


Identifier: 2.01	1	Effective Date: 2/11/10	



Broker User Guide

**Redefining
Appraisal
Management
Companies**

StreetLinks Contact Information
www.streetlinks.com

Toll Free number 1-866-794-6371

(Press **2**) for STATUS DEPT.
(Press **4**) for CLIENT SERVICES DEPT.
(Press **5**) for TECHINICAL SUPPORT
(Press **9**) for REPEAT



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1.0 HVCC – Broker Related Changes

Recent changes to the HVCC allow brokers to order appraisals directly from an AMC as directed by a lender. These appraisals are ordered on behalf of the lender and the final appraisal report will be delivered directly to the lender. Brokers will receive all status updates and will receive a copy of the final appraisal report. THE APPRAISAL WILL BE WRITTEN IN THE LENDERS NAME, the Broker is ordering the appraisal on behalf of the lender.

The specific language regarding these revisions is included in questions 37-40 in Fannie Mae's FAQ's excerpted below:

1.1 Fannie Mae FAQ's 37 – 40

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Q37. May a lender direct a mortgage broker to a specifically authorized AMC that will receive information from the broker about the loan application and begin the appraisal process?

Yes, as long as the lender has previously arranged for its appraisal process to be managed by the specifically authorized AMC. This process is compliant with the Code because the broker is not responsible for selecting, retaining, or providing for payment of compensation to the appraiser.

Q38. May a lender that uses a group of specifically authorized AMCs direct a broker to use a specific AMC from the group to submit information about the loan application and begin the appraisal process?

Yes. As stated in the answer to Q37, this process is compliant with the Code because the broker is not responsible for selecting, retaining, or providing for payment of compensation to the appraiser.

Q39. May a lender order an appraisal by directing a broker to select an AMC from among a group of specifically authorized AMCs, one of which would receive information from the broker about the loan application and begin the appraisal process?

No. Such a process would give the broker an element of responsibility for selecting or retaining the appraiser, and therefore would not be compliant with the Code.

Q40. May a lender direct a broker to use a web portal set up either by the lender, or by the lender's authorized agent, through which the broker inputs a request for an appraisal and then triggers the lender's system to order an appraisal?

Yes.

2.0 Using the StreetLinks Website

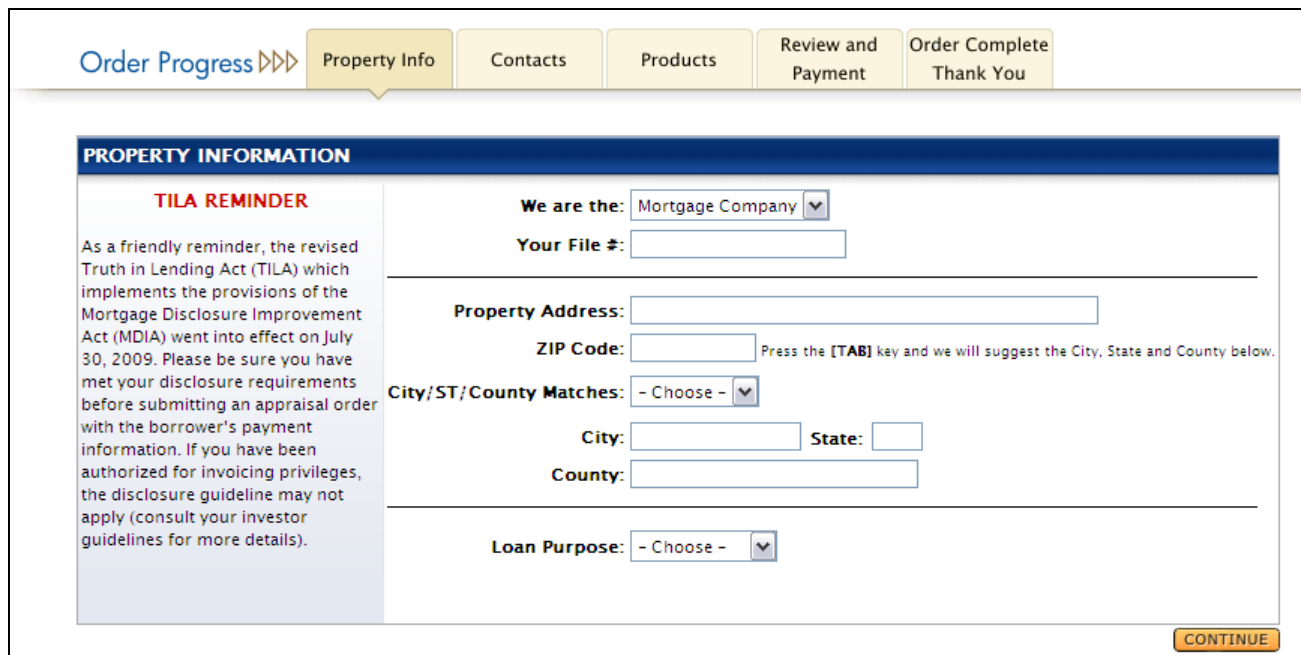
2.1 Placing an Order

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Screen Shot Sequence:

- 1.) Enter your file number, property address, and basic loan information. In order to ensure accuracy, after typing the property zip code, press the [TAB] key for a city, state and county suggestion.

STEP 1



Order Progress >>> Property Info Contacts Products Review and Payment Order Complete Thank You

PROPERTY INFORMATION

TILA REMINDER

As a friendly reminder, the revised Truth in Lending Act (TILA) which implements the provisions of the Mortgage Disclosure Improvement Act (MDIA) went into effect on July 30, 2009. Please be sure you have met your disclosure requirements before submitting an appraisal order with the borrower's payment information. If you have been authorized for invoicing privileges, the disclosure guideline may not apply (consult your investor guidelines for more details).

We are the: Mortgage Company

Your File #:

Property Address:

ZIP Code: Press the [TAB] key and we will suggest the City, State and County below.

City/ST/County Matches: - Choose -

City: **State:**

County:

Loan Purpose: - Choose -

CONTINUE

- 2.) Verify that the loan officer and processor are displayed correctly. Provide the borrowers' names and contact numbers, as well as the borrower's email address to allow StreetLinks to deliver a copy of the appraisal report directly to the borrower. The Mortgage Company Information section should be pre-populated with your end-lender's information.

Step 2

Order Progress >>>
Property Info
Contacts
Products
Review and Payment
Order Complete Thank You

PRIMARY CONTACTS

Loan Officer: Email:

Processor: Email:

BORROWER INFORMATION

Borrower:
First Name M.I. Last Name

Co-Borrower:
First Name M.I. Last Name

Home: () -

Borrower Alt: () - x

Co-Borrower Alt: () - x

Borrower Email:

OWNER INFORMATION

Check if same as Borrower Information.

Owner:
First Name M.I. Last Name

Co-Owner:
First Name M.I. Last Name

Home: () -

Owner Alt: () - x

Co-Owner Alt: () - x

MORTGAGE CO. INFORMATION

Company:

Address:

City: State: ZIP:

Loan Officer:

Processor:

LENDER INFORMATION

Check if same as Mortgage Company

Company:

Address:

City: State: ZIP:

PROPERTY ACCESS CONTACT

Please provide the **Property Access Contact Information** in the **Order Notes** section at the end of the order entry process. We will pass the information on to the appraiser.

3.) Select the desired product(s) by clicking the appropriate box(es).

Step 3

Order Progress >>>
Property Info
Contacts
Products
Review and Payment
Order Complete Thank You

Primary Appraisal Products	Fannie Mae	Freddie Mac
<input type="checkbox"/> URAR (with 1004MC)	1004	70
<input type="checkbox"/> FHA URAR (with 1004MC)	1004	70
<input type="checkbox"/> USDA Rural Development – URAR (with 1004MC)	1004	70
<input type="checkbox"/> Small Residential Income Property (with 1004MC)	1025	72
<input type="checkbox"/> FHA Small Residential Income Prop(with 1004MC)	1025	72

Alternative Appraisal Products	Fannie Mae	Freddie Mac
<input type="checkbox"/> Exterior Only Appraisal (with 1004MC)	2055	2055
<input type="checkbox"/> Condo Unit Appraisal (with 1004MC)	1073	465
<input type="checkbox"/> FHA Condo Unit Appraisal (with 1004MC)	1073	465
<input type="checkbox"/> Condo Unit Appraisal Exterior Only (with 1004MC)	1075	466
<input type="checkbox"/> Manufactured Home Appraisal (with 1004MC)	1004C	708
<input type="checkbox"/> FHA Manufactured Home Appraisal (with 1004MC)	1004C	708
<input type="checkbox"/> Land Only Appraisal		
<input type="checkbox"/> Field Review / One-Unit Residential	2000	1032
<input type="checkbox"/> Desk Review	--	--
<input type="checkbox"/> DU Property Inspection Report	2075	--
<input type="checkbox"/> Completion Certificate (No Update)	1004D	442
<input type="checkbox"/> Completion Report w/Update	1004D	442
<input type="checkbox"/> Compliance Inspection (HUD 92051)		
<input type="checkbox"/> Construction Inspection Report		
<input type="checkbox"/> Disaster Area Inspection Report		
<input type="checkbox"/> SF Comparable Rent Schedule	1007	1000
<input type="checkbox"/> Operating Income Statement	216	998
<input type="checkbox"/> Alaska – URAR (with 1004MC)	1004	70
<input type="checkbox"/> Alaska – USDA Rural Development URAR (with 1004MC)	1004	70
<input type="checkbox"/> Other Report (Please Use Comments)	--	--
<input type="checkbox"/> Field Review / Two-to-Four Unit	2000A	1072
<input type="checkbox"/> Real Estate Owned Report (with 1004MC)	--	--
<input type="checkbox"/> Individual Co-Op Interest Appraisal	2090	
<input type="checkbox"/> Individual Co-Op Interest Appraisal – Exterior Only	2095	

Product Modifications
<input type="checkbox"/> Exclude 1004MC (Market Condition Report)

CONTINUE

- 4.) Verify and/or edit all order information provided. Select a payment option and provide any pertinent order information or directive in the "Order Notes" section. Click "Continue" to complete the order process.

Step 4

PRODUCTS ORDERED
Edit

APPRAISAL	FANNIE	FREDDIE	FEE
<input checked="" type="checkbox"/> URAR	1004	70	\$375.00
Please call for a quote on "Other Product" orders			

PAYMENT INFORMATION

Payment Method:

Credit Card
 Check

Account Holder's Name:

Account Number:

Billing Address:

Check Routing Number:

City: State: Zip:

Date of E-Check: / /

Phone#: () -

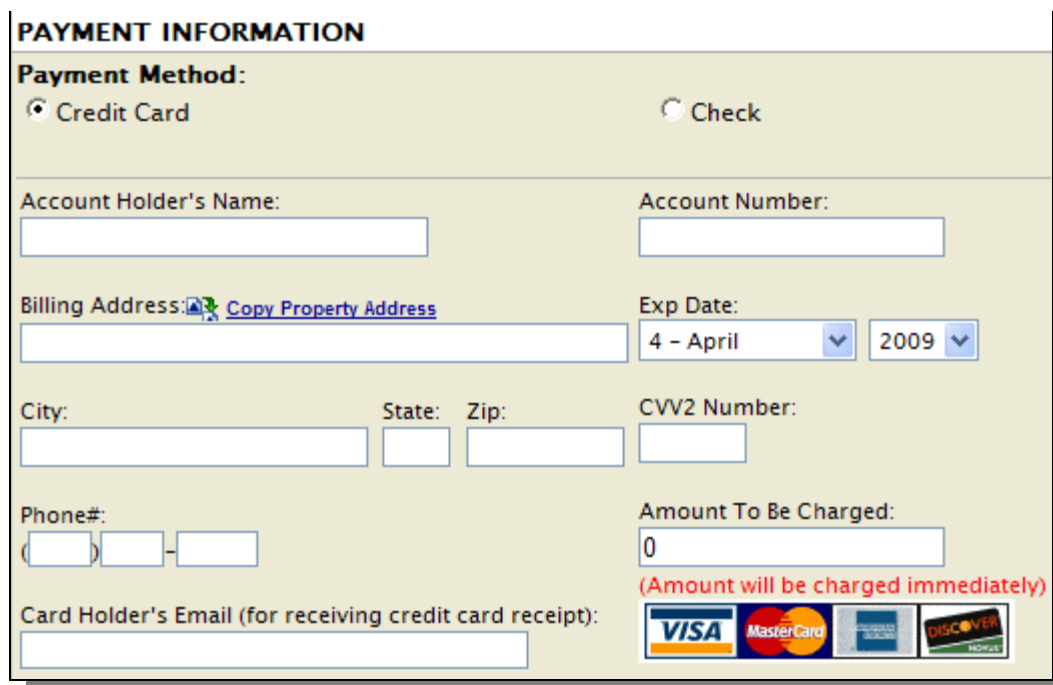
ORDER NOTES

CONTINUE

Payment Processing – Orders are not assigned until the appraisal payment has been secured by StreetLinks National Appraisal Services.

- StreetLinks National Appraisal Services offers three online payment options – all major credit cards including debit cards with a Visa or MasterCard logo and e-check.
- In addition to our online payment services, the borrower has the option to mail a check or money order directly to StreetLinks. Orders are NOT assigned to an appraiser until payment is received.

Credit Card Orders – Below is a screenshot of the area where the information is entered.



The screenshot shows a 'PAYMENT INFORMATION' form with the following fields and options:

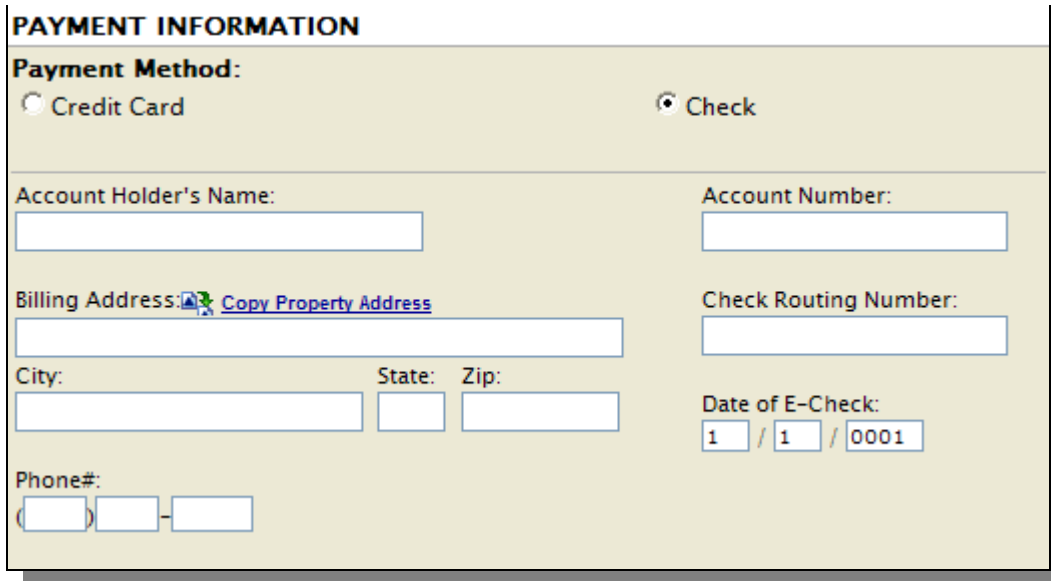
- Payment Method:** Radio buttons for 'Credit Card' (selected) and 'Check'.
- Account Holder's Name:** Text input field.
- Account Number:** Text input field.
- Billing Address:** Text input field with a 'Copy Property Address' link.
- Exp Date:** Dropdown menus for month ('4 - April') and year ('2009').
- City:** Text input field.
- State:** Text input field.
- Zip:** Text input field.
- CVV2 Number:** Text input field.
- Phone#:** Text input field with a format '() - '.
- Amount To Be Charged:** Text input field with '0' entered.
- Card Holder's Email (for receiving credit card receipt):** Text input field.
- Logos:** Logos for VISA, MasterCard, American Express, and DISCOVER.

(Amount will be charged immediately)

1. Select the 'credit card' payment option.
2. Enter the name of the account holder as it appears on their card.
3. Enter the account number for the credit card.
4. Enter the billing address and phone number associated with the credit card.
5. Enter the expiration date of the credit card.
6. Enter the CVV2 Number which is the 3-digit security number on the back of the card. (4-digit for American Express)

Note: The transaction to the card is run by StreetLinks immediately upon receiving the order. Upon receiving payment approval, the order will be immediately assigned to an appraiser via email and fax notification.

E-Check Orders – Below is a screenshot of the area where the information is entered.



PAYMENT INFORMATION

Payment Method:

Credit Card Check

Account Holder's Name: Account Number:

Billing Address: [Copy Property Address](#) Check Routing Number:


City: State: Zip: Date of E-Check: / /

Phone#: () -

1. Select the 'E-Check' payment option.
2. Enter the name of the account holder as it appears on their bank account.
3. Enter the address and phone number associated with the account.
4. Enter the bank account number.
5. Enter the bank routing number.

Note: The transaction to the account is run by StreetLinks immediately upon receiving the order. The order will be immediately assigned to an appraiser via email and fax notification.

Once you have placed the appraisal order, you will receive this screen as confirmation that your order has been received.



THANK YOU FOR YOUR ORDER

Your company has engaged StreetLinks to implement a 'non-influence' valuation process which prohibits any communication between you or your company and the appraiser. In several states, communications with appraiser regarding estimated value, LTV, loan amount, or other loan specifics are illegal and carry criminal penalties. All questions and concerns regarding your appraisal order must be directed to the StreetLinks operations center via our website or by calling (800) 778-4788.

A StreetLinks National Appraisal Services representative will begin processing your order immediately.

 Print Order Information

▶ Place Another Order

▶ To Order Tracking

If you wish to speak with one of our Executives immediately, call (800) 778-4788.

2.2 Tracking Your Orders/Pipeline

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Search and Track Your Orders:

StreetLinks National Appraisal Services orders can be accessed utilizing the “Search for” box or by selecting the “Tracking” function.



TRACKING ORDER SETTINGS

Search for Go

Demo Wholesale
Demo Broker
Logout

- 1.) You may enter the borrower’s name or property address when search for an individual order. To obtain further order details, simply select the “View Order” button.

Orders placed in the past 30 days: Broker, Demo

View: [30 days](#) | [60 days](#) | [90 days](#) | [Custom](#) | Status:

<input type="checkbox"/> =Active <input type="checkbox"/> =On Hold <input type="checkbox"/> =Completed <input type="checkbox"/> =Cancelled	
Borrower/Address	Appraisal Status
Demo, Mr 123 abc Greenwood, IN 46143 new messages View Order	<input checked="" type="checkbox"/> Cancelled 04/16/09
Doe, John 7551 South Demo St Indianapolis, IN 46227 View Order	<input checked="" type="checkbox"/> Order Complete 04/13/09 Payment Received - Thank You!

Page: of 1

Search Results

Orders placed between 09/20/08 and 09/30/08: Demo Mortgage

View: [30 days](#) | [60 days](#) | [90 days](#) | [Custom](#) | Status: | Contact:

<input type="checkbox"/> =Active <input type="checkbox"/> =On Hold <input type="checkbox"/> =Completed <input type="checkbox"/> =Cancelled	
Borrower/Address	Appraisal Status
Wright, James 8733 Spend A Buck Ct. Indianapolis, IN 46217 Edit Order	<input type="checkbox"/> Web Order Placed 09/26/08

Page: of 1



Demo Mortgage
Master Account
[Logout](#)

- When selecting the “Tracking” function (Red Box), the user is enabled to view a full pipeline of orders relative to their individual user role. The order pipeline is then organized by the selected set of filters – Status, Office, Contact. To obtain further order details, simply select the “View Order” button.

Tracking

Orders placed in the past 30 days: Broker, Demo

View: 30 days | 60 days | 90 days | Custom | Status: -All-

Legend	
A	=Active
H	=On Hold
C	=Completed
X	=Cancelled

Borrower / Address	Appraisal Status
Doe, John 7551 South Demo St Indianapolis, IN 46227 View Order	C Order Complete 04/13/09 Payment Received - Thank You!

Page: 1 of 1

2.3 How to “Cancel” an Order or Place an Order on “Hold”



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Cancel/Hold:

Placing an order on hold is as simple as placing an order comment with the desired directive.

- 1.) To place a comment, simply track the desired order and select the "View Order" button.
- 2.) In the "Communication Log" Section of "View Order", type the desired directive in the "New Comment" box.

View Order

<p>BORROWER & PROPERTY</p> <p>Mr Demo 123 abc Greenwood, IN 46143 Johnson County</p>	<p>DOCUMENTS FOLDER</p> <p> Open the Docs Folder for all files related to this transaction (appraisal reports, HUD1, etc). Parties can also upload files to this folder to share with each other.</p>			
<p>Appraisal</p> <p><input checked="" type="checkbox"/> Cancelled Cancel: 04/16/09</p>				
<p>TRACKING</p> <p>Received: 04/16/09 Cancel: 04/16/09</p>	<p>PRODUCTS ORDERED</p> <p>URAR (with 1004MC) (Freddie: 70) (Fannie: 1004)</p>	<p>FILES FOR DOWNLOAD</p>		
<p>TRANSACTION PARTIES</p> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p>Mortgage Company: Demo Wholesale Loan Officer: Demo Broker</p> </td> <td style="width: 50%;"> <p>Investor: Demo Wholesale Loan Officer: Demo Broker</p> </td> </tr> </table>			<p>Mortgage Company: Demo Wholesale Loan Officer: Demo Broker</p>	<p>Investor: Demo Wholesale Loan Officer: Demo Broker</p>
<p>Mortgage Company: Demo Wholesale Loan Officer: Demo Broker</p>	<p>Investor: Demo Wholesale Loan Officer: Demo Broker</p>			
<p>COMMUNICATION LOG</p> <div style="border: 1px solid red; background-color: yellow; padding: 5px; margin-bottom: 10px;"> <p> NEW FEATURE Upload and manage your FHA Case # and documentation within the Documents Folder above.</p> </div> <p>Posted By: StreetLinks - Wright, James - 04/16/09 4:04 p.m.</p> <p>This order was cancelled on 04/16/2009. If this order was cancelled in error, please contact our office.</p> <p>New Comment:</p> <div style="border: 1px solid gray; height: 40px; width: 100%;"></div> <p style="text-align: center;"><input type="button" value="Add Comment"/></p>				

2.4 How to Download Your Appraisal Report/Order Documents

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Downloading Documents:

Upon completion, StreetLinks National Appraisal Services delivers the certified appraisal report with the Non-Influence Certificate, appraisal invoice, appraiser’s license, and appraiser’s E&O insurance policy via direct email to the loan officer and underwriter associated with the order.

In addition, ALL order documents are archived and available for download.

- 1.) To download order documents, simply track the desired order and select the “View Order” button.
- 2.) Select the “download” icon next to the desired file/document.

Files for Download

<p>Appraisal</p> <p> Order Complete</p> <p>Complete: 10/01/08</p>		
TRACKING	PRODUCTS ORDERED	FILES FOR DOWNLOAD
<p>Received: 09/30/08</p> <p>Scheduled: 09/30/08</p> <p>Scheduled For: 10/01/08 05:00 a.m.</p> <p>Complete: 10/01/08</p> <p>Awaiting Payment</p>	<p>URAR (Freddie: 70) (Fannie: 1004)</p> <p>Comparable Rent Schedule (SF) (Freddie: 1000) (Fannie: 1007)</p>	<p> Certified Appraisal Report</p> <p> Invoice</p> <p> E & O Insurance</p> <p> E & O Insurance</p>

2.5 How to Upload Order Documents

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Uploading Documents:

Oftentimes it is necessary to upload documents to an order such as purchase agreements, FHA case numbers, and prior appraisal reports.

To upload a file to an order, simply track the desired order and select the “View Order” button.

- 1.) Click the “Docs Folder” link.


Documents Folder

BORROWER & PROPERTY	DOCUMENTS FOLDER
Michael Jordan & Juanita Jordan 2650 Napoleon St Indianapolis, IN 46203 Marion County Estimated Value: \$0.00	 <p>Open the Docs Folder for all files related to this transaction (appraisal reports, HUD1, etc).</p> <p>Parties can also upload files to this folder to share with each other.</p>

- 2.) Type a file “Description:” and then browse the file on your computer. Select the “Upload Now” button.

Manage Documents Folder

UPLOAD A FILE





 Please select that type of file you want to upload...

General Uploads
 FHA Case Number

Add file to: Appraisal Order 10/1/2008

Description:

File To Upload:

APPRAISAL DOCUMENTS			
	File	Upload Date	Check To Share
	Certified Appraisal Report	10/01/08 00:10 a.m.	<input checked="" type="checkbox"/> share
	Invoice	10/01/08 10:10 a.m.	<input checked="" type="checkbox"/> share
	E & O Insurance	07/10/07 09:34 a.m.	<input type="checkbox"/> share
	E & O Insurance	07/10/07 09:34 a.m.	<input type="checkbox"/> share

3.0 The StreetLinks Experience – What to Expect

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The StreetLinks Difference:

Redefining Appraisal Management Companies

We do appraisals – and we do them right. The StreetLinks Advantage provides you with superior quality, outstanding service and incredible technology that produce the best appraisal with the shortest turn times in the industry.

StreetLinks National Appraisal Services connects real estate appraisers directly to orders placed by Home Savings of America.

Our dedicated team of employees works with a vendor network of over 10,000 contracted appraisers utilizing the latest in proprietary software technology that optimizes the ordering, tracking and delivery of appraisal assignments.

Why StreetLinks National Appraisal Services?

- We ensure that Home Savings of America's appraisal orders are completed by appraisers that are fully licensed and in good standing with the Appraisal Subcommittee National Registry.
- Each StreetLinks appraiser is required to sign a service level agreement to ensure that we utilize only those appraisal companies exhibiting the highest level of service.
- Every appraisal report delivered by StreetLinks has personally undergone a complete quality control process by qualified personnel to ensure that it meets industry and lender specific guidelines, as well as Fannie, Freddie USPAP and FHA (if applicable) compliance mitigating underwriter reviews, adjustments, value disputes and turndowns.
- StreetLinks processes the payment for ALL appraisal orders to ensure that appraisers are paid pursuant to their engagement contracts.

StreetLinks National Appraisal Services has been chosen by Home Savings of America to be a resource for its consultants to quickly order and efficiently process the appraisal assignment - StreetLinks National Appraisal

Services is Home Savings of America's appraisal management service center.

Turn Time Metrics

- StreetLinks currently maintains a 5.5 day average turn-time from order entry to order delivery.
- StreetLinks appraisals orders include a due date set to the fourth business day following the order entry date.
- Special client directives can oftentimes be accommodated in rush scenarios.

Order Processing

- All new appraisal requests are processed into the StreetLinks system by first verifying that the subject's property address is complete and accurate including the city, zip code and county.
- Upon verifying the subject's property address and the specific appraisal product, an appraiser is selected for the order based on a number of criteria including, but not limited to, the appraiser's profile notes, total number of orders completed, total number of orders currently in process, proximity to the subject property and lender specific approval status.

3.1 Status Processing

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Status Department:

Once your order is placed, StreetLinks takes over the task of maintaining constant contact with the appraiser to monitor your order's progress throughout the lifespan of the process, and makes that information available to you on the StreetLinks website.

- StreetLinks notifies the appraiser of each order via email and fax. If the appraiser does not acknowledge the order via our online system, StreetLinks calls the appraiser aggressively to obtain acknowledgment of the order or determine the need for reassignment.
- StreetLinks places daily status calls to the appraiser to obtain information regarding scheduling, estimated completion date, and/or specific client directives.

-
- StreetLinks operates a **full** processing staff from 8 am to 10 pm EST Monday-Friday and 9 am to 4 pm on Saturdays in order to maintain the most current status information and to be available to you and our appraisers if questions or problems arise.
 - Our website is available 24/7 from a computer so that you can obtain status information and post communications no matter what time of day or night.

3.2 Quality Control Process

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QC Department:

All appraisal reports are reviewed for compliance with the Uniform Standards of Professional Appraisal Practice (USPAP), FHA (if applicable), Fannie Mae and Freddie Mac guidelines, the real estate settlement and procedures act (RESPA), the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA), along with the specific underwriting guidelines of the Lender/Client.

The comparable selection process and reconciliation in each appraisal report is considered by one of our StreetLinks quality control associates with the objective to obtain appraisal values that reflect the full consideration of the subject property.

- The manager's review will further consider the appraisal's establishment of the comparable selection process, the description of any necessary adjustments or lack thereof to the comparable sales and the reconciliation of the final value opinion, thereby continuing the objective to obtain appraisal values that reflect the full consideration of the subject property.