

## Appraisal Firewall Quick Start Guide Instruction Manual For Lenders

The Appraisal Firewall appraisal routing and communication system offers unique features that empower lenders to have better control over their appraisal compliance processes than with using a national AMC, and provides HVCC compliance. Some of these features include:

- ◆ The ability to view and print all communication logs on each and every order lets you stay in compliance with the objectives of non-influence within the Home Valuation Code of Conduct (HVCC).
- ◆ The ability to create your own appraiser rotation panel lets you save your local relationships and continue to do business with your same appraisers that you do today. You are assured quality, compliant appraisals with every order.

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## Step 1 – Logging into Appraisal Firewall

Use the following link:

<https://www.appraisalfirewall.com/originator.asp?managerid=fef1c10b-66bc-49b1-9e03-0734c5db8d7e#>

Once you have signed up with Appraisal Firewall, the first item of business is to login to the lender screens and verify that you can access the system easily.

1. Visit the Appraisal Firewall lender login page.
2. On the left hand side of the screen, please enter your email address into the **Email Name** field, then enter your password into the **Password** field.
3. Click the **Login** button. This validates that your email address and password are in line with those entered when you first signed up. If they match, you will be logged into the Appraisal Firewall system.

Note: if you have trouble logging in, click the **I Forgot My Password...Email it to me** link to make sure you have the correct password.



The screenshot shows the Appraisal Firewall login interface. At the top, it says "Welcome to Appraisal Firewall". Below this are two input fields: "Email name" containing "dave.black@sharperlending.com" and "Password" with masked characters "\*\*\*\*\*". A red box highlights these two fields. Below the fields is a "Login" button, a checked checkbox for "Remember me on this machine", and two links: "I'm new - sign me up" and "I forgot my password... email it to me". At the bottom, there is an "About Appraisal Firewall" section with text about compliance and a link for "More about the 2009 Rules".

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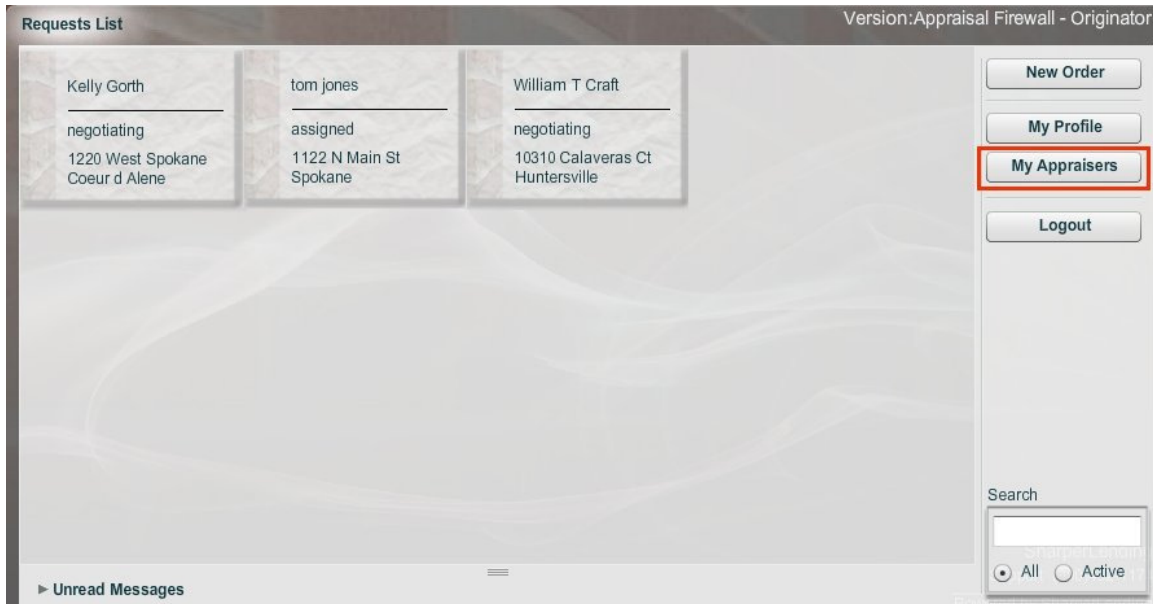
## Step 2 – Validate Your Appraiser Panel

Once you have successfully logged into the system, you should check your Appraiser Panel to make sure that all of the appraisers you do business with today are in your rotation panel.

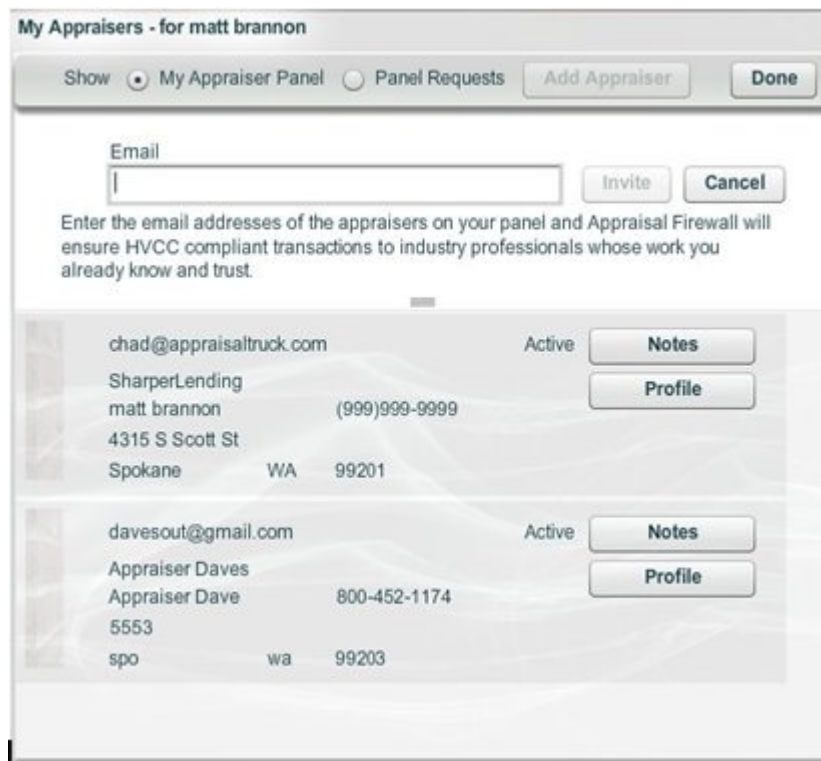
This panel is your list of appraisers who will receive your orders. Appraisal orders will be sent to the individuals in your panel in a sequential order based on who received the last order. For example, if three appraisers were eligible to receive three appraisal orders, each would receive one order.

Here is how you can do this:

1. Login to the Lender page.
2. You will first see your Requests List screen. This is where your appraisal orders will post to. They will be represented as "cards" on this screen and will display the borrower name, the status, and the property address (in the example below, there are three appraisal orders in various statuses for this lender).
3. Locate the **My Appraisers** button on the right-hand side of this screen. Click this **My Appraisers** button.

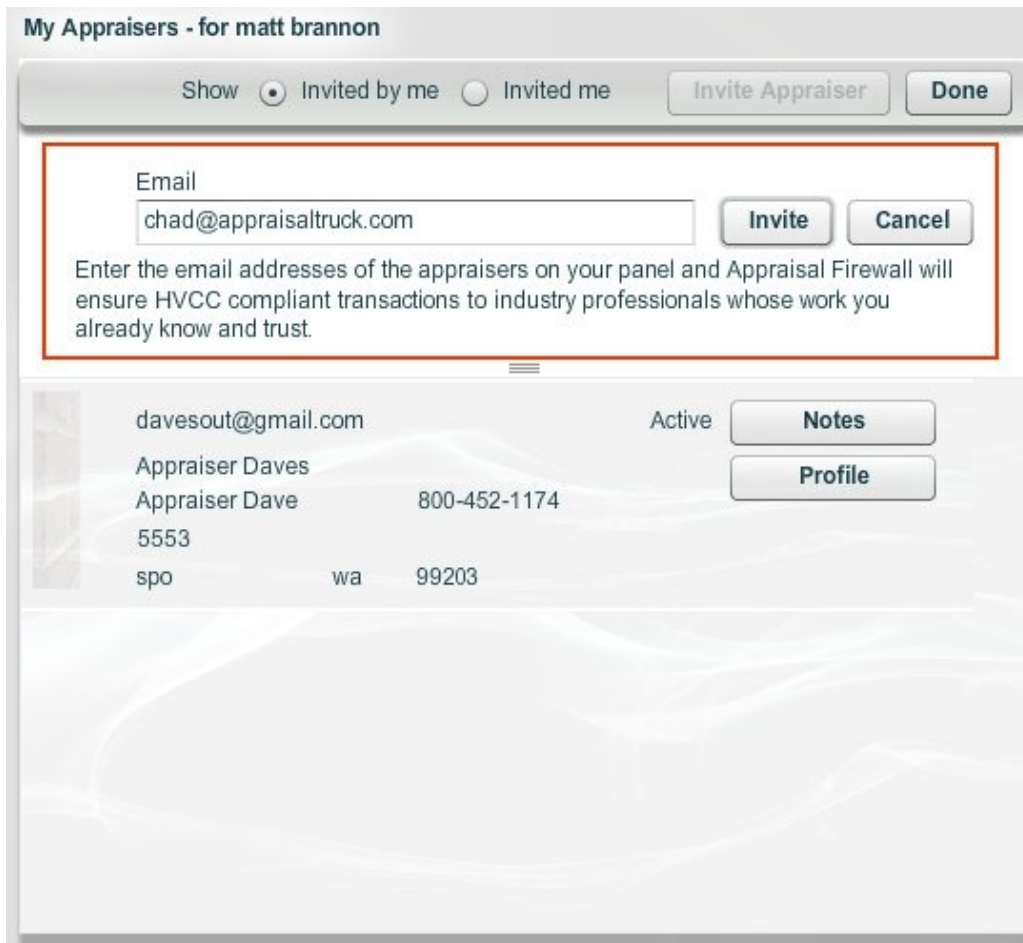


4. When the **My Appraisers** screen opens, you will see a list of appraisers – both Active and Invited – that are in your appraiser panel. The top of this screen lets you see either your appraiser panel, or invitations from appraisers to be part of your panel. You can move back and forth between these from the **My Appraiser Panel** and **Panel Requests** checkboxes.



## YOUR ESTABLISHED RELATIONSHIPS MADE COMPLIANT

5. The upper portion of this screen lets you add appraisers to your appraiser panel. Simply enter an email address of an appraiser you work with, and click **Invite**. The appraiser then receives an email from you inviting them to sign up with Appraisal Firewall. When that appraiser signs up with Appraisal Firewall, you will have an Active connection to that appraiser – they will be on your panel in an Active status. That appraiser can then receive appraisal orders from you as part of your panel rotation.



The screenshot shows the 'My Appraisers - for matt brannon' interface. At the top, there are radio buttons for 'Invited by me' (selected) and 'Invited me', along with 'Invite Appraiser' and 'Done' buttons. Below this is a form with an 'Email' input field containing 'chad@appraisaltruck.com' and 'Invite' and 'Cancel' buttons. A text box below the form reads: 'Enter the email addresses of the appraisers on your panel and Appraisal Firewall will ensure HVCC compliant transactions to industry professionals whose work you already know and trust.' Below the form is a list of appraisers. The first entry is 'davesout@gmail.com' with a status of 'Active' and buttons for 'Notes' and 'Profile'. Below the email, the appraiser's name 'Appraiser Daves' is listed, followed by 'Appraiser Dave' and contact information: '800-452-1174', '5553', 'spo wa 99203'.

6. The **My Appraisers** section of this screen will show all appraisers in your panel. You can see each appraiser's Status, their Email address, their company name and location.
  - a. Only appraisers that are set to a status of Active can receive orders from you.
  - b. Appraisers in a status of Invited means that you have invited these appraisers to your panel, but the appraiser has not yet accepted your invitation and signed up with Appraisal Firewall. You may want to send them another email or call them to make sure they are in your panel as Active.

## YOUR ESTABLISHED RELATIONSHIPS MADE COMPLIANT

- c. Enter custom notes for appraisers by clicking the **Notes** button. These notes will not be seen by the appraiser. You may enter appraiser information about turn times/quality, pricing, product coverage, etc.
- d. View an appraiser's information by clicking the **Profile** button. Here, you can see detailed appraiser info, counties of coverage, products, pricing, and license/E&O information.

**My Appraisers - for matt brannon**

Show  Invited by me  Invited me Invite Appraiser Done

Email  
 Invite Cancel

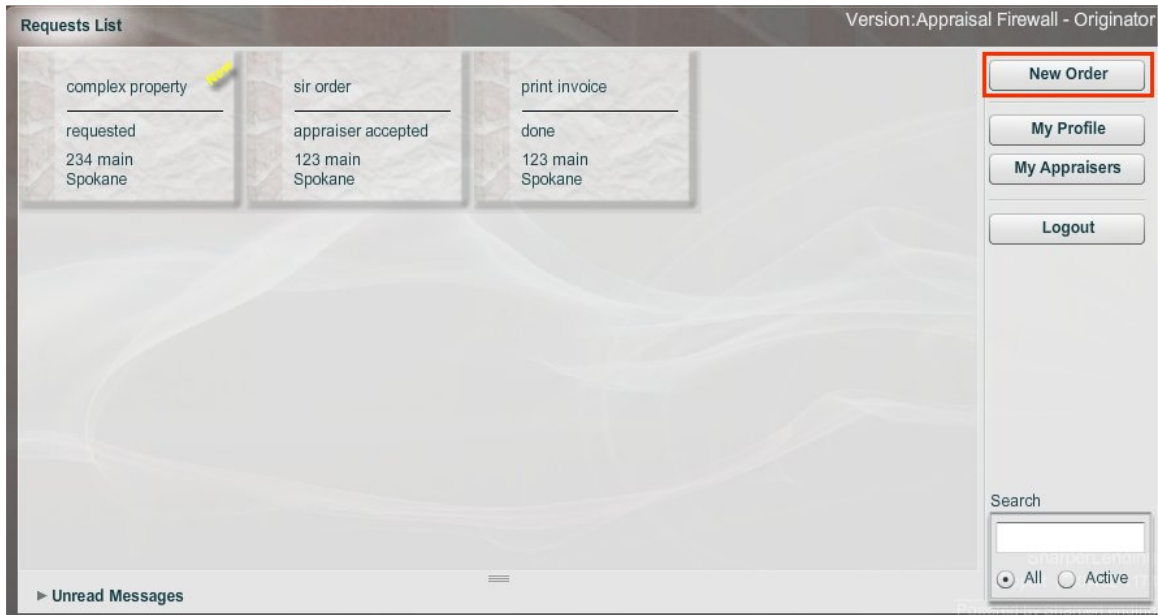
Enter the email addresses of the appraisers on your panel and Appraisal Firewall will ensure HVCC compliant transactions to industry professionals whose work you already know and trust.

<div style="border: 1px solid #ccc; padding: 5px;"> <p>davesout@gmail.com <span style="float: right;">Active</span> <span style="float: right;">Notes</span></p> <p>Appraiser Daves <span style="float: right;">Profile</span></p> <p>Appraiser Dave      800-452-1174</p> <p>5553</p> <p>spo                      wa      99203</p> </div>
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### Step 3 – Placing a New Appraisal Order

Once you have checked your appraiser panel and it meets your satisfaction, you can begin placing appraisal orders. Your appraisal orders will be placed in a sequential manner based on the appraisers that are setup properly in your panel.

1. Login to the Lender screen.
2. Click the **New Order** button, found on the right-hand side of the screen.



3. The **New Order** screen opens. Here you can fill out the property information and other appraisal order-related information. The first tab is the **Property** tab. Here you can fill out the subject property to be appraised, as well as the Borrower first and last name, and borrower email address.

New Order Version: Apprai

Prope... **Request**

Property Information

Property Address\*

City State Zip\*

Oversized  Acreage County

Waterfront  Manufactured

Property Description/Instructions

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Borrower(s) First Name\* Last Name\*

Email

**Cancel**  
Next

4. Be sure and fill out all fields that have asterisks (\*) by them – this indicates a required field. Once you have all of the necessary information filled out, click the **Next** button.

**New Order**

Prope... **Request**

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Property Information

Property Address\*  
15021 N Cincinnati Si

City State Zip\*  
Spokane WA 99208

Oversized  Acreage County  
 Waterfront  Manufactured Spokane

Property Description/Instructions

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Borrower(s) First Name\* Last Name\*  
Charles DTestfile

Email  
Charles@Testfile.com

5. On the **Request** tab, you can enter any appropriate contact information (if it is different from borrower), then select the appraisal product, and indicate if this is an FHA loan. You can set a Date Required, enter the Loan Number and select the Loan Purpose, then upload the Purchase and Sale Agreement if needed, and finally, select your **Payment Method**. There are a couple different payment methods for lenders based on the payment options your appraisers have authorized. Some or all of these options may display based on Appraiser settings.
  - a. **Credit Card** – you can enter appraiser payment via credit card either when you place the order, or when the appraiser accepts the appraisal order.
  - b. **Bill Me** – the appraiser will bill you for the appraisal order outside of Appraisal Firewall.
  - c. **Appraiser Collect Fee** – the appraiser collects the fee from the borrower at the door. Note that this is deemed to be not HVCC compliant, so be careful when choosing this option.

You can follow the on-screen prompts based on your payment method selection to proceed with your order.

**New Order**

**Property** **Request** **Payment**

Contact Information

Applicant or Agent Name (blank=borrower)  Contact is:

Email (blank=borrower email)  Phone\*  Cell

Appraisal Type\*   FHA

Date Required   Loan Number  Loan Purpose\*

Upload Attachment (sales and purchase agreement...)

Payment Method\*

Bill Me  
Credit Card  
Appraiser collect fee (not HVCC compliant)

6. If you selected Credit Card as a Payment Method, you will be taken to the **Payment** tab where you can enter your credit card information. All orders are submitted securely using HTTPS:// submission, SSL and 128-bit encryption.

**New Order**

**Property**   **Request**   **Payment**

Credit Card   Card Number   Exp Month/Year   CVV

Visa      01 / 2010  

**Card Billing Information**

First Name   Last Name

Company Name

Billing Address

City   State   Zip

The credit card will be authorized in advance but billed the actual appraisal and transaction fee. The actual fee amount will be emailed once appraiser accepts the request. The authorization amount will be \$500.

**Cancel**

**Order**

7. When ready, click the **Order** button. This appraisal order will then be placed to an appraiser that has been setup properly in your appraiser panel.

**New Order**

**Property**   **Request**

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Contact Information

Applicant or Agent Name (blank=borrower)      Contact is:

Charles DTestfile      Owner

Email (blank=borrower email)      Phone\*      Cell

     (123)456-7890     

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Appraisal Type\*

1004 - URAR - Uniform Residential Appraisal Report       FHA

Date Required      Loan Number      Loan Purpose\*

02/25/2009      43476629984      Refinance

Upload Attachment (sales and purchase agreement...)

**Browse to upload a file**

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Payment Method\*

Bill Me

Cancel

**Order**

8. When the order is received by an appraiser, the appraiser will receive the order and set a fee amount for the product you've ordered. The status of the order will be **Assigned** – indicating that this order has been assigned to an appraiser. This doesn't necessarily mean that the appraiser has accepted the order – the appraiser has the choice whether to accept the order, or decline it.
  
9. Once the appraiser accepts your order, the status will change from Assigned to Appraiser Accepted. This indicates that your order is now being processed by an appraiser.

Details for Charles DTestfile at 15021 N Cincinnati St Spokane (ref# 729)

Status/His...    Communications    Property

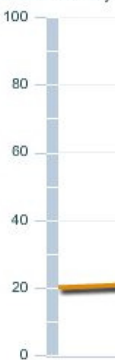
Status  
appraiser accepted

Borrower(s)  
Charles DTestfile

Appraised Value  
\$0.00

Legal Description

Status History



Fee  
\$400.00

Accept

Set Fee

Cancel

Message

FHA Case#

Appraisal

Invoice

Dispute

Done

10. The appraiser will then proceed with working up your order. During this time period, if the appraiser has any additional questions or requires additional information from you, they may send you a message. You will be notified via email if this happens.

Additionally, you can send the appraiser a message at any time, and you can keep track of your order.

11. You will be notified via email when your appraisal order is completed. You can then login, open the order, and click the **Appraisal** button to receive your completed appraisal.

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## How Appraisal Firewall Appraiser Rotation Works

Once a lender has created their own panel of appraisers, they can start placing their appraisal orders. Appraisal Firewall rotates sequentially through the appraiser panel based on the subject property and the product that is chosen by the lender. Then, it assigns the order to the next appraiser in the rotation based on the appraisers that service that county.

Appraisal Firewall takes one additional item into consideration when assigning an order to an appraiser:

- ◆ **Payment Methods.** Appraisers have the ability to indicate their preferred methods of payment. For example, if you select a Payment Method of Bill Me

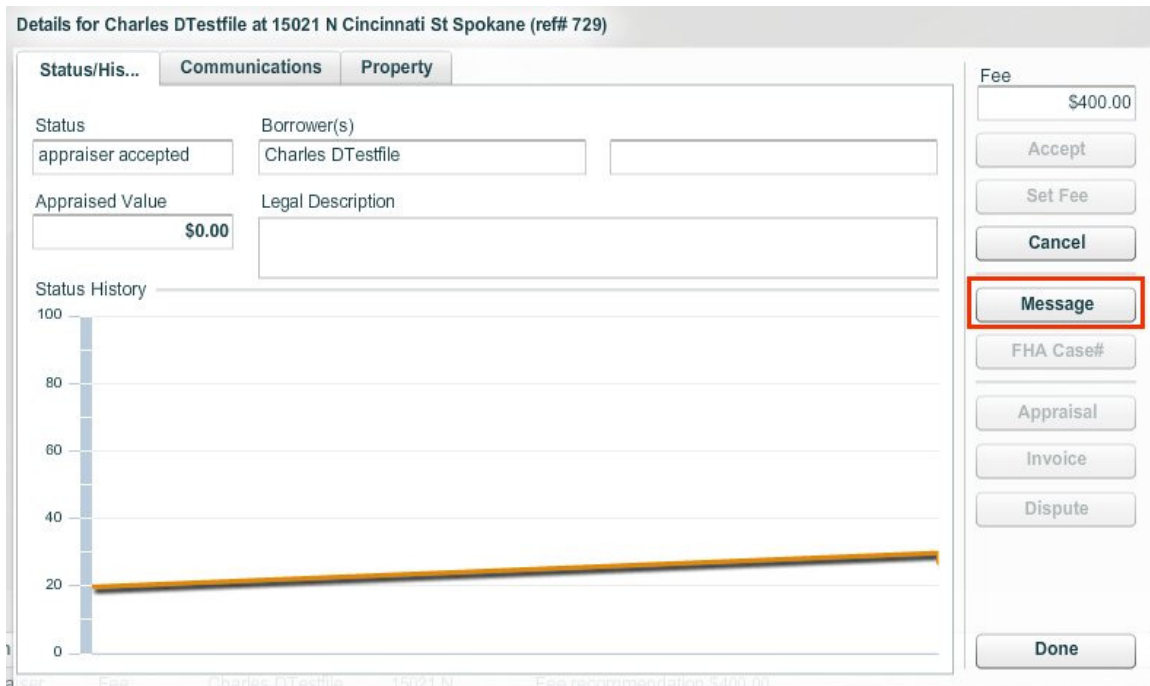
when placing the order, but an appraiser in your panel does not prefer to be paid in that manner, that appraiser will be skipped, and the order will be assigned to an appraiser that does support that Payment Method.

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## How To Send a Message to an Appraiser

After you and your assigned appraiser have agreed to a fee, at any point going you can send a message to your appraiser. This is a double-blind messaging process, meaning that you will not see the name of the appraiser that the message is sent to, and the appraiser will not see who sent them the message.

1. Login to the Lender side of Appraisal Firewall at [www.AppraisalFirewall.com](http://www.AppraisalFirewall.com) and click on the order you want to send a message on.
2. In the Details screen for your order, find and click on the **Message** button.



Details for Charles DTestfile at 15021 N Cincinnati St Spokane (ref# 729)

Status/His... Communications Property

Status: appraiser accepted  
Borrower(s): Charles DTestfile

Appraised Value: \$0.00  
Legal Description:

Status History: 100, 80, 60, 40, 20, 0

Fee: \$400.00

Buttons: Accept, Set Fee, Cancel, **Message**, FHA Case#, Appraisal, Invoice, Dispute, Done

3. The **Message** screen then opens. You can enter text into the corresponding field, and upload any additional documentation or addendums that may be needed to complete the order here.



**New Message**

Message

property is in a gated community - gate key is  
12345#

**Cancel**

**Browse to Upload a File Attachment**

**Send**

4. When you are ready to send the message to the appraiser, click the **Send** button. You can Cancel this at any time and the message will not be sent.

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## How To Keep Track of Your Orders

Appraisal Firewall makes it easy for you to keep track of your orders that are pending. Not only will you receive automatic emails that notify you of the statuses of your order as it is worked on, but you can login to Appraisal Firewall at any time and check the status and the timeline of your order.

- ◆ You will be notified via email whenever the Status of your appraisal order changes. The status of your order can be found by logging into the Lender version of Appraisal Firewall, opening the order, moving to the Status/History tab, and viewing the status.

Details for Charles DTestfile at 15021 N Cincinnati St Spokane (ref# 729)

Status/His... Communications Property


Status: **appraiser accepted**

Borrower(s): Charles DTestfile

Appraised Value: \$0.00

Legal Description:

Status History



Fee: \$400.00

Buttons: Accept, Set Fee, Cancel, Message, FHA Case#, Appraisal, Invoice, Dispute, Done

- ◆ The Timeline, found in the **Status History** section and outlined below, is a graphical representation of the events that have occurred on your order. You can hover over the timeline and view the details that have occurred – dates and times that the appraiser accepted the order, any messages that were sent back and forth, when the appraisal was delivered, etc.

Details for Charles DTestfile at 15021 N Cincinnati St Spokane (ref# 729)

Status/His... Communications Property


Status: appraiser accepted

Borrower(s): Charles DTestfile

Appraised Value: \$0.00

Legal Description:

Status History



Callout 1: Date: 2/20/2009 1:52:30 PM  
Status: requested  
Type: Requested  
Comment: Request added

Callout 2: Date: 2/20/2009 1:53:38 PM  
Status: appraiser accepted  
Type: Accepted  
Comment: Appraisal fee of \$400.00 auto-accepted by originator

Callout 3: Date: 2/20/2009 1:53:38 PM  
Status: appraiser accepted  
Type: Payment Approval  
Comment: Fee (with service fee) of \$404.00 auto-accepted by originator

Callout 4: Date: 2/20/2009 1:53:38 PM  
Status: negotiating  
Type: Fee Recommendation  
Comment: Fee recommendation \$400.00

Fee: \$400.00

Buttons: Accept, Set Fee, Cancel, Message, FHA Case#, Appraisal, Done

