

Appraisal Firewall Settings Window

A Guide for Administrators

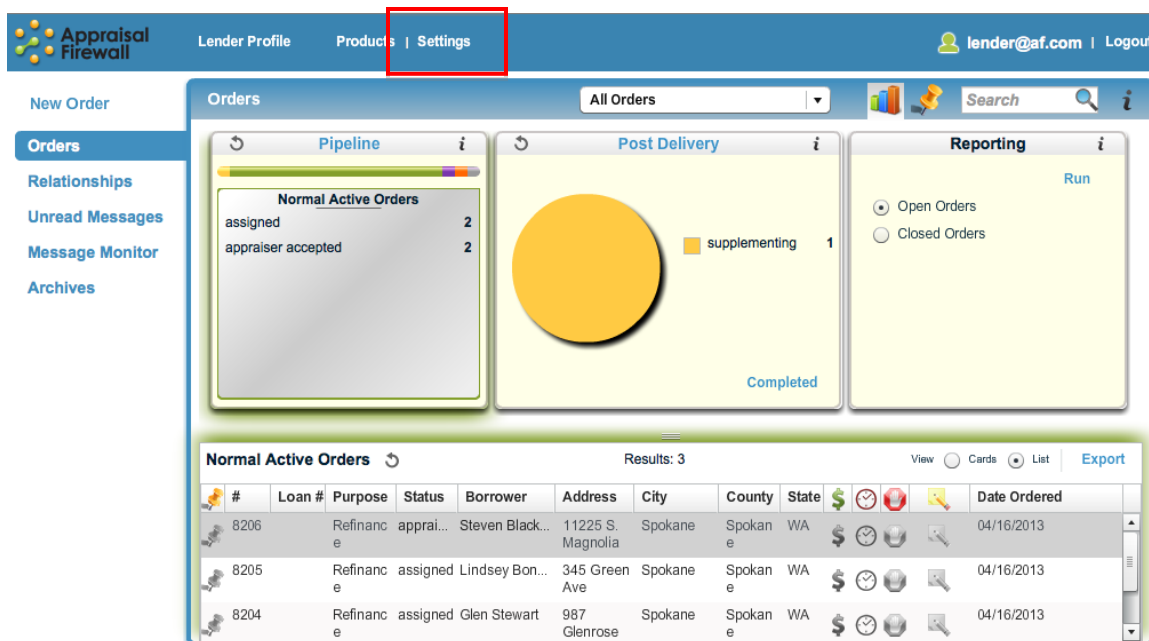
Use the Settings window to designate what kind of appraisals your company performs (residential/commercial), enter UCDP credentials to take advantage of the Appraisal Firewall direct integration, view transaction fees, and select more company-specific options.

Contents

Settings Overview.....	2
General Tab.....	3
• Placing Orders	3
• Processing Orders	4
• Completing Orders.....	4
Billing/Services Tab	5
• Services	5
• UCDP Settings.....	6
• Appraisal Reviewer	7
• Lender Management Fee.....	7
• Lender Links.....	7
Helpful Reminders.....	7

Settings Overview

Depending on your setup, you can access the Settings window along the top of your account or within the Relationships screen. If you operate as a single division company, log into your Appraisal Firewall account and click the **Settings** link along the top of your dashboard. If you operate with two or more divisions within the system, click **Relationships** along the left of your account, select a division, and on the **Profile** toolbox click the **Settings** link.



The screenshot shows the Appraisal Firewall dashboard. The top navigation bar includes 'Lender Profile', 'Products', and 'Settings' (highlighted with a red box). The user is logged in as 'lender@af.com'. The main content area is titled 'Orders' and contains three panels: 'Pipeline' (showing 'Normal Active Orders' with 2 assigned and 2 appraiser accepted), 'Post Delivery' (showing a 'Completed' status with 1 supplementing order), and 'Reporting' (with 'Open Orders' and 'Closed Orders' radio buttons). Below these panels is a table of 'Normal Active Orders' with 3 results.

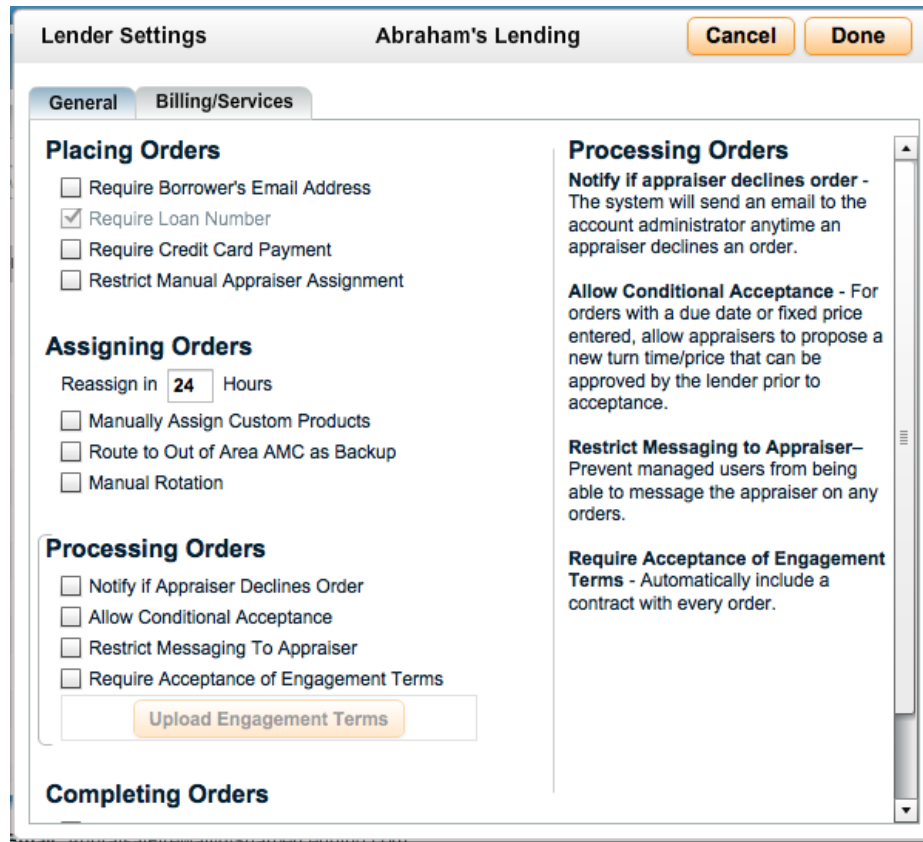
#	Loan #	Purpose	Status	Borrower	Address	City	County	State	Date Ordered
8206		Refinanc e	apprai...	Steven Black...	11225 S. Magnolia	Spokane	Spokane	WA	04/16/2013
8205		Refinanc e	assigned	Lindsey Bon...	345 Green Ave	Spokane	Spokane	WA	04/16/2013
8204		Refinanc e	assigned	Glen Stewart	987 Glenrose	Spokane	Spokane	WA	04/16/2013

Within the settings window you can view transaction fees, designate who pays for appraisal orders, and modify other options to enhance your appraisal workflow.

The Lender Settings window that appears when you click **Settings** is composed of the **General** and **Billing/Services** tabs.

General Tab

The General tab allows you to manage basic information such as email notification options, and manage other order specifics.



- **Placing Orders** – You can set specific settings for the selected division that will impact how orders are placed.
 - **Require Borrower's Email Address** - Ensure that an email address is entered at the time an order is placed. The borrower email address on the new order screen will be a required field when this option is selected.
 - **Require Loan Number** – Orders submitted to UCDP must have a unique loan number entered. Mark the checkbox to require a loan number be entered at the time an order is placed. This option is automatically selected if UCDP is enabled on the Billing/Services tab.
 - **Require Credit Card Payment** – Mark this option to require your users to place orders with credit cards. The Bill Me option will not be available on the New Order screen when this box is marked. Users will enter credit card information at the time the order is placed. Your account manager will process the credit card and remit payment to the appraiser when the order is complete.

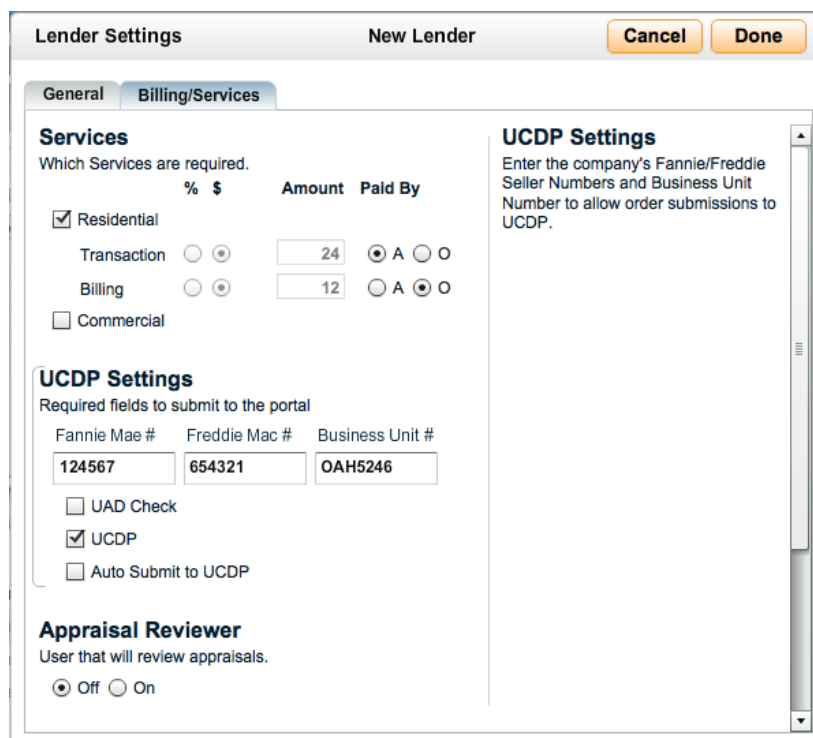
- **Restrict Manual Appraiser Assignment** - Prevent users from placing orders into a manual assignment status by removing the Manual Assignment checkbox when placing orders.
- **Assigning Orders** – Modify how orders are routed to appraisers.
 - **Reassign in _ Hours** – Designate how many hours an appraiser has to accept an order before it is reassigned to the next appraiser on the panel. By default orders are automatically reassigned after 24 hours. *Note: Hours are not limited to business hours (ie if an order is placed at 5 PM with a three hour reassignment time, it will reassign at 8 PM).*
 - **Manually Assign Custom Products** – If you have set up custom products within your Products list for your users to choose from when placing orders, this ensures that all custom product orders require manual assignment by an administrator to ensure they are routed to a qualified appraiser.
 - **Route to Out of Area AMC as Backup** – When all the qualified appraisers on your panel have declined an order, use this feature to automatically route it to the Out of Area AMC, if one exists.
 - **Manual Rotation** – Mark this checkbox if all orders placed under the division should be manually assigned by an account administrator. By default, orders are routed automatically to a qualified appraiser on the panel unless this feature is enabled.
- **Processing Orders** – You can modify how orders are managed during the active order process.
 - **Notify if appraiser declines order** - Mark this checkbox if you would like to be notified anytime an appraiser declines to accept an order.
 - **Allow Conditional Acceptance** - For orders with a due date or fixed price entered, allow appraisers to propose a new turn time/price. Appraisers can enter an alternate turn time/price that a user can approve prior to the order moving forward. If a user declines the proposed new turn time/price, the order is automatically assigned to a new appraiser (unless using Manual Rotation).
 - **Restrict Messaging to Appraiser** – Prevent originators and supervisors from being able to message the appraiser on any orders. Administrators can still send messages to all parties if this feature is enabled. Appraisers can still send messages to managed users.
 - **Require Acceptance of Engagement Terms** – Upload a contract that will be included with every order placed under your company. Your users and appraisers will have access to view the terms within the Communications Log of every order.
- **Completing Orders** – Modify settings that relate to order completion.
 - **Require XML Appraisal Delivery** – Ensure appraisers provide an XML file by marking this checkbox. The requirement will only affect residential

orders that qualify as UAD compatible. Commercial orders and non-UAD report types may still be uploaded in PDF format.

- **Automatically send appraisal to borrower** – Automatically email a copy of the report to the borrower when it is made available by the appraiser. Marking this checkbox requires that a borrower email be entered on the New Order screen.
- **Restrict Dispute** – This feature removes the Dispute Comps option from appearing in the Communicate dropdown menu for managed users. Administrators will still be able to access the Dispute Comps feature.
- **Restrict UCDP** – This feature removes the Send to UCDP option from appearing in the Communicate dropdown menu for managed users. Administrators will still be able to access the Send to UCDP feature. If settings have orders automatically route to UCDP with the Restrict UCDP feature turned on, reports will still automatically be delivered to UCDP when supplied by the appraiser.

Billing/Services Tab

Use the Billing/Services tab to view billing amounts, enable UCDP submission, or assign an internal manual reviewer to orders. Administrators have the ability to view service fees, but only a manager may edit them.



The screenshot shows the 'Lender Settings' window for a 'New Lender'. The 'Billing/Services' tab is active. It contains several sections:

- Services:** A table showing required services with columns for '%', '\$', 'Amount', and 'Paid By'.

Which Services are required.	%	\$	Amount	Paid By
<input checked="" type="checkbox"/> Residential				
Transaction	<input type="radio"/> <input checked="" type="radio"/>		24	<input checked="" type="radio"/> A <input type="radio"/> O
Billing	<input type="radio"/> <input checked="" type="radio"/>		12	<input type="radio"/> A <input checked="" type="radio"/> O
<input type="checkbox"/> Commercial				
- UCDP Settings:** A section for entering Fannie/Freddie Seller Numbers and Business Unit Number. It includes fields for Fannie Mae # (124567), Freddie Mac # (654321), and Business Unit # (OAH5246). There are checkboxes for UAD Check, UCDP (checked), and Auto Submit to UCDP.
- Appraisal Reviewer:** A section for selecting a user to review appraisals, with radio buttons for 'Off' (selected) and 'On'.

- **Services**—View the billing and transaction fees for the different services your company uses.

- **Residential** – Marking this checkbox allows you and your users to place Residential appraisal orders. By default, this box is automatically checked for all new client signups.
 - **Commercial** – A check in this checkbox enables you and your users to place commercial orders.
 - **\$ and %** - Your Appraisal Firewall manager designates how to bill you for your fees per appraisal order – as a flat-rate or percentage-based fee. A percentage-based fee is only available for residential orders. Fees are calculated on each order and displayed in the Communications log of the order, and are 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). Contact your account manager if you have billing questions.
 - **Transaction fee** – This is the fee associated with every order performed in Appraisal Firewall. You can designate if the appraiser (A) or you as the originator (O) is responsible for paying the fees.
 - **Billing service fee** – Your account manager may designate a fee to be applied to orders that have been placed with a credit card. You can designate if the appraiser (A) or you as the originator (O) is responsible for paying the fees.
 - **Paid By** – Designate which party – the lender or appraiser – is responsible for paying Appraisal Firewall transaction and billing fees.
- **UCDP Settings** - Mark the UCDP checkbox and enter your UCDP credentials to enable your company to submit orders to UCDP.
 - **Fannie Mae #** - Obtain your Fannie Mae Seller Number directly from Fannie Mae.
 - **Freddie Mac #** - Obtain your Freddie Mac Seller/TPO Number directly from Freddie Mac.
 - **Business Unit #** - You may obtain your business unit number from within your UCDP account once you have invited a Lender Agent. The Business Unit # is unique to your Lender Agent relationship.
 - **UAD Check** – Mark this box if all appraisals under your company should be evaluated against a 300 point UAD review. This option attempts to catch any UAD errors before submission to UCDP so that the submission process can be more streamlined for you.
 - **UCDP** – You can enable your account for UCDP submission. Once you have invited your Lender Agent within UCDP, you can mark the checkbox and enter UCDP credential information. For complete information on working with UCDP submission, review the complete [UCDP User Guide](#).
 - **Automatically Submit to UCDP (available when UCDP checkbox is enabled)** – Mark the checkbox to have every completed UCDP eligible appraisal automatically submit to UCDP upon delivery by the appraiser. Orders that are automatically submitted to UCDP are not reviewed by a user prior to submission.

- **Appraisal Reviewer** – Invite an individual who will review all appraisals uploaded under your account. A manual reviewer receives a report into their Appraisal Firewall account whenever it is uploaded by an appraiser. The reviewer must approve the report prior to it being sent to the user that ordered the report.
- **Independence Certificate** – By default, an Appraisal Independence Certificate is automatically generated upon the completion of an appraisal report. A certificate can be included with loan closing documents to show there was no undue influence on the appraiser. Select the Off radio button if you do not want the compliance certificate automatically generated for orders under your company.
- **Lender Management Fee** - The Lender Management Fee allows you to apply an increase to the price of the appraisal to recover the extra appraisal independence work your appraisal department performs for the borrower. The Lender Management Fee is intended to be used by lenders to cover the costs of actual work performed during the appraisal process.
 - If an appraiser bills you for an appraisal, the Lender Management Fee will be on the Appraisal Firewall appraisal invoice. You can then use that total cost when charging the borrower for the appraisal.
 - If you pay for an appraisal up-front via credit card, Appraisal Firewall applies the Lender Management Fee to the cost of the appraisal and your account manager will remit payment to you.
- **Lender Links** – These private label links are unique to your company. Users that sign up using a lender link will automatically be associated with your account. Brokers that place orders using a lender link will have the client company defaulted as the wholesale lender associated with the order.

Helpful Reminders

- When working in the Settings window, click Done to save any changes.
- You can modify all information on the General and Billing/Services tabs, except for the service fees.
- Hover over any section of the Settings window to view a brief description of its functionality along the right.