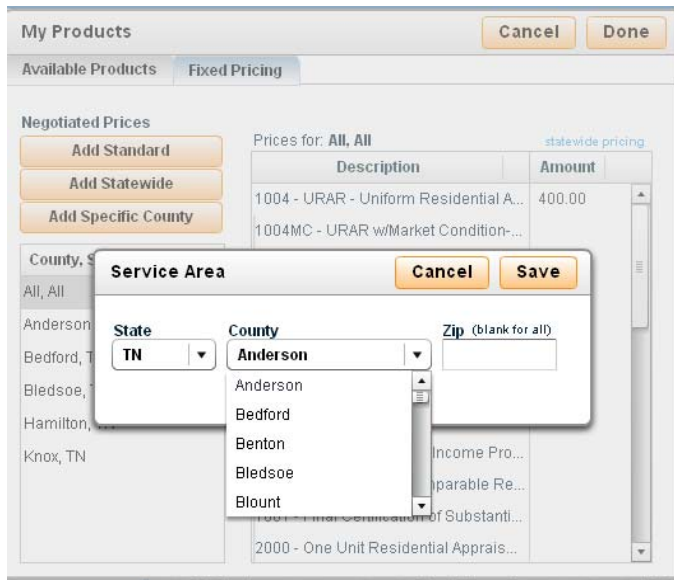
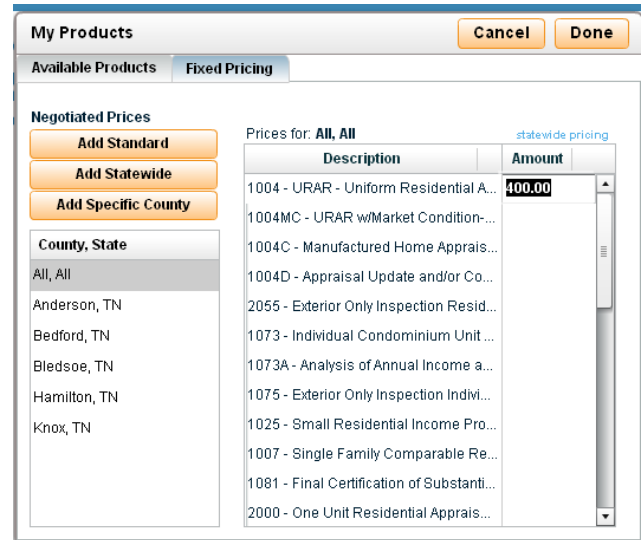
\*Please note: This feature is completely optional. You choose if you want to utilize this feature.

Go to the top and click My Products.



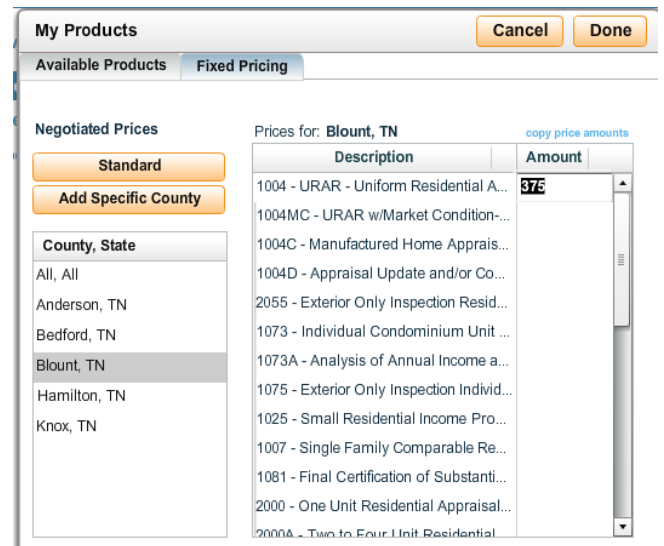
The following box will appear. Under the Available Products tab, either check the box to include all products, or leave it unchecked and choose which products you want to make available to you and your users.

Under the Fixed Pricing tab, you have the option to add a standard price for all appraisers by clicking on the Add Standard button. You can also choose a statewide fixed pricing and you can set fixed pricing for specific counties.



To set fixed pricing for a specific county, click on the Add Specific County button to choose what county you want to add, either by using the drop down or entering the zip.

Once you have the county you want, you can set a price for that county in the Amount area. You can set prices for as many counties as you would like. Simply click in where the price is and set whatever you would like.



## Logging Onto The Website

Go to our webpage: [www.datafacts.com](http://www.datafacts.com). Click on Login, Appraisal Firewall Login from the top menu bar.

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**Login** Sharper Lending

**Login** Xpert Online (XOL)

**Login** Appraisal Firewall (*Lenders*)

**Login** Appraisal Firewall (*Appraisers*)

Once you have clicked on the link from our Data Facts page, you will be directed to the page below. Simply enter your email and password and click *Login*.

**Login**

Welcome to Appraisal Firewall

Email name  
|

Password  
\*\*\*\*\*

Login

Remember me on this machine  
 Log me in automatically

**I'm new - sign me up**

[I forgot my password...](#)  
...email it to me

**About Appraisal Firewall**  
The Appraisal Firewall allows you to process appraisal orders in a Fannie Mae and Freddie Mac 2009 compliant manner and in accordance with the OFHEO Home Valuation Code of Conduct.

[More about the 2009 Rules](#)  
Appraisal Firewall for Originators

## Solutions For Lenders

Join thousands of lenders that are compliant with FHA and HVCC appraisal regulations. Lenders get quality appraisals every time, keep turn times like they were before FHA and HVCC, and maintain their trusted appraiser relationships. Signup today with Appraisal Firewall.

- FHA, HVCC COMPLIANCE AT YOUR FINGERTIPS
- TAKE CONTROL OF YOUR APPRAISER PANELS
- QUICK APPRAISER SIGNUP @ [www.AppraisalFirewall.com](http://www.AppraisalFirewall.com)
- YOU CHOOSE! AUTOMATED OR MANUAL APPRAISER ORDER ASSIGNMENT
- CUSTOMER SERVICE MANAGEMENT WITH APPRAISERS

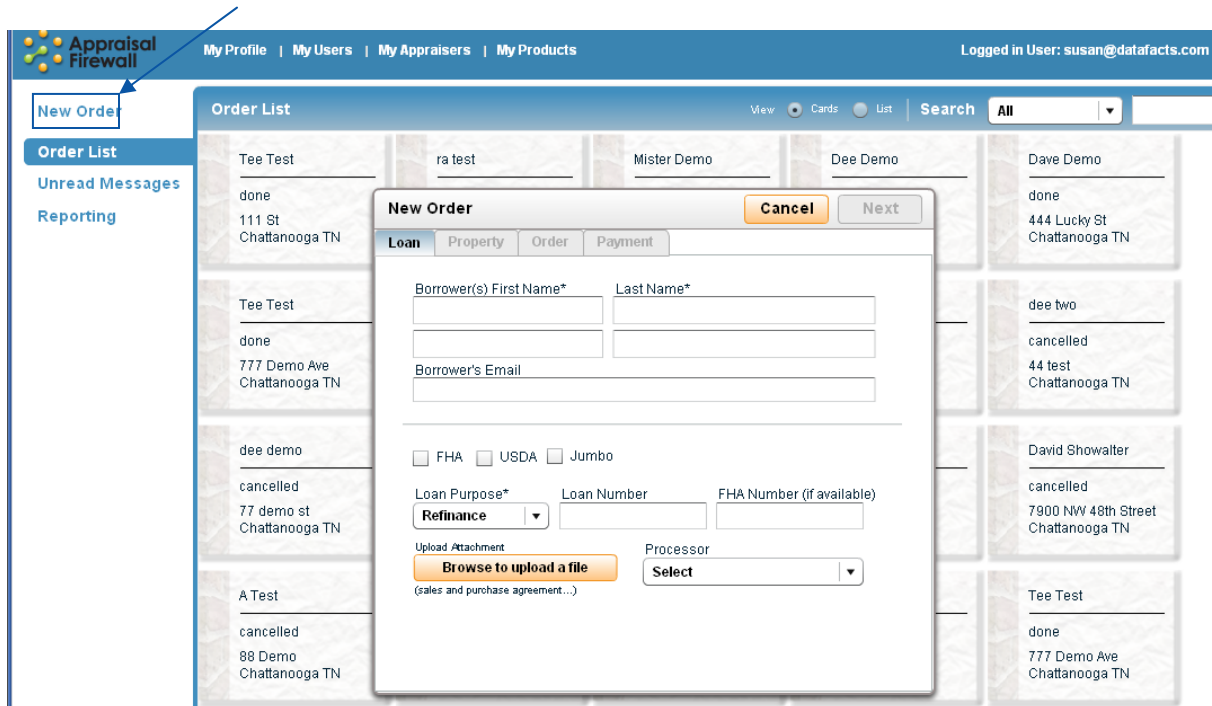
DataSheet    FAQs    **Tours**    News & Docs

Note: If you have trouble logging in, click the *I forgot my password...email it to me* link to make sure you have the correct password. Remember you can also take a tour on this site. Simply click the *Appraisal Firewall Tours* button on the lower right hand side of your screen.

## Placing a New Appraisal Order

Once you have checked your appraiser panel and it meets your satisfaction, you can begin placing appraisal orders. Your appraisal orders will be placed in a sequential manner based on the appraisers that are setup properly in your panel.

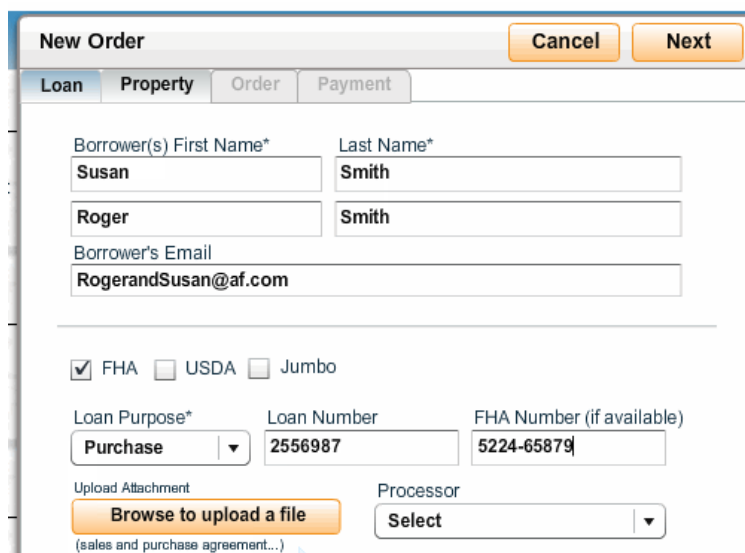
1. Login to the Lender screen.
2. Click the **New Order** button, found on the right-hand side of the screen.



The screenshot shows the 'Appraisal Firewall' interface. A 'New Order' modal window is open over a grid of appraisal orders. The modal has tabs for 'Loan', 'Property', 'Order', and 'Payment', with 'Loan' selected. The 'Loan' tab contains the following fields and options:

- Borrower(s) First Name\*: [Empty]
- Last Name\*: [Empty]
- Borrower's Email: [Empty]
- Loan Purpose\*: **Refinance** (dropdown)
- Loan Number: [Empty]
- FHA Number (if available): [Empty]
- Upload Attachment: **Browse to upload a file** (button)
- Processor: **Select** (dropdown)
- Options:  FHA,  USDA,  Jumbo

3. The **New Order** screen opens. Here you can fill out the property information and other appraisal order-related information. The first tab is the **Loan** tab. Here you can fill out the Borrower(s) first and last name and email address. Specify additional appraiser requirements here. Appraisal Firewall routes orders based on appraiser's matching selections (FHA orders only route to FHA Certified appraisers). Also enter any loan details in the Loan Purpose box. You can also upload a PDF attachment and assign a processor if applicable.



This is a detailed view of the 'New Order' modal form. The 'Loan' tab is active, and the following information is entered:

- Borrower(s) First Name\*: **Susan**
- Last Name\*: **Smith**
- Borrower's Email: **RogerandSusan@af.com**
- Loan Purpose\*: **Purchase** (dropdown)
- Loan Number: **2556987**
- FHA Number (if available): **5224-65879**
- Options:  FHA,  USDA,  Jumbo
- Processor: **Select** (dropdown)

4. Click next to continue the order. Type in the property to be appraised. City, State and County are looked up based on Zip Code, so you can skip ahead and enter the Zip and then press the tab key to save time.

**New Order** Cancel Next

Loan **Property** Order Payment

Property Information

Property Address\*  
1122 S Main Ave

City State Zip\* County  
Spokane WA 99223 Spokane

Property Is

Waterfront  Acreage  Construction  Condo/Co-op  
 Manufactured  Rural  Non-Owner Occupied  2-4 unit

Contact to Access  
Contact Name\*  
Phone\* Cell Email

Specify additional property requirements here. Appraisal Firewall routes orders based on appraisal qualifications marked here, and lets appraisers know more about the property.

Once you have filled in all the necessary info, click the next button.

**New Order** Cancel Order

Loan **Property**

Appraisal Type\*

1004 - URAR - Uniform Residential Appraisal Report

1004 - URAR - Uniform Residential Appraisal Report

1004MC - URAR w/Market Condition- Uniform Residential Appraisal R

1004C - Manufactured Home Appraisal Report

1004D - Appraisal Update and/or Completion Report

2055 - Exterior Only Inspection Residential Appraisal Report

Property Description/Instructions (statement of value may cause order to be cancelled)

Special Requirements

Certified Appraiser Required  Manual Assignment

Date Required Payment Method\*  
Bill Me

Select the primary appraisal type you are ordering.



**New Order** Cancel Order

Loan Property **Order** Payment

Appraisal Type\*  
 1004 - URAR - Uniform Residential Appraisal Report

Addendums ● Addendums ○ All

Addendums

Market Condition Addendum

1073A Addendum - Analysis of Annual Income and Expenses

216 Addendum - Operating Income Statement

Property Description/Instructions

Special Requirements

Certified Appraiser Required  Manual Assignment

Date Required Calendar icon Payment Method\*  
  Bill Me

Select additional products to order if applicable. Click All to view more products.

Additional info or instructions can be typed in the box under Property Description/Instructions. Also be sure to designate special requirements if applicable. Marking Manual Assignment will require the rotation manager to manually route the order to a qualified appraiser. **Use the calendar next to the Date required field to select the date the appraisal need to be completed by – please be sure to fill in this field as it is valuable information for the appraiser.**

Finally, select your **Payment Method**. There are a couple different payment methods for lenders based on the payment options your appraisers have authorized. Some or all of these options may display based on Appraiser settings.

**New Order** Cancel Order

Loan Property **Order** Payment

Appraisal Type\*  
 1004 - URAR - Uniform Residential Appraisal Report

Addendums ● Addendums ○ All

Addendums

Market Condition Addendum

1073A Addendum - Analysis of Annual Income and Expenses

216 Addendum - Operating Income Statement

Property Description/Instructions (statement of value may cause order to be cancelled)  
 Description here

Available Payment Method options depend on your setup. If paying with credit card, the next screen prompts you to enter credit card payment info. Otherwise, Bill Me allows you to place the order right away.

Date Required Calendar icon Payment Method\*  
 07/30/2010 Bill Me

Bill Me

Credit Card

Appraiser collect fee (not HVCC compliant)

5. If you select Credit Card as a Payment Method, you will be taken to the **Payment** tab where you can enter your credit card information. All orders are submitted securely using HTTPS:// submission, SSL and 128-bit encryption. When ready, click the **Order** button. This appraisal order will then be placed to an appraiser that has been setup properly in your appraiser panel.

The screenshot shows a web form titled "New Order" with a "Cancel" button and an "Order" button. The form has four tabs: "Loan", "Property", "Order", and "Payment", with "Payment" selected. The "Payment" section includes a "Credit Card" dropdown menu set to "Visa", a "Card Number\*" input field, "Exp Month/Year" dropdowns set to "01" and "2010", and a "CVV\*" input field. Below this is "Card Billing Information" with "Card Owner:" radio buttons for "User" (selected) and "Borrower". There are "First Name" and "Last Name" input fields. A blue callout box contains the text: "The order will be placed to an appraiser in your panel. Watch for status update emails from Appraisal Firewall about this order. Access your orders from the Order List screen." Below the callout are "City", "State", and "Zip" input fields. At the bottom, there is a disclaimer: "The credit card will be authorized/validated in advance but billed the actual appraisal and transaction fee. The actual fee amount will be emailed once appraiser accepts the order." and a checkbox for "By clicking the Order button, I agree to the [Payment Terms and Conditions](#)".

6. When the order is received by an appraiser, the appraiser will receive the order and set a fee amount for the product you've ordered. The status of the order will be **Assigned** – indicating that this order has been assigned to an appraiser. This doesn't necessarily mean that the appraiser has accepted the order – the appraiser has the choice whether to accept the order or decline it.
7. Once the appraiser accepts your order, the status will change from **Assigned** to **Appraiser Accepted**. This indicates that your order is now being processed by an appraiser.
9. The appraiser will then proceed with working up your order. During this time period, if the appraiser has any additional questions or requires additional information from you, they may send you a message. You will be notified via email if this happens. Additionally, you can send the appraiser a message at any time, and you can keep track of your order.
10. You will be notified via email when your appraisal order is completed. You can then login, open the order, and click the **Appraisal** button to receive your completed appraisal.

## How To Send a Message to an Appraiser

After you and your assigned appraiser have agreed to a fee, at any point going you can send a message to your appraiser. This is a double-blind messaging process, meaning that you will not see the name of the appraiser that the message is sent to, and the appraiser will not see who sent them the message.

1. Login to the Lender side of Appraisal Firewall at [http://www.datafacts.com/content/lender\\_services/lender\\_appraisals.shtml](http://www.datafacts.com/content/lender_services/lender_appraisals.shtml). Click on Unread Messages on the left and then click the order you want to send a message to.
2. At the top under the communicate tab, find and click on the **Send Message** button.

Date/Time	Type	Status	Comment	\$
1/13/2010 8:31:56 AM	Payment	Pending	Fee assigned	\$400.00
1/13/2010 8:31:56 AM	Service Fee	Pending	Service Fee	\$24.00
1/13/2010 8:31:56 AM	System	Active	Sent Fee Notification email notification to susan@datafacts.com	
1/13/2010 8:27:53 AM	System	Active	Sent Message email notification to smccullah@msn.com	
1/13/2010 8:27:49 AM	Originator	Appraiser	Message	Gate key # is 588848484
1/13/2010 8:26:18 AM	System	Active	Sent New Request email notification to smccullah@msn.com	
1/13/2010	Customer	Appraiser	Assignment	Assigned to Demo File

3. The **Message** screen then opens. You can enter text into the corresponding field, and upload any additional documentation or addendums that may be needed to complete the order here.

**New Message** [Cancel] [Send]

Message To: **Appraiser**

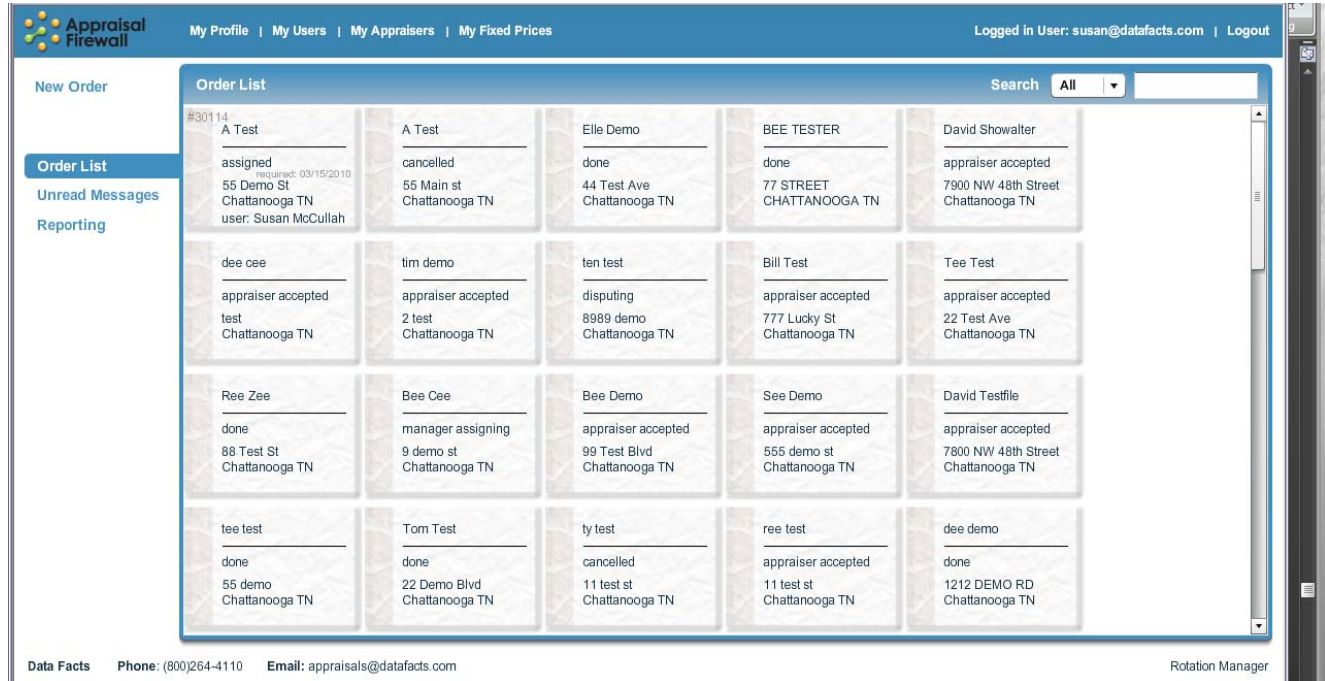
Any statement of value may cause this order to be cancelled

**Browse to Upload a File Attachment**

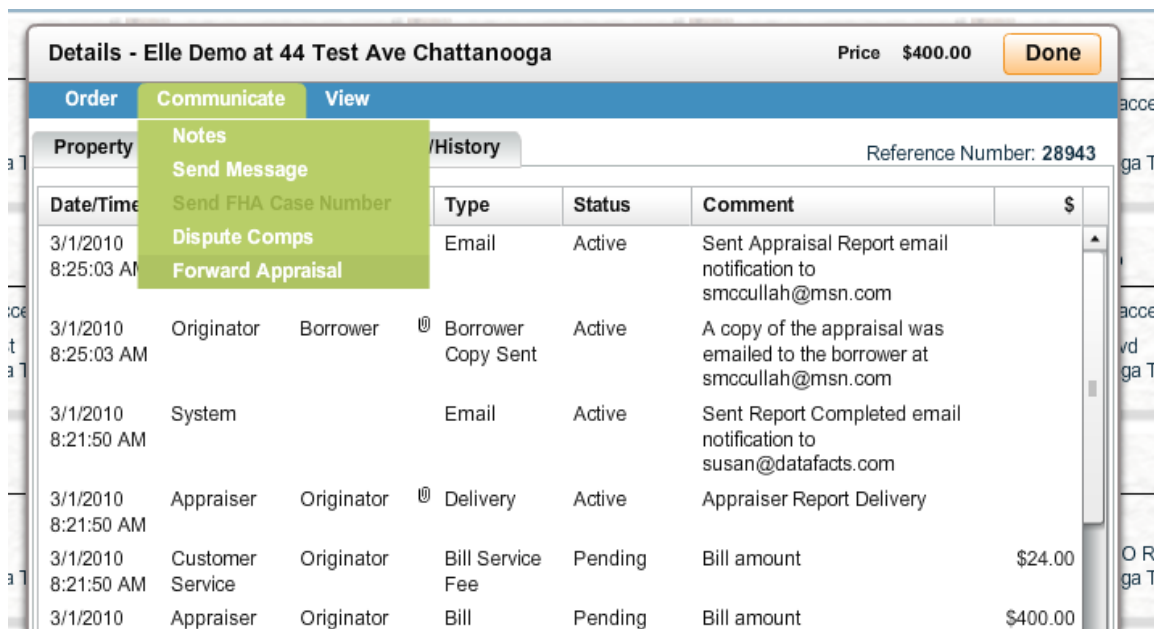
4. When you are ready to send the message to the appraiser, click the **Send** button. You can **Cancel** this at any time and the message will not be sent.

# How To Email the Borrower a copy of the appraisal from within AF

1. Login to the Lender screen.
2. Open the file you want to work on.



3. Click on the Communicate tab at the top, and choose Forward Appraisal.



- Enter the borrower's email into the box. You can also add a custom message if you choose at the bottom. When finished, click send.

**Please Note:** Appraisal Firewall logs this with a time and date stamp in the communication section so that there is a record it was sent 3 days before closing.

**Details - Elle Demo at 44 Test Ave Chattanooga** Price \$400.00 **Done**

Order Communicate View

Property Communications Status/History Reference Number: 28943

Date/Time	From
3/1/2010 8:25:03 AM	System
3/1/2010 8:25:03 AM	Originator
3/1/2010 8:21:50 AM	System
3/1/2010 8:21:50 AM	Appraiser
3/1/2010 8:21:50 AM	Customer Service
3/1/2010 8:21:50 AM	Appraiser
3/1/2010 8:20:41 AM	System
3/1/2010 8:20:41 AM	Appraiser
3/1/2010 8:20:08 AM	System
3/1/2010	Appraiser

**Send Appraisal** Cancel Send

Borrower Copy

Borrower's Email

I am printing and mailing the borrower copy View/Print

The system will track this action. HVCC requires the borrower to receive a copy of the appraisal at least 3 days prior to closing.

Other (loan officer, underwriter...)

Email

Custom Email Message (optional)

## How to Pick Up Done Orders

5. Login to the Lender screen.
6. Place your cursor over any file that says done on it.

**Appraisal Firewall** My Profile | My Users | My Appraisers | My Fixed Prices Logged in User: susan@datafacts.com | Logout

New Order

**Order List** Search All

Order ID	Name	Status	Address	Appraiser
#30114	A Test	assigned	55 Demo St Chattanooga TN	user: Susan McCullah
	A Test	cancelled	55 Main st Chattanooga TN	
	Elle Demo	done	44 Test Ave Chattanooga TN	
	BEE TESTER	done	77 STREET CHATTANOOGA TN	
	David Showalter	appraiser accepted	7900 NW 48th Street Chattanooga TN	
	dee cee	appraiser accepted	test Chattanooga TN	
	tim demo	appraiser accepted	2 test Chattanooga TN	
	ten test	disputing	8989 demo Chattanooga TN	
	Bill Test	appraiser accepted	777 Lucky St Chattanooga TN	
	Tee Test	appraiser accepted	22 Test Ave Chattanooga TN	
	Ree Zee	done	88 Test St Chattanooga TN	
	Bee Cee	manager assigning	9 demo st Chattanooga TN	
	Bee Demo	appraiser accepted	99 Test Blvd Chattanooga TN	
	See Demo	appraiser accepted	555 demo st Chattanooga TN	
	David Testfile	appraiser accepted	7800 NW 48th Street Chattanooga TN	
	tee test	done	55 demo Chattanooga TN	
	Tom Test	done	22 Demo Blvd Chattanooga TN	
	ty test	cancelled	11 test st Chattanooga TN	
	ree test	appraiser accepted	11 test st Chattanooga TN	
	dee demo	done	1212 DEMO RD Chattanooga TN	

Data Facts Phone: (800)264-4110 Email: appraisals@datafacts.com Rotation Manager

7. Click on it and the order will appear.

**Details - A Test at 55 Demo St Chattanooga** Price \$400.00 **Done**

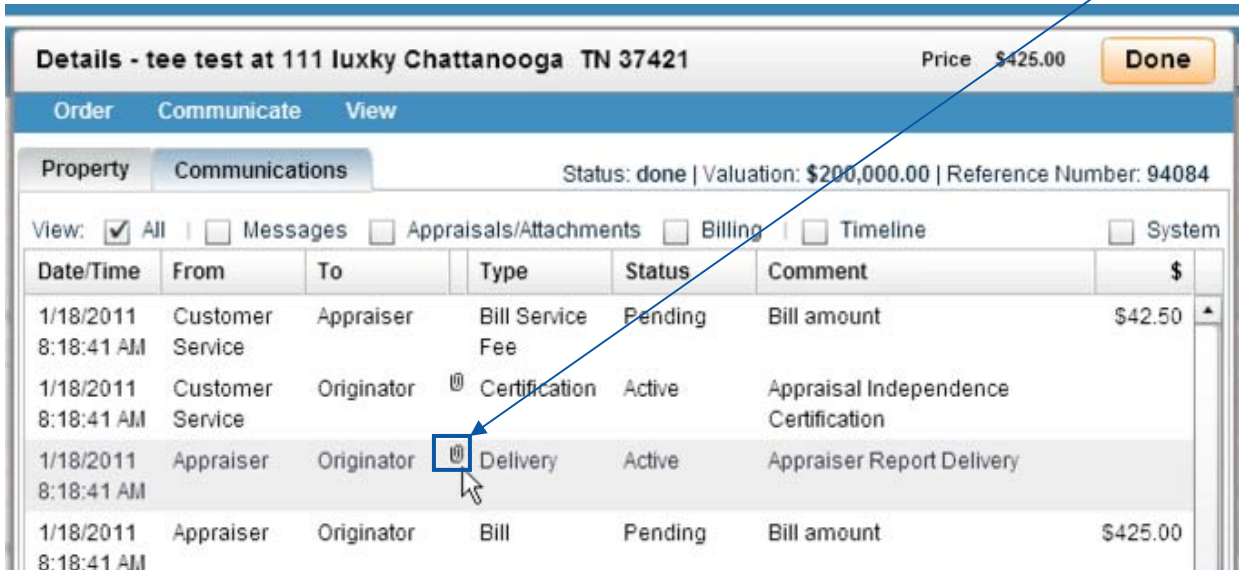
Order Communicate View

Property Communications Status/History Reference Number: 30114

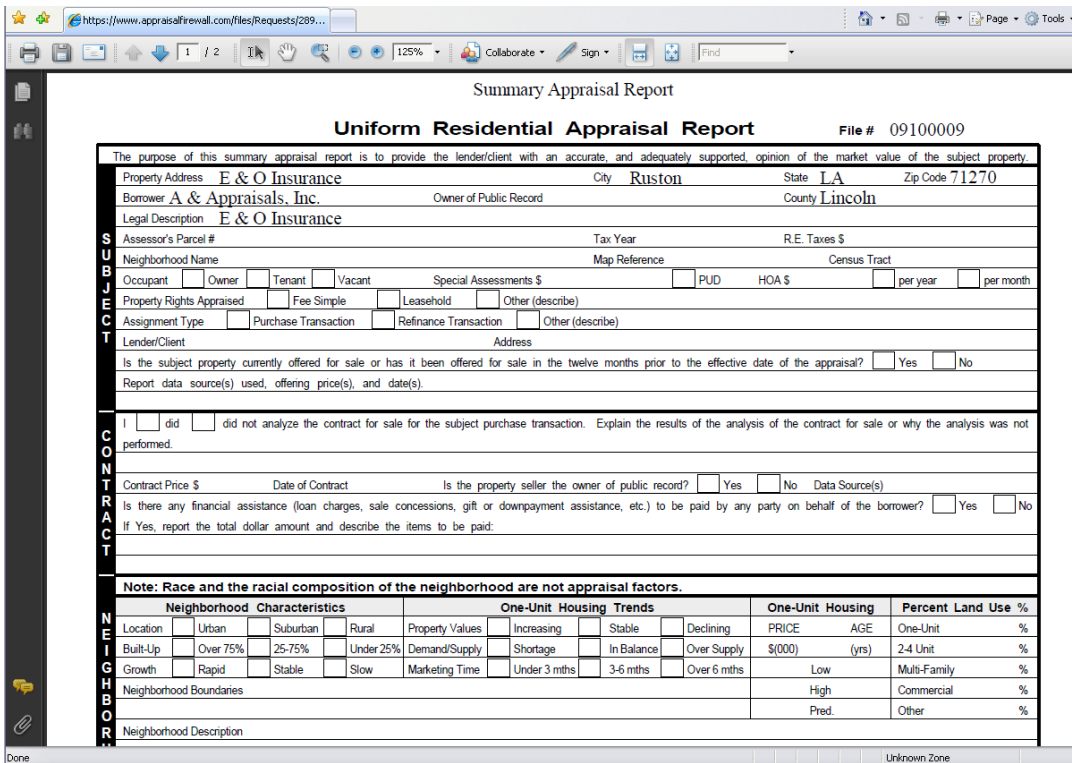
Date/Time	From	To	Type	Status	Comment	\$
3/8/2010 6:24:23 AM	System		Email	Active	Sent New Request email notification to smcullah@msn.com	
3/8/2010 6:24:23 AM	Customer Service	Appraiser	Assignment	Active	Assigned to Demo File	
3/8/2010 6:24:23 AM	Originator		Requested	Active	Request added	

# How to Click on Attachments for Appraisals and Invoices

1. Once in the order, click on the communications tab at the top, and double click on the paper clip next to delivery.



2. And the attachment will open.



# How to Access the Certificate of Compliance

1. Open on a done order from your order list by clicking on it.

The screenshot shows the 'Order List' page in the Appraisal Firewall system. The interface includes a top navigation bar with the company logo and user information, and a left sidebar with navigation options. The main area displays a grid of order cards. One card, 'ra test', is highlighted with a blue box. The cards contain details such as order name, status, address, and location.

When the order opens you will notice a paperclip icon next to the type field designated Certification.

The screenshot shows the 'Details' page for an order. The top bar displays the order name, address, price, and status. Below this, there are tabs for 'Order', 'Communicate', and 'View'. The 'Communications' tab is active, showing a table of communication events. A blue arrow points from the text above to a paperclip icon next to the 'Certification' type field in the table.

Date/Time	From	To	Type	Status	Comment	\$
1/7/2011 7:34:54 AM	Originator	Borrower	Borrower Copy Sent	Active	A copy of the appraisal was emailed to the borrower at susan@datafacts.com	
1/7/2011 7:30:18 AM	Appraiser	Originator	Delivery	Active	Appraiser Report Delivery	
1/7/2011 7:30:17 AM	Customer Service	Originator	Certification	Active	Appraisal Independence Certification	

Double click on the paperclip and the Certificate of Compliance will open.



# Certificate of Compliance

## Data Facts

Subject Property: 555 Demo Ave, Chattanooga TN 37421

Appraisal Date: 3/22/2011

Appraisal Reference Number: 101416 - Order Date: 3/22/2011

Data Facts certifies that the above referenced appraisal report was completed in compliance with Appraisal Independence Rules as set forth by the Federal Reserve System, Fannie Mae, Freddie Mac, FHA and the Dodd Frank Act, in strict adherence to our non-influence policy and process:

- The Lender/Client named on the appraisal report submitted the appraisal order to Data Facts through the secured Appraisal Firewall transaction management platform (website or direct integration), or through an approved and compliant 3<sup>rd</sup> party integration.
- The appraiser is chosen utilizing Appraisal Firewall's proprietary selection methodology from a list comprised 'in part or in whole', of qualified appraisers provided by the Lender/Client.
- The Data Facts appraisal process maintains a double-blind environment whereby the loan officer, processor or any other originating personnel are not made aware of the appraiser's identity until the time of the final appraisal report delivery.
- The terms and conditions of the engagement contract between Data Facts and the appraiser prohibit the appraiser from unmonitored communication between Lender/Client or attempting to obtain value/loan information from the borrower/property owner.
- No estimate regarding the subject property's value, proposed loan amount, or proposed loan-to-value ratio is provided or communicated by Data Facts to the appraiser [For purchase transactions, the purchase agreement is provided to the appraiser as required by USPAP Standards Rule 1-5(a)].
- All communications for this appraisal transmitted through Appraisal Firewall have been logged and are available for review by Lender/Client or other designated entity.

Thank you,

Data Facts  
8520 Macon Rd  
Cordova TN 38018  
(800)264-4110

# Appraisal Firewall

## Frequently Asked Questions

### Do I have to use an AMC in order to comply with HVCC?

**No.** Lenders do not have to use an AMC in order to comply with HVCC requirements. There are many requirements under HVCC, but the heart of HVCC requires that lenders have a process in place to remove any undue influence on the value of a property. This process can utilize an AMC, or it can utilize a system like Appraisal Firewall. Appraisal Firewall is geared toward those **lenders who want more control over their appraisal process, to stay compliant with HVCC, and to support their local businesses.**

### Is Appraisal Firewall a typical AMC?

**No.** Appraisal Firewall is not an AMC. Typical AMCs have their own panel of appraisers that lenders must use at the expense of the appraiser. Appraisal Firewall lets lenders **setup and manage their own appraiser panel and choose how fees will be paid.** Appraisal Firewall is **less expensive for both lenders and appraisers** because of this.

### Who is best suited to use Appraisal Firewall?

**Loan officers, loan processors, and Lender appraisal managers/“Appraisal Rotation Managers.”**

Many lenders have used the idea of an Appraisal Rotation Manager for years to help with their appraisal ordering process. Their loan officers and/or processors pass the rotation manager the loan information, and the rotation manager places the order. With HVCC comes an additional lender compliance piece: that distance between members of the loan production staff and appraisers should be maintained when setting up a lender’s appraiser panel, placing an order, and communicating with appraisers. Many banks have gone to an Appraisal Rotation Manager to make sure they are compliant. **Appraisal Firewall is ideal for these lender rotation managers whose life revolves around the appraisal: they can automate much of this process to save time, and gain efficiency and compliance.**

### What is an Appraisal Rotation Manager in Appraisal Firewall?

The Appraisal Rotation Manager is **an employee at a lender’s office who manages all appraiser-related information, and is not paid out of the commissions of closed loan.** The manager takes the appraisers that you do business with today and puts them in an appraisal ordering rotation, places orders, and communicates statuses. Appraisal Firewall then automates this rotation for the manager – based on a number of criteria, including vicinity to subject property, products offered by appraiser, historical appraiser quality, lender preference, etc.

### How does Appraisal Firewall keep me compliant with HVCC?

There are two key elements to a lender’s HVCC compliance. The first is the lender’s responsibility for assigning appraiser panel creation, ordering, and communication to someone in their office who is not compensated based on the closing of loans. The second is the technology that the lender chooses and the compliance features the technology offers. Appraisal Firewall offers a number of compliance features, including:

- **The tracking of all panel creation, ordering, and messaging between lender and appraiser in a printable Communications Log.** You always know who in your office had a hand in every appraisal that is ordered every step of the way – either electronically or on paper.

- With the use of **anonymous routing technology**, the lender does not know to whom the appraisal order was placed. The lender's appraiser panel is filled with those appraisers that they have established relationships with, but the actual appraiser that is assigned to the order is unknown to the lender until the appraisal is delivered.

#### Does Appraisal Firewall charge a service fee?

Appraisal Firewall charges a **small percentage of the cost of the appraisal product**. This fee can be paid by either the lender or the appraiser.

#### How does billing work?

You have two choices on remitting payment for appraisal orders based on how you want your appraisers to bill you.

- You can **pay your appraiser their fee and pay the Appraisal Firewall service fee**. Your appraiser would invoice you for the cost of the appraisal, and Appraisal Firewall would invoice you for the service fee.
- You can **pay your appraiser their fee and have the appraiser pay the Appraisal Firewall service fee**. Your appraiser would invoice you for the cost of the appraisal, and Appraisal Firewall would invoice your appraiser for the service fee.

#### Does this mean that Appraisers can get their full fee?

**Yes.** Based on how the appraiser has setup their fees, they can take into account the service fee in their appraisal product fee. This lets them accommodate the service fee, and get their full fee for their services.

#### Is there a cost to sign up?

**No. Signup is free to lenders and to appraisers.** Just go to [http://www.datafacts.com/content/lender\\_services/lender\\_appraisals.shtml](http://www.datafacts.com/content/lender_services/lender_appraisals.shtml) and follow the links.

#### What if I have an appraisal order that is out of my area?

Appraisal Firewall **offers connections to a number of backup Appraisal Management Companies (AMC)**, including Dart Appraisal. In the instance where your panel does not offer coverage in a subject property area, Appraisal Firewall automatically identifies this and routes the order to the backup AMC.

#### How do I get started?

Click the ***I'm New - Sign Me Up*** link just beneath the Login fields at left. Then follow the on-screen prompts to enter your information. Once this is done, start sending email invitations to your appraisers from the **My Appraisers** screen to create your appraiser panel. Once you have a couple appraisers in your panel, you can start placing orders. See the **Lender Quick Start Guide** for information on logging in, creating your appraiser panels, and placing orders.



Do you need a back up National Appraiser to handle coverage that is not handled by your current panel? If so, please fill out the attached invoice application and fax back to Michael Nichols at **888-664-9180**.

Serving customers nationwide, **dart appraisal.com** succeeds through its core ability to take the current fragmented real estate appraisal marketplace and make it simple for its customers. **dart appraisal.com** takes the process and lays the foundation for a consistent and reliable experience. If you are in need a back up appraiser, dart appraisal.com is your answer.

**With over 15 years of experience dart appraisal.com will provide you with:**

- An appraisal management company that has the expertise to manage your entire appraisal pipeline and handle your complete workflow from order placement to digital report delivery.
- The ability to free up valuable resources to allow for more time with your clientele
- Nationwide coverage in every county from California to Maine
- Short Turn-Around Times: most assignments completed 48 hours from inspection
- Highest Quality Appraisal Reports: including all updated forms
- On-line Status through real-time tracking: secured server login and passwords
- Electronic Ordering and Delivery: save time and order online 24/7
- Competitive Pricing: provided with superior service
- Proof of Errors and Omissions Insurance - \$1 million policy umbrella policy

# Invoice Application

Client #: \_\_\_\_\_  
Tel: ( ) \_\_\_\_\_  
Fax: ( ) \_\_\_\_\_  
Web Address: \_\_\_\_\_

ID and Location

Business Name: \_\_\_\_\_  
Business Address: \_\_\_\_\_  
(Street) (City) (ST) (Zip)  
No. of years in business: \_\_\_\_\_ Net Worth:\$ \_\_\_\_\_ # of loan officers: \_\_\_\_\_  
Do you operate under any assumed names (D/B/A)? **NO /YES** If **Yes**, please list all: \_\_\_\_\_  
Are you a branch of another location or company? \_\_\_\_\_  
Name of Parent company \_\_\_\_\_ Business Address: \_\_\_\_\_

Banking References

\_\_\_\_\_  
(Bank Name) (Address)  
\_\_\_\_\_  
(Contact Name) (Contact Phone)

Checking  
 Savings

Accounting Info

Has the firm or any of the principals ever declared Bankruptcy? **NO YES**  
If **YES**, please explain: \_\_\_\_\_  
Accounts Payable Contact: \_\_\_\_\_  
(Name) (Title)  
\_\_\_\_\_  
(Phone) (Fax) (E-Mail Address)

Payment Procedures  
 PrePay (Collect from Homeowner)  
 Invoice  
 Credit Card

Ownership Info

Principal: \_\_\_\_\_  
(Name) (Title) (% Ownership)  
\_\_\_\_\_  
(Home Address)  
Principal: \_\_\_\_\_  
(Name) (Title) (% Ownership)  
\_\_\_\_\_  
(Home Address)

- Please include a copy of the company mortgage license with this application.
- Please fill out the attached "Authorization to Release Information" form and forward to your bank for completion.
- By signing below you confirm that all the information provided is accurate. Any information obtained for credit purposes will be confidential and will not be given out under any circumstances.
- By signing below you agree that you shall not condition the payment of the appraisal invoice upon a predetermined value or the closing of the mortgage loan.
- Our payment terms are Net 30. All invoices are required to be paid within 30 days of the invoice date, regardless of the status of the loan. Payments received after 30 days are subject to a 1 ½ % late fee.
- This must be signed by a principal who is responsible for payment.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Title)