



Appraisal Firewall

Regulatory Compliance

100% Protection: Audit Trail with Every Appraisal Comply with Dodd-Frank, Interagency Guidelines, and all other Appraisal Regs

Can you prove beyond a doubt that every appraisal your office orders is completed with no appraiser influence?

- **If you have a process internally** for ordering directly from your appraisers, can you prove to examiners and auditors that every appraisal is delivered without any influence from Loan Production staff?
- **If you use an Appraisal Management Company (AMC)**, you have no control over what happens on the appraisal, and you are responsible for the AMC's actions. AMCs can be a black box when it comes to appraisal regulations.

Appraisal Firewall helps you document and prove that the appraisals delivered to your mortgage department are the independent judgment of the appraiser. Only Appraisal Firewall gives you a read-only Communications Log that tracks all activity and messaging that occurs on the order. Plus, the Communications Log can be printed and attached to the appraisal for portfolios and for investors.

Your Appraisal Firewall Communications Log is proof-positive that every appraisal complies with Dodd-Frank, Interagency Guidelines, and all other regulations. It is your protection from \$10,000 / day fines.

More features to help you comply with Appraisal Independence rules:



Organized Setup for Production Department Staff and Appraisers.

This is the first step in establishing a firewall between Loan Production and your appraiser panel. For use with organizations that want mortgage department staff to order appraisals and get the appraisal back without any appraiser influence.



Anonymous Order Placement and Anonymous Messaging.

This is the second step in establishing a firewall between Loan Production and your appraisal panel. Orders are routed anonymously to lender-approved appraisers using proprietary selection technology. Loan Production staff do not know to whom the order was placed, or to whom messages are sent.

Since appraisal independence rests solely on the shoulders of lenders, shouldn't you be able to prove that your organization complies with all regulations on every appraisal?

Prove your appraisal independence with Appraisal Firewall.