

Commercial Ordering for Appraisal Firewall

A Guide for Lenders

Appraisal Firewall technology streamlines your business by enabling you to place commercial appraisal orders. You can efficiently manage your commercial appraisal process by requesting commercial bids from appraisers of your choice. You can also review bids, assign orders, and communicate quickly with all parties on an order. Best of all, you spend less time managing your commercial orders and get completed appraisals faster.

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How Commercial Ordering Works

The commercial appraisal process is similar to the existing residential piece, with the key difference being that administrators manually choose a group of appraisers to bid on the commercial appraisal order. Selected appraisers submit bids back to the administrator based on the order details. Once bids are received, an administrator chooses the best appraiser for the job, and accepts the appraiser's bid to assign the order. Managed users under administrators can still place anonymous orders, and administrators can still see everything that happens with the order.

Commercial Appraisal Setup

To begin, identify whether you want one division of your company to oversee both Residential and Commercial orders, or if you want one division over Residential, and a different division over Commercial. It is very common for lending institutions to have separate divisions for their Residential and Commercial businesses. Appraisal Firewall accommodates your business and works for you either way (one or two divisions).

- If you decide to have one division for Residential and another division for Commercial, you will have your current Residential appraiser panel under one division, and a separate, Commercial-only appraiser panel under another division that you can start building now.
- If you decide to have one division for both Residential and Commercial, your appraiser panel will be a mix of Residential and Commercial appraisers. Appraisal Firewall handles these orders with your appraisers accordingly.

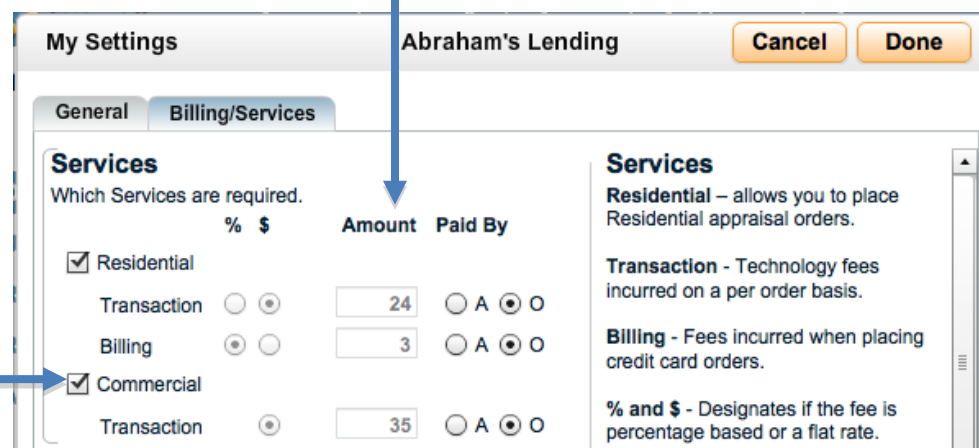
Once you have decided whether or not you want your existing division over both Residential and Commercial, or if you want to sign up a new division to handle Commercial, follow the corresponding instructions here.

One Division for both Residential and Commercial:

If you are a single division company and want to activate commercial ordering for your company, log into your Administrator account, click **Settings**, and move to the **Billing/Services** tab. In the **Services** section, select both the **Residential** and **Commercial** checkboxes. Click **Done** to save any changes. You will need to log out and log back in to have the changes take effect.

Your commercial and residential fees designated by your account manager are displayed here.
These are sample fees only.

Commercial Orders are routed to appraisers on your panel that have designated themselves as being able to perform commercial appraisals.



	%	\$	Amount	Paid By
<input checked="" type="checkbox"/> Residential				
Transaction	<input type="radio"/>	<input type="radio"/>	24	<input type="radio"/> A <input checked="" type="radio"/> O
Billing	<input checked="" type="radio"/>	<input type="radio"/>	3	<input type="radio"/> A <input checked="" type="radio"/> O
<input checked="" type="checkbox"/> Commercial				
Transaction	<input checked="" type="radio"/>	<input type="radio"/>	35	<input type="radio"/> A <input checked="" type="radio"/> O

Services
Residential – allows you to place Residential appraisal orders.
Transaction - Technology fees incurred on a per order basis.
Billing - Fees incurred when placing credit card orders.
% and \$ - Designates if the fee is percentage based or a flat rate.

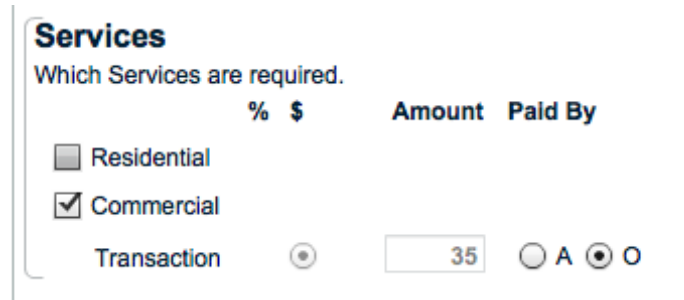
The next step is to have your current appraisers on your panel identify themselves as Commercial (all appraisers in Appraisal Firewall are automatically “Residential” appraisers), and to invite your commercial-only appraisers to Appraisal Firewall via the **Relationships** screen.

Once enabled and you have Commercial appraisers on your panel, any users setup under you can place commercial orders.

Two Divisions: One for Residential and One for Commercial

To create a division of your company that oversees Commercial orders and manages a Commercial qualified panel of appraisers, navigate to the **Relationships** screen and click the **Add a division** link next to the **My Appraisers**. Follow the prompts to enter the new division's information and then create a panel of appraisers for that division. If your company already operates with more than one division, you can add the new Commercial division by accessing the **Relationships** screen, navigating to the **My Divisions** tab, and clicking the '+' icon to add the new division.

After you add the new division, you will need to activate it to perform Commercial orders. On the Profile toolbox of the new division, click **Settings**. Under the **Billing/Services** tab, check the **Commercial** checkbox. Continue filling out the appropriate account information and click **Done** to save any changes.



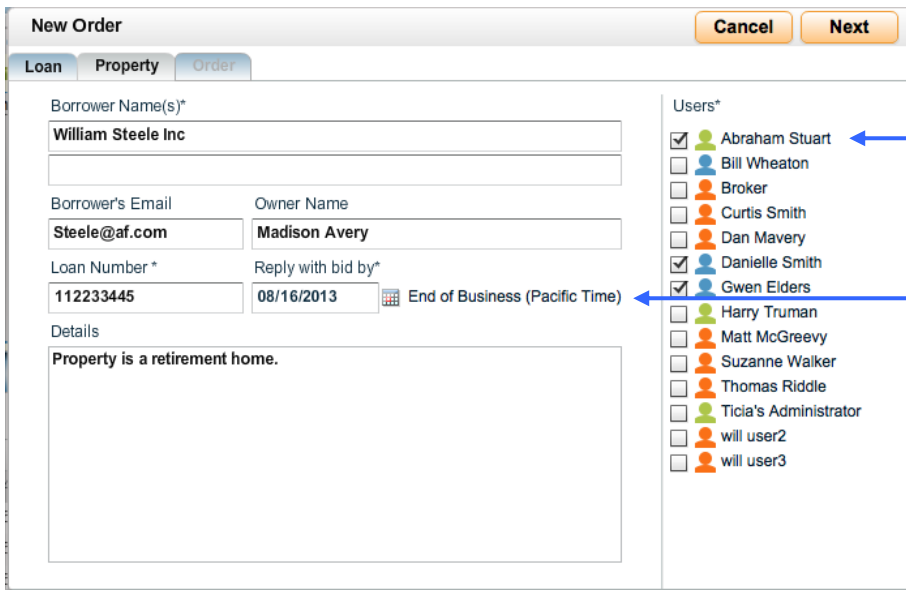
	%	\$	Amount	Paid By
<input type="checkbox"/> Residential				
<input checked="" type="checkbox"/> Commercial			35	<input type="radio"/> A <input checked="" type="radio"/> O

Once the Commercial-only division is enabled in Appraisal Firewall, Administrators can begin creating the Commercial-only appraiser panel by inviting commercial appraisers.

Users will need to log out and log back in to have the changes take effect. Once enabled, any administrators and managed users setup under the new division can place commercial orders (managed users belonging to another division of your company can be added under the new division to place and work within orders).

Placing Commercial Orders

Commercial orders can be placed by Managed Users (Originators and Supervisors) or by Administrators. To place a commercial order, log into your account and click **New Order** along the left side of the screen (If you are authorized to place both Residential and Commercial orders, click Commercial under the New Order link). The first page of the **New Order** screen collects loan information. Fields with an asterisk are required and must be filled out prior to moving on. Click **Next** when you have completed filling out loan information.



New Order [Cancel] [Next]

Loan Property Order

Borrower Name(s)*
William Steele Inc

Borrower's Email: Steele@af.com Owner Name: Madison Avery

Loan Number *: 112233445 Reply with bid by*: 08/16/2013 [Calendar] End of Business (Pacific Time)

Details
Property is a retirement home.

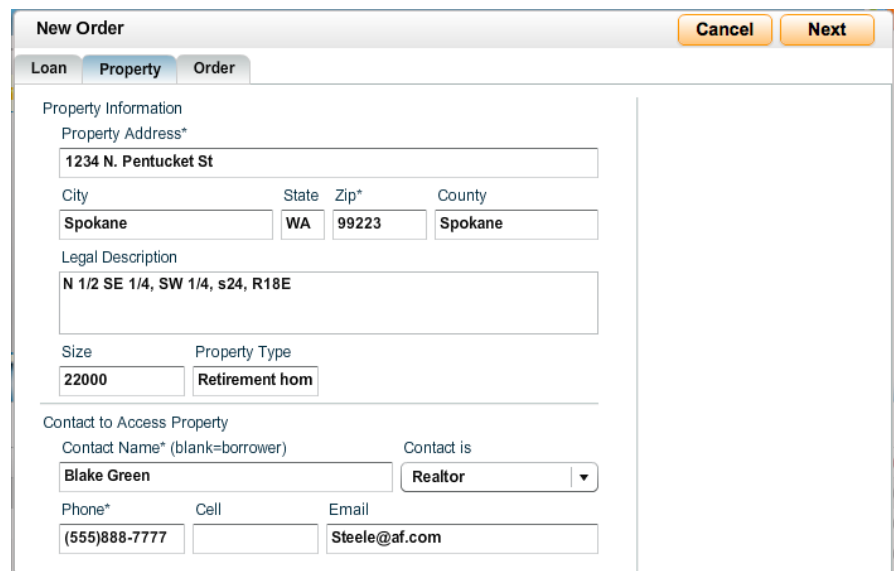
Users*

- Abraham Stuart
- Bill Wheaton
- Broker
- Curtis Smith
- Dan Mavery
- Danielle Smith
- Gwen Elders
- Harry Truman
- Matt McGreevy
- Suzanne Walker
- Thomas Riddle
- Ticia's Administrator
- will user2
- will user3

Select the appropriate users who should have access to the order.

Appraiser bids must be submitted by the close of business (5 PM PST) on the specified date.

On the Property tab, enter specifics of the property to be appraised, including address, legal description, and contact information for admittance to the property. Click **Next** to continue.



New Order [Cancel] [Next]

Loan Property Order

Property Information

Property Address*
1234 N. Pentucket St

City: Spokane State: WA Zip*: 99223 County: Spokane

Legal Description
N 1/2 SE 1/4, SW 1/4, s24, R18E

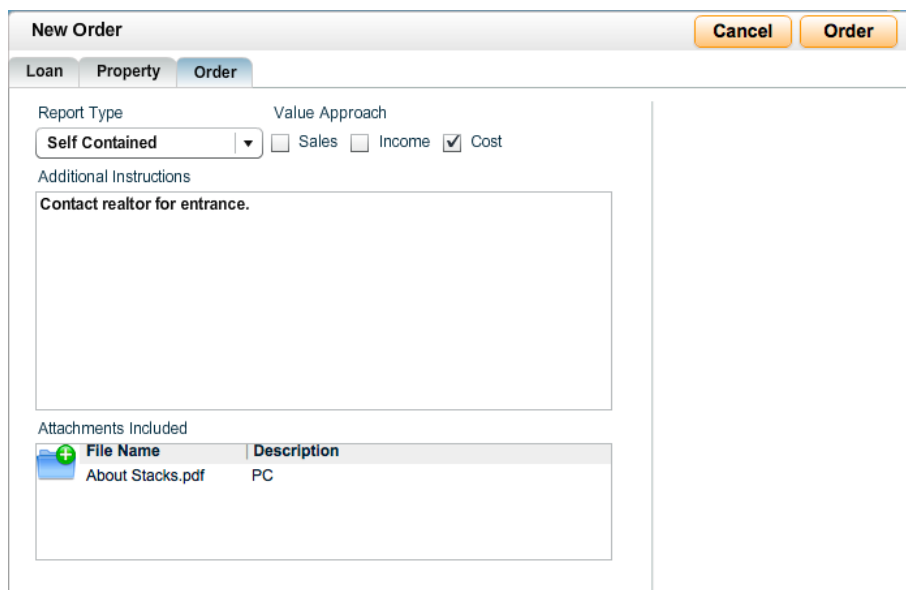
Size: 22000 Property Type: Retirement hom

Contact to Access Property

Contact Name* (blank=borrower): Blake Green Contact is: Realtor

Phone*: (555)888-7777 Cell: Email: Steele@af.com

Under the Order tab, you can designate the **Report Type** and **Value Approach**. You may also enter any special instructions for the appraiser, and include PDF attachments for an appraiser to review by clicking the blue folder. Click **Order** to place the order. Anytime an order is created by you or a managed user, you as the Administrator will receive an email notification, informing you that an order has been placed. You can then access the order and send bid requests to selected appraisers (see the following section entitled Assigning a Commercial Order).



New Order		Cancel	Order
Loan	Property	Order	
Report Type	Value Approach		
Self Contained	<input type="checkbox"/> Sales	<input type="checkbox"/> Income	<input checked="" type="checkbox"/> Cost
Additional Instructions			
Contact realtor for entrance.			
Attachments Included			
File Name	Description		
About Stacks.pdf	PC		

For a demonstration of how you can place and assign commercial orders, click [here](#).

Assigning a Commercial Order – Administrators

Appraisal Firewall notifies you via email when a new order has been placed. When you log into your account, new commercial orders appear in a **Requested** status. You must manually select appraisers you would like to request a bid from. Once bids are received, you can select a price and turn time suitable to your appraisal requirements and assign your preferred appraiser.

To submit a new commercial appraisal order to appraisers to bid on, open the order, click the **Order** menu, and select **Assign Appraiser**. The appraisers that you can choose from have indicated on their Profile that they can perform commercial appraisals. If you do not have any appraisers to choose from, make sure your commercial appraisers have signed up with Appraisal Firewall and marked that they accept Commercial orders on their profile.

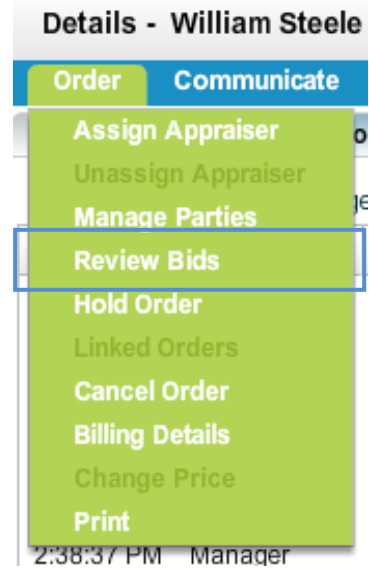
On the Assign Appraiser screen, check the **Request Bid** checkbox to select your appraisers for this order, and click **Send**. Appraisal Firewall sends bid requests to each marked appraiser with the order details they need to create a bid for you.

Assign Appraiser - Commercial B... My Panel All Appraisers AMCs **Cancel** **Send**

Property Address Correction 1234 N. Pentucket Ave Spokane WA 99223 Spokane Appraisal Type Commercial Property Description Property is retirement home. Qualifications Required Contact Blake Green (555)888-4444	Aladdin 234 Aladdin Enterprises Carpet Expressway Spokane WA 99223 Last 5/6/2011 7:29:30 AM My Rotation Profile My Notes <input checked="" type="checkbox"/> Request bid	Statistics Panels 1 Orders 10 License Cert FHA
	Allen Widmer (888)666-5555 AW's Appraisal Co 555 Main St Spokane WA 99223 Last 5/5/2011 11:55:14 My Rotation Profile My Notes <input checked="" type="checkbox"/> Request bid	Statistics Panels 3 Orders 60 License Cert FHA
	George Viehauser III 345 Viehauser appraisals 1234321 Megamind St Spokane WA 99223 Last 5/5/2011 11:48:52 My Rotation Profile My Notes <input type="checkbox"/> Request bid	Statistics Panels 2 Orders 16 License Cert FHA

Click the **Request Bid** box to submit the order to an appraiser for review.

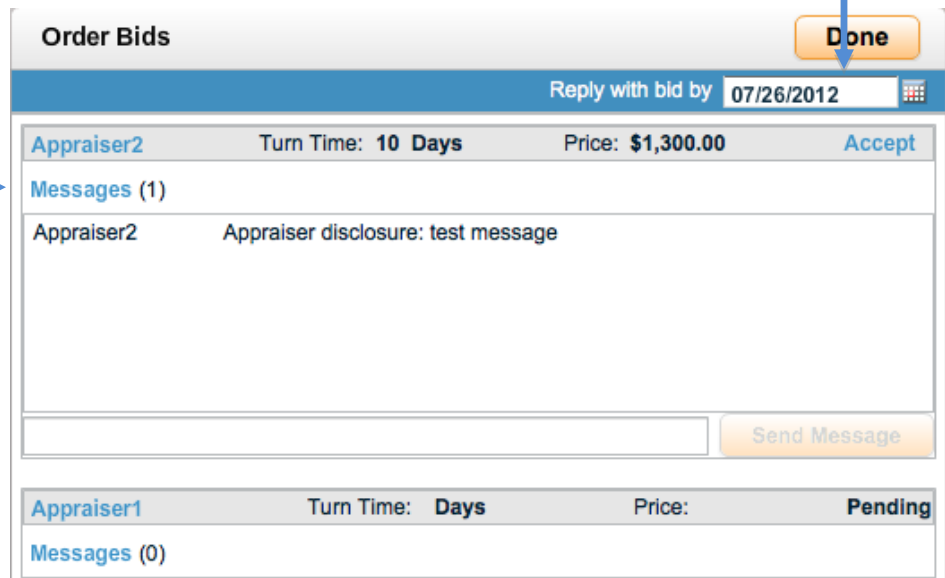
When appraisers respond to your bid request, you can view their responses by going to the **Order** menu and selecting **Review Bids**. Managed users can view appraiser bids and send messages, but cannot see the identity of the appraiser.



From the Order Bids screen, you can view appraisers' expected turn times and bid prices. Click the blue **Messages** link to view any information the appraiser has updated the bid with. You and your users can also respond to the appraiser via the message field. *Administrators are the only users who can accept a bid by clicking the blue **Accept** link.*

Click the messages link to view messages from the appraiser as well respond to them.

Change the date that all bids should be returned by.



Appraiser	Turn Time	Price	Action
Appraiser2	10 Days	\$1,300.00	Accept
Messages (1)			
Appraiser2	Appraiser disclosure: test message		
Send Message			
Appraiser1	Days	Price:	Pending
Messages (0)			

After clicking **Accept**, you will be prompted to review the winning bid you selected and upload an engagement letter. Click **Cancel** if you need to prepare an engagement letter and will return later. Click **Done** once your file has been uploaded to officially assign the order to the appraiser.

Order Bids Cancel Done

Reply with bid by

You have chosen to assign this appraisal to Go To Appraisals.
Please review the bid details and upload the engagement letter to complete the assignment.

Bid Commitment		Property Address
Turn Time:	10 days	1234 N. Pentucket St
Price:	\$1,200.00	Spokane, WA 99223

Bidding Party
[Sylvia Smith](#)
Go To Appraisals

555
Spokane, WA 99223

Upload Engagement Letter

The winning appraiser/bidder will be sent an email notification informing them that you have accepted their bid. The winning appraiser then needs to accept the order. Next, the appraiser will proceed with work on the order and you, and any managed users associated with the order, can communicate with them via the Send Message feature.