

## **Commercial Ordering for Appraisal Firewall**

### A Guide for Managers

Appraisal Firewall technology streamlines your clients' business by enabling them to place commercial appraisal orders. Your lenders can efficiently manage their commercial appraisal process by requesting commercial bids from appraisers of their choice. Lenders can also review bids, assign orders, and communicate quickly with all parties on an order. Best of all, your clients spend less time managing their 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 Managers or Administrators manually choose a group of appraisers to bid on the commercial appraisal order. Selected appraisers submit bids based on the order details. Once bids are received, Managers or Administrators choose the best appraiser for the job, and accept the appraiser’s bid to assign the order. Originators and Supervisors under Administrators can still place anonymous orders, and Administrators can still see everything that happens with the order.

It is very common for lenders to have a separate division under a lender to handle commercial orders. Appraisal Firewall supports both situations: if you have a client that wants one division to manage both Residential and Commercial you can set them up this way. If you have a client that has separated Residential and Commercial between two divisions, the client can simply sign up a create a secondary division for Commercial and utilize Commercial-only appraisers and Managed Users.

### Commercial Appraisal Setup for Managers – Fees

Commercial appraisal fees can be set up at the manager level, or be modified on a per company basis. *Note that entering a fee onto the screen below does NOT enable clients for Commercial.*

To set a default service fee for commercial orders, log into your manager user account and click **Manager Settings**, then click **Next** to access the second page of your account profile. In the **Fees (default)** section you can enter a standard flat-rate fee for commercial appraisal orders. Click **Done** to save any changes.

**My Profile - Appraisal Firewall**
Cancel Done

**Your Management Profile**

Fees (default)	\$	%	Amount	Fees Paid By
<b>Residential</b>				
Transaction	<input checked="" type="radio"/>	<input type="radio"/>	24	<input checked="" type="radio"/> Appraiser <input type="radio"/> Originator
Billing	<input type="radio"/>	<input checked="" type="radio"/>	3	<input type="radio"/> Appraiser <input checked="" type="radio"/> Originator
<b>Commercial</b>				
Transaction	<input type="radio"/>	<input type="radio"/>	36	<input type="radio"/> Appraiser <input checked="" type="radio"/> Originator

**Credit Card Processing**

Processing Center: Authorize.Net

Account Name: SharperLending Solution

Login ID: \*\*\*\*\*

Transaction Key: \*\*\*\*\*

**Accept**

Visa

MasterCard

American Express

Enter the transaction fee for Commercial orders.

Designate which party is responsible for transaction fees.

## Commercial Setup for Managers – Enabling a Client for Commercial

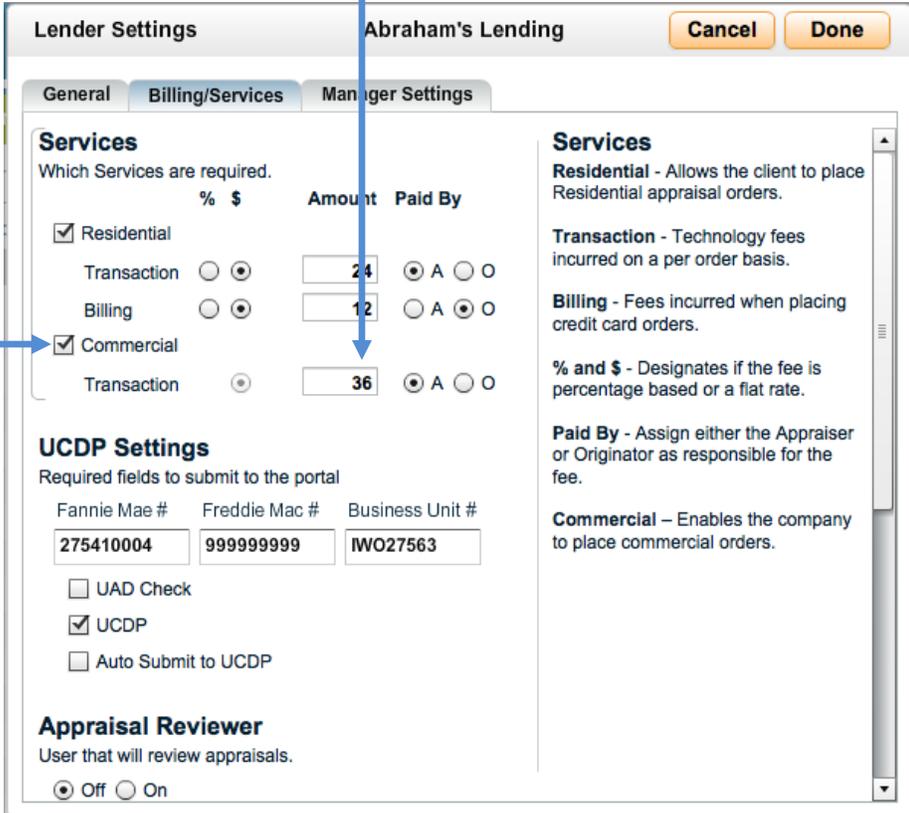
Lenders can set up their own accounts to do commercial appraisals, or as a manager user you can enable a specific company to do commercial orders. In addition, you can modify the commercial ordering fees on a per company basis.

To do this, click the **Relationships** tab on your Manager User dashboard, select the company you would like to enable for commercial, open the **Divisions** toolbox, and click the **Settings** link on the **Profile** tool. Navigate to the **Billing/Services** tab and place a checkmark in the **Commercial** checkbox to enable this client and their users to place commercial orders.

You can create a specific commercial appraisal flat rate fee to be applied only to this company as well. Leaving commercial fees blank will default to the fees entered in your manager account profile if users under this company place commercial orders.

Set a Commercial flat rate fee specific to this company. Leave the field blank to default the fees to the amounts located in the Manager Settings section.

Check the checkbox to enable commercial ordering for this company.



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

General **Billing/Services** Manager Settings

**Services**  
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 checked="" type="checkbox"/> Commercial				
Transaction	<input type="radio"/>	<input checked="" type="radio"/>	36	<input checked="" type="radio"/> A <input type="radio"/> O

**UCDP Settings**  
Required fields to submit to the portal

Fannie Mae #  Freddie Mac #  Business Unit #

UAD Check  
 UCDP  
 Auto Submit to UCDP

**Appraisal Reviewer**  
User that will review appraisals.  
 Off  On

**Services**  
**Residential** - Allows the client 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.  
**Paid By** - Assign either the Appraiser or Originator as responsible for the fee.  
**Commercial** - Enables the company to place commercial orders.

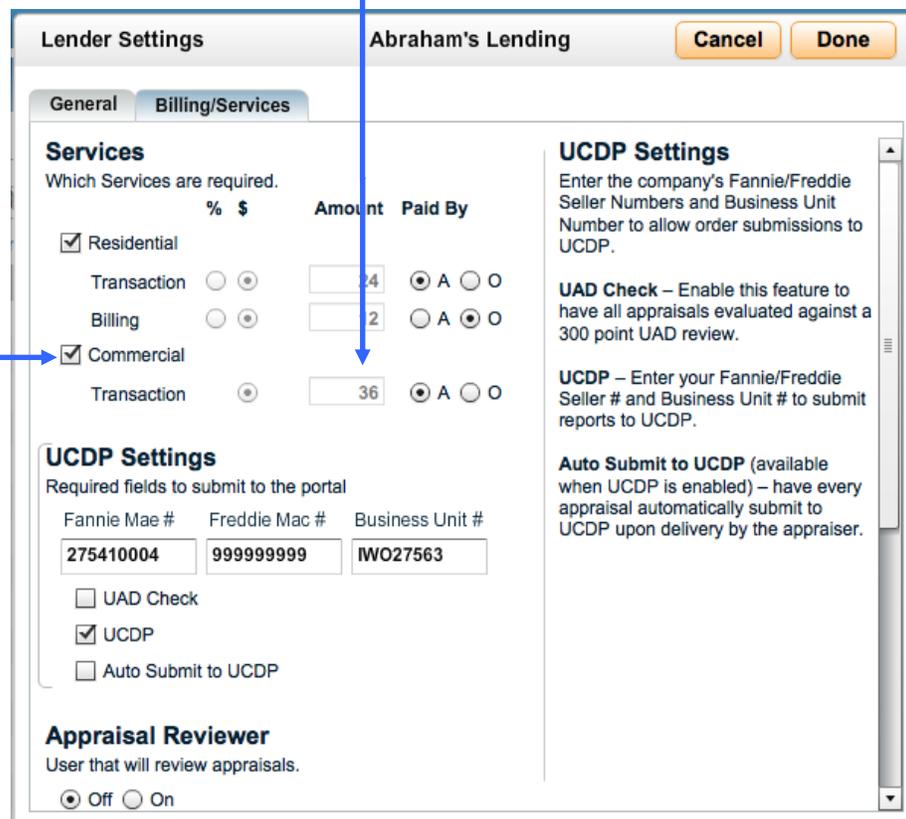
## Commercial Setup for Your Administrators

Although it is recommended that a company create a separate division to process commercial appraisals, a company that operates with a single division can be modified to enable commercial appraisal ordering along with residential appraisals. The setup process is largely the same for your lenders no matter if they create a second division exclusively for Commercial or utilize an existing division to do both Residential and Commercial. Your clients' lender setup is done from their Settings screen no matter if they are adding a Commercial division or enabling an existing division to do both Residential and Commercial.

To activate commercial ordering, an Administrator will log into their account, open the **Settings** window, then select the **Billing/Services** tab. In the **Services** section, they can check the appropriate **Appraisal Type** checkbox to designate that they will be processing commercial appraisals only, or both residential and commercial. Clicking **Done** will save any changes. Users need to log out and log back in to have the changes take effect. Once enabled, any managed users with access to this division can place commercial orders.

Commercial Orders are routed to appraisers on the lender's panel that have designated themselves as being able to perform commercial appraisals.

The commercial fees designated by you as manager are displayed here. *These are sample fees only.*



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

General | **Billing/Services**

**Services**  
Which Services are required.

	%	\$	Amount	Paid By
<input checked="" type="checkbox"/> Residential				
Transaction	<input type="radio"/>	<input type="radio"/>	24	<input checked="" type="radio"/> A <input type="radio"/> O
Billing	<input type="radio"/>	<input type="radio"/>	2	<input type="radio"/> A <input checked="" type="radio"/> O
<input checked="" type="checkbox"/> Commercial				
Transaction	<input type="radio"/>	<input type="radio"/>	36	<input checked="" type="radio"/> A <input type="radio"/> O

**UCDP Settings**  
Enter the company's Fannie/Freddie Seller Numbers and Business Unit Number to allow order submissions to UCDP.

**UAD Check** – Enable this feature to have all appraisals evaluated against a 300 point UAD review.

**UCDP** – Enter your Fannie/Freddie Seller # and Business Unit # to submit reports to UCDP.

**Auto Submit to UCDP** (available when UCDP is enabled) – have every appraisal automatically submit to UCDP upon delivery by the appraiser.

**UCDP Settings**  
Required fields to submit to the portal

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

UAD Check  
 UCDP  
 Auto Submit to UCDP

**Appraisal Reviewer**  
User that will review appraisals.  
 Off  On

Note that if your client wants to create a new division exclusively for Commercial, they can add the division and then follow this same process.

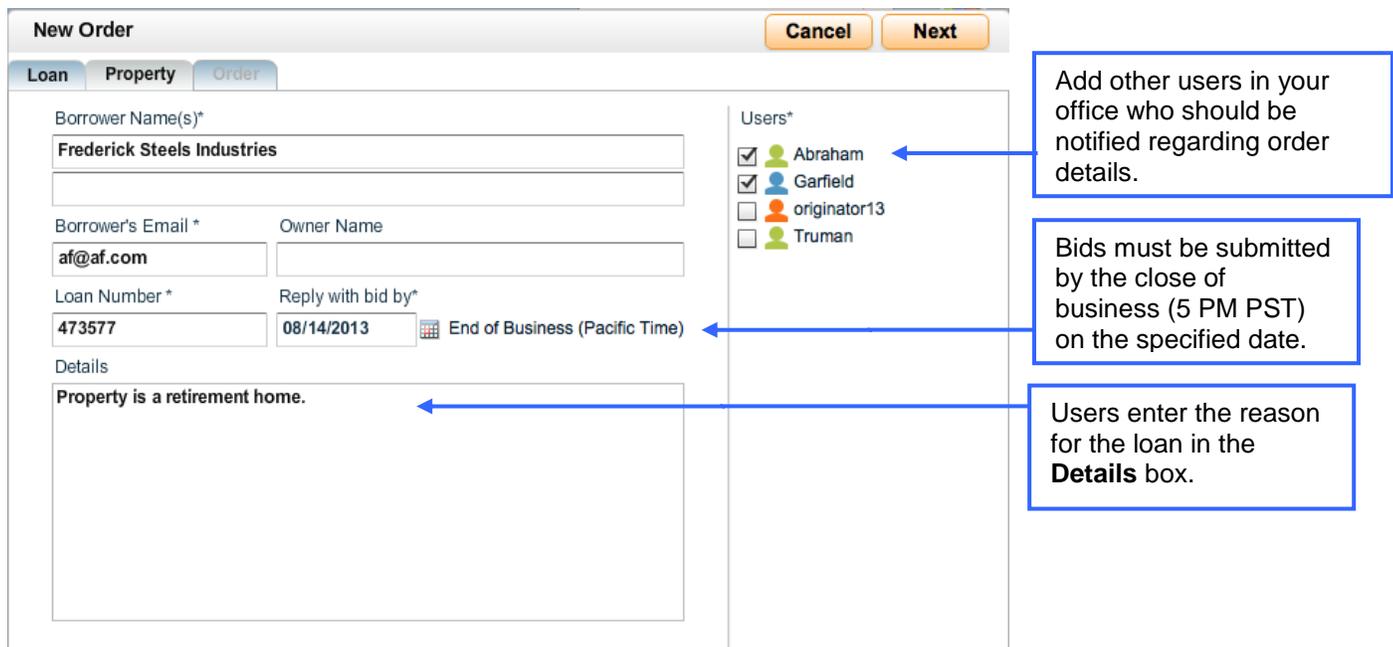
### Commercial-Only Appraiser Panel and Managed User Setup

If your client chooses to create a Commercial-only division, they can create a Commercial-only appraiser panel. This process is very much the same as the process for creating a Residential appraiser panel. Once a new division is created in the Relationships window, Administrators can simply access the division's **Appraisers** toolbox and enter commercial appraisers' email addresses to invite them to join the panel. As multiple appraisers accept, the Commercial appraiser panel builds automatically. Managed Users (Originators and Supervisors) can begin placing orders under the Commercial division, and an Administrator can begin assigning appraisers to orders to get bids.

While Administrators are waiting for their commercial appraisers to sign up on Appraisal Firewall, they can go to the **My Users** tab within the **Relationships** window and enable/add other users (Administrators, Supervisors, Originators) to place orders in the Commercial division.

### Placing Commercial Orders for All Users

To place commercial orders, your clients log into their account and click **New Order** along the left side of the screen (If placing both Residential and Commercial orders, users can 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. Users click **Next** when they have completed filling out loan information.



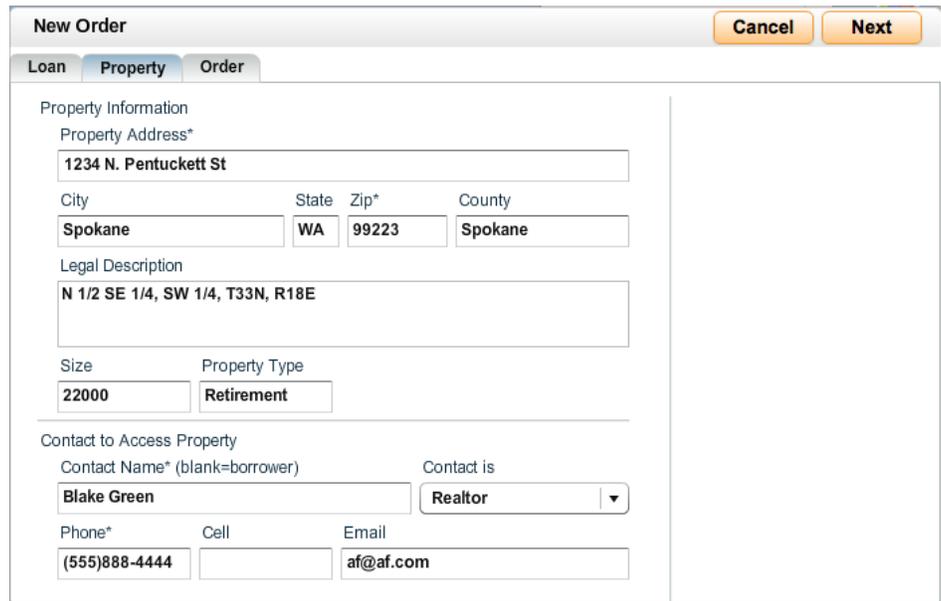
The screenshot shows the 'New Order' form with the following fields and annotations:

- Loan** tab selected.
- Borrower Name(s)\***: Frederick Steels Industries
- Borrower's Email \***: af@af.com
- Owner Name**: (empty)
- Loan Number \***: 473577
- Reply with bid by\***: 08/14/2013 (calendar icon) End of Business (Pacific Time)
- Users\***:
  - Abraham
  - Garfield
  - originator13
  - Truman
- Details**: Property is a retirement home.

Annotations:

- Blue arrow points to the **Users\*** list: Add other users in your office who should be notified regarding order details.
- Blue arrow points to the **Reply with bid by\*** date: Bids must be submitted by the close of business (5 PM PST) on the specified date.
- Blue arrow points to the **Details** text box: Users enter the reason for the loan in the **Details** box.

The Property tab collects specifics of the property to be appraised, including address, legal description, and contact information for admittance to the property. Users click **Next** to continue.



**New Order** Cancel Next

**Loan** **Property** **Order**

Property Information

Property Address\*  
1234 N. Pentucket St

City State Zip\* County  
Spokane WA 99223 Spokane

Legal Description  
N 1/2 SE 1/4, SW 1/4, T33N, R18E

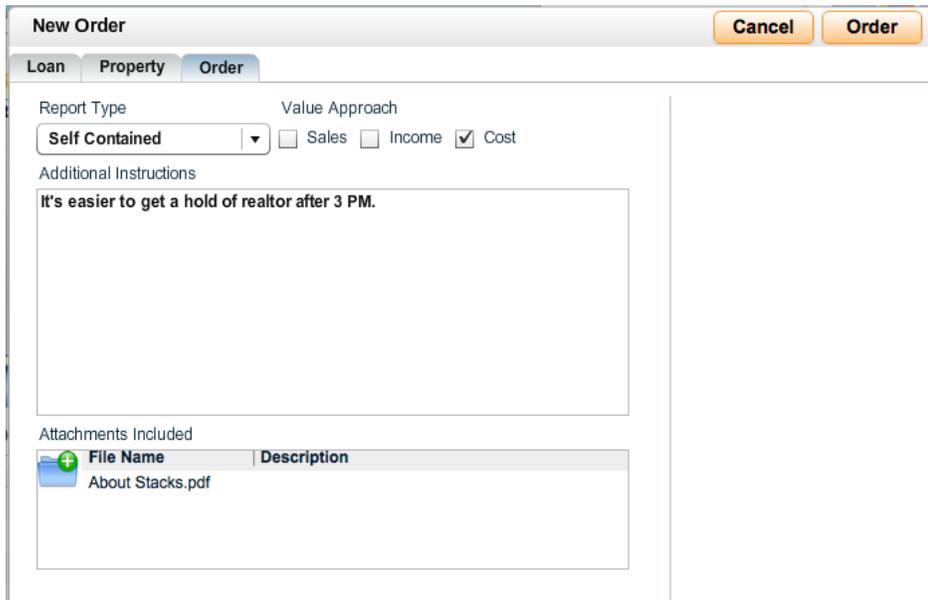
Size Property Type  
22000 Retirement

Contact to Access Property

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

Phone\* Cell Email  
(555)888-4444 af@af.com

Under the Order tab, lenders can designate the **Report Type** and **Value Approach**. They may also enter any special instructions for the appraiser, and include PDF attachments for an appraiser to review by clicking the blue folder. Users can click **Order** to place the new Commercial order. When an order is created by a user, an Administrator will receive an email notification informing them that an order has been placed. Either you or an Administrator can then access the order and send bid requests to selected appraisers.



**New Order** Cancel Order

**Loan** **Property** **Order**

Report Type Value Approach  
Self Contained  Sales  Income  Cost

Additional Instructions  
It's easier to get a hold of realtor after 3 PM.

Attachments Included

File Name	Description
 About Stacks.pdf	

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

## Assigning a Commercial Order – Managers and Administrators

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

To route 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.

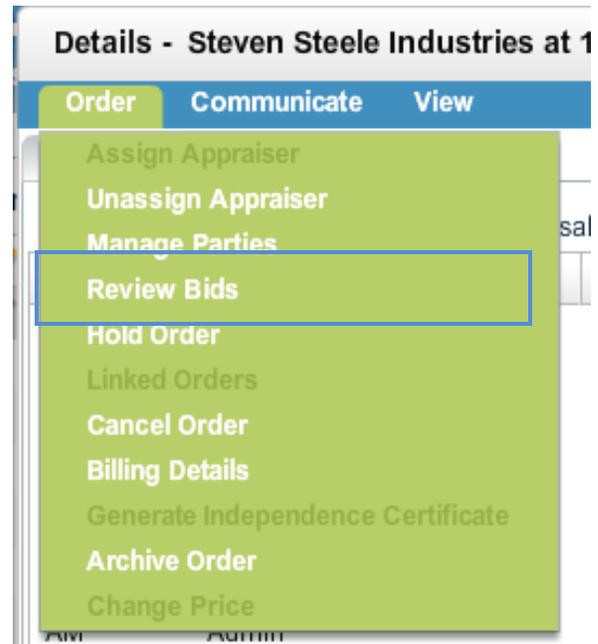
On the Assign Appraiser screen, check the **Request Bid** checkbox to select appraisers for this order, and click **Send**. Appraisal Firewall sends bids to each marked appraiser with the order details they need to create a bid for your lender.

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

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

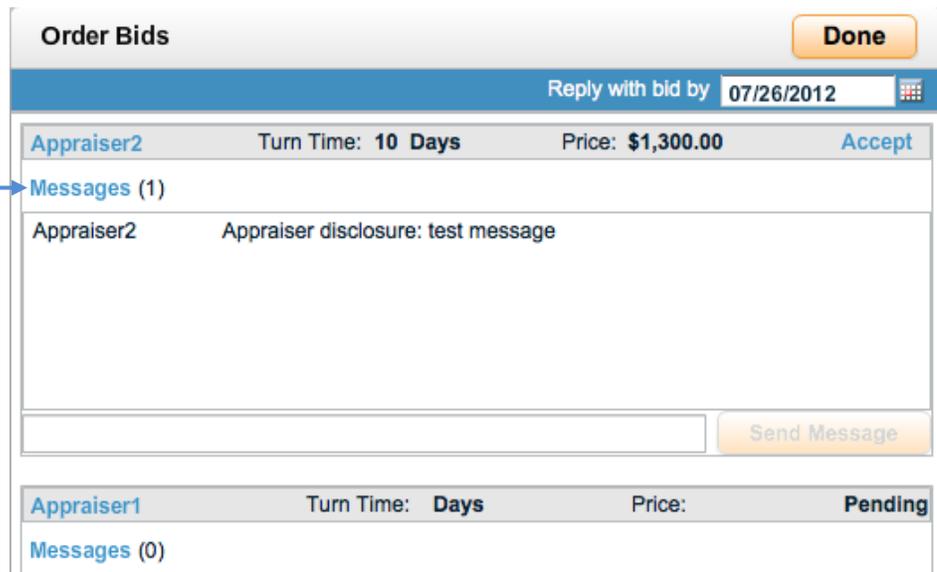
Click the **Request Bid** box to submit the order to an appraiser for review.

When appraisers respond to the bid request, you and your Administrators can view their responses by going to the **Order** menu and selecting **Review Bids**. Originators and Supervisors 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. Any user type can respond to an appraiser via the message field. *Managers and 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.



After you or an Administrator clicks **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**

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

**Bid Commitment**

Turn Time: 7 days  
Price: \$22.00

**Property Address**

3 Lean St  
Spokane, WA 99223

**Bidding Party**

[Jill Anderson](#)  
Appraisals by Jill  
08  
9877777 Seven St  
Spokane, WA 99223

**Upload Engagement Letter**

The winning appraiser/bidder will receive an email notification informing them that the lender has accepted their bid. The winning appraiser needs to accept the order. Then, the appraiser will proceed with work on the order and you, and any users associated with the order can communicate with them via the Send Message feature. All users associated with the order (associated users can be viewed on the Managed Parties window) will receive an email notification once the appraiser uploads the completed commercial report.

### Signing Up as a Commercial Appraiser

To enable their account to receive commercial appraisal orders, appraisers log into Appraisal Firewall and access their profile. When they indicate that they are an appraiser that performs commercial appraisals, and their lender places a commercial order, they will be considered in the assignment process if the property is within their coverage area.

**My Profile - Aladdin** Cancel Done

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**Appraiser Profile**

Licenses Add Remove

State	Number	Expiration
WA		

License information for: **WA**

License #  Expiration

Certification #  Expiration

654321 04/20/2011

License PDF Upload View

---

**E&O**

Policy #  E&O Expiration

1111000 06/15/2011

E&O PDF Upload View

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**Appraisal Types**

Residential  FHA

Commercial

Resume PDF Upload View

Back Next

Appraisers can designate if they perform residential appraisals, commercial appraisals, or both.

## Bidding on Commercial Orders - Appraisers

When a lender places a commercial order and requests a bid from an appraiser, the appraiser will receive a bid request email notification. They can click on the link in the email to access the bid screen, or log into their Appraisal Firewall account and click the **Bids** tab.



When the appraiser opens the order they would like to bid on, they will select the **Order** menu, and choose **Bid**. They will enter the price and turn time that they are offering, include any attachments as needed and provide disclosure information (and any other notes they deem fit for the bid process), then click **Submit**. A secondary bid may be created at any time prior to the bid request deadline, which will override the initial offer.

**Submit Bid**
Cancel
Send

**Price\***

**Turn Time\***  Days

**Attachment**

**Disclosures**

Previously appraised  
I have rendered appraisal services on the subject property within the most recent 3 years

Other

**Lender and Payment Terms**  
Abraham's Lending  
Appraiser bills lender directly  
(Additional details available on the Order Form)

By clicking the Send button, I agree to the [Payment Terms and Conditions](#)

Once a winning bid has been accepted by you or an Administrator, the appraiser will be notified by email whether or not their bid was accepted. The winning bidder will need to accept the order within Appraisal Firewall by opening the order and clicking **Accept** on the prompt that appears. Once the order is accepted, the appraiser may proceed working on the commercial appraisal.

## Appraisal Bid Approved!

Congratulations! You have won the bid. The lender has uploaded an engagement letter. If you agree to the engagement letter, click **Accept**.

[View Engagement Letter](#)

[Accept](#)

Once accepted, the order will appear in the appraiser's **Order List**. Clicking on an order card opens the appraisal so that the appraiser can view the property details and work within it.

Details - Jack Sprat at 3 Lean St Spokane WA 99223		Price (to be set)	Done
Order	Communicate	View	
<b>Property</b>	<b>Communications</b>	Status: <b>manager assigning</b>   Reference Number: 5238	
Borrower(s) <b>Jack Sprat</b>	Borrower Email		
Property Address <b>3 Lean St</b>	Details		
<b>Spokane WA 99223; Spokane County</b>			
Legal Description	Additional Instructions		
Appraisal Type <b>Commercial</b>	Report Type		
Date Requested <b>6/15/2011</b>	Date Bid Due <b>6/28/2011 5:00:00 PM</b>	Date Completed	
Loan Number	Property Type	Size	Value Approach <input type="checkbox"/> Sales <input type="checkbox"/> Income <input type="checkbox"/> Cost
<b>Contact Information</b>	Phone	<b>345</b>	
Name <b>Jack Sprat</b>	Cell		
Type <b>Owner</b>	Email		

Click [here](#) for a demonstration of how appraisers work in Commercial appraisal orders.

Your clients can use Appraisal Firewall to add efficiency to what is now a largely manual process. Additionally, using commercial appraisal ordering through Appraisal Firewall allows for continuous communication - keeping your clients directly connected to their appraisers, and provides your clients with a simple way to comply with commercial appraisal regulations.