

## New Features Available for Appraisal Firewall

Appraisal Firewall Release Information for Managers:  
Friday, September 4<sup>th</sup>, 2009

Appraisal Firewall has recently been updated with a number of new features and enhancements for managers, lender Rotation Managers, and appraisers. Please review this information, and feel free to pass the appropriate sections on to your clients and to their appraisers.

### Manager Enhancement

#### **Billing Enhancement Updates Lender Invoices in Certain Billing Scenarios**

Appraisal Firewall now handles the billing scenario where you carry the receivable in a more comprehensive manner. Now, on those existing relationships where you bill your lender for the appraisal fee, then pay the appraiser their fee (minus your transaction fee) without use of a credit card, the lender invoice should accurately reflect this information. This billing scenario is the common “AMC-type” format where you handle all payment disbursement on behalf of your lender on every order. Billing management reports will reflect this information as well.

Additionally, to accommodate any new clients that you sign up for Appraisal Firewall that you want to setup for this billing scenario, you can view the **Organize** screen, move to the **Options** tab, then check the newly-added **Manager Bill Lender and Remit to Appraiser** checkbox. This sets the client up for the billing scenario where you bill the lender the appraisal fee, then pay the appraiser their fee minus your transaction fee.

Note that, if you do not manage the billing of your lender relationships in this manner (where you bill your lender, then pay the appraiser on behalf of the lender), you will not be affected by this change.

### Rotation Manager Enhancements

#### **Appraisal Firewall Fits Even Better into Your Lending Processes with New “Assign User” Feature: Originator and Processor Assignments**

At Appraisal Firewall, we strive to provide you with enhancements that lessen the impact of HVCC on your business. One new feature that does this is the ability to let other approved users in their organization login and view/work on the appraisal. In many lender offices, both **Originators** (Loan Officers, or other sales oriented employees) and **Processors** (Loan Processors) work as a team on the loan. Sometimes, an Originator is only involved in taking an application, and the Processor orders the loan products – like the appraisal. We have added a new user type called “Processor” – this user is the exact same type of user as the Originator, and can be added to a Rotation Manager’s (RM) Managed Users list that is setup beneath the RM.

When a RM adds a new user, they can now identify the type of user (**Originator** or **Processor**). Then, Originators and Processors can invite each other to view

and work on each other's orders. Both Originators and Processors can place new orders, send and receive messages, and will receive notifications when the order is completed – and they can login and view the appraisal. Originators can also reassign different Processors to an order, and vice versa.

Additionally, lenders have the control they need to turn this on as needed. If a lender does not want to use this feature, no action is required on their part. Click the links below for demonstrations on setting this up, and adding and changing Processors and Originators on appraisal orders. Also attached is an FAQ about working with the new user invite feature.

- ◆ [Rotation Manager: How to add a Processor to your Managed Users list](#)
- ◆ [Rotation Manager: How to Add and Change Originator and Processor Assignments](#)
- ◆ [Originator: How to Add a Processor to an Appraisal Order](#)
- ◆ [Processor: How to Change Originators on an Appraisal Order](#)

### **New Message Audit Feature Provides Rotation Managers with Additional Compliance Feature**

HVCC requires that lender employees who are compensated on a commission basis not have substantive communication with appraisers. Because of this, many Rotation Managers have restricted their managed user list (found on the My Users button) so that no one on their list can message appraisers directly. But information still needs to get to appraisers. Previously, Rotation Managers had to receive the messages from their managed users, then add an entirely new message to send to the appraiser. Now, Appraisal Firewall streamlines this process: with this release, RMs can open messages, read and edit them for any non-HVCC compliant language, then send the message on to the appraiser. This is just another example of how Appraisal Firewall is focused on lender compliance.

[Click Here to view a demo on using the Message Forwarding option](#)

### **Reminder: Use the “My Users” Screens to Manage Your User Lists More Efficiently**

Over a month ago, Appraisal Firewall was updated with the **My Users** button. This button opens the Managed User list and lets RMs more effectively control their individual users as well as what the entire Managed User list can do. Lenders need to remember to use the My Users screen when adding new, removing, or editing Managed Users – as this information is no longer available from the Rotation Manager's Profile screens.

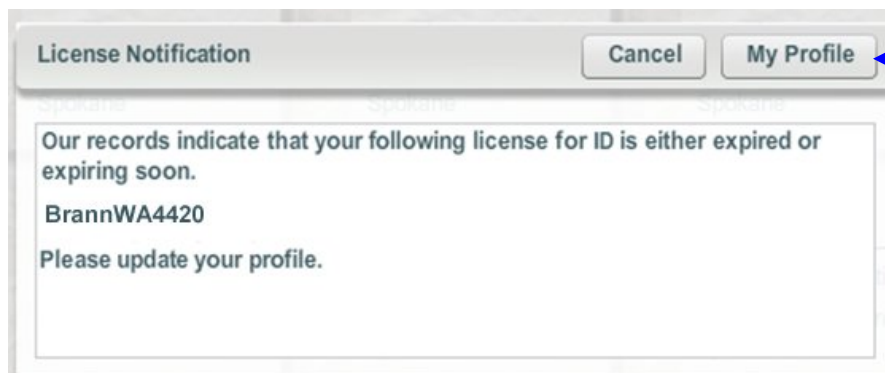
### Appraiser Enhancements

#### **Appraisal Firewall Accommodates Busy Schedules, Notifies Appraisers About Upcoming License/Certification/E&O Expiration Dates**

Appraisal Firewall now notifies appraisers in advance of the expiration of their license, certification, or E&O information. We're doing this to help appraisers keep track of their information, as many appraisers have their license/certification/E&O information stored on many different online sites – and it can be difficult to keep track of all of them.

Appraisal Firewall auto-notifies about upcoming expirations on the following schedule:

- ◆ One week prior to expiration, when appraisers login to Appraisal Firewall, they will be prompted to update their license/certification/E&O information.
- ◆ If license, certification, or E&O information has already expired, they will be prompted at login to update the appropriate information until it is updated.



As an appraiser, when you see this prompt after logging into Appraisal Firewall, click the **My Profile** button to view and update your information.

Contact your Appraisal Firewall representative with any questions about these enhancements at (800)452-1174 or [AppraisalFirewall@SharperLending.com](mailto:AppraisalFirewall@SharperLending.com)