

Appraisal Firewall Settings Window

A Guide for Managers

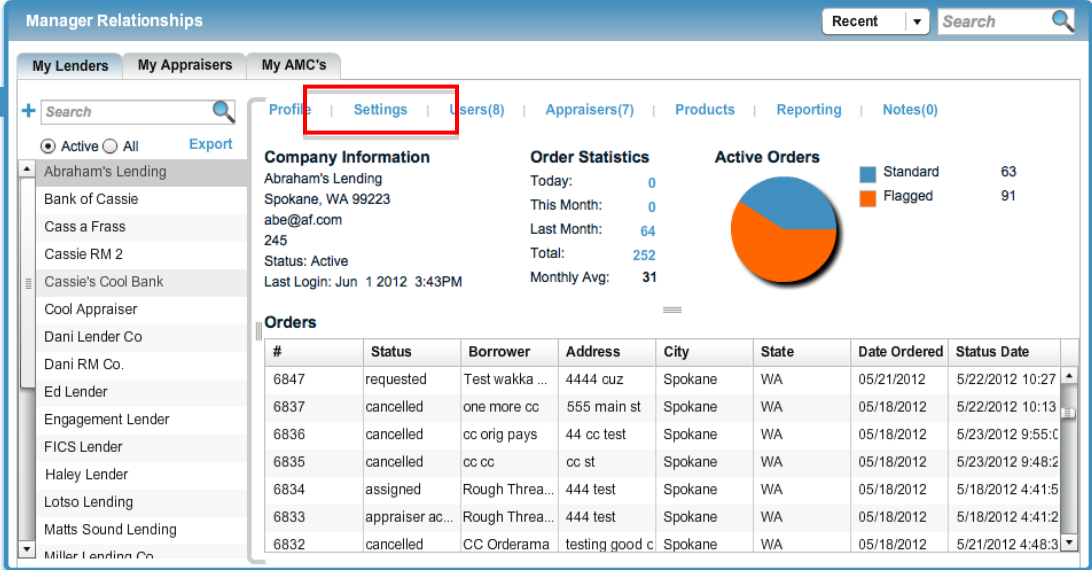
The lender Settings window lets you enable settings and review client information on a per-company basis. You can enter your company default settings on your My Profile window, or you can modify settings on a per client basis. This guide walks you through modifying Settings at the client level.

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Settings Overview

Under the **Settings** link of a lender profile, you can alter a company's transaction fees, designate who pays for appraisal orders, and select more company-specific options. From your manager account, click the **Relationships** tab option along the left hand side of your account. In the Lender Name section, pick the Lender you want to view the settings for, and locate and click the **Settings** link.



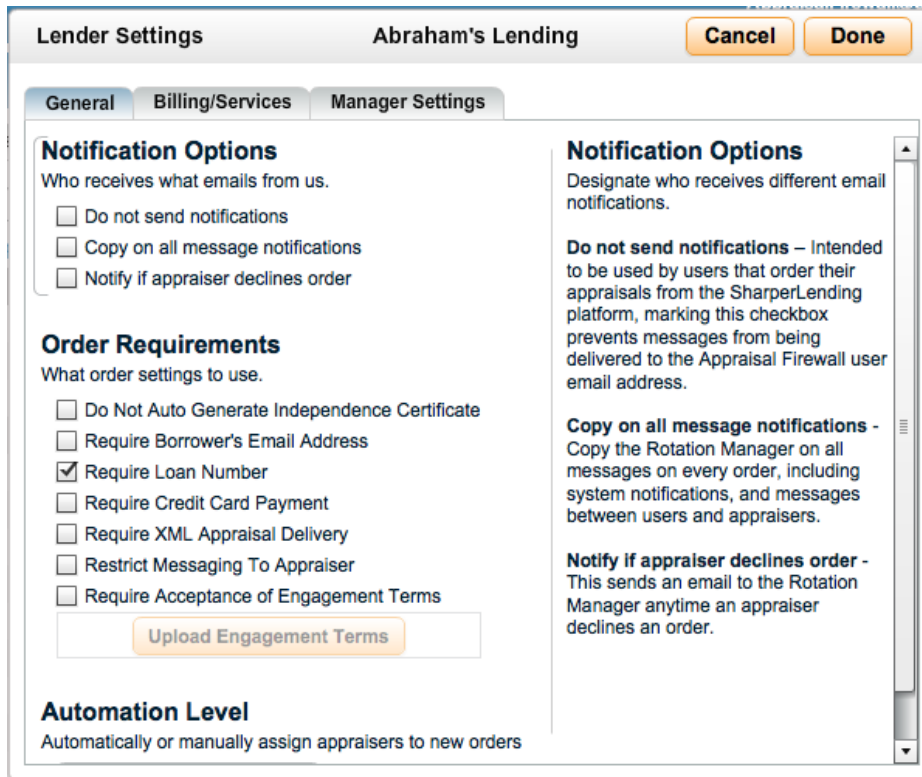
The screenshot shows the 'Manager Relationships' interface. On the left, there is a navigation menu with 'Relationships' selected. The main area is divided into 'My Lenders', 'My Appraisers', and 'My AMC's'. Under 'My Lenders', 'Abraham's Lending' is selected. A red box highlights the 'Settings' link in the top navigation bar of the lender profile. The profile details for Abraham's Lending are shown, including company information, order statistics, and a table of orders.

#	Status	Borrower	Address	City	State	Date Ordered	Status Date
6847	requested	Test wakka ...	4444 cuz	Spokane	WA	05/21/2012	5/22/2012 10:27
6837	cancelled	one more cc	555 main st	Spokane	WA	05/18/2012	5/22/2012 10:13
6836	cancelled	cc orig pays	44 cc test	Spokane	WA	05/18/2012	5/23/2012 9:55:0
6835	cancelled	cc cc	cc st	Spokane	WA	05/18/2012	5/23/2012 9:48:2
6834	assigned	Rough Threa...	444 test	Spokane	WA	05/18/2012	5/18/2012 4:41:5
6833	appraiser ac...	Rough Threa...	444 test	Spokane	WA	05/18/2012	5/18/2012 4:41:2
6832	cancelled	CC Orderama	testing good c	Spokane	WA	05/18/2012	5/21/2012 4:48:3

The Lender Settings window is composed of the General, Billing, and Manager Settings tabs. While lenders have access to view and edit some information in the General and Billing/Services tabs, managers are also given access to the Manager Settings tab.

General Tab

The General tab allows you and your lenders to manage basic information such as email notification options, and manage order specifics. Rotation Managers have access to modify this information as well.



Lender Settings Abraham's Lending **Cancel** **Done**

General Billing/Services Manager Settings

Notification Options
Who receives what emails from us.

- Do not send notifications
- Copy on all message notifications
- Notify if appraiser declines order

Order Requirements
What order settings to use.

- Do Not Auto Generate Independence Certificate
- Require Borrower's Email Address
- Require Loan Number
- Require Credit Card Payment
- Require XML Appraisal Delivery
- Restrict Messaging To Appraiser
- Require Acceptance of Engagement Terms

Upload Engagement Terms

Automation Level
Automatically or manually assign appraisers to new orders

Notification Options
Designate who receives different email notifications.

Do not send notifications – Intended to be used by users that order their appraisals from the SharperLending platform, marking this checkbox prevents messages from being delivered to the Appraisal Firewall user email address.

Copy on all message notifications - Copy the Rotation Manager on all messages on every order, including system notifications, and messages between users and appraisers.

Notify if appraiser declines order - This sends an email to the Rotation Manager anytime an appraiser declines an order.

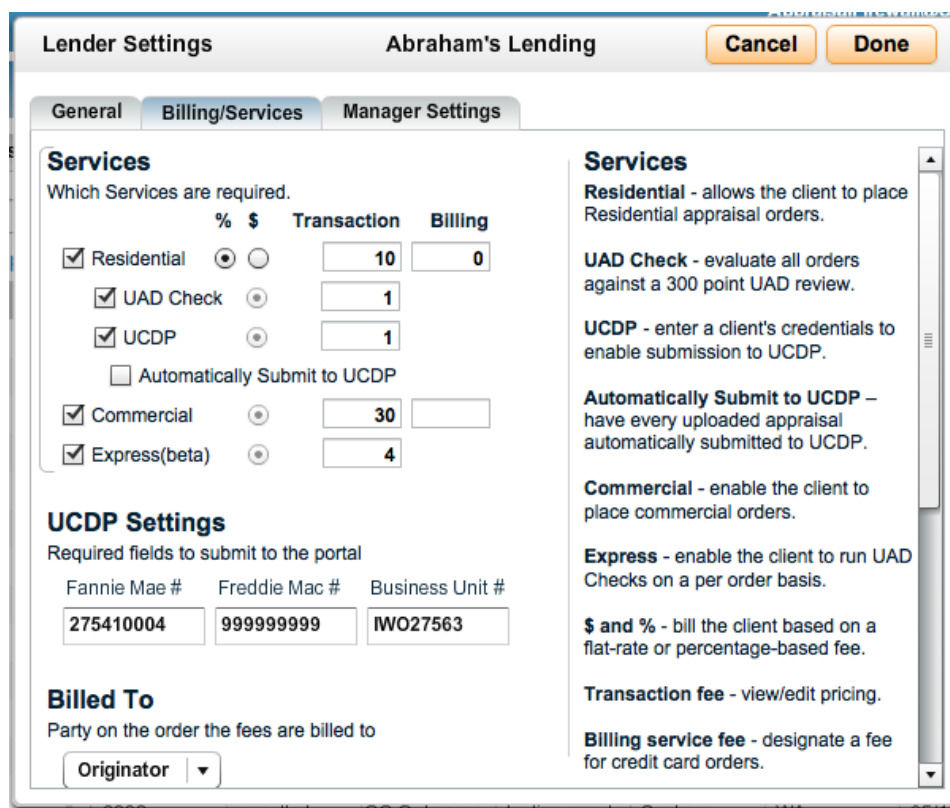
- **Notification Options** – You can designate who receives different email notifications.
 - **Do not send notifications** – This is intended to be used for clients that order their appraisals from the SharperLending platform. Marking this checkbox prevents messages from being delivered to the Appraisal Firewall user email address, as the user will receive notifications from SharperLending.
 - **Copy on all message notifications** - Check this checkbox so that the Rotation Manager is copied on all messages on every order, including system notifications, and messages between users and appraisers. Rotation Managers can use this feature to monitor communications for inappropriate or non-compliant messages.
 - **Notify if appraiser declines order** - Mark this checkbox if the Rotation Manager would like to be notified anytime an appraiser declines an order.

- **Order Requirements** – Specify any requirements that should be applied to all orders under this company.
 - **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 orders under this company.
 - **Require Borrower's Email Address** – Ensure that an email address is entered at the time an order is placed.
 - **Require Loan Number** – Orders submitted to UCDP must have a unique loan number entered. Mark the checkbox to require a loan number to 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 users to place orders with credit cards only. The Bill Me option will not be available when this box is marked.
 - **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.
 - **Restrict Messaging to Appraiser** – This prevents managed users (originators, supervisors, processors, and brokers) from being able to message the appraiser on any orders.
 - **Require Acceptance of Engagement Terms** – You or your client can upload a contract that will be included with every order placed under this company. All parties will have access to view the terms within the Communications Log of every order.

- **Automation Level** – Designate if orders placed under this company should automatically be routed to an eligible appraiser, or if the rotation manager will manually assign all orders. By default, routing is set to Automated.

Billing/Services Tab

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



Lender Settings Abraham's Lending Cancel Done

General **Billing/Services** Manager Settings

Services
Which Services are required.

	%	\$	Transaction	Billing
<input checked="" type="checkbox"/> Residential	<input checked="" type="radio"/>	<input type="radio"/>	10	0
<input checked="" type="checkbox"/> UAD Check	<input type="radio"/>	<input type="radio"/>	1	
<input checked="" type="checkbox"/> UCDP	<input type="radio"/>	<input type="radio"/>	1	
<input type="checkbox"/> Automatically Submit to UCDP				
<input checked="" type="checkbox"/> Commercial	<input type="radio"/>	<input type="radio"/>	30	
<input checked="" type="checkbox"/> Express(beta)	<input type="radio"/>	<input type="radio"/>	4	

UCDP Settings
Required fields to submit to the portal

Fannie Mae #	Freddie Mac #	Business Unit #
275410004	999999999	IWO27563

Billed To
Party on the order the fees are billed to

Originator ▼

Services

Residential - allows the client to place Residential appraisal orders.

UAD Check - evaluate all orders against a 300 point UAD review.

UCDP - enter a client's credentials to enable submission to UCDP.

Automatically Submit to UCDP - have every uploaded appraisal automatically submitted to UCDP.

Commercial - enable the client to place commercial orders.

Express - enable the client to run UAD Checks on a per order basis.

\$ and % - bill the client based on a flat-rate or percentage-based fee.

Transaction fee - view/edit pricing.

Billing service fee - designate a fee for credit card orders.

- **Services** - Enter appraisal technology fees that will be applied to every completed order under this company only. If fees are not modified at the client level, the fees will default to the pricing entered on your manager profile.
 - **Residential** – Marking this checkbox allows the client to place Residential appraisal orders. By default, this box is selected for new client setups.
 - **UAD Check** – Mark this box if all UAD compliant appraisals under this company should be evaluated against a 300 point UAD review, and enter a price here if this client has pricing different from your default pricing. This option attempts to catch any UAD errors before submission to UCDP so that the submission process can be more streamlined. If no transaction fee is entered, it will default to the pricing entered on your manager settings. If you enter a transaction fee here, it will follow the same billing track as your "Fees Paid By" setting. For example, if you have it set for the appraiser to pay the Appraisal Firewall transaction fee, UAD check will also be billed to the appraiser.*

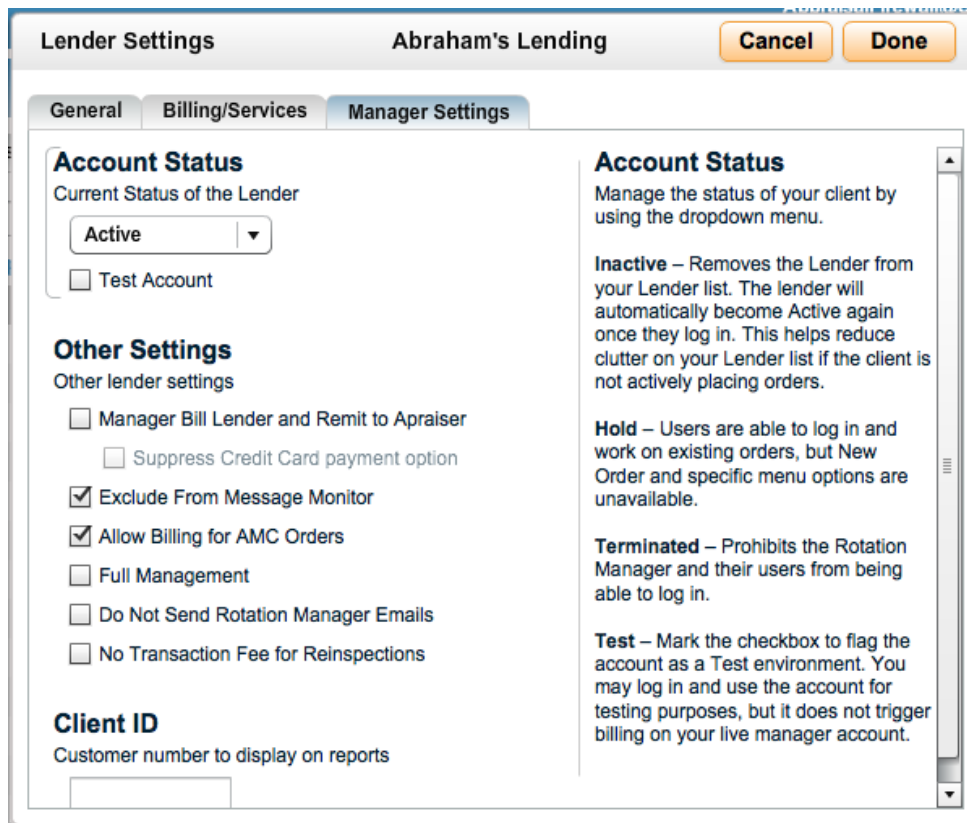
- **UCDP** – You can enable your clients for UCDP submission. Once your client has invited a Lender Agent within UCDP, you or your clients can mark the checkbox and enter UCDP credential information, and enter a price here if this client has pricing different from your default pricing. If you enter a transaction fee here, it will follow the same billing track as your "Fees Paid By" setting. For example, if you have it set for the appraiser to pay the Appraisal Firewall transaction fee, UCDP will also be billed to the appraiser. For complete information on working with UCDP, review the [UCDP Manager Guide](#).*
- **Automatically Submit to UCDP** – Mark the checkbox to have every completed appraisal automatically submit to UCDP upon delivery by the appraiser.
- **Commercial** – Enables your clients to place commercial orders.
- **Express** - Enable the feature to allow a client to convert PDF files to UAD compliant XML. AF Express must first be enabled on your manager profile before you can enable it for clients and set per-company pricing. Please contact Appraisal Firewall for pricing information.
- **\$ 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). A percentage-based fee is only available for residential orders. You may edit the flat-rate pricing for any other fee.
- **Transaction fee** – Click on any fee and enter a new amount to change the current pricing. Delete any numbers to set the amount to the default pricing entered on your manager profile. Setting an amount to zero will cause the client to not be charged for the service. Amounts are 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). Clients may view these fees, but cannot edit them.
- **Billing service fee** – You may designate a fee to be applied to orders that have been placed with a credit card. Adding a billing service fee can help cover the costs associated with running credit card transactions.
- **UCDP Settings** - Mark the UCDP checkbox (see above) and enter the client's UCDP credentials to enable them to submit orders to UCDP. Rotation Managers can also enter this information on behalf of their company.
 - **Fannie Mae #** - The client may obtain their Fannie Mae Seller Number directly from Fannie Mae.
 - **Freddie Mac #** - The client may obtain their Freddie Mac Seller/TPO Number directly from Freddie Mac.
 - **Business Unit #** - Clients may obtain the business unit number from within their UCDP account once they have invited a Lender Agent. The Business Unit # is unique to a client/Lender Agent relationship.

***Important information on working with UAD/UCDP features:**

- *When you enter a price for the UAD Check, that price is billed at the time the order is placed. This is because, if UAD Check is enabled, all UAD-compatible appraisal products will be sent through the UAD check, regardless of whether or not they are submitted to UCDP.*
- *When you enter a price for the UCDP Submission, that price is billed at the time the order is placed. It will be billed even if that file is not submitted to UCDP. This is because your clients have the flexibility to submit to UCDP whenever they want and have the service available to them - therefore, they are paying for the ability to submit UCDP. Also, the client is only billed once for UCDP submissions, even though individual files can be submitted to UCDP multiple times.*
- **Billed To** – Designate which party – the lender or appraiser – is responsible for paying Appraisal Firewall transaction fees.
- **Appraisal Reviewer** – Invite an individual who will review all appraisals uploaded under this client. 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 a managed user. For more information on working with the Reviewer feature, view the full Reviewer User Guide.
- **Lender Management Fee** - The Lender Management Fee allows your clients to apply an increase to the price of the appraisal to recover the extra appraisal independence work their 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 your client for an appraisal, the Lender Management Fee will be on the Appraisal Firewall appraisal invoice. Your client can then use that total cost when they charge the borrower for the appraisal.
 - If your client pays for an appraisal up-front via credit card, Appraisal Firewall applies the Lender Management Fee to the cost of the appraisal and you will be responsible to remit payment to your client.
- **Lender Links** – These private label links are unique to your client's company. Users that sign up using a lender's link will automatically be associated with your client, as well as your management company. Brokers that place orders using a lender link will have the client company defaulted as the wholesale lender associated with the order.

Manager Settings

The Manager Settings tab gives you additional control over your clients. You can place an account on hold, and specify other lender specifics. Clients do not have the ability to view or edit the Manager Settings tab.



Lender Settings Abraham's Lending Cancel Done

General Billing/Services **Manager Settings**

Account Status
Current Status of the Lender
Active ▾
 Test Account

Other Settings
Other lender settings
 Manager Bill Lender and Remit to Appraiser
 Suppress Credit Card payment option
 Exclude From Message Monitor
 Allow Billing for AMC Orders
 Full Management
 Do Not Send Rotation Manager Emails
 No Transaction Fee for Reinspections

Client ID
Customer number to display on reports

Account Status
Manage the status of your client by using the dropdown menu.

Inactive – Removes the Lender from your Lender list. The lender will automatically become Active again once they log in. This helps reduce clutter on your Lender list if the client is not actively placing orders.

Hold – Users are able to log in and work on existing orders, but New Order and specific menu options are unavailable.

Terminated – Prohibits the Rotation Manager and their users from being able to log in.

Test – Mark the checkbox to flag the account as a Test environment. You may log in and use the account for testing purposes, but it does not trigger billing on your live manager account.

- **Account Status** – Manage the status of your client by using the dropdown menu.
 - **Active** - This default setting allows the client to function normally within the system.
 - **Inactive** – Removes the Lender from your Lender list. The lender will automatically become Active again once they log in. This helps reduce clutter on your Lender list if the client is not actively placing orders.
 - **Hold** – Users are able to log in and work on existing orders, but New Order and specific menu options are unavailable. If a lender account is changed to Hold, all logged in users under that account will be logged off of Appraisal Firewall within 15 minutes and need to log back in. The

following menu items are unavailable to on hold users: assign appraiser, manage parties, order 2nd appraisal, order re-inspection, change price, edit details, dispute comps, and Send to UCDP.

- **Terminated** – Prohibits the Rotation Manager and their users from being able to log in.
- **Test Account** – Mark the checkbox to flag the account as a Test environment. You may log in and use the account for testing purposes, but it does not trigger billing on your live manager account.

- **Other Settings**
 - **Manager Bill Lender and Remit to Appraiser** – Mark if this client will pay you, the Manager, the appraisal fee. You then are responsible for paying the appraiser.
 - **Suppress Credit Card Payment Option** – Select this option if the client should never be able to pay for an appraisal via Credit Card.
 - **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.
 - **Allow Billing for AMC Orders** – Check this checkbox to allow billing for out of area orders rather than require payment by credit card.
 - **Full Management** – 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. When you check this checkbox, the Appraisal Independence Report that is generated for this client will show your company name, and not the Lender's name. *Please note that this option was previously named "Market Area - Not a Rotation manager."*
 - **Do Not Send Rotation Manager Emails** – Selecting this will prevent emails from being sent to the Rotation Manager. Use this setting if an administrator user type is acting Rotation Manager and is copied on emails at the administrator level.
 - **No Transaction Fee for Reinspections** – Do not charge your manager service fee for orders placed via the Order Reinspection feature. Orders for reinspection placed via the New Order link will still incur the transaction fee.

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

Helpful Reminders

- When working in a client's Settings window, click Done to save any changes.
- Your clients have access to the General and Billing/Services tab. Clients can modify all information on these tabs, except for the service fees. Only managers have access to the Manager Settings tab.
- You can enter your own company specific default settings by clicking My Profile and entering default information.