

Using the Conditional Acceptance Feature

A Guide for Lenders

While we've automated much of the ordering process for you, there may be times when an appraiser wants to accept an order if certain order requirements can be adjusted. For example, your company may use fixed fees that need to be adjusted based on work performed or enter a requested due date that the assigned appraiser cannot meet. With the Conditional Acceptance feature, an appraiser can accept an order on the condition that you approve an alternate due date or price.

With the Conditional Acceptance feature enabled, lenders and appraisers can work together to solve scheduling/price conflicts before the order is accepted, to ensure the appropriate appraiser is assigned to it

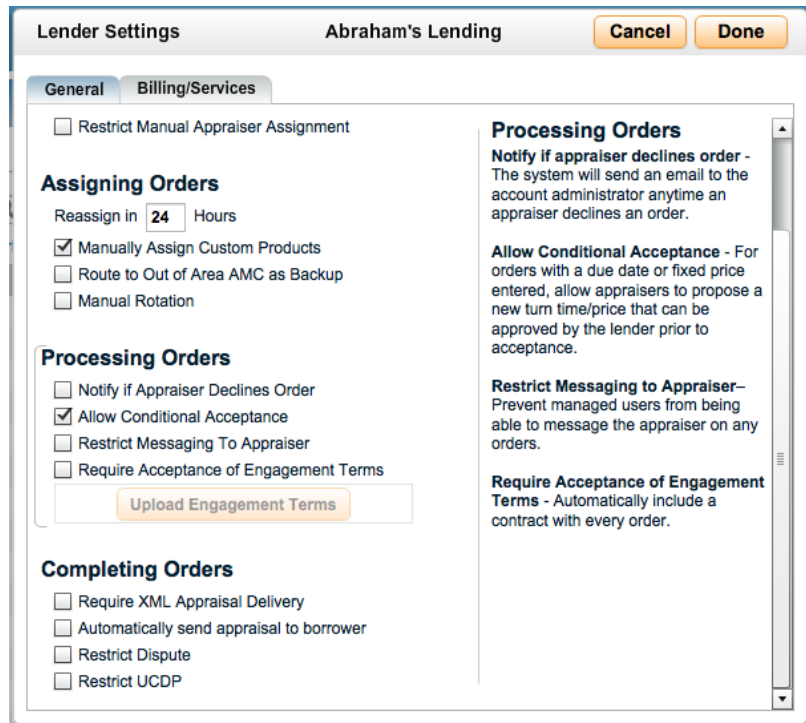
This guide will familiarize you with the workflow will experience using the Conditional Acceptance feature.

Getting Started	2
Lender Conditional Acceptance Response Window	3
Important Reminders	3

Getting Started

The Conditional Acceptance feature can be enabled by any Administrator or your account Manager. On your company's **Settings** window, navigate to the **General** tab, and under **Order Requirements** click the **Allow Conditional Acceptance** checkbox.

Mark the checkbox to enable Conditional Acceptance for orders under the specified company division.



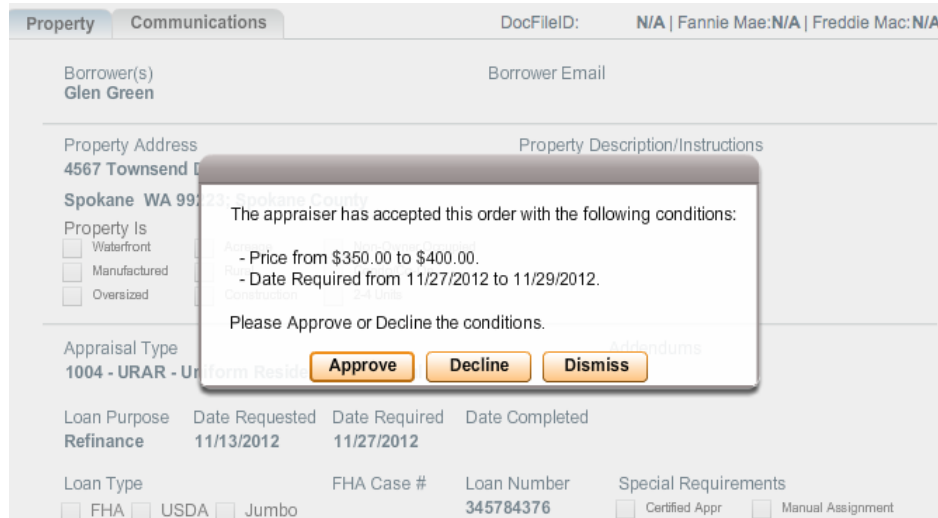
The screenshot shows the 'Lender Settings' window for 'Abraham's Lending'. The 'General' tab is selected. Under the 'Order Requirements' section, the 'Allow Conditional Acceptance' checkbox is checked. Other sections include 'Assigning Orders', 'Processing Orders', and 'Completing Orders'. The 'Processing Orders' section also includes 'Notify if Appraiser Declines Order', 'Restrict Messaging To Appraiser', and 'Require Acceptance of Engagement Terms'. The 'Completing Orders' section includes 'Require XML Appraisal Delivery', 'Automatically send appraisal to borrower', 'Restrict Dispute', and 'Restrict UCDP'. There are 'Cancel' and 'Done' buttons at the top right.

Once enabled, the Conditional Acceptance feature is available on orders with fixed fees or orders that have a requested due date entered on the New Order screen. Appraisers have the ability to negotiate the price/turn time on these orders.

It is optional for an appraiser to use the Conditional Acceptance feature when it's enabled. If your company uses fixed pricing or enters a due date while the feature is enabled, appraisers can propose alternate terms. For example, if you enter a due date of the day after the order was placed, the appraiser can propose a new due date of one week.

Lender Conditional Acceptance Response Window

With the Conditional Acceptance feature, lenders have the opportunity to approve or decline an appraiser's request for an alternate due date or price. When an appraiser conditionally accepts an order, the lender user is sent an email notifying them of the proposed new terms.



The screenshot shows a web application interface with a modal dialog box. The background interface includes tabs for 'Property' and 'Communications', and fields for 'Borrower(s) Glen Green', 'Property Address 4567 Townsend', 'Spokane WA 99203 Spokane County', 'Appraisal Type 1004 - URAR - Uniform Residential', 'Loan Purpose Refinance', 'Date Requested 11/13/2012', 'Date Required 11/27/2012', 'Loan Type' (with checkboxes for FHA, USDA, Jumbo), 'FHA Case #', 'Loan Number 345784376', and 'Special Requirements' (with checkboxes for Certified Appr, Manual Assignment). The modal dialog box contains the following text: 'The appraiser has accepted this order with the following conditions: - Price from \$350.00 to \$400.00. - Date Required from 11/27/2012 to 11/29/2012. Please Approve or Decline the conditions.' Below the text are three buttons: 'Approve', 'Decline', and 'Dismiss'.

When any user (Administrator or managed user) opens an order in a Conditional Acceptance status, they can Approve, Decline, or Dismiss the request. If approved, the new due date/price is automatically updated on the order and the appraiser is sent an email notifying them that the conditions have been approved and they can resume work on the order. If declined, the order is automatically reassigned (if your account is setup for automatic assignment) and the appraiser is notified that the conditions were not accepted and the order reassigned. Click Dismiss to proceed working on the order without addressing the appraiser's conditions.

Important Reminders:

- The Conditional Acceptance feature must be enabled on your account Settings window before appraisers can negotiate order conditions.
- Administrators and managed users can approve or decline an appraiser's conditional acceptance terms.
- Appraisers can only conditionally accept orders that have fixed pricing, a date required entered, or both.
- If a lender accepts a new price provided by the appraiser, the price is automatically updated within the system and the additional amount is charged to the credit card on file if it is a credit card order.
- If conditions are declined by a lender, the order is automatically reassigned to another appraiser if the lender uses automatic rotation. Orders in a manual

- rotation will be reassigned away from the appraiser and go to a Requested status.
- The Conditional Acceptance feature can only be used once per appraiser assignment and must be initiated by the appraiser (ie the lender cannot negotiate a different price/date required than what is proposed by the appraiser).
 - Orders in a Conditional Acceptance status cannot be worked on by the appraiser. Conditions must be approved prior to work being performed on the order.