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.

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 signup 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.

Enter the transaction fee for Commercial orders.

Designate which party is responsible for transaction fees.

My Profile - Appraisal Firewall				Cancel	Done

Your Management Profile

Fees (default)	$	%	Amount	Fees Paid By	
Residential					
Transaction	⦿	○	24	⦿ Appraiser	○ Originator
Billing	○	⦿	3	○ Appraiser	⦿ Originator
Commercial					
Transaction	⦿		36	○ Appraiser	⦿ Originator

Credit Card Processing

Processing Center	Authorize.Net ▼	**Accept**
Account Name	SharperLending Solution	☑ Visa
Login ID	*********	☐ MasterCard
Transaction Key	****************	☑ American Express

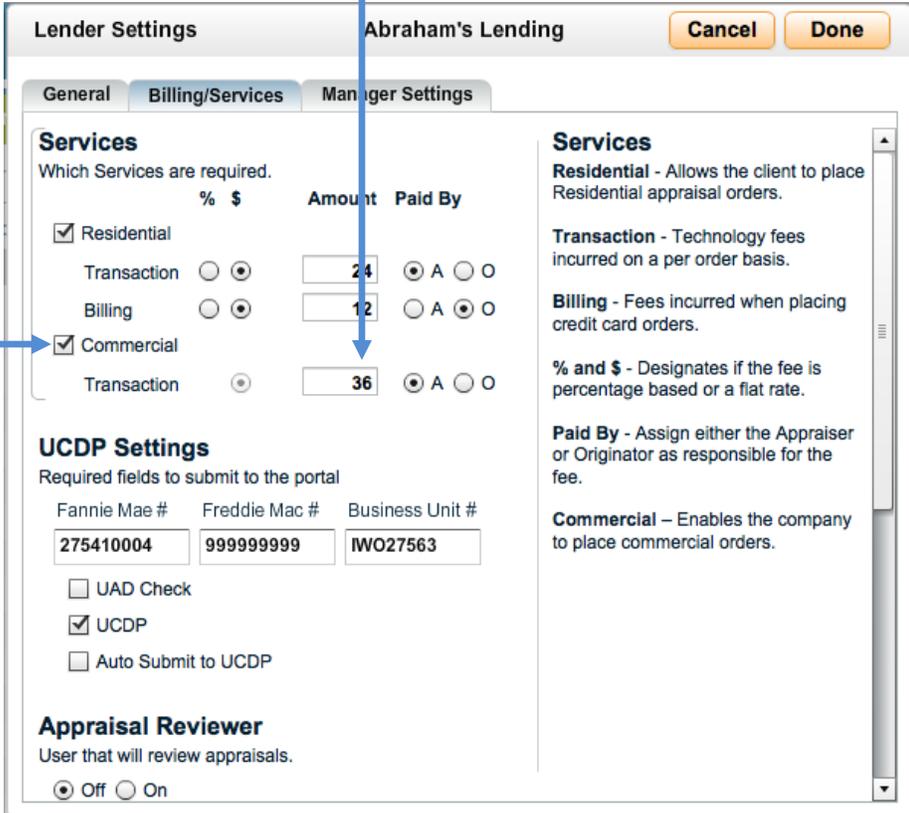**Commercial Setup for Managers – Enabling a Client for Commercial**

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.

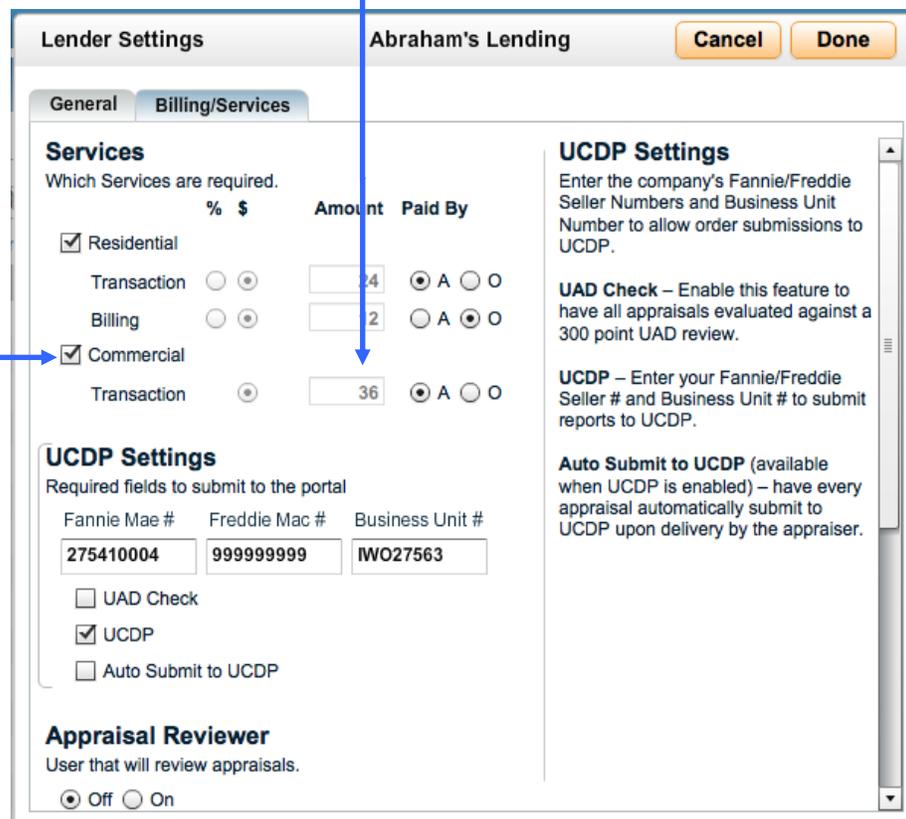Check the checkbox to enable commercial ordering for this company.

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.

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

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

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 signup 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.
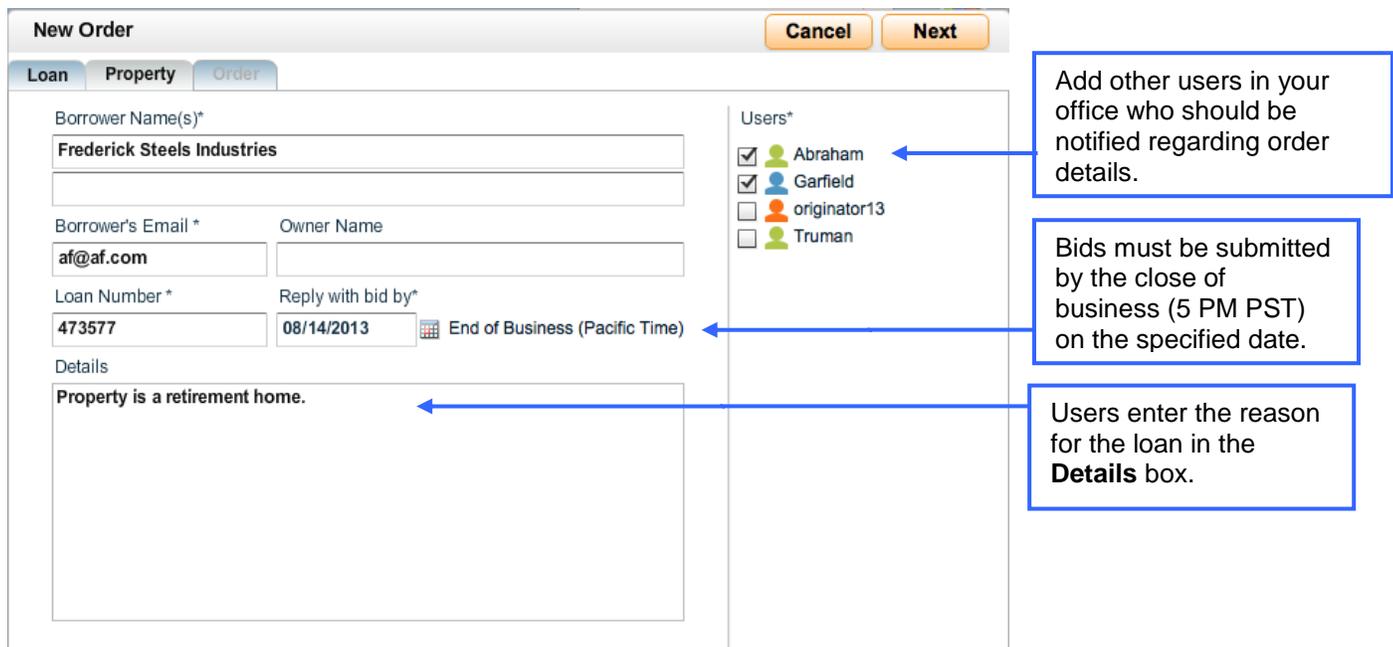

Add other users in your office who should be notified regarding order details.

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

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.
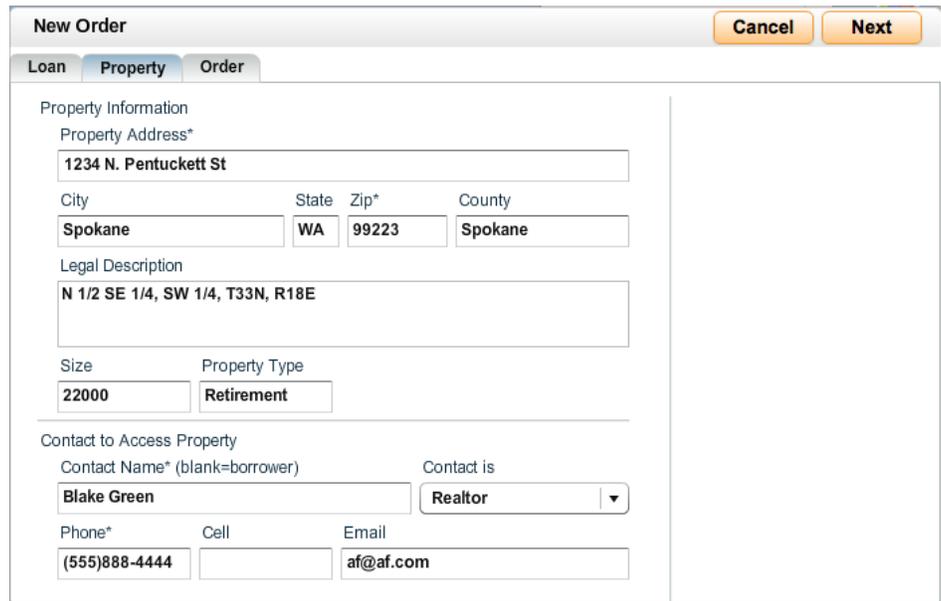
Under the Order tab, lenders can designate the **Report Type** and **Value Approach**. They may also enter any special instructions for the appraiser, and include PDF attachments for an appraiser to review by clicking the blue folder. Users can click **Order** to place the new Commercial order. When 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.
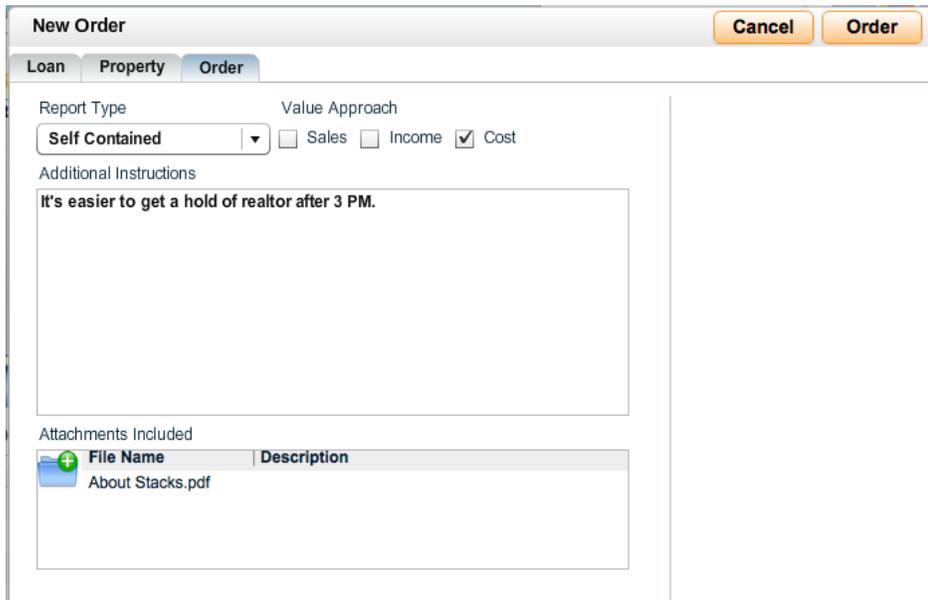
For a demonstration of how your clients can place and assign commercial orders, click here.

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.


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.
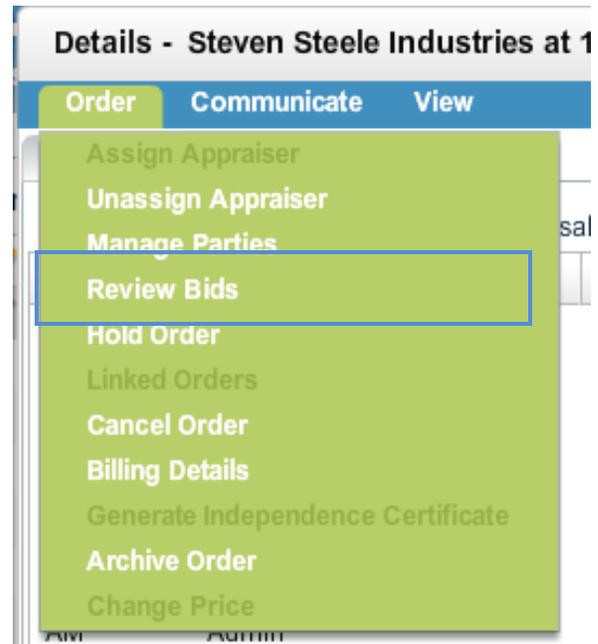
From the Order Bids screen, you can view appraisers' expected turn times and bid prices. Click the blue **Messages** link to view any information the appraiser has updated the bid with. Any user type can respond to an appraiser via the message field. *Managers and Administrators are the only users who 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.
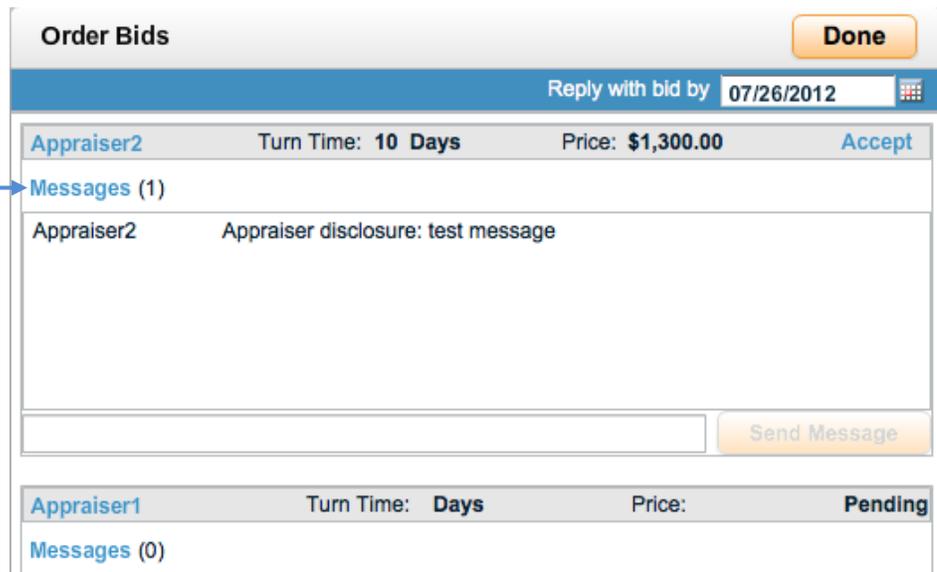
After you or an Administrator clicks **Accept**, you will be prompted to review the winning bid you selected and upload an engagement letter. Click **Cancel** if you need to prepare an engagement letter and will return later. Click **Done** once your file has been uploaded to officially assign the order to the appraiser.

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.

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.

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.

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.

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.