

OUR COMMITMENT

First off, we would like to thank you for the Opportunity to earn your business.

We at e-AMC realize that perfection is not an option, it is an expectation.

Our commitment to our clients has always been the same –

Excellence



ABOUT US

E-AMC was formed by a select group of Lenders, Appraisers, R.E. Attorneys, and R.E. Brokers.

Our Main office is located in Austin, Texas and our affiliate companies have been in the real estate and appraisal business for over 20 years.

With our combined experience from our affiliated companies, certified appraisal staff and Class A service pool, e-AMC is the clear choice for all your AMC needs.

We have spent over a year observing the mistakes that the other AMC's have made and have created a true AMC for Lenders & Appraisers, by Lenders & Appraisers.

Production Center

Primary Business Address
7514 N MOPAC . Suite 100
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Main: 888-954-5444

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Sales: chris@eamc1.com

- National -

PRODUCT/
SERVICE
INFORMATION



Main: 888-954-5444

Fax: 1-800-947-0481

info@eamc1.com

www.eAMC1.com

OUR SERVICES

- ◆ RESIDENTIAL & COMMERCIAL APPRAISALS INCLUDING CONVENTIONAL, FHA & USDA
- ◆ NATIONWIDE COVERAGE
- ◆ 100% HVCC COMPLIANT WITH CERTIFICATION CERTIFICATE INCLUDED
- ◆ INDUSTRY LEADING SOFTWARE DELIVERY, REPORTING AND VERIFICATION SYSTEM, INCLUDING MISMO COMPLIANT XML
- ◆ INDIVIDUALLY CUSTOMIZED CLIENT PORTAL WITH 24/7 ACCESS TO ALL REPORTS, STATUS UPDATES & REVIEWS
- ◆ ALL APPRAISAL REVIEWS ARE OVERSEEN BY APPRAISERS
- ◆ CERTIFIED QUALITY CONTROL SYSTEM
- ◆ MULTIPLE LOS INTEGRATED PLATFORMS
- ◆ SUPERIOR CUSTOMIZABLE TRACKING SOFTWARE INFORMS PARTIES THROUGHOUT THE ENTIRE APPRAISAL PROCESS
- ◆ MULTIPLATFORM BACKUP AND STORAGE SYSTEM KEEPS YOUR FILES SECURE AND IMMEDIATELY AVAILABLE 24/7
- ◆ ABILITY TO CUSTOMIZE FORMS & RULES

LENDERS

- ◆ GUARANTEED 100% HVCC COMPLIANT
- ◆ 5 DAY AVERAGE TURN-TIME
- ◆ CLASS A APPRAISER NETWORK WITH THE ABILITY TO CUSTOMIZE YOUR APPROVED VENDOR LIST / DO NOT USE LIST
- ◆ MULTIPLE LOS PLATFORMS, INCLUDING CALYX POINT, BOTH SAVE TIME AND INSURE ACCURATE DATA TRANSFER. BULK ORDERING ALSO AVAILABLE
- ◆ FROM ORDERING TO DELIVERY, WE ARE NOT STATIC. WE CUSTOMIZE OUR PROGRAMS AND PROCESSES TO MEET YOUR NEEDS
- ◆ ALL APPRAISALS AND APPRAISERS GO THROUGH OUR QUALITY CONTROL AND REVIEW. ALL DATA IS AVAILABLE AND CUSTOMIZABLE BY OUR CLIENTS
- ◆ CUSTOM REPORTS ALLOW SPECIFIC FIELD GENERATION, GROUPINGS AND DATA FILTERING ALL EXPORTED TO EXCEL
- ◆ OUR TRACKING SOFTWARE EFFECTIVELY ELIMINATES TIME CONSUMING PHONE CALLS AND EMAILS AS WELL AS PROVIDES A TRUE TIMELINE FOR YOUR STAFF. THIS AFFORDS YOU THE ABILITY TO FORECAST ISSUES PRIOR TO CLOSING

APPRAISERS

- ◆ SUBSTANTIAL DATABASE OF QUALIFIED, RELIABLE AND PROVEN APPRAISERS
- ◆ AVG DISTANCE TO SUBJECT: 16.2 MILES
- ◆ AVG DELIVERY OF FILES: 5 DAYS
- ◆ AVG TURN-TIME ON CORRECTIONS: 2HRS
- ◆ WE CONTINUALLY VERIFY ALL OUR APPRAISERS QUALIFICATIONS, LICENSING AND INSURANCE STANDINGS
- ◆ ALL APPRAISERS ARE GRADED AND REVIEWED ON EVERY APPRAISAL. ALL DATA IS AVAILABLE TO OUR CLIENTS
- ◆ NO OUT OF AREA APPRAISERS, REDUCING DESK /FIELD REVIEWS & COMPLAINTS
- ◆ OUR ENTIRE NETWORK OF LICENSED APPRAISERS HAVE AGREED TO PROVIDE THE SERVICES EXPECTED BY OUR CLIENTS. OTHER AMC'S MAY HAVE SOME OF OUR CAPABILITIES, BUT OUT OF IGNORANCE OR GREED HAVE NOT ESTABLISHED CONTRACTS WITH THEIR APPRAISERS THAT INSURE THE CORRECT APPRAISAL IS DELIVERED IN A TIMELY MANNER AND IS DONE, NOT BY THE CHEAPEST APPRAISER, BUT BY THE MOST QUALIFIED APPRAISER WHO CAN GET THE JOB DONE IN THE TIME NEEDED BY OUR CLIENT

PRODUCTS & SERVICES

e-AMC and its affiliated companies are happy to provide the following services:

- Appraisal Management services
- Residential Appraisals - Conventional - Government / FHA / USDA
- Commercial Appraisals & Bidding / Management system
- Real Estate Brokerage Services - Commercial & Residential Listings
- BPO's - Broker Price Opinions - Fannie or Custom
- Quality Control / Reviews
- Compliance Services / QC
- Field & Desk Reviews
- REO Appraisals / BPO's
- Relocation Appraisals
- Vacant Land Services / Appraisals
- Probate Services / Appraisals
- Expert Witness Services
- REO Services - Listings & Sales
- Closing Services / Title
- Legal & Doc Prep Services
- File Storage

Appraisal Reports

Single-Family Residential Appraisal (1004)
Single-Family, Non-Owner Occupied (1004)
Manufactured Homes (1004C)
FHA/USDA Single Family Residential Appraisal
Two-to-Four Unit Residential Appraisal (1025)
Condominium Appraisal (1073)
Cooperative Interest Appraisal (2090)
Real Estate Owned Reports
One-Unit Residential Appraisal
Field Review Report (2000)
Two-to-Four Unit Residential Field Review (2000A)
Desk Reviews (2006)
Enhanced Desk Reviews (2055)
Exterior Appraisal Report
Exterior-Only Individual Condo Unit (1075)
Exterior-Only Individual Coop Interest (2095)
Desktop Underwriter Property Inspection Report (2075)
Rental Survey (1007)
Operating Income Statement (216)
Appraisal Update and/or Completion Report (1004D)

- Multiple additional reports available -



APPRAISAL MANAGEMENT COMPANY

FIRREA REG Z

COMPLIANCE

- ◆ NATIONWIDE COVERAGE
- ◆ USE YOUR OWN TRUSTED APPRAISERS
- ◆ ALL APPRAISALS REVIEWED BY E-AMC'S LICENSED APPRAISER STAFF
- ◆ ALL APPRAISALS SCRUBBED FOR COMPLIANCE ISSUES
- ◆ INDUSTRY LEADING DOCUMENTATION AND STORAGE
- ◆ NO ADD-ON FEE'S
- ◆ 5 DAY AVG TURN TIMES
- ◆ OUR SYSTEM IS DESIGNED PER YOUR RULES
- ◆ ABILITY TO VIEW ALL PROGRESS
- ◆ MISMO COMPLIANT
- ◆ SECURE WEB-BASED 24/7 ACCESS
- ◆ LOS INTEGRATION
- ◆ MULTIPLE AVM AND QC TOOLS AVAILABLE
- ◆ E-AMC'S QCV REPORT
- ◆ BPO & REO SERVICES
- ◆ AFFILIATED SERVICES INCLUDE BROKERAGE, TITLE/CLOSING & LEGAL SERVICES

With all the talk about HVCC, it is easy to overlook appraiser independence guidelines mandated by Reg. Z and FIRREA.

Appraisal independence has swept the industry over the last year and truly affects all branches of Lending.

Are you compliant?

Reg. Z:

As of October 1, 2009

§ 226.36 Prohibited acts or practices in connection with credit secured by a consumer's principal dwelling.

(b) Misrepresentation of value of consumer's dwelling —

(1) Coercion of appraiser . In connection with a consumer credit transaction secured by a consumer's principal dwelling, no creditor or mortgage broker, and no affiliate of a creditor or mortgage broker shall directly or indirectly coerce, influence, or otherwise encourage an appraiser to misstate or misrepresent the value of such dwelling.

(2) When extension of credit prohibited. In connection with a consumer credit transaction secured by a consumer's principal dwelling, a creditor who knows, at or before loan consummation, of a violation of paragraph (b)(1) of this section in connection with an appraisal shall not extend credit based on such appraisal unless the creditor documents that it has acted with reasonable diligence to determine that the appraisal does not materially misstate or misrepresent the value of such dwelling.

FIRREA:

Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) required the regulatory agencies to adopt regulations on the preparation and use of appraisals by federally regulated financial institutions...

“An institution's real estate appraisal and evaluation policies and procedures will be reviewed as part of the examination of the institution's overall real estate-related activities.”
“An institution's board of directors is responsible for reviewing and adopting policies and procedures that establish an effective real estate appraisal and evaluation program.”

Per FIRREA RULES AND REGULATIONS:

- ◆ Do you - Have written guidelines in place that govern & evaluate your appraisers?
- ◆ Do you - Insure your appraisers are Licensed and abide by USPAP standards?
- ◆ Do you - Insure that there are no conflicts of interest with your appraisers?
- ◆ Do you - Have the ability to provide for the “independence” of the person performing the appraisal?
- ◆ Do you - Assess the validity of existing appraisals or evaluations to support subsequent transactions?
- ◆ Do you - Establish internal controls that promote compliance with these program standards?

Lender's e-AMC does!



Underwriters / Compliance

The e-AMC review process has been created by Underwriters, for Underwriters. Due to our Non-Static systems and processes, we are able to mold your companies unique requirements into our specialized review and correction process.

Why is e-AMC preferred by Underwriters?

- I. **Knowledge:** When we created e-AMC, the very first decision made was to set our company apart from the competition by forming a review department staffed with ONLY appraisers. Through listening to hundreds of war stories from Underwriters depicting the process of attempting to communicate with minimum wage employees of other AMC's, it was a very simple "logical" decision to provide professional staff to facilitate the needs of the Underwriters. By implementing the above, Underwriters have a direct line to a professional that understands exactly what is being requested. Why it is being requested, how to communicate / facilitate the request to the appraiser, and most importantly, our review staff have been trained to listen! Regardless of how skilled and knowledgeable our staff may be, it is not our job to argue with our client. We are a management company. Our job is to implement the request of our client and do so in a prompt and timely manner!
- II. **Communication:** The industry has always been the same, employ the smallest amount of people to do the greatest volume of work. By understanding the above, we realize that TIME is not a luxury most Underwriters have a lot of. Due to the ridiculous processes some of the OLD AMC's instituted, it became readily apparent that Communication really does solve all problems. We have actually heard stories of such untimely and indirect avenues of communication that the Underwriters gave up and decided to make the L.O.'s responsible for appraisal corrections. Why not just give Underwriters a single email address to cut and paste conditions to? Before the L.O. even gets back to the office to check their email, we generally have the revised report back into the Underwriters hands! Why not also provide the Underwriter with a dedicated phone number, once again, staffed with professionals that actually know how to spell mortgage, to handle any issues at a moments notice? What a novel idea. Last, and here is the prize winner, why not have the AMC's Review Department communicate with the Underwriters / U/W Coordinator to implement a review process that insures 90% or more of any "reoccurring" corrections are caught by the AMC's reviewers prior to wasting your valuable time?
- III. **Relationships:** Once again, via multiple request from our clients, we have found that Underwriters prefer to deal with ONE person, 100% of the time. Why not assign a reviewer from the AMC to be the "case manager" for a client? Probably because it makes to much sense. By doing this, e-AMC allows a relationship to form between the Underwriter and our reviewer. Why is this important? Once again we go back to both Communication and knowledge. The established "link" between the two, enables more direct communication, removes barriers, and most importantly allows our reviewer the complete understanding of what the Underwriter is looking for in a report. The reviewer can then customize his/her review process to weed out those issues and corrections that make you scream on a daily basis!
- IV. **Compliance:** Our software provides the Underwriter with a Compliance Check! All though we realize that there is no software on the market that will replace the knowledge and eyes of the Underwriter, our system delivers a report with the file that assists you with basic compliance issues it discovers, thus, saving you time. After all, it is always nice to have a second pair of eyes at the end of the month!

Loan Officers & Processors

e-AMC would like to thank all of our Loan Officers and Processors. Due to your continuous input, we have streamlined our processes to meet your needs and take the negative connotations out of the AMC experience.

What makes e-AMC the preferred AMC of L.O.'s and Processors nationwide?

- I. **Timeliness:** e-AMC continues to average, nationwide, a 5 day delivery time on all report types. Revision requests average a 3 hour return time. We understand that receiving a report on time is pertinent for our L.O.'s to insure their file gets into the underwriting queue in a timely manner.
- II. **Quality:** It does not matter if you receive a timely report if it can not be used or you spend an additional week having it corrected. e-AMC insures a quality report via two separate processes. First, due to long term relationships with our preferred appraiser panel, we have trained our appraisers to send the best reports 100% of the time. We continually educate our pool to insure they are completely knowledgeable as to your underwriting requirements. Secondly, our review department, staffed by APPRAISERS ONLY, review each report within 15 minutes of the appraiser upload for any item missed or in need of correction. Why is 15 minutes important? The quicker we discover an issue with a report, the more likely the appraiser is still in front of his/her computer to repair the report, thus allowing e-AMC to have most corrections returned within minutes.
- III. **Communication:** If you ever have the opportunity to visit our office, the first thing you may notice is the absence of "ringing" phones. Why? We pride ourselves in the fact that our clients are fully abreast of the status of their file at all times. If the phone rings, it means we didn't do our job. Ask any colleague that has had the pleasure of using e-AMC and the first thing they will tell you is that they have never had to ask: Where the order is; Has it been scheduled/inspected; When are we getting it back, etc.. We update all files between 1 & 5 times daily. We have actually been asked by a small number of people to slow down on our updates.. Of course, they were not processors!
- IV. **Disputes:** Let's face it, 99% of all disputes from originators are valuation related. At e-AMC, we have streamlined the process as we know it is not "just another file", it is your PAYCHECK! Our commitment to you is that we will deliver an accurate report or we will PAY for a new one. A file is not "dead" until you say it is. By listening to our clients as well as having the best compliance department in the country, e-AMC has developed a dispute process that mirrors the abilities you used to have prior to HVCC, while at the same time insuring Non-Influence. How? Well, in short, we allow our L.O.'s to speak to our review department as they used to speak to the appraiser prior to HVCC. Then we simply remove any "influence" type items and have the appraiser address their concerns. Why no other AMC takes the time to accommodate their clients is beyond us!
- V. **Respect and Accommodation:** Believe it or not, there are still a few companies out there that believe in customer service. It is not uncommon for our clients to receive emails from the President of the company at 8pm verifying that they were taken care of on "that RUSH" file or to simultaneously receive emails from three different departments making sure your issue has been addressed. At e-AMC, we respect that every file is uniquely important to our client, while at the same time insure we accommodate your needs, instead of asking you to accommodate ours!

Lender's e-AMC Systems

The e-Trac enterprise software was created to insure 100% client satisfaction and to deliver Appraisals in a timely secure manner. The e-Trac system handles all aspects of the Appraisal Management process. Due to the scalability of the system, e-AMC uniquely affords our clientele the ability to customize and modify the system to process appraisals that meet their institution's individual needs.

e-Trac Features and Benefits

Customization: The e-Trac system is set up to meet your Needs. Whether you want daily email updates, custom Docs added to every file, specific report type rules, notification rules, ability to use your own appraisers, One-Click appraisal orders or the ability to access the system from anywhere in the world, the e-Trac system can do it!

Client Portal: Our clients have the ability to view all jobs and all requested orders at any time through their personalized client portal. This provides both unlimited access to real time information as well as the ability to communicate with us in a secure & compliant environment.

Appraisal Ordering: Our clients have the option to order either via fax, email or through their LOS system. One-Click appraisal orders via CALYX Point and other LOS systems makes the process simple, saves time and insures accuracy.

Order Tracking & Notifications: The e-Trac system has the most advanced tracking and Notification capabilities on the market. Without picking up the phone, you will be notified immediately via email when the appraisal is assigned, accepted, scheduled, completed etc.

Vendor Management: e-AMC and e-Trac give you both the ability to continue your established relationships with appraisers and the ability to add or remove your approved appraisers and Do Not use appraisers or choose from our Class A appraisers. Our Vendor Management System only selects quality appraisers from the immediate area of your appraisal request. The assignment process is crucial in providing unbiased and efficient HVCC compliant appraisals. The various categories for optimal assignment include: preferred vendors, coverage area, licensing, skill levels, location, workload, fast performance and quality rankings. e-Trac keeps track of everything!

Delivery & Storage: e-Trac provides a mechanism for managing your delivery preferences and ensuring proper fulfillment. e-Trac supports the ability to deliver in industry standard PDF format, MISMO compliant XML via web service technology. We also provide an unlimited amount of storage to adhere to USPAP 5 year file storage requirements and afford you the ability to access any existing or closed file at any time via your portal 24/7.

Quality Control

At e-AMC, we realize that Quality Control insures accuracy and compliance for our clients, but we have taken the QC process a few steps further. By combining superior software with highly specialized staff, e-AMC has redefined the way Quality Control should be done.

Our 5 step QC Process:

- 1. Our process starts at Lender set-up. Our custom software is designed to meet our Client's underwriting requirements. By doing this, if any compliance or Lender specific criteria are not completed, the appraiser can not upload the appraisal.**
- 2. Once the appraisal is uploaded to our system using our secure delivery process, e-AMC then Reviews every appraisal. If we find any issues or concerns, we communicate them and resolve the issue prior to your receipt.**
- 3. Once you have received and reviewed the appraisal, if you have concerns or Issues, we have created a dispute process. Depending on the dispute, we will first attempt to resolve the issue with the Appraiser. If resolution can not be achieved, we will send the appraisal to our Tier 3 QC.**
- 4. Our Tier 3 QC is staffed with D.E. Underwriters as well as Appraisers. They will review the appraisal and determine whether it warrants a new appraisal or communicate their findings to the appraiser for resolution.**
- 5. The e-AMC guarantee. If you use our appraisers and we find justification for a new appraisal to be ordered, e-AMC will pay for it!**

e-AMC also has a Compliance QC department. We have the ability to automate your in-house QC requirements with our e-Trac system.

If selected, our system will Randomly pull past files and send them to your QC department or 3rd party vendor, while simultaneously sending the file out for either the required Desk Review or Field Review.





**e-AMC
Program Overview
&
Lender FAQ**

Congratulation's

Your search is finally over. Take a look inside and discover what the e-AMC difference is all about.

e-AMC has spent many months listening to Lender issues and concerns with the appraisal management process. We believe you will discover, e-AMC has a cure for the common AMC.

Have a look at our FAQ to see the e-AMC difference:

Q. Why should I select e-AMC to provide Appraisal Management Services?

Answer:

- Nationwide Coverage Available
- HVCC – Fannie / Freddie / FHA Compliant
- Quality Control – Staffed with D.E. Underwriters' & Appraisers
- 100% Appraisal Review Policy
- AppraiserQC™ – 100% Vendor Verification
- Smart Select™ – Preferred Appraiser Program
- e-Trac Software– Web based – Customized Per Client
- Multiple LOS Integrated Platforms
- API Integration for Proprietary Software
- MISMO compliant XML via web service technology
- e-Vault™ - Regulatory Compliant - Secure File Storage
- Nationwide Compliance
- Comprehensive Network of Appraisers
- e-Trac System easily adds our Clients' Approved and Do-Not Use Appraisers.
- e-AMC's Growth Commitment: Our Compliance Department adds State Compliance Laws / Regulations and Modifies Practices Prior to State Implementation

Q. How does e-AMC select and police its appraiser pool?

A. Smart Select™: Our Software is set-up by your criteria. Depending on choices our clients make during your integration to e-AMC, the Smart Select™ system allows you to go back to the way you were accustomed to running YOUR business.

- **True Preferred Appraiser Usage: If you want your appraisers, we use your appraisers!**
- **Clients choose Appraiser Broadcasting Rules: Who, what, when, where and how quick!**
- **Insures the Best Appraiser is Selected By the AppraiserQC™ system: Quality - Proximity – Capacity – Performance Metrics**
- **Increased Efficiency & Turn Times: Selection process highlights most efficient & accurate Appraisers which have proven to be Consistent & Reliable.**
- **Access to Thousands of Tier One Appraisers**
- **Appraiser Competency Reviews**
- **Licensing, Certification & E&O Verified**
- **All Appraisers have Agreed to our Service Agreement Contract**
- **Appraiser Grading System – Including:
Quality / Timeliness / Status Updates / Accuracy**

Q. How do we know what level of appraisers will be doing our reports?

A. At e-AMC, we have only 1 level of appraisers, Tier 1. Most of our competitors use databases of 50,000 + Appraisers that they “Lease” from a 3rd party. We have this capability as well, but we give our clients the choice of using their own trusted preferred appraisers as well as our tier 1 - hand picked appraisers. Below is a sampling of e-AMC’s appraiser selection requirements and commitments:

(Items below: Provided by all appraisers and verified by e-AMC:)

- **State and County Coverage Area**
- **Product Fee Schedule**
- **Copy of Current State License**
- **Proof of Company E&O Insurance**
- **Proof of Appraiser E&O Insurance**
- **Reviewed Appraiser Qualifications**
- **Reviewed Production Requirements**
- **Reviewed Appraisal Review Ratings**
- **Reviewed Appraiser Disciplinary Policy**
- **Signed and dated Certificate of Non-Influence & HVCC Compliance Statement**
- **Signed and dated Conflict of Interest Statement**
- **Signed and dated e-AMC Acknowledgement of Terms**

(Please see our New Appraiser Pkg. for details on above)

Q. How Does e-AMC address Quality Control?

**A. At e-AMC, we make Quality Control JOB 1...
We utilize the latest technology and highly trained professionals to eliminate costly and time consuming mistakes.**

- **D.E. Underwriter Review on EVERY Appraisal: an Industry FIRST!**
Insures Accuracy – Enables Client Communication - Saves Time
Sure the competition has Underwriters, they even review some appraisals. But, if you read closely, you will find that the majority of the time their appraisals are reviewed by “trained staff.”
- **Automated Scrub System Prior to Appraiser Upload**
Checks Accuracy – Avoids Errors – Grades Appraiser
- **Scalable Software – Allows e-AMC to Set-up our System Per our Clients Quality Control Standards.**
- **Due to the Above, e-AMC Reduces Your Cost:**
Our QC Process Reduces your Underwriter Inquiries, so they may focus on the Loans and not the Appraisals!

Q. Ok, ok, we are SOLD! How does it work and is it easy to use?

A. Great, It's Simple and YES! -

Due to the scalability of the software, once integrated and programmed to your unique requirements, the system works efficiently, effectively and simplistically.

- **Web-Based Secure Client Portal**
- **24/7 - 365 day a year access from any PC with Internet Access**
- **Unique Client set-up allows our customers to dictate management levels, access and security settings**
- **Secure individualized portal insures your information, client data, preferred appraisers, company documents and personalized set-up are safe and secure**
- **No Software updates for your I.T. Department**
- **Clients can allow their Users and Brokers to self register and pre-determine set-up guidelines and rules that parallel your company's unique policies.**

Client Login

Please login to check the status of your orders.

In order to use this product you must have cookies enabled in your browser and have Aol 5.0, or Internet Explorer 5.0 or greater.

Username

Password

Log in

Forgot your password? [Click here.](#)

New to e-AMC? Please call our new client hotline at (512) 968-0663 and our team will happy to get you setup and running ASAP!

- **Status Updates:** This feature eliminates Appraisal-Update phone calls. Status-Updates are conveniently viewable in the portal as well as e-mailed to users selected to receive notifications.
- **Client portal conveniently allows users to communicate with e-AMC staff, without leaving the portal.**
- **If selected, the System allows approved staff to communicate with the appraiser. This allows our system to track communications to insure compliance**

Status Info	
Order Status	<input type="text" value="Inspected"/> <input type="checkbox"/> Rush Order
Current Status	
	<input type="text" value="Make selection"/>
Current Status	<input type="text" value="Property inspected - 05/15/09"/>
Notes / Special Instructions	
	<input type="text" value="Make selection"/>
Notes / Special Instructions	<input type="text" value="Will have report typed and sent this evening"/>
Office Notes	
	<input type="text" value="Make selection"/>
Office Notes	<input type="text" value="****RUSH ORDER****
Verified Acceptance
Verified Delivery Qutoe: 05/15/09"/>

Appraisal Ordering System

- System supports multiple mechanisms for receiving orders:
 - Manual Entry
 - Multiple LOS integrated systems Incl. Calyx for direct submission – Insuring accurate data and orders
 - Bulk Import availability via (.csv) or Excel
 - Web Services Department available for custom integration

e-AMC Order Form

[Import Fannie Mae Order](#)

Fields marked with an * are required

Ref Info

Loan # / Ref # * FHA#
Case #

Client Info

Client American Southwest Mortgage Corp. - Brokers TX
3503 NW 63rd
Suite 600
Oklahoma City OK 73116

Processor ▼

Processor 2 ▼

Ordered By

Date Needed Date must be entered in MM/DD/YYYY format.

Lender

Borrower and Subject Property Info

Name *

Property Address *

City *

State *

Zip *

County

Township/Borough

Legal Description

Borrower Email

Assignment Info

Property Type	SFR
Report Type	1004 - URAR-Conv. Single Family *
Report Type 2	No Report Selected
Report Type 3	No Report Selected
Report Type 4	No Report Selected
Report Type 5	No Report Selected
FHA	No
Intended Use	Purchase
Loan Type	Conventional
Occupancy	Primary Residence
Sale Price	225000
Settlement Date	06/01/2009

Date must be entered in MM/DD/YYYY format.

Billing Info

Payment Method	Pre-pay Check
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Property Access / Contact Info

Name	John T. Borrower's AGENT
Home Phone	512-555-5555
Work Phone	512-444-4444
Other Phone	512-333-3333

Extra Info

Notes / Special Instructions

1. Property only accessible from 2-5pm m-f. 2. RUSH ORDER - PLEASE CALL BROKER

Save

*** To confirm and send order please click [Save]. ***

■ **Dashboard: View all Orders & Status**

Daily Dashboard

Status	Scheduling	Messages
0 Open Orders	0 Unassigned Orders	0 Files Delivered Today
0 Orders In Review	0 Orders to be scheduled	
0 Orders On Hold	0 Inspections Scheduled Today	
0 Orders Cancelled Today	0 Orders Near Due	
0 Orders Completed Today	0 Overdue Orders	
0 Orders Reviewed		
0 New Orders Today		

■ Other program features

Viewing Open Orders

All Open Orders				
Showing records 1 to 10 of 10				
File Number	Loan #	Borrower	Address	Status
Unassigned		Zane Tester	123 Valley Road - Hightstown, WA 99000	Unassigned
Unassigned	120103	Jack Black	1126 Proper Street - Cityville, PA 11111	Unassigned
0400244		Todd Bechtel	12 Woodmont Rd - Montville, NJ 09000	Assigned
A-3120266	0123	Neil Diamond	88 Record Ave - Hollywood, CA 09000	Assigned

The All Open Orders page

Viewing an Order's Details

All Open Orders

Showing records 1 to 10 of 10

File Number	Loan #	Borrower	Address	Status
Unassigned		Zane Tester	123 Valley Road - Hightstown, WA 99000	Unassigned
Unassigned	120103	Jack Black	1126 Propert Street - Cityville, PA 11111	Unassigned
0400244		Todd Bechtel	12 Woodmont Rd - Montville, NJ 09000	Assigned
A-3120266	0123	Neil Diamond	88 Record Ave - Hollywood, CA 09000	Assigned

Click the link under the File Number column to view the details

eTrac Appraisal Company, Inc				
Date Ordered: 8/13/2003 9:06:40 AM				
Ref Info				
File Number	0000	FHA Number	00850	
Loan Number	000120			
Client Info				
Client	eTrac Mortgage - NJ Office			
Client Address	144 North Beverwyck Road Suite 219 Lake Hiawatha, NJ 07034			
Ordered By	Loan Officer - 973-263-2151			
Borrower Info				
Name	Borrower name			
Address	10 Property Address			
City	Ctiy			
State	NJ			
Zip	09000			
Assignment Info				
Property Type	SFR	Product 1	URAR	Fee \$375.00
FHA	No	Product 2	URAR Addendum	Fee \$125.00
Loan Type	Market Value	Product 3	Desk Review	Fee \$150.00
Sale Price	\$750,000.00	Product 4		Fee \$0.00
Estimated Value	\$750,000.00	Product 5		Fee \$0.00
Loan Amount	\$750,000.00			
Billing Info				
Payment Method	Bill	Bill Date	3/15/2004	

Order detail information

Contact Info			
Name	Contact Name	Home Phone	877-693-8722
Work Phone	Work Phone	Other Phone	Andrews Cell 555-555
Status Info			
Appraiser Assigned	Carl		
Appraisal Status	Completed		
Current Status			
Status History			
Date	Status	Message	
4/16/2004 1:10:55 AM	Assigned	Assigned to appraiser	
4/15/2004 11:43:21 PM	Unassigned	Dog bite mell	
3/16/2004 4:19:21 PM	Completed	done with inspections / comps - writing appraisal report	
2/14/2004 12:45:42 PM	Scheduled	scheduled inspection date/time	
2/14/2004 12:44:28 PM	Left Msg	Left message with contact	
2/14/2004 12:43:14 PM	Assigned	Assigned to appraiser	
Inspection Scheduled	4/4/2004 - 2:30pm	Est. Delivery	4/4/2004
Office Notes	Call contact to schedule inspection date		
Date Completed	4/26/2004		
Status Last Updated	4/16/2004 1:33:00 AM	Processed By	
Appraised Value	\$750,000.00		

[File Inquiries](#)

Additional order detail information

Sending Office E-mail



Email Demo Appraisals, Inc - Microsoft Internet Explorer

Email Demo Appraisals, Inc

Subject:

Message:

Downloading Completed Appraisals

File Number	Loan #	Borrower	Address	Completed	Download
65		Fred Novak	123 Main St - Springfield, PA 08629	4/7/2003	
1est		Trench	565 Main Street - Swarthmore, PA 08629	4/6/2003	

The Download Details Link for Completed Orders

Status Info

Appraiser Assigned: Bobby Brown
 Appraisal Status: Completed
 Current Status: Just talked to client and scheduled inspection. Finished and emailed for review
 Inspection Scheduled: 4/10/2003 Est. Delivery: 4/17/2003
 Status Last Updated: 4/7/2003 12:29:00 AM Processed By:

Appraised Value: \$125,000.00

 [File Inquiries](#)


[Appraisal File](#)
 1

The Download Appraisal File Link

Reports

Payables Open The payables open report lists all reports that have been billed but unpaid.

Invoice #	Borrower	Address	Product	Invoiced	Days Old	Loan #	Balance
eTrac Mortgage - NJ Office							
3120401	email	email - email, nj 07000	URAR URAR Addendum	4/20/2004	7	email	\$500.00
3120312	Charles Johnson	12 Happy Street - Harrisburg, PA 09000	Desk Review URAR	4/23/2004	4	00440	\$650.00
3110074	Chuck Jones	123 Smith Street - Smithville, NJ 09000	URAR URAR Addendum	1/6/2004	112	4444	\$625.00

Sample of a Payables Open Report

Payables Closed The payables closed report lists all reports that have been recently paid.

Payables Open		Closed Accounts Payable				
Payables Closed		There were 89 appraisals paid in the last 90 days.				
		Total closed payables = \$18,976.00				
Invoice #	Borrower	Address	Product	Invoiced	Loan #	Fee
eTrac Mortgage - NJ Office						
test592	Robert Cordes	575 deer run - libum, ga 30047	URAR	5/6/2003		\$254.00
testcords	Borrower name	111 Property Address - test, NJ zip	URAR	9/8/2003		\$300.00
NJ00123	Carl Stuono	144 North Beverwyck Rd - Lake Hiawatha, NJ 07034	URAR	9/17/2003	0044669	\$300.00
N.Branch.D44	Skip Wilson	111 Main Street - Santa Monica, CA 08629	URAR	8/14/2003		\$575.00

Sample of a Payables Closed Report

**Call us today
&
Discover
The e-AMC Difference!**

**(512) 968-6330
info@eamc1.com
www.eamc1.com**

HVCC & AMC FACTS

With over 500 Appraisal Management Companies in the nation, it pays to make sure your with the right people.

Due to the lack of current regulation of AMC's, we have found that some of them may not be truly HVCC compliant. Currently, AMC companies are not policed. It is our opinion that when reviewed, some Loans will lose their HVCC Compliance which could result in repurchase by a Lender.

At e-AMC we Guarantee 100% HVCC Compliance and issue a HVCC Compliance Certificate & Guarantee with every appraisal. Our Compliance Department and software company update our systems and processes immediately as changes are implemented and notify clients simultaneously.

Below we have assembled some important facts concerning AMC's & HVCC:

HVCC

- **HVCC took effect on May 1, 2009.**
- **HVCC applies to loans secured by 1 to 4 unit, single-family dwellings.**
- **HVCC Currently applies to Fannie & Freddie Only.**
- **FHA will have its own HVCC shortly.**
- **In a Fannie or Freddie audit, if any Loans are found to be Non-HVCC compliant, such Loans will be subject to repurchase and you may lose your Fannie/Freddie approved Lender status.**
- **Mortgage Brokers may no longer order appraisals directly or accept payment.**
- **Borrower must receive a copy of the appraisal 3 days prior to closing.**

AMC's

- **There are currently over 500 AMC's, prior to 5/09 there where less than 50.**
- **Most States have yet to enact legislation for AMC's.**
- **Under proposed State legislation, many current AMC's will not be compliant.**
- **Most AMC's do not offer HVCC Certificates with each and every file.**
- **Most AMC's do not use Licensed Appraisers for quality control.**
- **Generally, AMC's choose the least expensive appraiser and not the best qualified. With e-AMC, Lenders may use their own pre-establish approved appraiser list.**
- **Lenders may utilize multiple approved AMC's at the same time.**

THE COMPANY

**We would like to thank you for the Opportunity to earn your business.
At e-AMC we realize that perfection is not an option, it is an expectation.
Our commitment to our clients has always been the same —**

Excellence

e-AMC was created by a select group of highly respected individuals in the Lending, Appraisal, Real Estate Law and Real Estate Brokerage industries. We spent an entire year observing where other AMC's were falling short. Because our founding members are specialists from all arms of the industry, we are able to identify and navigate the unique hurdles faced on all sides of the HVCC process. We have employed the latest technology and have assembled a panel of specialists to afford our clients the ability to maintain HVCC compliance without having to experience the various frustrations associated with the HVCC process to date.

Whether you have an existing AMC in place or you are just beginning your venture into HVCC compliance, e-AMC and its staff have streamlined the Appraisal Management Process and would like to welcome you to the way AMC's should have been from the start.

Principals:

Johnnie F. Davis - President

Owner - The Davis Law Firm, P.C.

Board certified: Residential & Commercial Real Estate Law

Texas Board of Legal Specialization

Mike E. Davis - Dir. of Operations

Formerly: Production Manager - GSValue

Formerly: General Manager - SCI, Inc.

Chris G. Davis - V.P. of Sales

Owner / Founder - Distinctive Realty

Formerly: RSE - NTN Communications



The e-AMC Story

Our Story

e-AMC was founded on a simple, yet humorous quote from our Vice President, Chris Davis:
“What in the world is going on here? IT’S JUST A DARN APPRAISAL!”

This quote was followed by several months of research into the then “new” world of HVCC and AMC’s. What was discovered, as you know by now, is that due to the unregulated “wild west” new Fannie rules that were forced on all lenders without thought and/or oversight, AMC’s sprung out of the woodwork to take a chunk of the prize.

There were 2 main types of AMC’s formed, consisting of Lender Owned or existing Appraisal Companies. This discovery led to a second quote: **“Does anyone know an Appraiser that can manage his own work load much less that of an entire company?”** Followed by: **“ Why would another lender use a Lender Owned AMC that has the ability to “set the market”?”**

With the above knowledge “painful insight” gathered, Chris then decided although he owned a Real Estate Brokerage, much more industry insight would be needed. Pulling all available resources, he enlisted his mother, Johnnie, a Board Certified Real Estate Banking Attorney of 35 years, owner of the Davis Law Firm, P.C as well as a Fee-Office for Independence Title; his father Mike, who was at the time managing an Appraisal Firm, and an old family friend that’s history in lending ranges from brokering deals to running the largest wholesaler in the US.

Here’s the sad part of the story. The four sat down for a round table discussion on the possibility of opening an AMC. During the brief meeting we found that every possible objection that the industry had with AMC’s were easily resolved. How did four individuals solve a national issue in a few hours? What we discovered is, due to the 2 main groups of AMC owners being either other lenders that have a self-interest in the outcome of the appraisal and Appraisal Firms that have excellent experience in actually performing appraisals, but have, in general virtually 0 experience in Managing a “widget”, there wasn't a single company we could find that truly could; Certify compliance or even spell compliance for that matter, Show a proven record as to the ability to manage a National group of, well anything; or possessed the industry knowledge needed to establish a company that could meet even the simplest of client needs. I told you it was sad. We didn't believe it ourselves.

Well, after more research, the story turned from sad to just plain pitiful. Every single story we heard from Underwriters, L.O’s, Processors, Managers and Owners were the same. It was if the entire nation was one large skipped record, repeating the same 5 issues, over and over. #1 Lost the ability to use our established/proven appraisers. #2 Lack of communication. #3 Ungodly overdue reports #4 Lost the ability to argue value. #5 Pricing went through the roof. Why pitiful? Each issue was solved by our team in seconds.

We actually had to pinch ourselves! Last quote: **“So what your telling me is, #1 We CAN allow preferred appraisers to be established by our clients, #2 There are systems out there that give us the ability to insure constant communication, keeping the client actually more up to speed than they were prior to HVCC when they could just pick up the phone, #3 We can run a national average of 5 days from order to delivery, #4 If structured, we can establish a review process that allows the L.O. to dispute a transaction as well as implement tools to assist them in the dispute, and #5 we can do all this for the same price the appraisal report used to cost?”** As you guessed, the company was founded a few days later.

Since that time, e-AMC has had the opportunity to prove ourselves to over 300 lending institutions across the US. We have yet to lose a single client. We have consistently been recognized by our clients as the ONLY AMC they have ever enjoyed doing business with and have often been told by brokers of our investor clients that the reason they chose that investor was so that e-AMC could handle the appraisal.. We continue to have our clients send us orders that they are not required to send to an AMC. Although we originally set out to resolve 5 main issues of the AMC process, it soon became apparent that even if the “mandated” use of AMC’s / HVCC style guidelines were to disappear tomorrow, e-AMC has changed the way lenders order their appraisals and we have been assured by our clients that after working with our company and staff, they will continue to utilize our services, long after HVCC. We can not think of a greater compliment and would like to thank all of the industry professionals that have or continue to provide us with the feedback required to insure Lender’s e-AMC has the knowledge to serve its clients into the future.

Certificate of: HVCC Compliance - Non-Influence

Lender's e-AMC, LLC - Appraisal Management Company

- PROPERTY ADDRESS -

e-AMC Appraisal Management Company, certifies that the report attached to the above referenced property is in strict compliance with the Home Valuation Code of Conduct – also known as the HVCC Guidelines. This certificate of compliance also certifies that both our clients and our appraiser designates have adhered to our non-influence policies and procedures.

- This certifies that the appraisal was ordered through the e-AMC secure network.
- This certifies that all orders run through the e-AMC network are delivered randomly through our appraiser pool and/or broadcasted randomly to our agreed upon appraisal pool.
- This certifies our Lenders / Clients have not had direct contact with the appraiser until such time as final report has been sent. Our appraisers are only given the property address in question as well as our Clients / Lenders Name and address.
- This certifies that neither the loan amount, LTV or property value was provided or discussed by e-AMC or its employees to the appraiser. Per USPAP standards, on contracts for purchase, the purchase contract is provided.
- This certifies that all parties have entered into an agreement with e-AMC that prohibits contact between the Client / Lender and the Appraiser to discuss Value.
- This certifies that the valuation report has been stored in our secure electronic vault. At any time you may request a certified copy and or log on to your account and view all reports.

Chris Davis

Chris Davis, V.P. of Sales

e-AMC - Quality Assurance Division
7514 N. Mopac Suite 100
Austin, TX 78731

