AMCTrak Appraisal Request System
User Guide for Lenders

AMCTrak
Pleasant Hill, CA

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*This material is confidential and is intended solely for the use of
Accelerated Mortgage Connection, its customers,
and those authorized to act on their behalf.*

Contents

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Overview

The AMCTrak Appraisal Request System is a web-based communication tool that allows Mortgage Brokers and Lenders to comply with the Federal Housing Finance Agency's Home Valuation Code of Conduct (HVCC) and the Real Estate Settlement Procedures Act (RESPA). HVCC prohibits Mortgage Brokers and Lenders from directly contacting real estate appraisers for loans that will be sold to Freddie Mac and FNMA. Using AMCTrak, Mortgage Brokers request real estate appraisals from a Lender, who orders the appraisal from an appraisal management company (AMC). RESPA prohibits total closing fees from exceeding the Good Faith Estimate by more than 10 percent unless there is justification. But some properties have unique characteristics that could warrant an increased appraisal fee and thus influence total closing costs. AMCTrak helps users manage those situations as well as routine appraisals. The AMCTrak solution ensures both regulatory compliance and the independence of appraisers.

This guide follows the steps in the AMCTrak appraisal request process, which begins with the Borrower's loan application, through the completion of the Lender's appraisal request with the AMC.

Summary of Appraisal Request Process

The following is a brief summary of the steps required in the appraisal request process.

- Through AMCTrak, the Mortgage Broker or Lender requests an appraisal report from the Lender.

- AMCTrak provides an automated or manual estimate of the appraisal fee.

- The Broker or Lender reviews the fee estimate and approves or rejects it.

- The Lender reviews the appraisal request and approves or rejects the request.

- If approved, the Lender selects an AMC using lender business requirements and forwards the appraisal request to the AMC.

- The AMC accepts or rejects the appraisal request. If the appraisal request is accepted by the AMC, a confirmation receipt is sent to the Lender.

- After the appraisal request has been completed, the appraisal fee is charged to the requesting party.

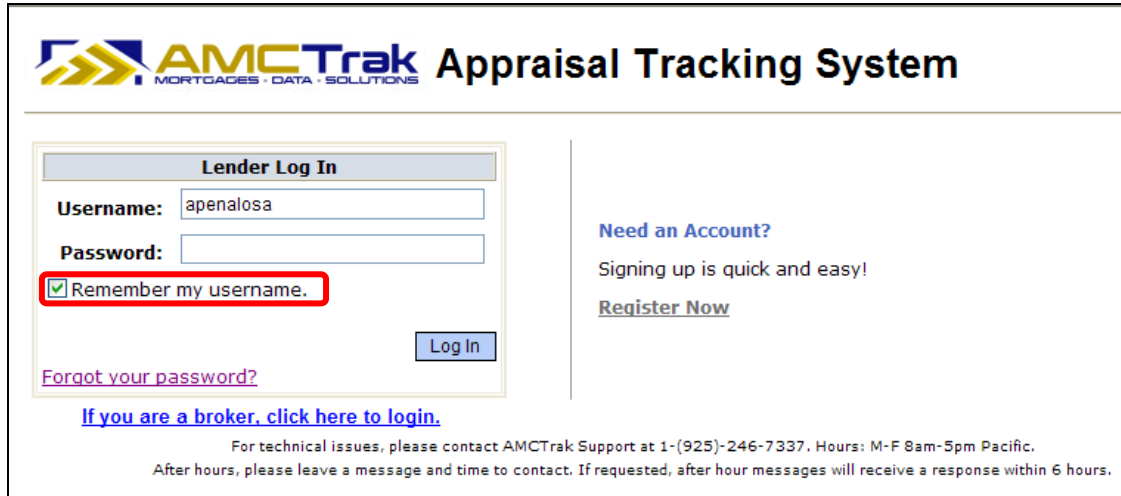- The AMC notifies the appropriate parties by email.

Logging In

To Log into the AMCTrak System:

1) After you have received the Borrower's loan application, log onto the web site through the AMCTrak system:

    https://[your company].amctrak.com/Login.aspx

2) Type your Username and password in the fields provided on the AMCTrak system account login screen, illustrated below.
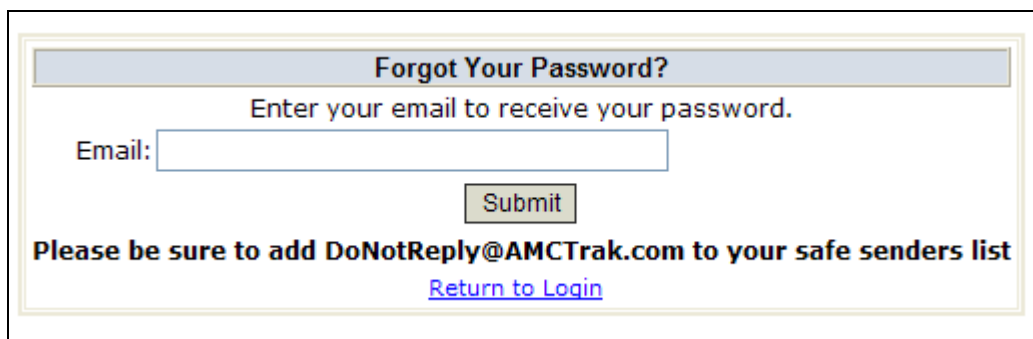

AMCTrak Lender Log In screen

For Registered Users

1) Enter your information as follows:

- Username – Enter your Username.

- Password – Enter your secure password.

- If you want the system to remember your username, click the "Remember my username" box.

- Click the **Log In** button.

Forgotten Password

1) If you have forgotten your password, click on the Forgot Your Password? link. The Password Retrieval screen appears, as illustrated below.
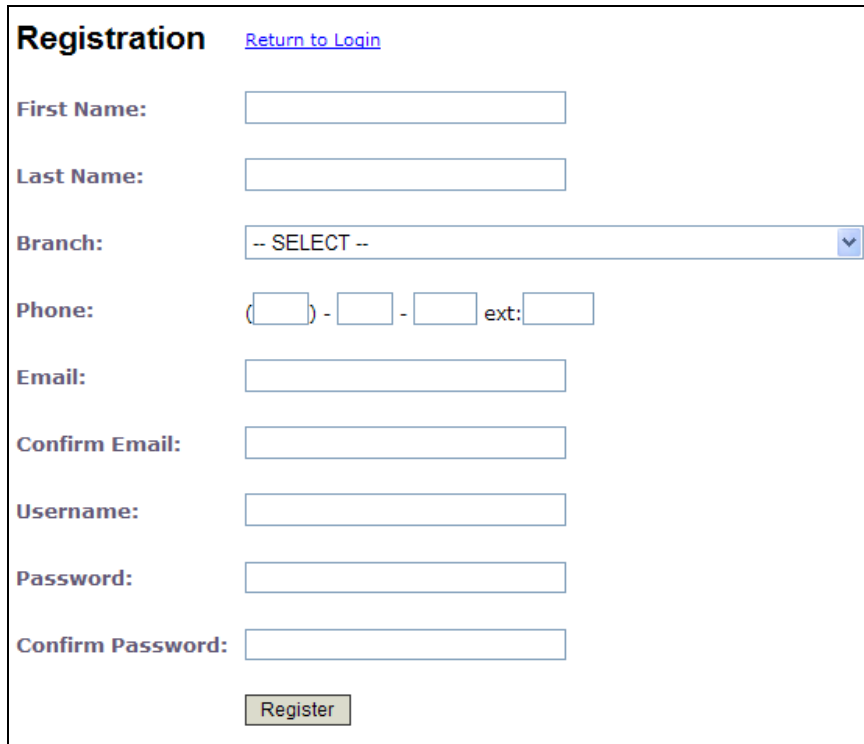

Password Retrieval screen

- Enter your email address.
- Click the **Submit** button.

2) A message with your password will be sent to your secure email address shortly. If you need assistance, contact the Customer Support at support@propsci.com.

New Account Registration

If You Have Not Yet Set Up an Account:

1) Click on the Register Now link.

- The Registration screen for new users appears, as illustrated below.

Registration screen for new users

2) Enter the following information:

First Name – The first name of the user.

Last Name – The last name of the user.

Branch – Select your branch from the dropdown list.

Phone – The phone number of the user, including the extension if appropriate.

Email – The business email address of the user.

Confirm Email – Enter the email address of the user again to confirm accuracy.

**Username** – The Username that the new user will use to log in.

Password – The password for the new user.

Confirm Password – For confirmation, retype your new password here exactly as in the previous field.

- Click **Register** to enter your information in the system.

  Or, you may click Return to Login to go back to the login screen without saving your entries.

- When you click **Register**, the screen displays the message "*Registration Successful*" to confirm your registration.

New Messages

Once you have successfully logged in, the New Messages screen appears, as illustrated below.
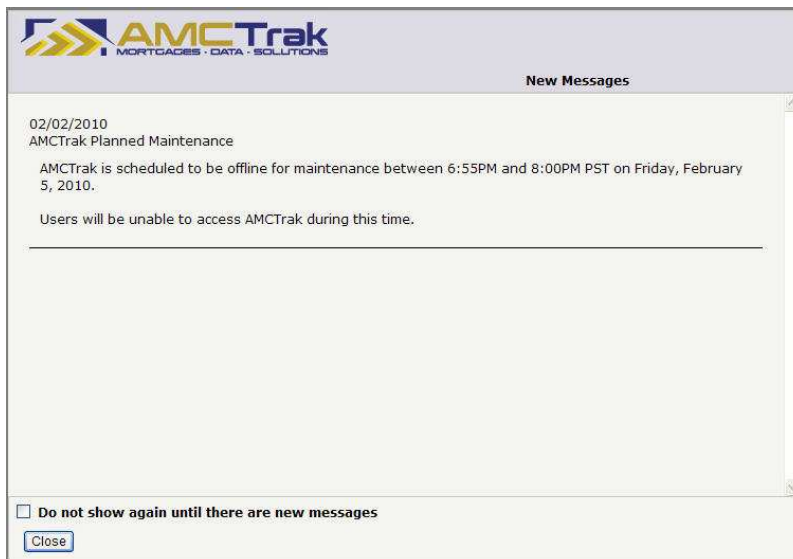
AMCTrak screen with new system messages

The New Messages screen is a scrollable page listing the past 30 days' system messages such as announcements of planned maintenance and system unavailability and new AMCTrak features. The most recent messages are at the top of the screen.

If you would prefer not to have this screen displayed unless there are new messages, check the "*Do not show again until there are new messages*" checkbox. (You can still access the screen using a Main Menu option.) If you do not check the checkbox, the New Messages screen will appear each time you log in.

Order Activity Page

Once you have successfully logged in and passed the New Messages screen, the Order Activity page, illustrated below, is displayed. Your name appears at the top left of the screen beneath the links.

Order Activity page

The Order Activity screen lists all active appraisal orders assigned to you. Access this screen at any time by clicking the Orders link at the top of the page and selecting **Order Administration** from the dropdown.

You may also search for previously submitted orders from this page. For details on search filters, see the *Viewing Individual Appraisal Requests* section below.

Main Menu Links

Main Menu (top of Order Activity screen)

The Main Menu, appearing at the top of this page and other first-level pages, displays the following links:

Orders – Takes you to the Order Activity page.

New Request – A dropdown list that takes you to pages where you can create a new appraisal request.

Compliance – A dropdown list that takes you to Appraisal Fee Estimates or Mail Borrower Queue.

My Profile – A link to your Profile page to view or edit your personal data, change your password, or give additional users access to your orders.

Admin – The Admin tab is accessible only to corporate administrative users.

Quick Value – A research tool that utilizes third-party data and displays the data, including values for the subject property and recent comparable sales. A map that provides addresses and selling prices for the subject property and comps is also displayed.

What's New – A scrollable page listing the past 30 days' messages, such as announcements of planned maintenance and system unavailability and new AMCTrak features. The most recent messages are at the top of the screen.

Log Out – A link for logging completely out of the system and returning to the login screen.

For details on using these links, see the Main Menu Option sections below.

Order Activity Fields

The following information is displayed on the Order Activity page:

Last Activity – Indicates the number of days, hours and minutes that the request has been in its current status. For example, "3d 4h 55m" means that an order has been in its current status for three days, four hours and 55 minutes. When the status of the request is changed, its counter is reset to 0d 0h 0m, and it moves to the top row of the Order Activity page.

Loan No. – The number of the loan.

Status – The status of the appraisal request.

Report – The report type being ordered.

Fee – The fee for the appraisal request.

Address – The address of the subject property.

City – The city of the subject property.

State – The state of the subject property.

Mortgage Broker – The name of the Mortgage Broker requesting the appraisal report, if not requested by the Lender.

Borrower – The name of the Borrower.

Status Update Process

During the appraisal request process, the AMC sends you and other designated recipients periodic status updates via AMCTrak Order Communications, based on the defined lender business requirements.

Below is the typical life cycle of the Appraisal Order:

- Order Requested
- Pending Fee Designation
- Pending Fee Approval
- In Process
- Awaiting Inspection
- Awaiting Inspection Date
- Completed

Other Statuses:

- On Hold
- Pending Cancellation
- Cancelled

Main Menu Option: Orders

The Orders dropdown list includes the following list items.

Orders dropdown list

Order Administration

Select **Order Administration** from the Orders dropdown to display the Order Activity page illustrated below.

Order Activity page

This screen displays all of your active orders. See "*Order Activity Fields*" for a description of the fields.
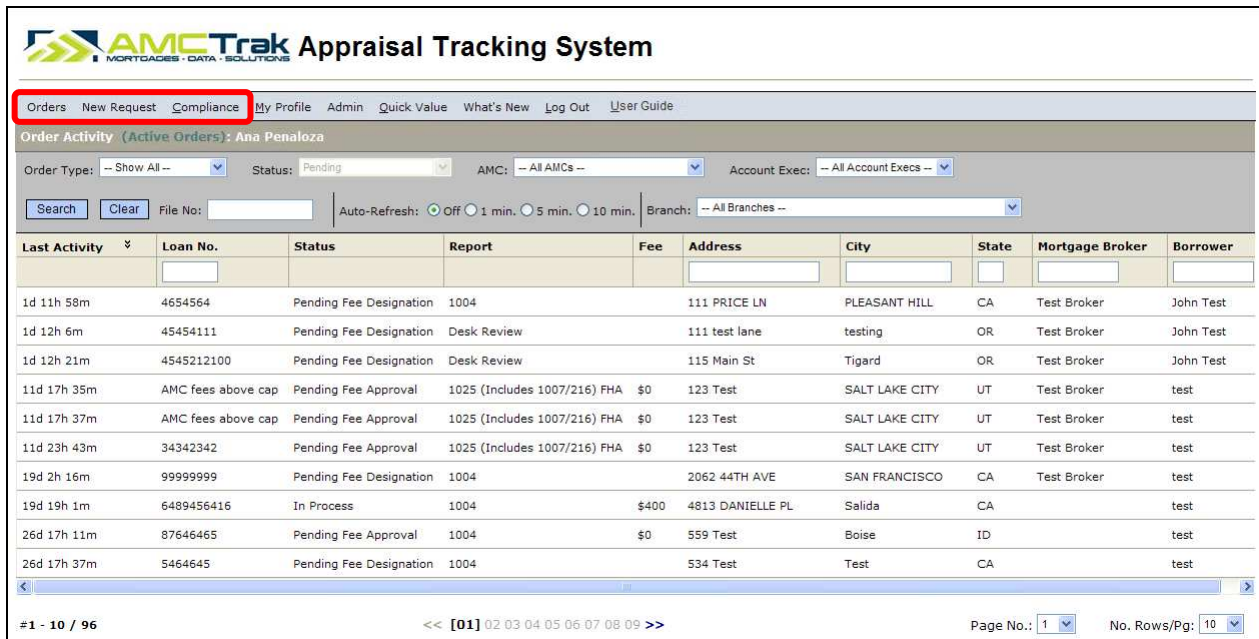
- Select from one of the following Auto-Refresh buttons to refresh your screen at regular intervals: Off, 1 min., 5 min., or 10 min.

From this screen, you can filter your search for specific documents. For details, see "*Search Filters*" under "After Logging In Again."

Clicking anywhere in a specific row takes you to the Summary screen to view details for an individual appraisal request. For details, see *Viewing Individual Appraisal Requests*.

Pending Approval Queue

Select **Pending Approval Queue** from the Orders dropdown to display all requests with approval pending.
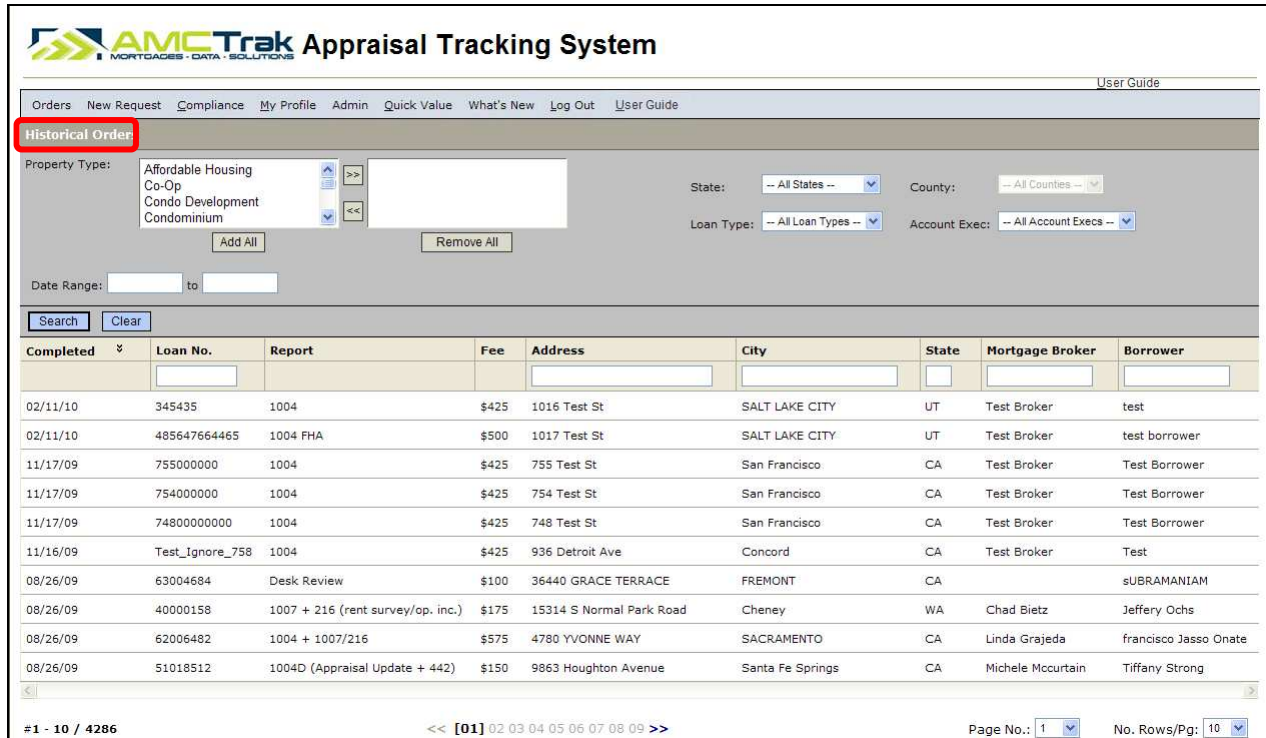

Pending Approval Queue

From this screen, you can filter your search for specific documents. For details, see the *Viewing Individual Appraisal Requests* section below.

- Select from one of the following Auto-Refresh buttons to refresh your screen at regular intervals: Off, 1 min., 5 min., or 10 min.

Historical Orders

Select **Historical Orders** from the Orders dropdown to display all completed appraisal reports.

Historical Orders

From this screen, you can search by State, County, Loan Type, or Account Exec, for details of an order.

- Select from one of the following Auto-Refresh buttons to refresh your screen at regular intervals: Off, 1 min., 5 min., or 10 min.

To Assign a Property Type to the Search Window:

The search selections for Property Type will appear in the right-hand window over the **Remove All** button. Use the following steps to move property types into the search window, as illustrated below.

Historical Orders Property Type windows with no selections

1) Select one or more property types from the left-hand window over the **Add All** button.

   - To select names that are not adjacent, press the **ctrl** button before clicking on each selection.

2) Click the right arrow in the middle to move your selection to the column on the right.

   - To move all property types from the left column to the right column, click the **Add All** button.

To Un-Assign a Property Type in the Search Window:

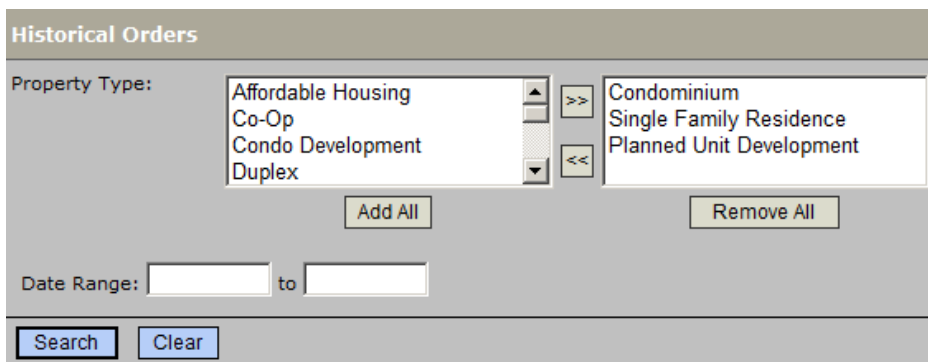Use the following steps to move property types out of the search window on the right, as illustrated below.

Historical Orders Property Type windows with three selections

1) Select one or more property types from the right-hand window over the **Add All** button.

   - To select names that are not adjacent, press the **ctrl** button before clicking on each selection.

2) Click the left arrow in the middle to move your selection to the column on the right.

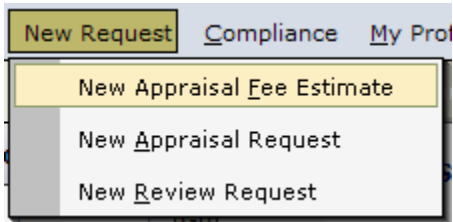   - To move all property types from the left column to the right column:

o   Click the **Remove All** button.

OR

o   Click the **Clear** button. But note that clicking **Clear** removes *all* of your search criteria, including dropdown selections and date range entries.

You May Also Do the Following:

• Complete the Date Range fields (optional) – In the left widow after Date Range, type the beginning date for your search. Use the format mm/dd/yyyy. Any other format will result in an error message. In the right window, type the ending date for your search.

• Make selections from the dropdown lists for State, County, Loan Type, and Account Exec.

• After completing all of your entries and selections, click the **Search** button
OR

• Click **Clear** to discard your entries and selections and enter new search criteria.

Main Menu Option: New Request

Click on the New Request link at the top of Order Activity screen and select **New Appraisal Fee Estimate Request** from the dropdown. This takes you to the Appraisal Fee Estimate screen illustrated below.

New Request dropdown list with new Appraisal Fee Estimate highlighted

New Appraisal Fee Estimate

Appraisal Fee Estimate screen

Complete this page as follows:

Product Section

- From the Property Type dropdown, select a property type.

Property Type dropdown list

- From the Report Type dropdown, select a review report type.

Report Type dropdown list

Address Info Section

Address – Enter the address of the property to be appraised.

City, State – This will be automatically populated based on ZIP Code entry.

ZIP Code – Enter the ZIP Code of the property to be appraised.

Property Characteristics Section

Estimate of Value – Enter the estimated value of the property to be appraised.

Disclaimer – Information regarding unique property characteristics that may affect the final fee estimate and a summary of the Real Estate Settlement Procedures Act and Good Faith Estimate (GFE).

Notes:
If you need help estimating the value of the property, use the Quick Value tool: Click here to view the Quick Value section for details.

Unique property characteristics may significantly affect the final fee estimates. For a unique property, click the link labeled "I would like to Complete a Questionnaire and Obtain a Manual Quote" to obtain a manual quote. See the section titled "Manual Appraisal Fee Estimate Page" for details.

- Check the "My Property is Not Unique" checkbox to activate the "Request Fee Estimate" button.

- Click the **Request Fee Estimate** button. The Automated Appraisal Fee Estimate Result page displays, as shown below.

  Note: The Real Estate Settlement Procedures Act (RESPA) prohibits increasing fees over the estimate by more than 10% except if the appraisal reveals changed circumstances related to the subject property.

If the address details you entered differ from what the system finds on the map, you are prompted to select which details you meant. Click one of the radio buttons:

Address Info prompt

Once you make a selection, you still have the option of modifying the address before you click the **Request Fee Estimate** button:

Modify address dialogue

Automated Appraisal Fee Estimate Result

Automated Appraisal Fee Estimate Result page

The Automated Appraisal Fee Estimate Result is applicable to non-unique property and displays the following information:

AFE ID – The ID number of the automated appraisal fee estimate.

Appraisal Fee Estimate – The estimate for the appraisal fee.

Property Type – The type of property being appraised.

Report Type – The number indicating the report type (product).

Address – The address of the property to be appraised.

Date of Estimate – The date the appraisal estimate was created.

AFE Expiration Date – The date the appraisal estimate expires.

Disclaimer – Information regarding unique property characteristics that may affect the final fee estimate and a summary of the Real Estate Settlement Procedures Act and Good Faith Estimate (GFE).

- To print the Appraisal Fee Estimate Certificate, click on the **printer** icon at the top left of the screen. This Certificate prints with the AMCTrak logo.

- To complete the appraisal request, click the **Continue to Create Appraisal Request** button to proceed to the Order Information page.

Manual Appraisal Fee Estimate Page

To create a Manual Appraisal Fee Estimate, click on the link labeled "I would like to Complete a Questionnaire and Obtain a Manual Quote" on the Appraisal Fee Estimate page. The Questionnaire for the Manual Appraisal Fee Estimate displays, as illustrated below.

AMCTrak Appraisal Tracking System

Orders   New Request   Compliance   My Profile   Admin   Quick Value   What's New   Log Out   User Guide

Appraisal Fee Estimate

Product

Property Type: SFR

Report Type: 1004

Address Info

Address:

City, State: *This will be automatically populated based on Zip Code entry.*

Zip Code:

Property Characteristics

Estimate of Value:

Need Help? Use our free Quick Value tool: Click Here

Unique Characteristics

Gross Living Area: square feet

Lot Size: square feet

Guest Cottages, Outbuildings or Other Structures:

Water frontage, orientation or views:

Special External Influences:

Unique Architetcural Style or Special Features:

Construction in Progress:

Deferred Maintenance:

Any other information Deemed Relevant to Complexity:

Disclaimer

The estimated appraisal fee you are about to receive is being provided to assist you with a Good Faith Estimate (GFE) to your borrower. The fee has been estimated based on information provided by you at the time of the request.

I agree to accept the following terms when using this appraisal fee estimate system:

The Real Estate Settlement Procedures Act requires you to provide a Good Faith Estimate of fees and costs to your borrower. This online appraisal fee estimate system is provided to assist you with this regulation. However, real estate is a unique commodity and the cost to complete an appraisal is subject to many factors, including complexity of the property in any given market. This appraisal fee estimate is provided on a best efforts basis. At the time the appraisal order is placed with the lender and assigned to the appraiser or appraisal management company, the actual final fee will be quoted. In the event the fee is different than the estimated fee provided by this online system, you accept full and complete responsibility for any costs incurred due to failure to provide an accurate good faith appraisal fee.

Once submitted, a manual quote will be returned within one business day.

Request Fee Estimate

Questionnaire for Manual Fee Estimate

Product Section

- From the Property Type dropdown, select a property type.

Property Type dropdown list

- From the Report Type dropdown, select a review report type.

Report Type dropdown list

Address Info Section

Address – Enter the address of the property to be appraised.

City, State – This is automatically populated based on ZIP Code entry.

ZIP Code – Enter the ZIP Code of the property to be appraised.

Property Characteristics Section

Estimate of Value – Enter the estimated value of the property to be appraised.

Note: This estimate is a reference only. If you wish to adjust the estimate, use the Quick Value tool: Click here to view the Quick Value section for details.

Unique Characteristics Section

- Fill in only the sections that pertain to your unique property.

Gross Living Area – Enter the amount of square feet of the structure to be appraised.

Lot Size – Enter the amount of square feet of the lot to be appraised.

Guest Cottages, Outbuildings or Other Structures – In the scrollable field, enter any applicable information.

Water Frontage, Orientation or Views – In the scrollable field, enter any applicable information.

Special External Influences – In the scrollable field, enter any applicable information.

Unique Architectural Style or Special Features – In the scrollable field, enter any applicable information.

Construction in Progress – In the scrollable field, enter any applicable information.

Deferred Maintenance – In the scrollable field, enter any applicable information.

Any Other information Deemed Relevant to Complexity – In the scrollable field, enter any applicable information.

Disclaimer – Information regarding unique property characteristics that may impact the final fee estimate and a summary of the Real Estate Settlement Procedures Act and Good Faith Estimate (GFE).

- Click the **Request Fee Estimate** button. The manual Appraisal Fee Estimate screen displays, showing "Pending Quote" in the Appraisal Fee Estimate field.
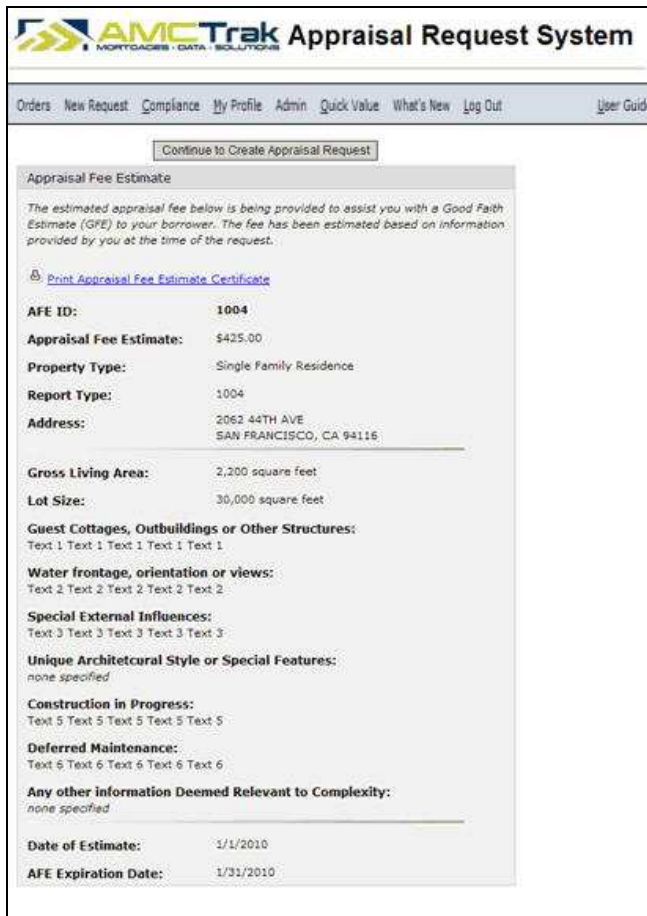

Manual Fee Estimate result page with "Pending Quote"

The manual appraisal fee estimate results will be returned within one business day (24 hours), and the actual estimate will replace the words "Pending Quote."

Manual Appraisal Fee Estimate Result

- After the Manual Appraisal Fee Estimate request has been reviewed, the Manual Appraisal Fee Estimate Result displays, with a dollar amount replacing "Pending Quote" in the Appraisal Fee Estimate field.

Manual Fee Estimate screen with dollar fee amount

Once the actual fee appears, the **Continue to Create Appraisal Request** button is activated to allow you to create the appraisal order.

The Manual Approval Fee Estimate Result displays the following fields:

AFE ID – The ID number of the manual appraisal fee estimate.

Appraisal Fee Estimate – The estimate for the appraisal fee, which replaces the prior wording "Pending Quote."

Property Type – The type of property being appraised.

Report Type – The number indicating the report type (product).

Address – The address of the property to be appraised.

Gross Living Area – The amount of square feet of the structure to the appraised.

Lot Size – The amount of square feet of the lot to be appraised.

Unique Characteristics fields – These will populate with the information entered earlier on the Questionnaire.

Date of Estimate – The date the appraisal estimate was created.

AFE Expiration Date – The date the appraisal estimate expires.

- To print the Appraisal Fee Estimate Certificate, click on the **printer** icon at the top left of the screen. This Certificate prints with the AMCTrak logo.

- Click the **Continue to Create Appraisal Request** button to complete the appraisal request and proceed to the Order Information page.

Top of estimate page with **Continue** *button*

Order Summary

If the Appraisal Request has a fee quoted by the Appraisal Management Company that exceeds the fee estimate originally provided, the following screen appears.

Order Summary with buttons for approval or rejection of fee

This page displays the higher estimated fee quote and the reasons for it, as well as the original estimated fee quote and information regarding the property to be appraised.

- Select one of the following options.

Note: These options are available only if you are the Lender user who initially requested the order. An order requested through the user interface for Mortgage Brokers is visible to the Lender, but a Lender user does not have system permission to accept or reject the estimated fee on the Broker's behalf.

Approve Fee button – Clicking this button approves the new appraisal fee quote and instructs the Appraisal Management Company to begin work on the appraisal assignment.

Reject Fee button – Clicking this button rejects the appraisal fee quote and cancels out the order request.

- To print the Appraisal Fee Estimate Certificate, click on the **printer** icon at the top right of the screen. This Certificate prints with the AMCTrak logo.

New Appraisal Request

From the New Request dropdown, select **New Appraisal Request**.
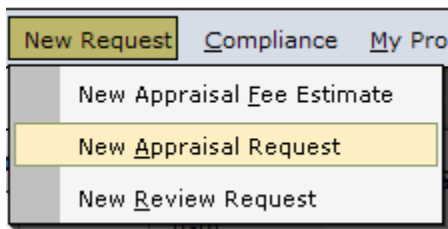
New Request dropdown with New Appraisal Request highlighted

The Appraisal Order Request page consists of four tabs, and is illustrated below with the Order Information page selected. These tabs do not become active until you have entered information in the associated screen fields.

Order Information Page

The Order Information page requests information about the product, property information, and loan information. Required fields are indicated by an asterisk (*). If the user attempts to proceed without completing required fields, the textboxes turn red and the word "Required" (in red) is displayed next to the field.

Order Information page, completed

Product Section

- From the Property Type dropdown, select a property type.

Property Type dropdown list

- From the Report Type dropdown, select a review report type.

Report Type dropdown list

Turnaround Time – This portion of the screen differs depending on whether you select Desk Review or Field Review from the dropdown.

- <u>Desk Review</u>: Select the appropriate radio button:
  - o **Yes** – Same Day 4-Hour Review – additional $50.00 fee.
  - o **No** (the default button selection).

- <u>Field Review</u>: Select the appropriate radio button under Turnaround Time.

Property Info Section

- Enter the following information. Required fields are indicated by an asterisk (*).

Address – The address of the property to be appraised.

City, State – Enter the name of the city of the property to be appraised. Use the State dropdown to select the state of the property to be appraised.

ZIP Code – The ZIP code of the property to be appraised.

County – Use the dropdown to select the County of the property to be appraised.

Additional Description – Optional. Enter any additional appropriate descriptions of the property to be appraised.

Review Info Section

- Enter the following information. Required fields are indicated by an asterisk (*).
  Additional Comparables – Select the **Yes** or **No** radio buttons to indicate whether additional comparables are needed.

  Reason for Review – From the dropdown, select a reason.

Reason for review dropdown

  Additional Comments – Optional. Enter any additional relevant comments.

Loan Info Section

- Enter the following information. Required fields are indicated by an asterisk (*).
  Loan Number – The number of the loan.

  Loan Purpose – Click on one of the following radio buttons:

  o   Purchase – Click on this button if the loan is for a purchase.

  o   Refinance – Click on this button if the loan is for a refinance.

  Borrower – The first and last name of the Borrower.

  Borrower Email – The email address of the Borrower.

  Address – The street number and street name where the Borrower resides.

  City, State – The city where the Borrower resides. Use the State dropdown to select the state where the Borrower resides.

  ZIP Code – The ZIP code where the Borrower resides.

  Additional Loan Info – Optional. Enter any additional appropriate information regarding the loan.

- After completing your entries, click **Next** to go to the Document Upload page.

If any required fields have been omitted, you will not be able to leave the page, and the required field will turn reddish pink and display a "Required" message to the right of the field. If incorrect data has been put in a field, the required field will turn reddish pink and display an "Invalid" message to the right of the field.

Document Upload Page

The Document Upload page, illustrated below, allows you to upload the appropriate documents for the appraisal request to the system.

Document Upload page

To Upload a Document:

1) From the Document Type dropdown, select a document type from the list, illustrated below.

Document Type dropdown list

2) Click **Browse**… and locate the file on your computer.

3) When you have located the file, click **Upload**. A progress indicator will display.

4) To confirm that the document was uploaded, review the columns in the Received Documents section. The filename, document type, and date and time the document was uploaded should appear, as illustrated below.

- If no documents were found, the message *No Documents found* appears in this section.

- When a document has been uploaded, the file name appears in this section.

To Upload Additional Documents:

- To upload additional documents, repeat the steps described above.

To Delete a Document:

- To remove a document from the Received Documents section, select the checkbox next to the document to be removed, and click **Delete**.

File Name	Document Type	Uploaded On
☐ AppraisalReport042092009_v1.doc	Original Appraisal	04/29/09 11:58 AM

Delete

The checkbox and **Delete** button are visible only when at least one document has been uploaded.

When you have uploaded all relevant documents, click **Next** to go to the Payment Information page.

> If any required fields have been omitted, you will not be able to leave the page, and the required field will turn reddish pink and display a "Required" message to the right of the field. If incorrect data has been put in a field, the required field will turn reddish pink and display an "Invalid" message to the right of the field.

Payment Information Page

The Payment Information page, illustrated below, requests information regarding the payment method for the appraisal report.

Payment Information page

Payment Method

1) Select either your credit card information or your Borrower's credit card information from the Payment Method dropdown list.

- Payment by credit card is required. Either the Broker's or the Borrower's credit card may be used. With the Broker's card, work on the order request may commence immediately. With a Borrower's card, there is a waiting period for verification.

- When you select a payment method, the above screen expands to allow you to input credit card information.

  A disclaimer appears, stating that unique property characteristics or market conditions could result in a higher fee. The estimate fee for the appraisal is shown on the screen, with the statement that this fee will not exceed the amount shown without your further approval.

Credit Card Info section, Loan Agent Credit Card selected

Credit Card Info Section

2) Enter your information as follows:

Credit Card Type – From the dropdown, select the credit card type to which the appraisal fee is to be charged.

Account Number – The account number of the credit card to which the appraisal fee is to be charged.

Card Verification Number – An additional code number for authentication of the credit card account. Its format (three or four digits) and its location on the card depends on the credit card type.

Expiration Date – From the Date and Month dropdown, select the date and month the credit card expires. From the Date dropdown, select the year that the credit card expires.

Cardholder First Name – The first name of the credit cardholder to whom the appraisal fee is to be charged.

Last Name – The last name of the credit cardholder to whom the appraisal fee is to be charged.

Billing Address 1 – The street number and street name, or P.O. Box number to which the appraisal fee should be billed.

Address 2 – Optional. Use this field for additional address information, such as suite number, apartment number.

City, State – The city to which the appraisal fee should be billed. From the State dropdown, select the state to which the appraisal fee should be billed.

ZIP – The ZIP code to which the appraisal fee should be billed.

3) When you have completed your entries, click **Create Order Request**.

> If any required fields have been omitted, you will not be able to leave the page, and the required field will turn reddish pink and display a "Required" message to the right of the field. If incorrect data has been put in a field, the required field will turn reddish pink and display an "Invalid" message to the right of the field.

- The AMCTrak system checks the credit card information for authorization to bill. The Order Thank You and Confirmation page, illustrated below, appears.

Order Thank You and Confirmation Page

Order Thank You and Confirmation page

This page displays the order number assigned by the system and the date and time the appraisal request was received, as well as the following details: Order Type, Property Type, Report Type, and Payment Info Address for the new appraisal request.
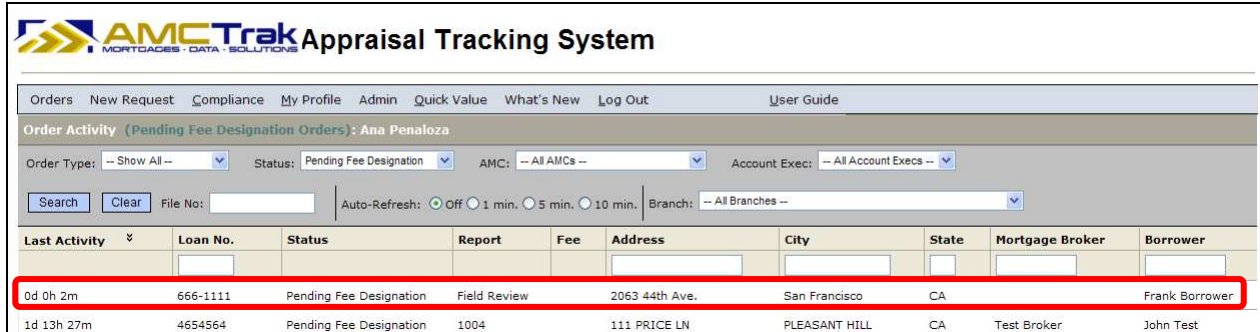
To Print The Order Confirmation:

1) Click the **Print** icon.

2) A dialog box for your printer appears. Make any adjustments, or just click the **Print** button.

To View the Status of Your New Appraisal Request:

1) Click on the Orders link at the top of the screen.

2) Select **Order Administration** from the dropdown.

- The newly requested appraisal will appear with the status "Pending Fee Designation," as illustrated below.

- If the order request meets the business requirements of the lender, the status of the request will change to *Approved*.
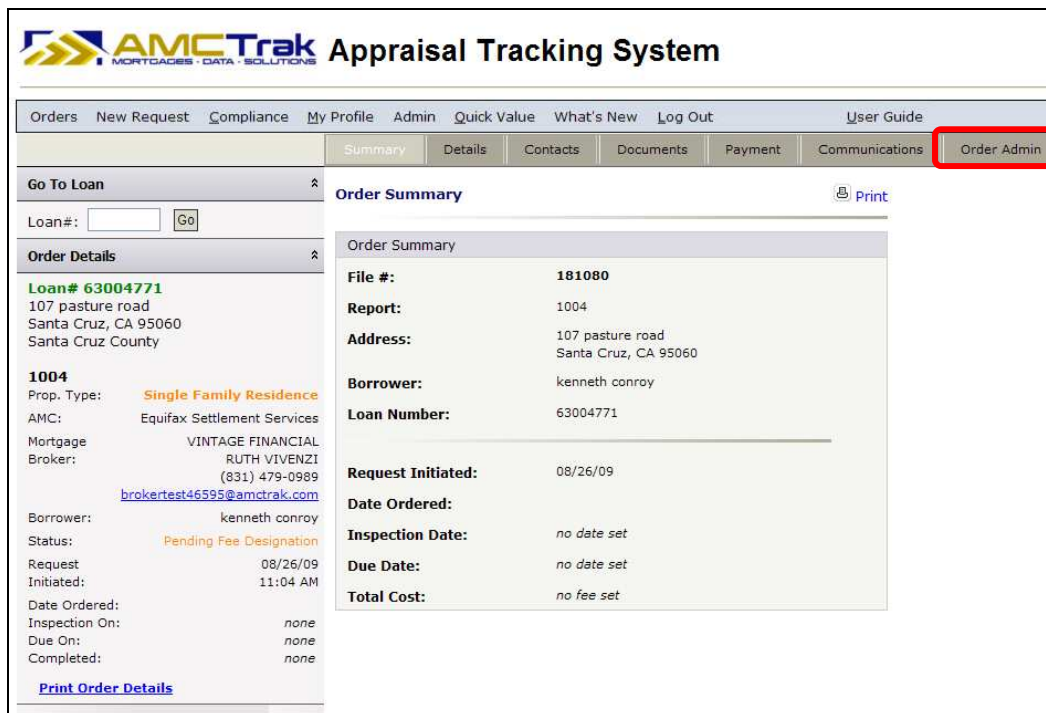
Top of Order Activity page displaying new request

Cancelling an Appraisal Request

If it becomes necessary to cancel an appraisal request:

1) From the Order Activities page, search for the appraisal request to be canceled, and click on the appropriate row in the search results grid. The Order Summary page appears.

Order Summary page

2) On Order Summary, click on the **Order Admin** tab. The Order Administration page appears, as illustrated below.

Order Administration tab

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the following information:

Current Status – The current status of the review request.

Status History – Past statuses for the order, with name of initiator and dates and times entered.

> A status of "Incomplete" (as in the above illustration) indicates that the user left the screen without entering information in all fields. You can do so without losing your entries, and you can reopen the order later for completion.

1) On the Order Administration page, click the **Cancel Order** button.

   - The system changes the status of the appraisal request to *Canceled*. The request remains in the system with that status.

2) The appropriate parties automatically receive notification that the appraisal request has been canceled.

3) The AMC takes part in communications regarding the next step for the appraisal request.

- If the appraisal request is to be reordered, you must enter the Order process again.

- If the appraisal request is not to be reordered, the transaction is closed.

New Review Request

Click on the New Request link at the top of the Order Activity screen and select **New Review Request** from the dropdown. This takes you to the Order Information page illustrated below.
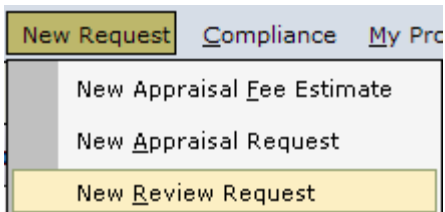
New Request dropdown list with New Review Request highlighted

Order Information Page

The Residential Review page has four tabs and is illustrated below with the Order Information tab selected. The tabs do not become active until you have entered information in the fields on the screen.

The Order Information page requests information about the product, the property, the review, and the loan. Required fields are indicated by an asterisk (*). If the user attempts to proceed without completing required fields, the textboxes turn red and the word "Required" (in red) is displayed next to the field.

Order Information page for Residential Review

Product Section

- From the Property Type dropdown, select a property type.

Property Type dropdown list

- From the Report Type dropdown, select a review report type.

Report Type dropdown list

Turnaround Time

This portion of the screen differs depending on whether you select Desk Review or Field Review from the dropdown.

- Desk Review: Select the appropriate radio button:
  - o **Yes** – Same Day 4-Hour Review – additional $50.00 fee.
  - o **No** (the default button selection).

- Field Review: Select the appropriate radio button under Turnaround Time.

Property Info Section

- Enter the following information. Required fields are indicated by an asterisk (*).

  Address – The address of the subject property to be appraised.

  City, State – Enter the name of the city of the subject property. Use the State dropdown to select the state of the subject property.

  ZIP Code – The ZIP code of the subject property.

  County – Use the dropdown to select the County of the subject property.

  Additional Description – Optional. Enter any additional appropriate descriptions of the subject property.

Review Info Section

Additional Comparables – Select the **Yes** or **No** radio button to indicate whether additional comparables are needed.

- If Yes, complete the # window with the number of additional comparables needed.

Reason for Review – From the dropdown, select a reason.

Reason for Review dropdown list

Additional Comments – Optional. Enter any additional relevant comments.

Loan Info Section

- Enter the following information. Required fields are indicated by an asterisk (*).

  Loan Number – The number of the loan.

  Loan Purpose – Click on one of the following radio buttons:

  o Purchase – Click on this button if the loan is for a purchase.

  o Refinance – Click on this button if the loan is for a refinance.

  Borrower – The first and last names of the Borrower.

  Borrower Email – The email address of the Borrower.

  Address – The street number and street name where the Borrower resides.

  City, State – The city where the Borrower resides. Use the State dropdown to select the state where the Borrower resides.

  ZIP Code – The ZIP code where the Borrower resides.

Additional Loan Info – Optional. Enter any additional appropriate information regarding the loan.

- After completing your entries, click **Next** to go to the Document Upload page.

Document Upload Page

The Document Upload page, illustrated below, allows you to upload the appropriate documents for the review request to the system.

Document Upload Page

To Upload a Document:

1) From the Document Type dropdown, select a document type from the list, illustrated below.

Document Type dropdown list

2) Click **Browse**… and locate the file on your computer.

3) When you have located the file, click **Upload**. A progress indicator will display.

4) To confirm that the document was uploaded, review the columns in the Received Documents section. The filename, document type, and date and time the document was uploaded should appear, as illustrated below.

- If no documents were found, the message *No Documents found* appears in this section.

- When a document has been uploaded, the file name appears in this section.

To Upload Additional Documents:

- To upload additional documents, repeat the steps described above.

To Delete a Document:

- To remove a document from the Received Documents section, select the checkbox next to the document to be removed, and click **Delete**.

The checkbox and **Delete** button are visible only when at least one document has been uploaded.

When you have uploaded all relevant documents, click **Next** to go to the Payment Information page.

> If any required fields have been omitted, you will not be able to leave the page, and the required field will turn reddish pink and display a "Required" message to the right of the field. If incorrect data has been put in a field, the required field will turn reddish pink and display an "Invalid" message to the right of the field.

Payment Information Page

The Payment Information page, illustrated below, requests information regarding the payment method for the review report.

Payment Information page

Payment Method

1) Select either your credit card information or your Borrower's credit card information from the Payment Method dropdown list.

- Payment by credit card is required.

- When you select a payment method, the above screen expands to allow you to input credit card information.

The disclaimer appears that unique property characteristics or market conditions could result in a higher fee. The estimate fee for the appraisal is shown on the screen, with the statement that this fee will not exceed the amount shown without your further approval.

Credit Card Info section, Loan Agent Credit Card selected

Credit Card Info Section

2) Enter your information as follows:

Credit Card Type – From the dropdown, select the credit card type to which the review fee is to be charged.

Account Number – The account number of the credit card to which the review fee is to be charged.

Card Verification Number – An additional code number for authentication of the credit card account. Its format (three or four digits) and its location on the card depends on the credit card type.

Expiration Date – From the Date and Month dropdown, select the date and month the credit card expires. From the Date dropdown, select the year that the credit card expires.

Cardholder First Name – The first name of the credit cardholder to whom the review fee is to be charged.

Last Name – The last name of the credit cardholder to whom the review fee is to be charged.

Billing Address 1 – The street number and street name, or P.O. Box number to which the review fee should be billed.

Address 2 – Optional. Use this field for additional address information, such as suite number, apartment number.

City, State – The city to which the review fee should be billed. From the State dropdown, select the state to which the review fee should be billed.

ZIP – The ZIP code to which the review fee should be billed.

3) When you have completed your entries, click **Create Order Request**.

> If any required fields have been omitted, you will not be able to leave the page, and the required field will turn reddish pink and display a "Required" message to the right of the field. If incorrect data has been put in a field, the required field will turn reddish pink and display an "Invalid" message to the right of the field.

- The AMCTrak system checks the credit card information for authorization to bill. The Order Thank You and Confirmation page, illustrated below, appears.

Order Thank You and Confirmation Page

Order Thank You and Confirmation page

This page displays the order number assigned by the system and the date and time the review request was received, as well as the following details: Order Type, Property Type, Report Type, and Payment Info Address for the new review request.

To Print The Order Confirmation:

1) Click the **Print** icon.

2) A dialog box for your printer appears. Make any adjustments, or just click the **Print** button.
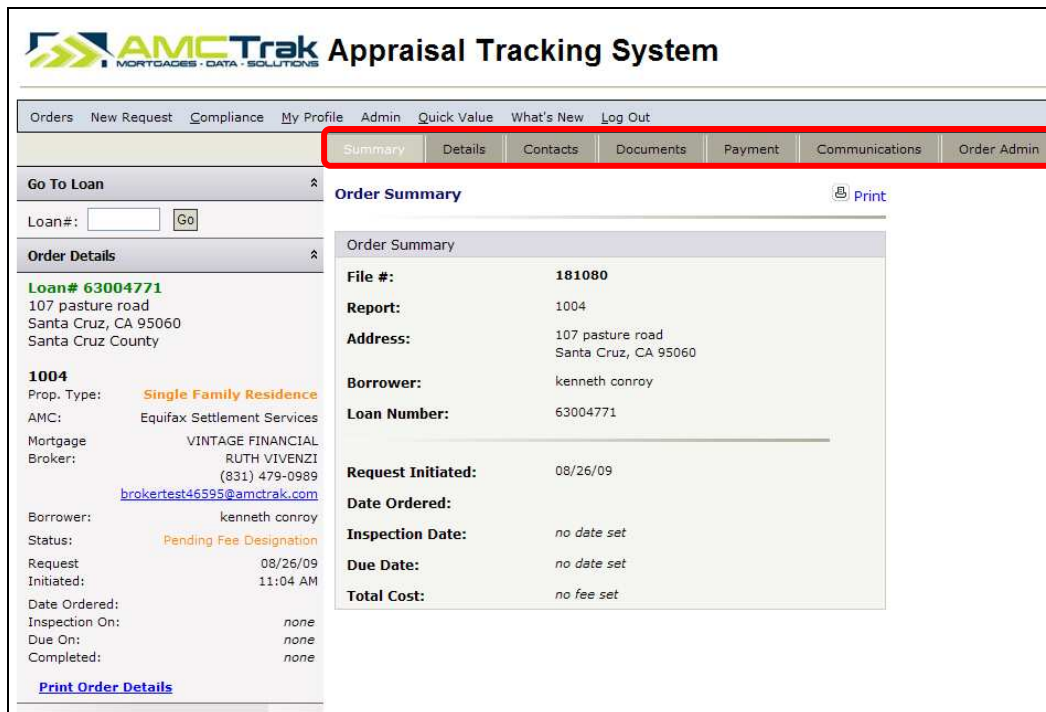
Viewing Individual Review Requests

You can click anywhere on a given row on the Order Activity page to "drill down" and view details for an individual request.

To Navigate from Order Activity Page to an Individual Review:

1) Return to the Order Activity page (Orders → Order Administration). Your review order now appears in the first row of the Order Activity page.

2) Click anywhere in the desired row.

An Order Summary page with details relating to the review request is displayed, as illustrated below.

Order Summary for review request

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

The page has seven tabs:

Summary – Displays the Order Summary for a specific review request.

Details – Displays the Residential Review Details page for a specific review request.

Contacts – Displays a list of people related to the transaction for inspection purposes.

Documents – Displays a list of uploaded documents relevant to the review request, with links to individual documents.

Payment – Displays the Order Information page with credit card or account billing information.

Communications – Displays the Order Communications page for a specific review request.

Order Admin – Displays the Order Status for specific review request.

Below is a detailed discussion of each tab.

Summary Tab

The Order Summary page, illustrated below, is displayed when you click anywhere in the desired row on the Order Activity page. Or you may click on the **Summary** tab.

Order Summary for review request

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the information for the downloaded report(s) you submitted.

File # – The file number of the new review request.

Report – The report type requested.

Address – The address of the Borrower.

Borrower – The first and last name of the Borrower.

Loan Number – The number of the Borrower's loan.

Request Initiated – The date the Review Request was initiated.

Date Ordered – The date the review order was requested.

Inspection Date – The date on which the review is scheduled. If no date has been set, the message displays "*no date set*."

Due Date – Due date for the review. If no date has been set, the message displays "*no date set*."
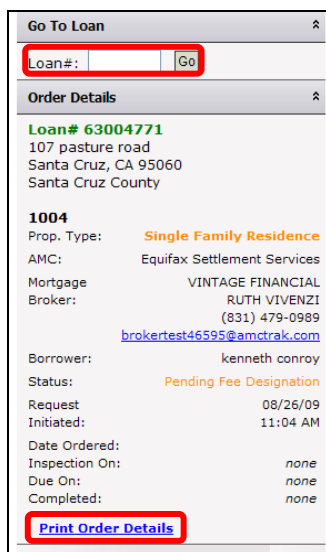
Total Cost – The total fee for the review inspection. If no fee has been set, the message displays "*no fee set*."

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

   - A dialog box from your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link.

   "Print Order Details" link

The Residential Review Details page, summarizing order details, will appear.

Residential Appraisal Details page summarizing the order

2) To print this page, click your browser's **Print** icon.

To Go to Another Review Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Details Tab

Click on the **Details** tab to display the Residential Review Details page, illustrated below.

Details page

This page displays the following information:

Branch - The branch where you are located.

Account Representative – The name of the lending officer handling the appraisal.

Order Type – The type of request – in this case, review.

Property Type – The type of property, e.g. single-family residence, condo.

Report Type – The type of report requested – Desktop or Field.

Address – The address of the subject property.

City, State – The city and state of the subject property.

ZIP Code – The ZIP code of the subject property.

County – The county of the subject property.

Additional Description – Any additional appropriate description of the subject property.

Loan Number – The number of the loan.

Borrower – The first and last names of the Borrower.

Loan Type – The type of loan, e.g., purchase or refinance.

Borrower Email – The email address of the Borrower.

Address – The street number and street name where the Borrower resides.

City, State – The city and state where the Borrower resides.

ZIP Code – The ZIP code where the Borrower resides.

Additional Loan Info – Any additional appropriate information regarding the loan.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Review screen, summarizing order details, will appear.

2) To print this page, click your browser's **Print** icon.

To Go to Another Review Request Order

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Contacts Tab

Click on the **Contacts** tab to display the Order Contacts page, illustrated below.

Order Contacts page

This page displays the relation, name, phone number and email for the appraisal contact.

To delete an email address, click on the red **X** to the right of the email address.

To Print This Page:

1) Click the Print icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

Documents Tab

Click on the **Documents** tab to display the Order Documents page, illustrated below.
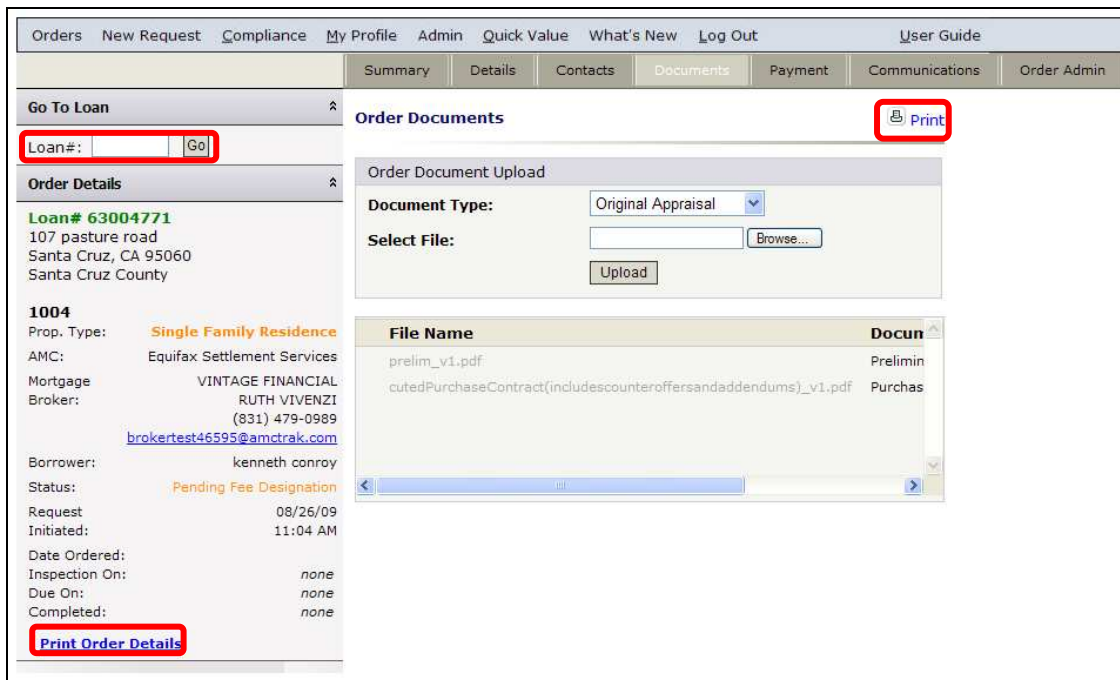
Order Documents page

The screen displays the following information:

File Name – The File name of the uploaded documents.

Document Type – The type of uploaded document, e.g., Original Appraisal.

Uploaded On – The date and time the document was uploaded.

To Upload a Document:

1) From the Document Type dropdown, select a document type from the list, illustrated below.

Document Type dropdown list

2) Click **Browse**… and locate the file on your computer.

3) When you have located the file, click **Upload**. A progress indicator will display.

4) To confirm that the document was uploaded, review the columns in the Received Documents section. The filename, document type, and date and time the document was uploaded should appear, as illustrated below.

- When a document has been uploaded, the file name appears in this section.

- If no documents were found, the message *No Documents found* appears in this section.

To Upload Additional Documents:

- To upload additional documents, repeat the steps described above.

To Delete a Document:

- To remove a document from the Received Documents section, select the checkbox next to the document to be removed, and click **Delete**.

The checkbox and **Delete** button are visible only when at least one document has been uploaded.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal page, summarizing order details, will appear.

2) To print this page, click your browser's **Print** icon.

To Go to Another Review Request Order

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Payment Tab

Click on the **Payment** tab to display the Order Payment page, illustrated below.

Order Payment page

This page displays the following information:

Type – The type of payment, i.e., Credit Card.

Cardholder Role – The role of the cardholder (Borrower or Loan Agent).

Account Number – The last four digits of the credit card number.

Cardholder Name – The first and last name of the credit card holder.

Expiration Date – The date the credit card expires.

Address1 – The street address of the credit card holder.

Address2 – Optional. Use if needed.

City, State, Zip – The city, state, and ZIP code of the credit card holder.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

3) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal page, summarizing order details, will appear.

4) To print this page, click your browser's **Print** icon.

To Go to Another Review Request Order

5) Enter the loan number in the **Loan #** window.

6) Click **Go**.

Communications Tab

Click on the **Communications** tab to display the Order Communications page, illustrated below.

Order Communications page

Use the Order Communications page to send a communication to designated recipients.

This page displays the following information:

Add Comments – Enter your comments to be sent in this window. If there are no comments to be added, the message "*No comments for this order*" will be displayed at the bottom of the screen.

Directed at – Select one or more of the boxes designating parties to whom you want to send your communication.

High Priority Flag – If this is a high priority communication, check the High Priority Flag box.

Post – Click **Post** to transmit the communication.

Once you have sent your comments, they will be shown in the **Posted By** section, with comments and date sent.

Posted By	Comment	Date
Ken Broker	Please get on this right away.	04/27/09 09:56 PM
	Message from Broker directed at Lender & AMC	

If no comments have been sent, the message "No comments for this order" will display.

To Print the Communications Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.
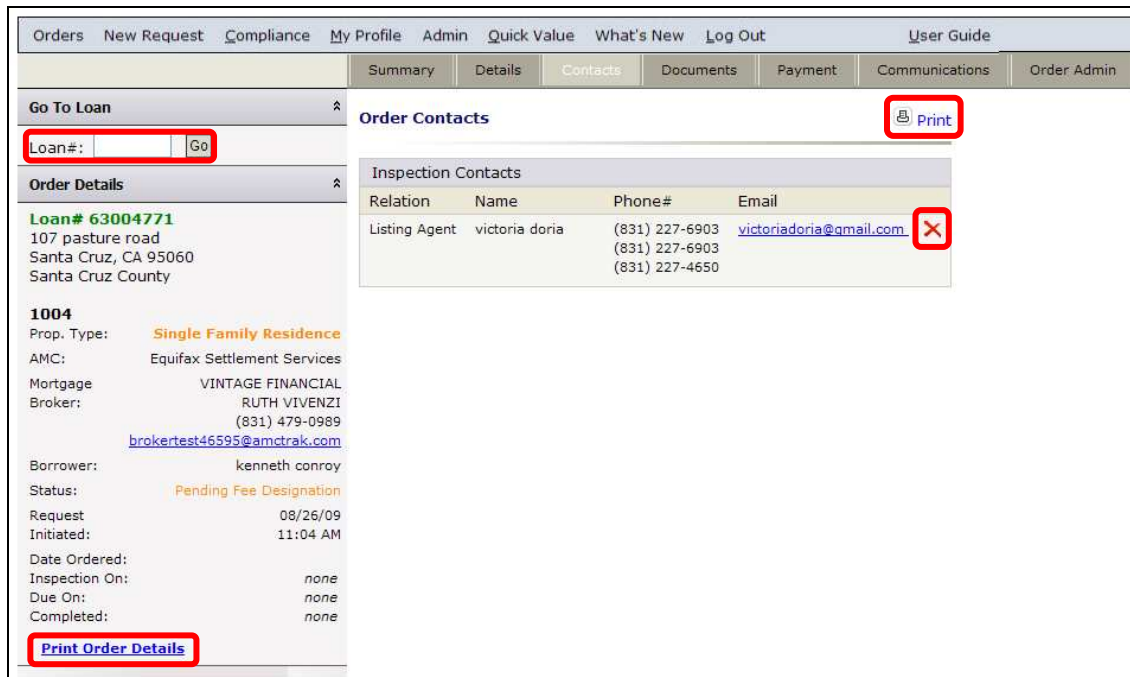
To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal page, summarizing order details, will appear.

2) To print this page, click your browser's **Print** icon.

To Go to Another Review Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Order Admin Tab

Click on the **Order Admin** tab to display the Order Administration page, illustrated below.

Order Administration page

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the following information:

Current Status – The current status of the review request.

Status History – Past statuses for the order, with name of initiator and dates and times entered.

> A status of "Incomplete" (as in the above illustration) indicates that the user left the screen without entering information in all fields. You can do so without losing your entries, and you can reopen the order later for completion.

You can also cancel a review request from this page by clicking on the **Cancel Order** button. See the following section for details.

Cancelling a Review Request

If it becomes necessary to cancel a review request:

1) On the Order Administration page, click the **Cancel Order** button.

   - The system changes the status of the review request to *Canceled*. The request remains in the system with that status.

2) The appropriate parties automatically receive notification that the review request has been canceled.

3) The AMC takes part in communications regarding the next step for the review request.

   - If the review request is to be reordered, you must enter the Order process again.

   - If the review request is not to be reordered, the transaction is closed.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.
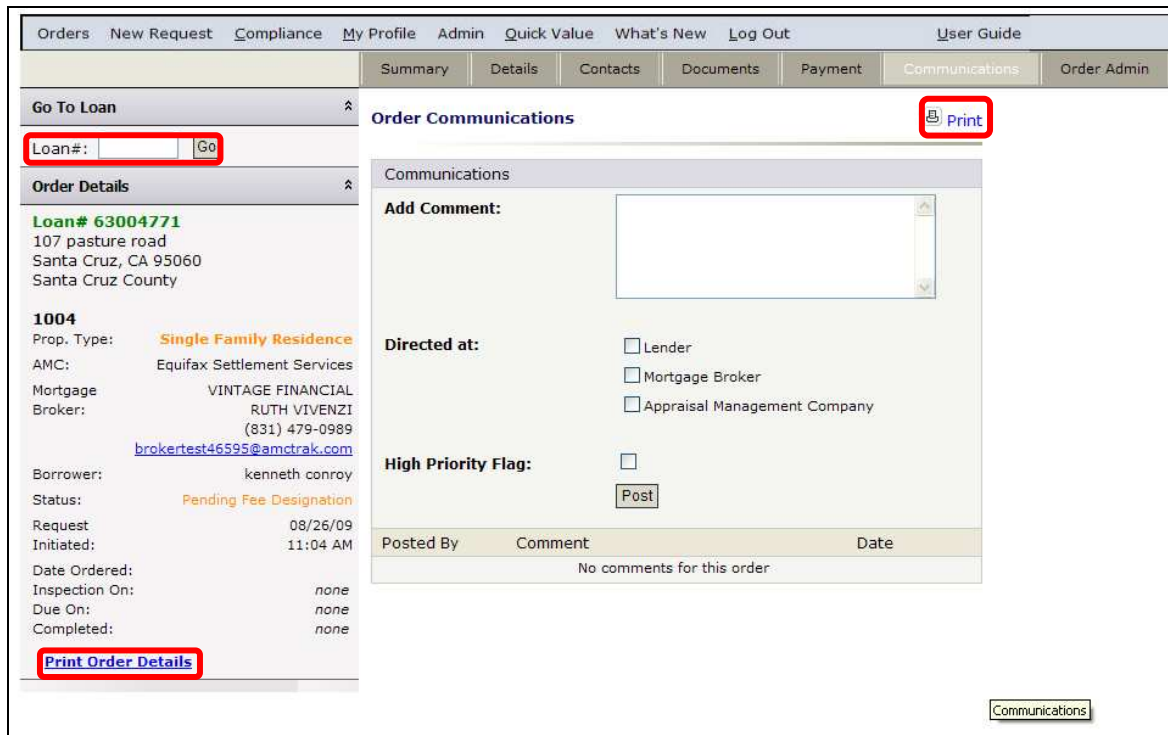
To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal page, summarizing order details, will appear.

2) To print this page, click your browser's **Print** icon.

To Go to Another Review Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Main Menu Option: Compliance
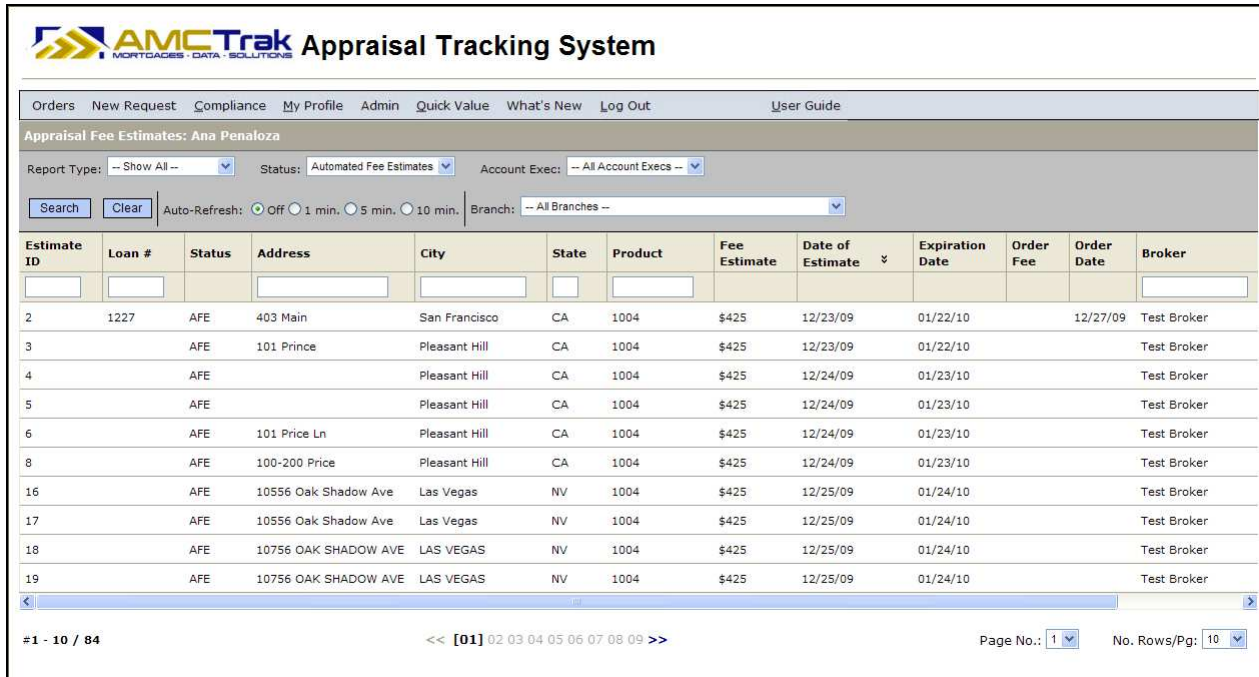
The AMCTrak Compliance option assists Lenders in managing the regulatory compliance requirements related to appraisals. Under the Compliance link, the Appraisal Fee Estimates dropdown selection supports accuracy in Good Faith Estimates to comply with RESPA provisions. The Mail Borrower Queue dropdown selection allows the Lender to identify quickly those Borrowers whose email addresses have not been provided, and to whom a hard copy of the appraisal report needs to be mailed.

Click on the Compliance link at the top of the Order Activity page and select **Appraisal Fee Estimates** from the dropdown.
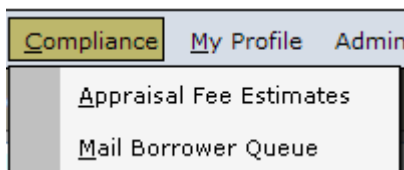
Compliance dropdown list

This takes you to the Appraisal Fee Estimates page illustrated below.

Appraisal Fee Estimates with Automated Fee Estimates filter selection

This page displays all of your active appraisal fee estimates. Your name appears at the top left of the screen. From this screen you can search for specific types of estimates, or select an individual row from which you may drill down.

To Search by Estimate type:

1) To filter the search for a specific estimate, click the **Status** dropdown and select from the list.

2) Then click **Search**. All active estimates for the estimate type you selected will display the following information. If no filter was selected, all types of active estimates will appear.
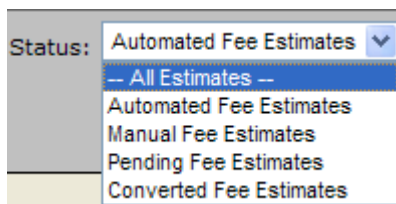
Status dropdown for Appraisal Fee Estimates

This page displays the following information:

Estimate ID – The identification number of the estimate.

Loan # – The number of the Borrower's loan.

Status – The status of the estimate.

Address – The address of the property to be appraised.

City – The city of the property to be appraised.

State – The state of the property to be appraised.

Product – The type of appraisal report requested.

Fee Estimate – The estimated amount of the appraisal fee.

Date of Estimate – The date on which the fee amount was estimated. You may click the double chevrons to re-order estimates by date (oldest or most recent).

Expiration Date – The date on which the fee estimate expires.

Order Fee – The dollar amount of the appraisal fee.

Order Date – The date of the appraisal order request.

Broker – The name of the Broker who requested the appraisal.

To Navigate through Your Search Results:

1) Click the **Page No.** dropdown. If you have more than one page of results, click the number of the desired page.

   - Or you may click a grayed-out number at the bottom of the page to go to another page of results, or click the double chevron to go forward or back by one page.

     << [01] 02 >>

2) Click the **No. Rows/Pg.** dropdown to determine how many rows to be displayed per page. The default is 10 rows per page.

   - To auto-refresh your screen, select from the 1 min., 5 min,, or 10 min. radio buttons at the top right of the screen. Or select the OFF radio button if you do not wish your screen to auto-refresh.

   - To clear your search data, click **Clear**.

Viewing Individual Estimates

When you have a results grid from a search described in the previous section, click on a row in the grid to "drill down" and view details for an individual request.

One of the following results pages will appear:
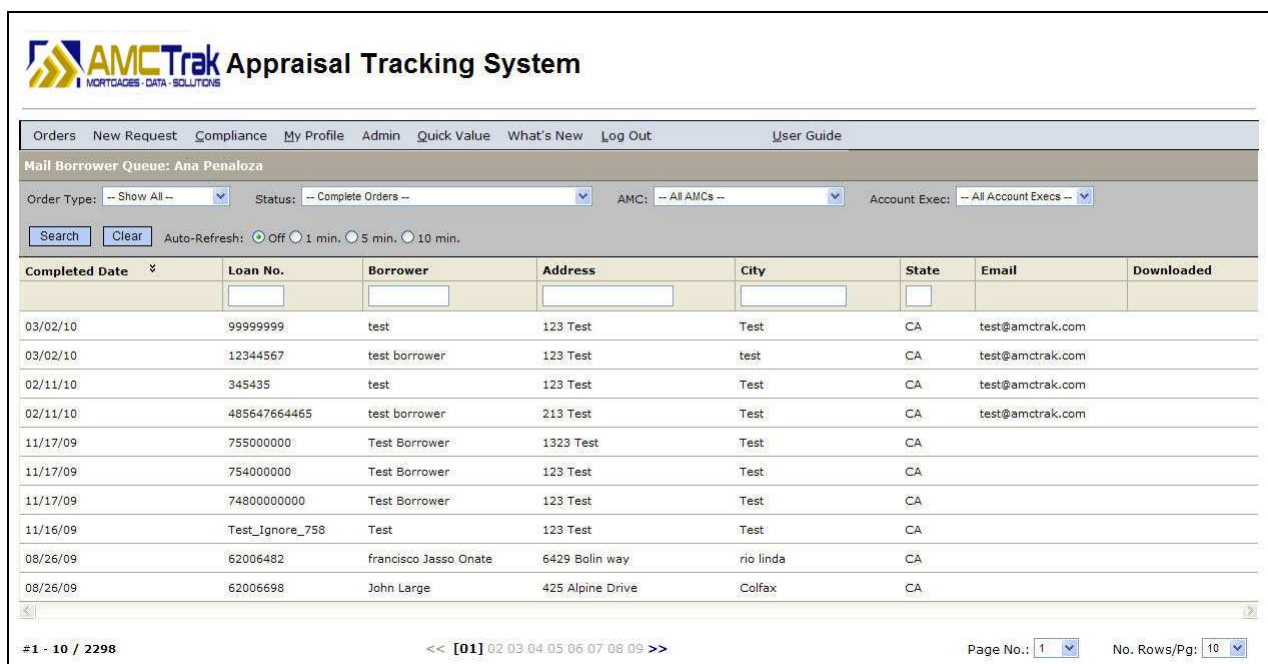
AFE – Fee estimate completed information page. This status applies when an automated fee estimate has been completed.

MFE – Manual fee estimate completed information page. This status applies when the manual fee estimate has been completed.

CFE – This status applies when the fee estimate has been completed and converted into an appraisal order.

Mail Borrower Queue

Select **Mail Borrower Queue** from the Compliance dropdown to display a queue of orders in which the Borrower's email address was not provided, and to whom a hard copy of the appraisal report needs to be mailed.

Mail Borrower Queue

This page displays the following information:

Completed Date – The date the order was completed.

Loan No. –The number of the loan.

Borrower – The name of the Borrower.

Address – The address of the subject property.

City – The city in which the subject property is located.

State – The state in which the subject property is located.

Email –The Borrower's email address, if any.

Downloaded – Indicates whether the final report (e.g., appraisal) has been downloaded to the user's computer.

Search Filters

By default, the dropdowns on the Mail Borrower Queue screen are set to filter the search results as follows:

Order Type – *Show All*. All active appraisal request orders are displayed.

Status – *Complete Orders*. All completed orders are displayed.

AMC – *All AMCs*. All completed orders for all AMCs are displayed.

Account Exec – *All Account Execs*. All completed orders for all Account Execs are displayed.

To Search by Order Type:

1) Click the **Order Type** dropdown and select from the list, illustrated below.
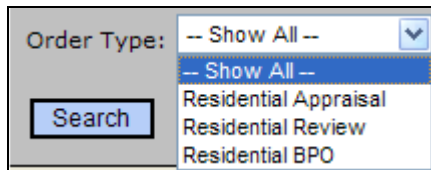
Order Type dropdown list

2) Then click **Search**. All active orders for the order type you selected will display.

To Search by Status Type:

1) Click the **Status** dropdown and select from the list, illustrated below.
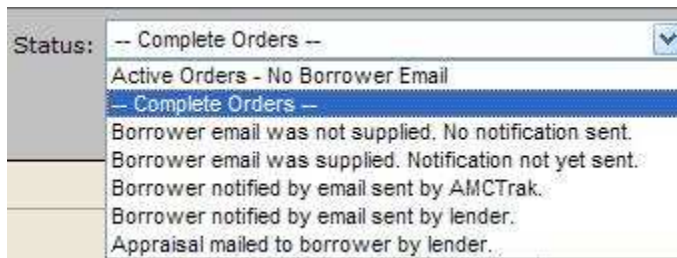
Status dropdown for Mail Borrower Queue

2) Then click **Search**. All active orders for the status you selected will display.

To Search by AMC Type:

1) To filter the search for a specific AMC type, click the **AMC** dropdown and select from the list, illustrated below.
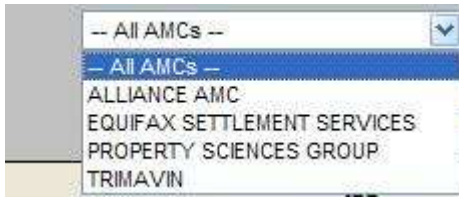
AMC dropdown list

2) Then click **Search**. All active orders for the AMC you selected will display.

To Search by Account Exec:

1) Click the **Account Exec** dropdown and select from the list, illustrated below.
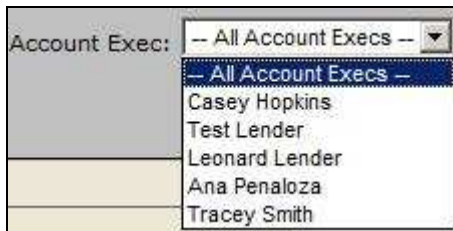
Account Exec dropdown list

2) Then click **Search**. All active orders for the Account Exec you selected will display.

Additional Search Criteria:

1) You may also search by loan number, Borrower, address, city, or state by placing your cursor in the window below each of these items and typing in the information.

2) Then click **Search**.

To Navigate through Your Search Results:

1) Click the **Page No**. dropdown. If you have more than one page of results, click the number of the desired page.

2) Click the **No. Rows/Pg**. dropdown to determine how many rows to be displayed per page. The default is 10 rows per page.

To clear your search data, click **Clear**.

- Select from one of the following Auto-Refresh buttons to refresh your screen at regular intervals: Off, 1 min., 5 min., or 10 min.

Main Menu Option: My Profile

Navigation: Click the My Profile link near the top of any AMCTrak page.

Use this function to view or edit your personal data, change your password, or give additional users access to your orders.

Profile Information screen

Enter the following information:

Person Information

First Name – Your first name.

Last Name – Your last name.

Job Title – Your job title.

Email – Your business email (cannot be edited).

Login Information

Username – Your AMCTrak login name. This field cannot be edited on My Profile. To update your username, contact your organization's system administrator.

Old Password – If you wish to change your password, type your old password here.
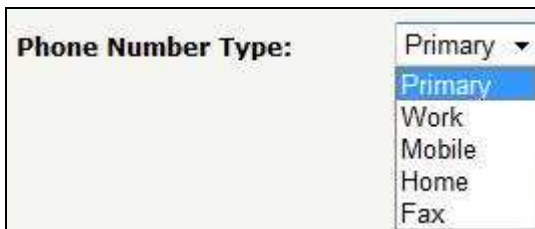
New Password – If you are changing to a new password, type the new password here.

Retype New Password – For confirmation, retype your new password here exactly as in the previous field.

Click **Update** to save your entries to the system.

Phone Numbers

1) **Enter Number** – Enter your telephone number, beginning with area code.

2) **Phone Number Type** – From the dropdown, select the telephone type.

Phone Number Type dropdown list
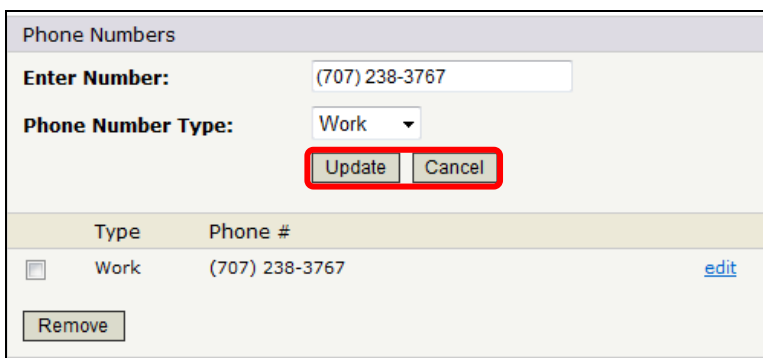
3) Click **Add** to save your information to the system. Your phone number appears below the **Add** button.

To Add Another Phone Number:

• Repeat the steps described above.

To Edit a Phone Number:

1) Click the edit link to the right of the phone number at the bottom of the Phone Numbers section. This populates the Enter Number field with the phone number, as illustrated below.

Phone Number in edit mode

2) Highlight the phone number in the Enter Number field and type over it with the new phone number.

3) If appropriate, make a new selection from the Phone Number Type dropdown.

4) Click **Update** to save your entries.

OR

- Click **Cancel** to discard your entries and retain the existing phone information.

To Remove a Phone Number:

1) Check the box to the left of the phone number.

2) Then click **Remove**.

- You do not receive a confirmation prompt, so make sure you want to delete the phone number.

Order Access

Use this section if you wish to give additional users access to you orders.

1) Check the box to the left of each name.

2) Click **Update** at the bottom of the page to save your entries.

To Remove Order Access:

To remove order access for an additional user:

1) Uncheck the box to the left of the user's name.

2) Click **Update** to save your entries.

Main Menu Option: Admin

This option is only available to Corporate Administrative users. It is detailed in the *AMCTrak Admin User Guide for Lenders*.

Main Menu Option: Quick Value

Navigation: Click on the <u>Quick Value</u> link and select Quick Value from the dropdown. Then select Quick Value from the dropdown. The Quick Value page appears.
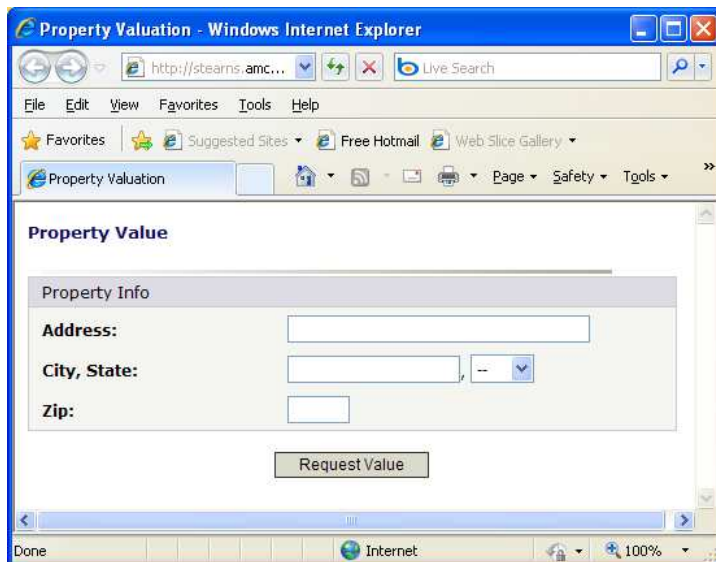
Quick Value request dialogue

AMCTrak provides access to Quick Value, a research tool that utilizes third-party data and displays the data, including values for the subject property and recent comparable sales. In addition to a general estimate of the subject property's market value, this tool may help you determine an appraisal fee estimate.

In AMCTrak, click on the <u>Quick Value</u> Main Menu option

Complete the fields as follows.

Address – The address of the property to be appraised.

City, State – The city of the property to be appraised. Select the state of the property to be appraised from the adjacent dropdown list.

ZIP – Enter the ZIP code of the property to be appraised.

Note: If you enter just the ZIP Code, in most cases the city and state fields will auto-populate. If a ZIP code covers more than one city, you will be prompted to choose one.

After completing these fields, click the **Request Value** button. The Quick Value function prompts you to accept the terms of the service.

Click the Terms of Use link to view detailed terms.

Quick Value Terms of Use dialog

If you agree with the Terms of Use, click the **Agree** button. Or, click **Cancel** to go back to the previous screen in AMCTrak.

If you click **Agree**, Quick Value checks three appraisal-information sites and returns estimated market value for the subject property, as well as information on several recent comps. A Property Value page displays the subject property and comps.

Top of Property Value page

The top of the page displays three vendors' value estimates for subject property.

	Address	Sold Price	Sold On	Bed	Bath	Square Feet	Distance (miles)
	999 Fictitious Way	--	--	3	2.0	1,366	--
	Test01 Comp	$380,000	09/18/2009	3	2.0	1,366	0.05
	Test02 Comp	$390,000	11/26/2008	3	2.0	1,422	0.14
	Test03 Comp	$334,000	01/05/2009	3	2.0	1,298	0.20
	Test04 Comp	$312,500	01/08/2009	3	2.0	1,387	0.29
	Test05 Comp	$395,000	08/20/2009	3	2.0	1,387	0.29
	Test06 Comp	$400,000	11/26/2008	3	2.0	1,284	0.33
	Test07 Comp	$399,000	11/14/2008	3	2.0	1,320	0.35

Legend: ● Searched Home ● Sold Comparable Homes

Bottom of Property Value page

The bottom of the page displays key features of the subject property and of several comps, as well as recent sale prices and dates for the comps. The Distance column reports distances between the subject property and the comps.

- The subject property you entered is indicated by a red dot.
- Comps are indicated by blue dots.

To return to AMCTrak from Quick Value, click one of the Main Menu options at the top of the Quick Value screen.

Main Menu Option: What's New

Click on the What's New link and select What's New from the dropdown. The What's New page displays as shown below.
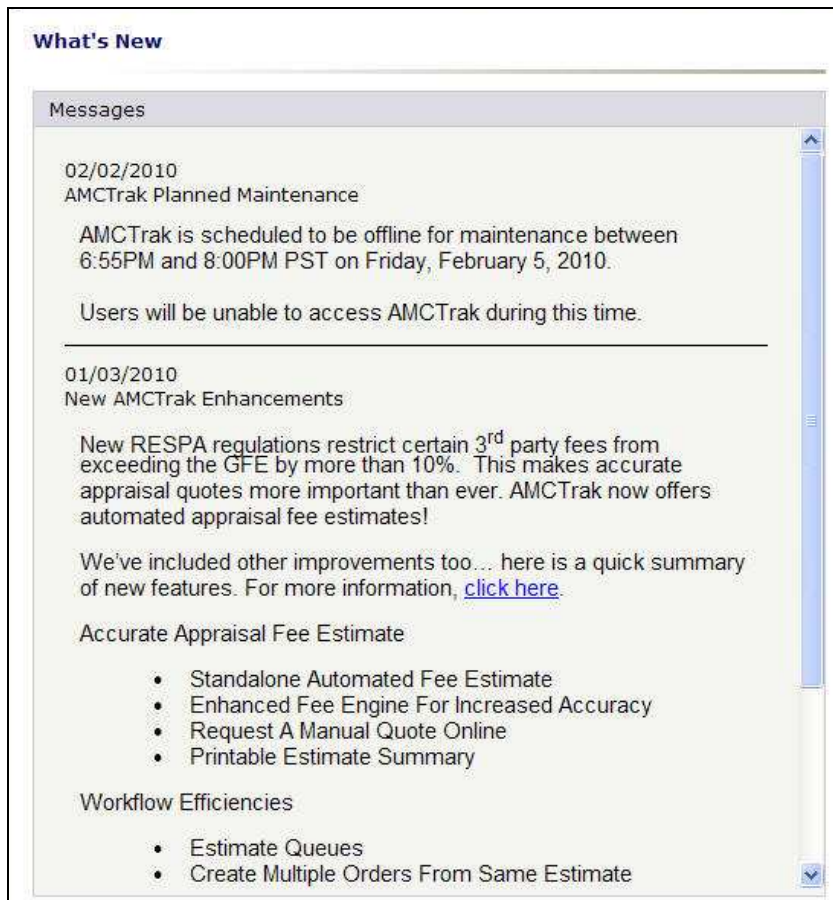
"What's New" page
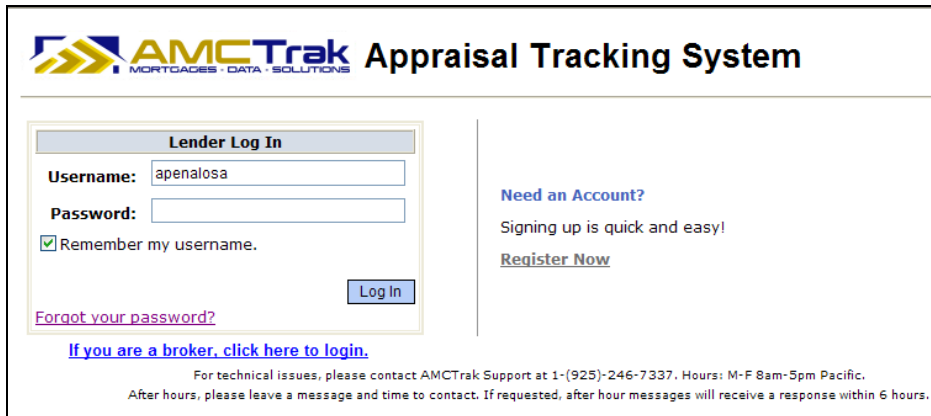
This is a scrollable page listing the past 30 days' system messages such as announcements of planned maintenance and system unavailability and new AMCTrak features. This information is cumulative, with the most recent messages at the top of the screen.

The most recent system messages also display on a splash screen after login.

Re-Entering the System

This section assumes that you have entered a new order, logged out of AMCTrak, and are re-entering the system to check on a previously submitted order.

1) Log onto the website through the AMCTrak system:

   https://[your company].amctrak.com/Login.aspx

2) Type your email and password in the fields provided on the AMCTrak system account login screen, illustrated below.
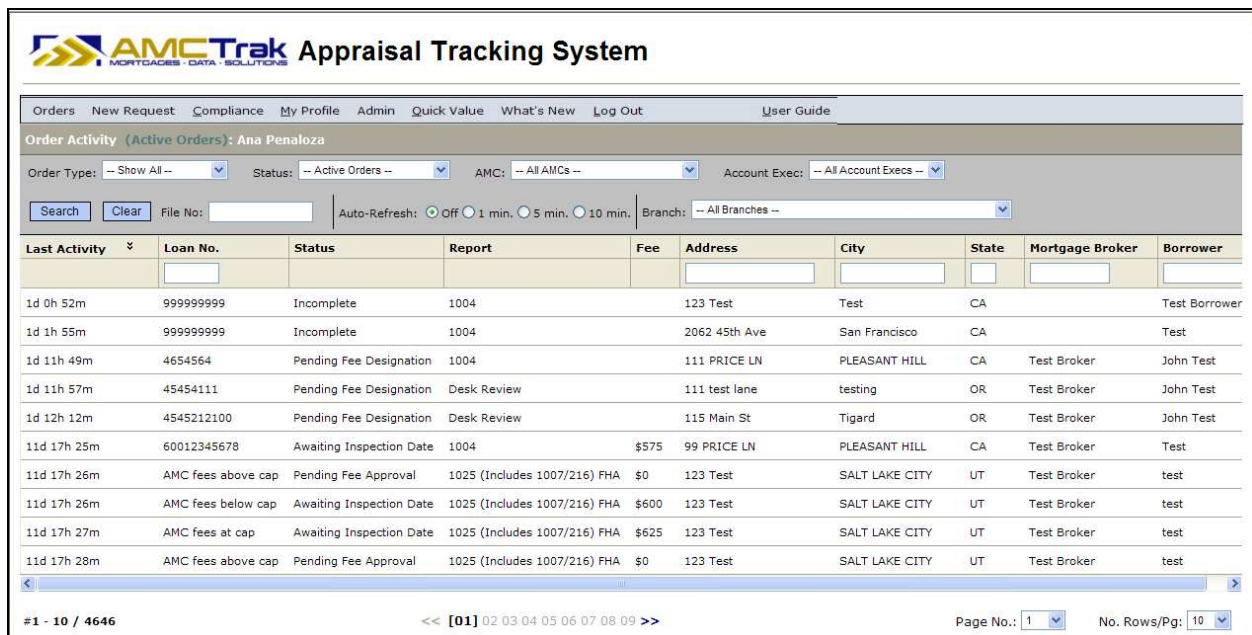
AMCTrak Lender Log in screen

After Logging In Again

Once you have logged in, the Order Activity page, illustrated below, is the first page you will see in the AMCTrak Appraisal Request System process. Your name appears at the top left of the screen beneath the links.

The Order Activity page lists all active appraisal orders assigned to you. You may access this page at any time by clicking the Orders link at the top of the page and selecting **Order Administration** from the dropdown.

Order Activity page

Search Filters

By default, the dropdowns on the Order Activity page are set to filter the search results as follows:

Order Type – *Show All*. All active appraisal request orders are displayed.

Status – *Active Orders*. All active appraisal request orders are displayed.

AMC – *All AMCs*. All active appraisal request orders for all AMCs are displayed.

Account Exec —*All Account Execs*. All active appraisal orders for all Account Execs are displayed.

To Search by Order Type:

1) To filter the search for a specific order type, click the **Order Type** dropdown and select from the list, illustrated below.
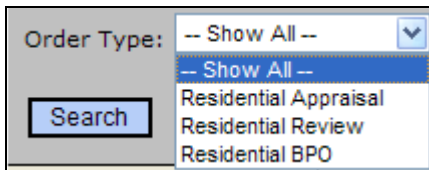
Order Type dropdown list

2) Then click **Search**. All active orders for the order type you selected will display.

To Search by Appraisal Status:

1) To filter the search by appraisal order status, click the **Status** dropdown and select from the list, as illustrated below.
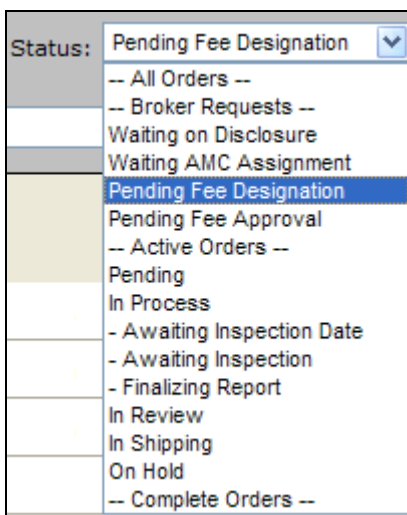
Status dropdown list

2) Then click **Search**. All active orders for the status you selected will display.

To Search by AMC:

1) To filter the search by AMC, click the **AMC** dropdown and select from the list, as illustrated below.
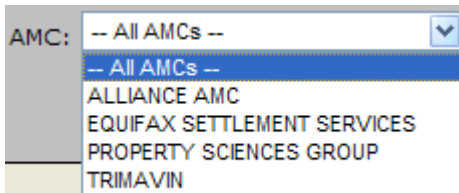
AMC dropdown list

2) Then click **Search**. All active orders for the AMC you selected will display.
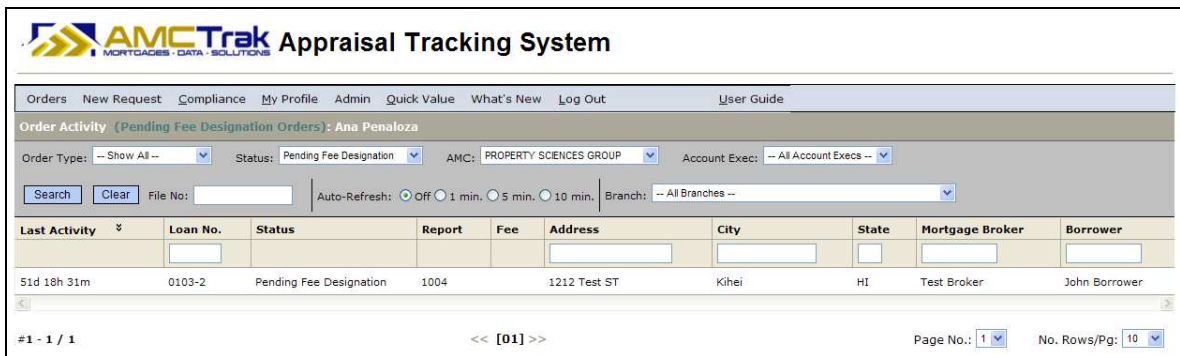
Search Results

To Search by Account Exec:

1) To filter the search by Account Exec, click the **Account Exec** dropdown and select from the list, as illustrated below.
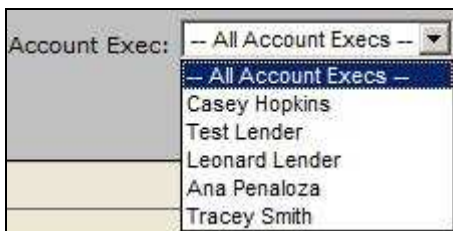
Account Exec dropdown list

2) Then click **Search**. All active orders for the Account Exec you selected will display.

Additional Search Criteria:

1) You may also search by loan number, address, city, state, Mortgage Broker or Borrower by placing your cursor in the window below each of these items and typing in the information.

2) Then click **Search**.

To Navigate through Your Search Results:
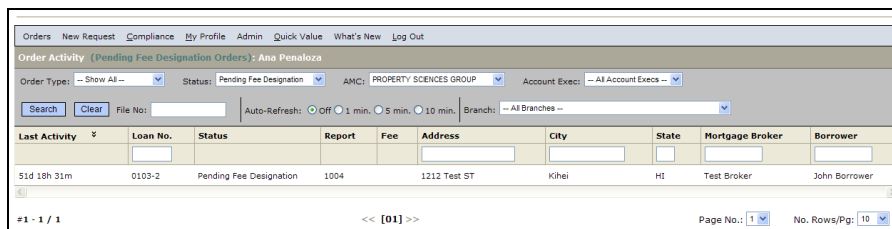
1) Click the **Page No.** dropdown. If you have more than one page of results, click the number of the desired page.

2) Click the **No. Rows/Pg.** dropdown to determine how many rows to be displayed per page. The default is 10 rows per page.

- To clear your search data, click **Clear**.

Viewing Individual Appraisal Requests

When you have a results grid from a search described in the previous section, you can click on a row in the grid to "drill down" and view details for an individual request.

To Navigate from Search Results to an Individual Request:

1) Click anywhere in the desired row in the search results grid.

Search Results

An Order Summary page with details relating to the appraisal request is displayed, as illustrated below.

Order Summary page with details for individual appraisal request
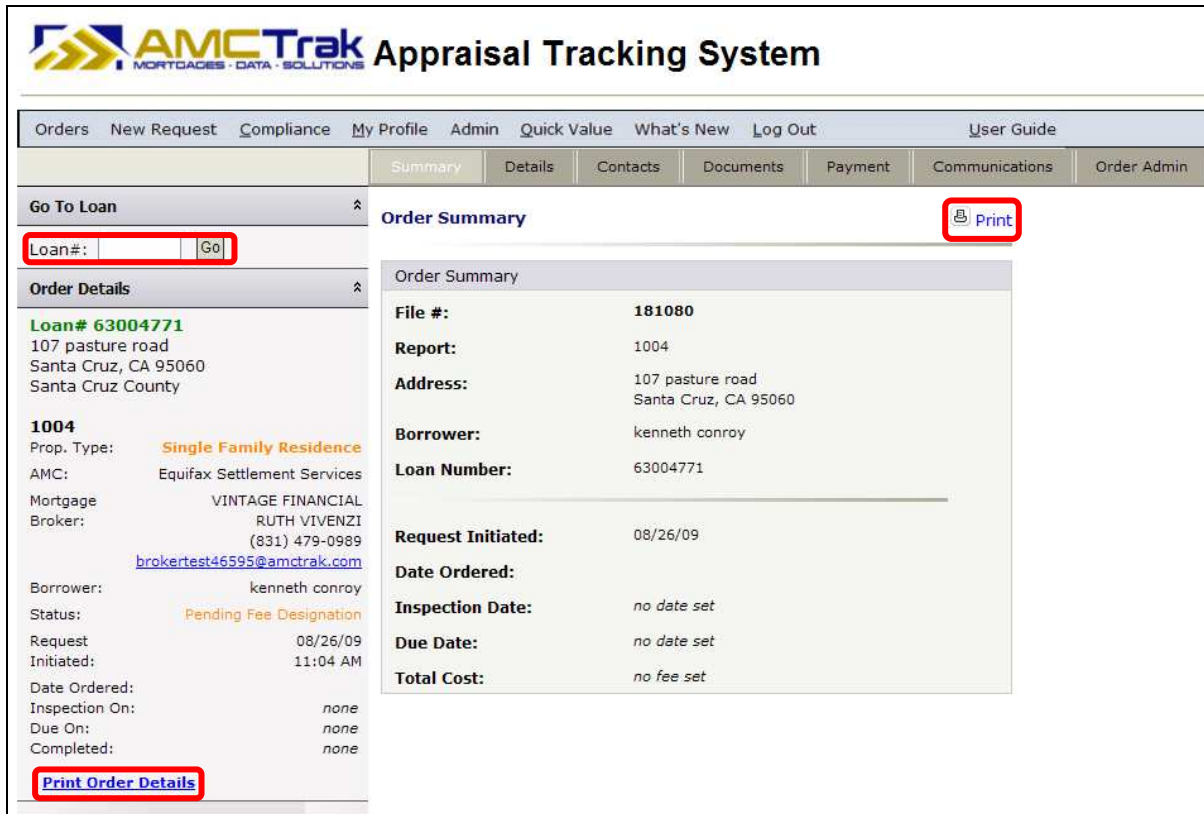
This page has seven tabs:

Summary – Displays the Order Summary page for a specific appraisal request.

Details – Displays the Residential Appraisal Details page for a specific appraisal request.

Contacts – Displays a list of people related to the transaction for inspection purposes.

Documents – Displays a list of uploaded documents relevant to the appraisal request, with links to individual documents.

Payment – Displays the Order Information page with credit card or account billing information.

Communication – Displays the Order Communications page for a specific appraisal request.

Order Admin – Displays the Order Status for specific review request.

Below is a detailed discussion of each tab.

Summary Tab

The Order Summary page, illustrated below, is displayed when you click anywhere in the desired row on the Order Activity page. Or you may click on the **Summary** tab.

Order Summary page

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the information for the downloaded report(s) you submitted.

File # – The file number of the new appraisal request.

Report – The report type requested.

Address – The address of the Borrower.

Borrower – The first and last name of the Borrower.

Loan Number – The number of the Borrower's loan.

Request Initiated – The date the request was initiated.

Date Ordered – The date the appraisal order was requested.

Inspection Date – The date on which the appraisal inspection is scheduled. If no date has been set, the message displays *no date set*.

Due Date – Due date for the appraisal report. If no date has been set, the message displays *no date set*.
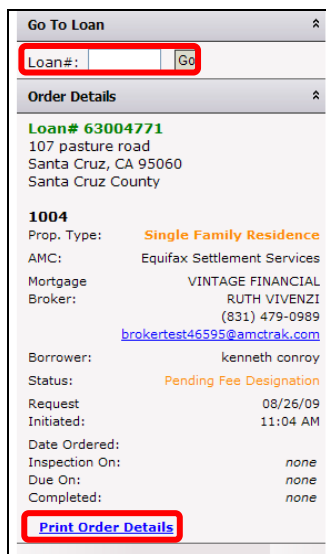
Total Cost – The total fee for the appraisal inspection. If no fee has been set, the message displays "*no fee set*."

To Print This Page:

1) Click the **Print** icon near the top right corner of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link.

"Print Order Details" link

The Residential Appraisal Details page, summarizing order details, appears, as illustrated below.

Residential Appraisal Details page summarizing the order

2) To print this page, click your browser's **Print** icon.

To Go to Another Appraisal Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Details Tab

Click on the **Details** tab to display the Residential Appraisal Details page, illustrated below.

Residential Appraisal Details page

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the following information:

Branch – The branch where you are located.

Account Representative – The name of the lending officer handling the appraisal.

Order Type – The type of appraisal, e.g. residential.

Property Type – The type of property, e.g. single-family residence, condo.

Report Type – The type of report requested, such as 1004.

Address – The address of the subject property.

City, State – The city and state of the subject property.

ZIP Code – The ZIP code of the subject property.

County – The county of the subject property.

Additional Description – Any additional appropriate description of the subject property.

Loan Number – The number of the loan.

Borrower – The first and last name of the Borrower.

Loan Type – The type of loan, e.g., purchase or refinance.

Borrower Email – The email address of the Borrower.

Address – The street number and street name where the Borrower resides.

City, State – The city and state where the Borrower resides.

ZIP Code – The ZIP code where the Borrower resides.

Additional Loan Info – Any additional appropriate information regarding the loan.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal screen, summarizing order details, will appear.

2) To print this page, click your browser's **Print** icon.

To Go to Another Appraisal Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Contacts Tab

Click on the **Contacts** tab to display the Order Contacts page, illustrated below.

Order Contacts

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the relation, name, phone number and email for the appraisal contact.

To delete an email address, click on the red **X** to the right of the email address.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal screen, summarizing order details, will appear.
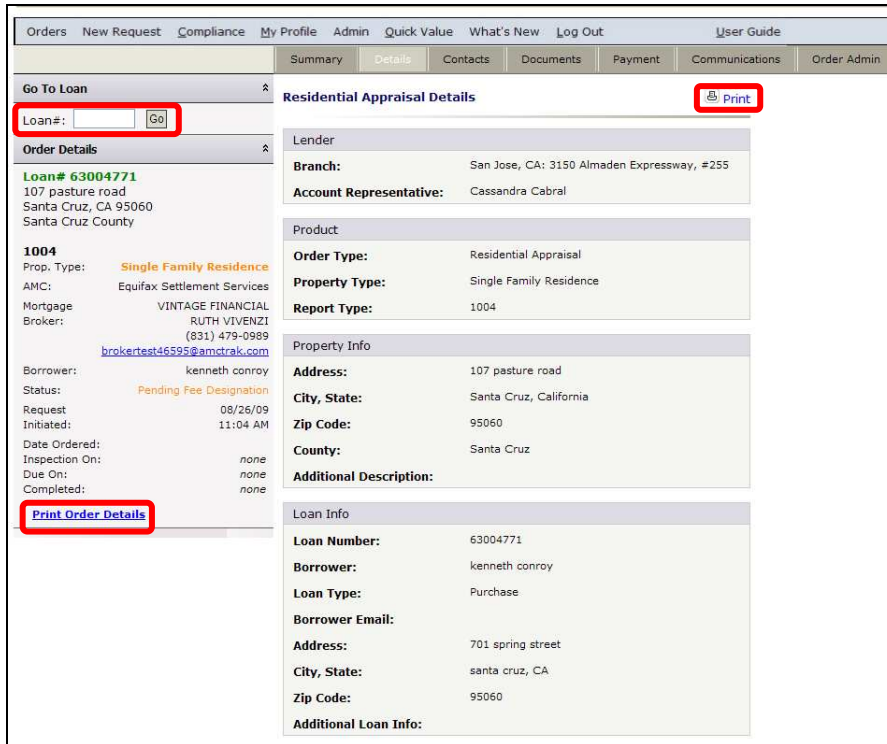
2) To print this page, click your browser's **Print** icon.

To Go to Another Appraisal Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Documents Tab

Click on the **Documents** tab to display the Order Documents page, illustrated below.

Order Documents page

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

The screen displays the following information:

File Name – The File name of the uploaded documents.

Document Type – The type of uploaded document, e.g., Original Appraisal.

Uploaded On – The date and time the document was uploaded.

To Upload a Document:

1) From the Document Type dropdown, select a document type from the list, illustrated below.

Document Type dropdown list

2) Click **Browse...** and locate the file on your computer.

3) When you have located the file, click **Upload**. A progress indicator will display.

4) To confirm that the document was uploaded, review the columns in the Received Documents section. The filename, document type, and date and time the document was uploaded should appear, as illustrated below.

- When a document has been uploaded, the file name appears in this section.

- If no documents were found, the message *No Documents found* appears in this section.

To Upload Additional Documents:

- To upload additional documents, repeat the steps described above.

To Delete a Document:

- To remove a document from the Received Documents section, select the checkbox next to the document to be removed, and click **Delete**.

File Name	Document Type	Uploaded On
AppraisalReport042092009_v1.doc	Original Appraisal	04/29/09 11:58 AM

The checkbox and **Delete** button are visible only when at least one document has been uploaded.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.
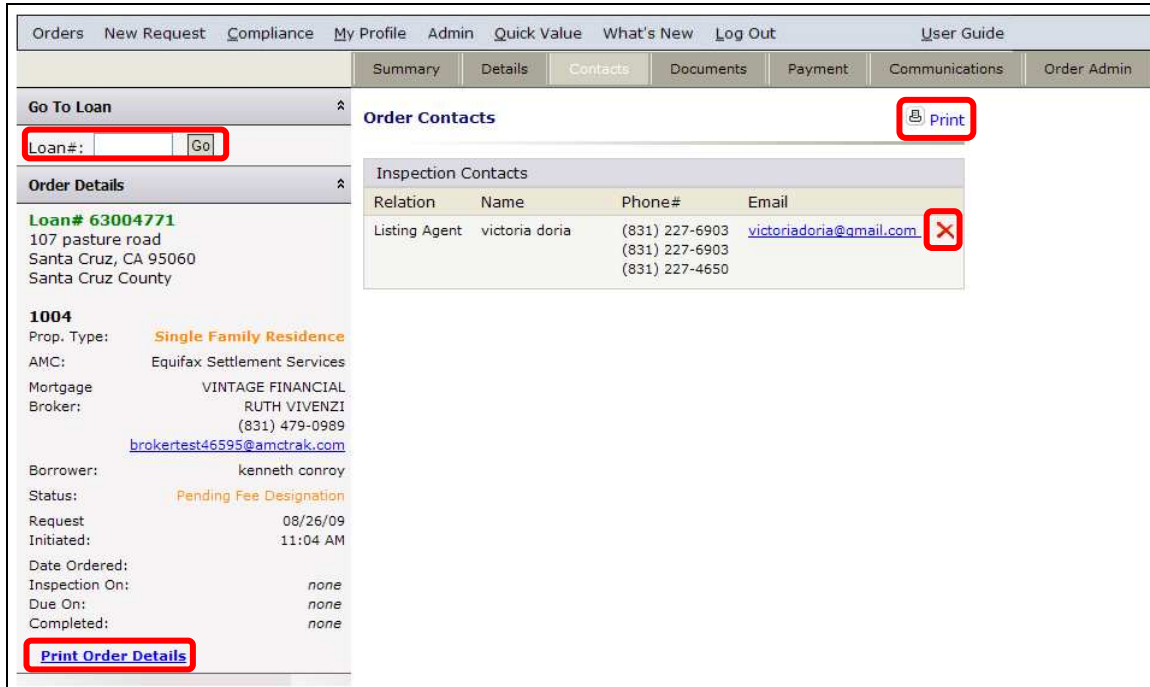
To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal screen, summarizing order details, will appear.

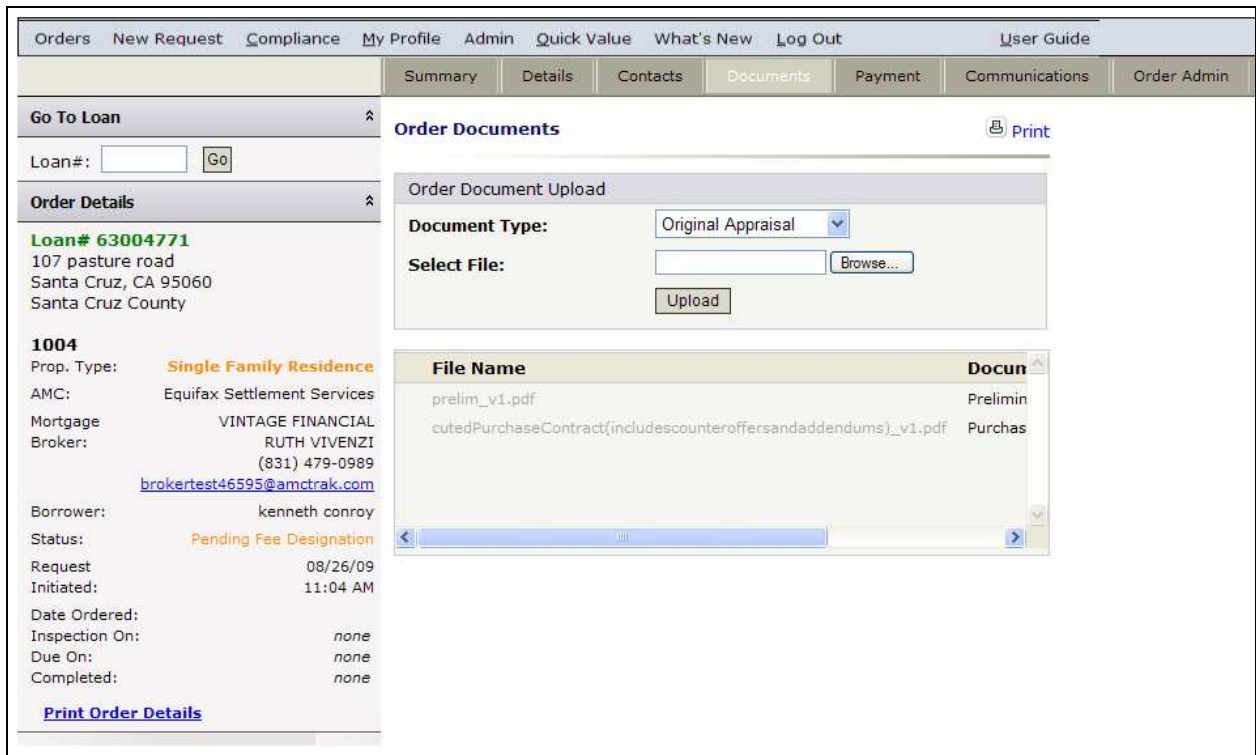2) To print this page, click your browser's **Print** icon.

To Go to Another Appraisal Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Payment Tab

Click on the **Payment** tab to display the Order Payment page, illustrated below.

Payment page

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the following information:

Type – The type of payment, i.e., Credit Card.

Cardholder Role – The role of the cardholder (Borrower or Loan Agent).

Account Number – The last four digits of the credit card number.

Cardholder Name – The first and last name of the credit card holder.

Expiration Date – The date the credit card expires.

Address1 – The street address of the credit card holder.

Address2 – Optional. Use if needed.

City, State, Zip – The city, state, and ZIP code of the credit card holder.

> **To Print This Page:**
> 1) Click the **Print** icon at the top right of the screen.
> 2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal screen, summarizing order details, will appear.

2) To print this page, click your browser's **Print** icon.

To Go to Another Appraisal Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Communications Tab

Click on the **Communications** tab to display the Order Communications page, illustrated below.

Order Communications page

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

Use the Order Communications page to send a communication to designated recipients.

This page displays the following information:

Add Comments – Enter your comments to be sent in this window. If there are no comments to be added, the message "*No comments for this order*" will be displayed at the bottom of the screen.

Directed at – Select one or more of the boxes designating parties to whom you want to send your communication.

High Priority Flag – If this is a high priority communication, check the High Priority Flag box.

Post – Click **Post** to transmit the communication.

Once you have sent your comments, they will be shown in the **Posted By** section, with comments and date sent.

Posted By	Comment	Date
Ken Broker	Please get on this right away.	04/27/09 09:56 PM
	Message from Broker directed at Lender & AMC	

If no comments have been sent, the message "No comments for this order" will display.

To Print the Communications Page:

1) Click the **Print** icon at the top right of the screen.
2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.
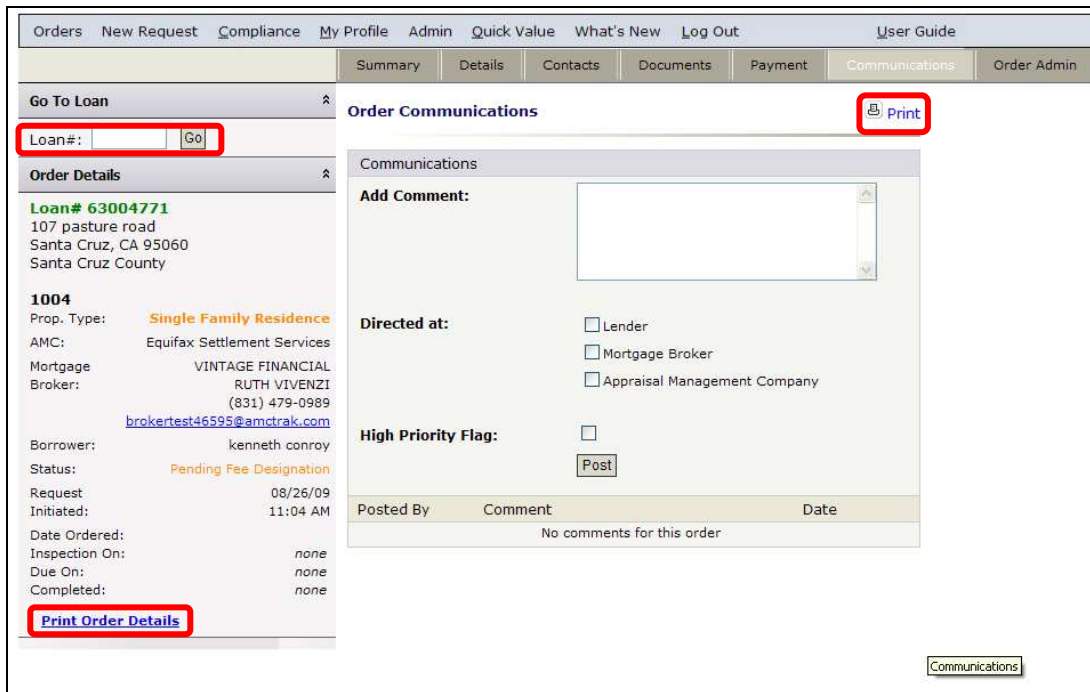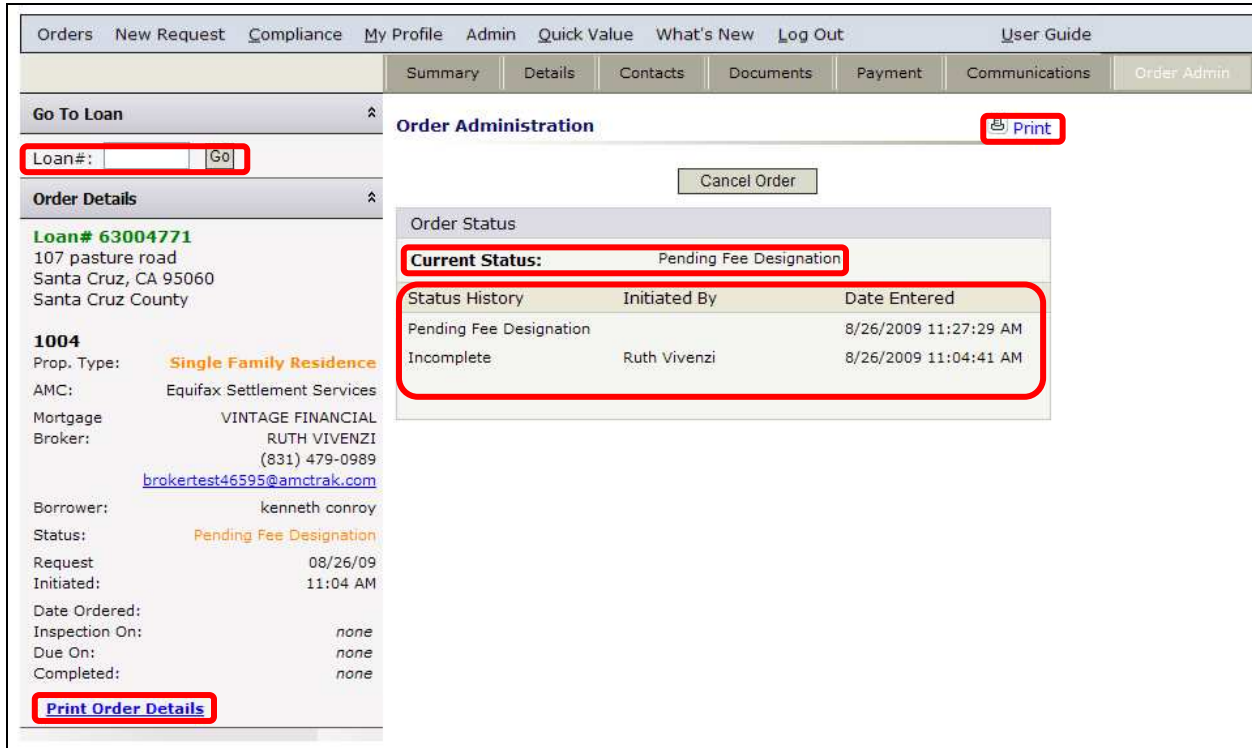
To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal page, summarizing order details, will appear.
2) To print this page, click your browser's **Print** icon.

To Go to Another Appraisal Request Order:

1) Enter the loan number in the **Loan #** window.
2) Click **Go**.

Order Admin Tab

Click on the **Order Admin** tab to display the Order Administration page, illustrated below.

Order Administration page

> **Note:** For wholesale Lender branches, the Order Details panel on the left side displays Mortgage Broker contact information. For retail Lender branches, Mortgage Broker information does not display on this panel.

This page displays the following information:

Current Status – The current status of the appraisal and request.

Status History – Past statuses for the order, with name of initiator and dates and times entered.

> A status of "Incomplete" (as in the above illustration) indicates that the user left the screen without entering information in all fields. You can do so without losing your entries, and you can reopen the order later for completion.

You can also cancel an appraisal request from this page by clicking on the **Cancel Order** button. See the following section for details.

Cancelling an Appraisal Request

If it becomes necessary to cancel an appraisal request:

1) On the Order Administration page, click the **Cancel Order** button.

- The system changes the status of the appraisal request to *Canceled*. The request remains in the system with that status.

2) The appropriate parties automatically receive notification that the appraisal request has been canceled.

3) The AMC takes part in communications regarding the next step for the appraisal request.

- If the appraisal request is to be reordered, you must enter the Order process again.

- If the appraisal request is not to be reordered, the transaction is closed.

To Print This Page:

1) Click the **Print** icon at the top right of the screen.

2) A dialog box for your printer appears. Make any adjustments, or just click **Print**.

To Print the Order Details:

1) To print the order details shown on the left side of this page, click the Print Order Details link. The Residential Appraisal page, summarizing order details, will appear.

2) To print this page, click your browser's Print icon.

To Go to Another Appraisal Request Order:

1) Enter the loan number in the **Loan #** window.

2) Click **Go**.

Final Steps

After the new appraisal request has been entered into the AMCTrak system and you review the request, the following steps need to be completed.

Lender

Complete the following:

1) Approve or reject the appraisal request.

- If you approve the appraisal request, the appropriate parties are notified that the request is approved.

- If you reject the appraisal request, the appropriate parties are notified that request is rejected, and the transaction is closed.

2) Select the AMC using lender business requirements and forward the appraisal request to the AMC.

AMC

- The AMC receives the appraisal request.

- If the AMC accepts the appraisal request, a confirmation receipt is sent to you.

- If the AMC rejects the appraisal request, the order is placed in a queue.

- If the assignment is accepted, the AMC begins work on the appraisal assignment.

- Notifications are sent to the appropriate parties at each key status change.

- The AMC assigns the order to an appraiser.

- The appraiser contacts the property contact to set up an inspection appointment.

- After the appraisal has been completed, email notifications are sent to the appropriate parties.

- The AMC sends a copy of the appraisal report to the Borrower via email or U.S. mail if necessary.

Status Check

- At any time, the Broker can log into the system and check the status of an order.

Lender

- Completes the loan process with the Borrower once the appraisal is successfully completed.

For Information or Further Assistance

If you need additional information or assistance in using this application, please contact AMCTrak Customer Support, support@propsci.com or 1-(925)-246-7337. Hours: M-F 8am-5pm Pacific.