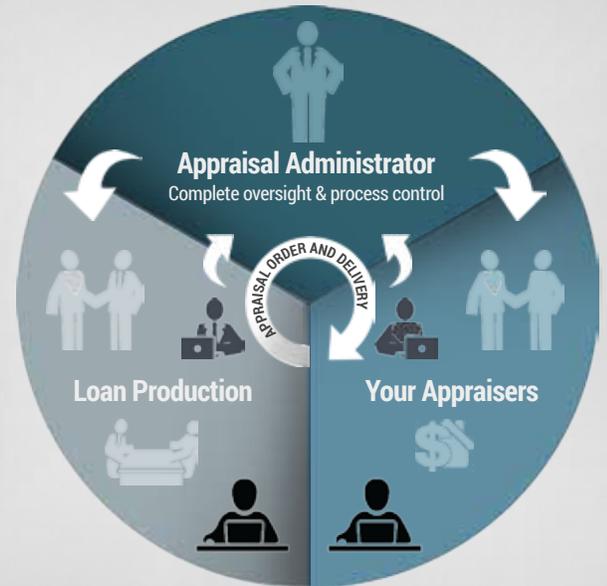


THE TECHNOLOGY STANDARD

Appraisal Firewall is a secure, web-based real estate appraisal ordering solution that enables lenders to manage their own appraisal process. With Appraisal Firewall, lenders work directly with their known and trusted appraisers for quality appraisals, and they can work with any AMCs they need for wholesale/investor requirements. Appraisal Firewall is a complete regulatory compliance solution: every appraisal delivered complies with all regulatory appraisal requirements.

Appraisal Firewall is not an Appraisal Management Company (AMC).



TECHNOLOGY DESCRIPTION

Appraisal Firewall puts lenders in complete control of their real estate appraisal process. Lenders load their list of mortgage department users and their list of appraisers into the system and they are able to communicate freely as orders progress. The system also offers over 50 AMC connections so lenders can manage appraisers and AMCs in one place.

Appraisal Firewall was developed to meet HVCC/Dodd-Frank and CFPB guidelines, so the identity of each party in the system is withheld in what we refer to as blind communication. After the appraisal has been delivered, your team can print the Appraisal Independence Report (AIR) that comes with every order to prove there was no inappropriate communication or appraiser influence. With Appraisal Firewall, there is no software to install or hardware to maintain, and your appraisals are stored securely online so you can access them anytime. And there's a lot more to it - review these features!

HIGH LEVEL: KEY FEATURES

- Setup your own appraiser panels and AMC connections for better control of your entire appraisal process.
- Customize your appraiser panels for service areas and qualifications to ensure every appraisal is done right.
- Setup your production staff to order with the confidence that your appraisals are always developed free from influence.
- Double-blind ordering and messaging enables production staff to input and manage orders without delay.
- Manage the lifecycle of each appraisal efficiently with interactive dashboard management tools.
- All activity is tracked in the Appraisal Independence Report (AIR) for protection against appraisal independence penalties.
- UAD-validated appraisals submitted directly to UCDP - with hardstop override controls.

A CLOSER LOOK AT APPRAISAL FIREWALL'S FEATURES

- **Dashboard Controls** help visualize groups of orders so you always know the status of all your appraisals.
 - **Pipeline:** active orders that you should pay attention to
 - **Pinned Items:** custom-built lists to watch specific orders
 - **Post-Delivery:** delivered orders that are being reviewed
 - **Coverage Map:** interactive heat-map of service areas
- User list management enables you to assign different rights and roles to different users.
- Multi-Division support offers optimal administrative oversight - allowing you to manage one, two, or multiple locations.
- Come to terms with appraisers on price, then set your costs so you never have to guess at what your appraisal costs will be.
- Complete appraisal product lists available, or limit the products you want available to your mortgage department staff.
- Notifications - decide when you want to be notified about status updates (declines, messaging, disputes, price change requests, and more).
- Message monitoring ensures your processes are compliant by showing all messages between your staff and appraisers.
- Automatic email notifications are sent at every stage of the appraisal's progress.

...And lots more! We develop and release features on a monthly basis to offer everything you need.



CONTROL

ADVANCED FEATURES TO MAXIMIZE CONTROL

- Automated and Manual Appraisal Reviews - QA and QC at every level.
- Many LOS interfaces available - staff can order from their familiar LOS and conform to your compliant appraisal process.
- Centralized loan processing features - Production departments across market areas/regions can order appraisals and include your loan processing center every step of the way.