

Appraisal desk: Automated compliance benefits

Powered by
Mercury Network

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"Since implementing Mercury we've doubled our capacity with the same level of staff. The system is inherently user friendly with very little training necessary. It automates the majority of follow up tasks and communication with both our appraisers and internal staff, previously handled manually, and provides a clear concise record of events on each order so issues are easily researched as they arise. The automatic report delivery to the borrowers upon completion allows us to stay ECOA compliant with no additional effort or expense.

While we have a few suggestions that could further enhance it, your system is nearly perfect and quite simply the most robust and efficient software we use in our business today.

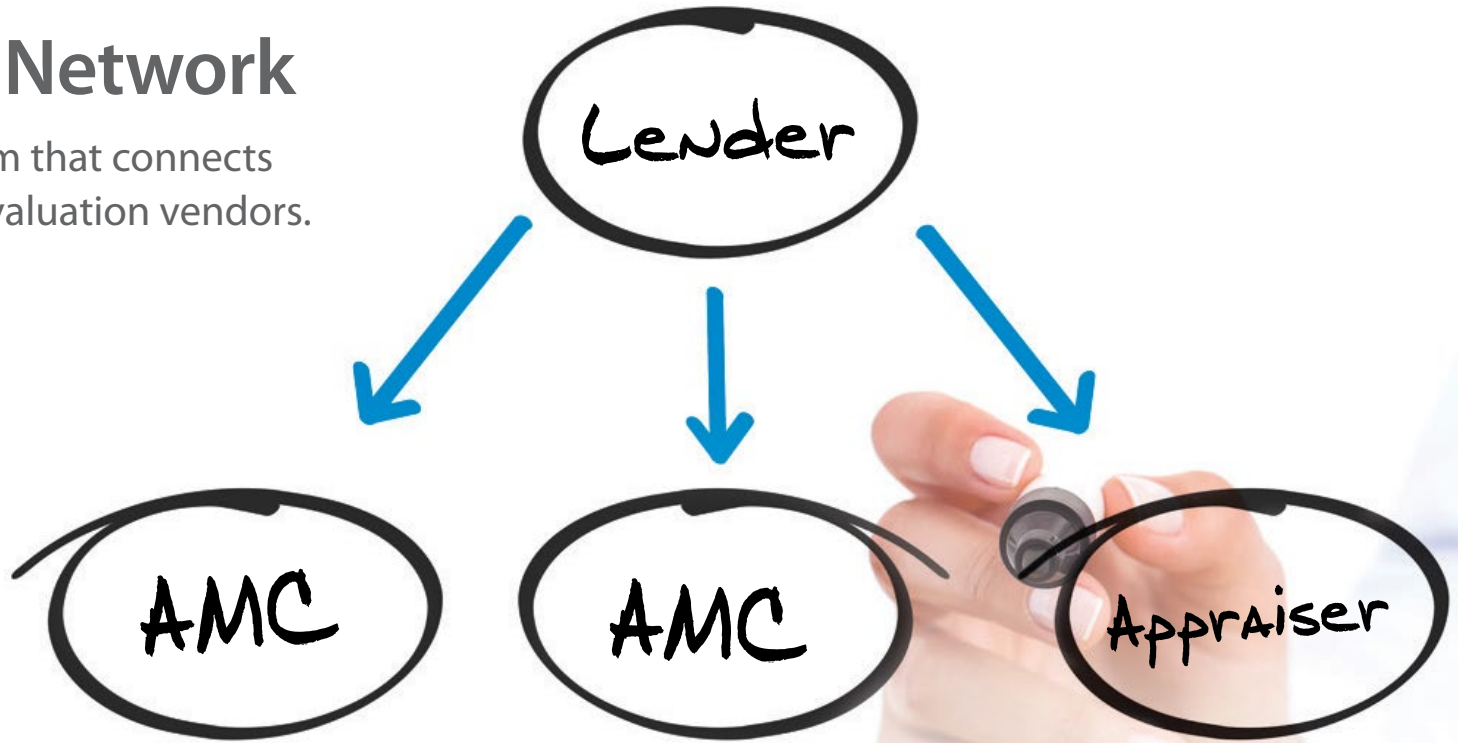
While that by itself is quite impressive, it's backed up by a team of consummate professionals who are knowledgeable, friendly and lightning fast to respond to calls for assistance. When we have an issue or concern, all it takes is an email and the problem gets solved.

In my humble opinion, Mercury sets the bar so high that it's virtually impossible for competitors to measure up. We are raving fans of the product, the team and the company overall."

Susan Howard
Vice President, Risk Management
South Pacific Financial Corporation

Mercury Network

The SaaS platform that connects lenders to their valuation vendors.



Proven experience for compliance peace of mind

More than 700 lenders, AMCs, and mortgage technology providers rely on Mercury Network.





Mercury Network

Appraiser Independence Requirements (AIR) and The Dodd-Frank Act (DFA)

The first platform in the industry with true double-blind appraisal ordering options, concealing the identity of the appraiser while still maintaining open communications channel for efficient, high quality results.

Lender Compliance

**Double-blind Communication**
Conceal the identities of all parties in the appraisal ordering transaction and restrict all communication between the parties to pre-written text.

**Canned Comment Override**
Allow vendors to bypass the requirement of using canned messages when communicating in double-blind orders.

If the appraiser has a question not addressed in restricted text, they can send it directly to your compliance team, automatically.

Appraiser Independence Requirements (AIR) and The Dodd-Frank Act (DFA)

Production staff is barred from placing appraisal orders according to AIR, so Mercury's technology protects appraiser independence, but still allows production staff to place orders and check status.

From Fannie Mae's AIR FAQ: 
<https://www.fanniemae.com/content/faq/appraiser-independence-requirements-faqs.pdf>

AIR and DFA

not allowing appraisers to place orders to place a loan agreement.

The lender must review its systems to ensure that the selection-of-appraiser process is compliance with AIR.

Q21. Who should be considered the "loan production staff" for purposes of achieving appraiser independence?

The term "loan production staff" is not defined in AIR. However, the FAQs prepared by agencies on the agencies' appraisal regulations specify as follows:

"The loan production staff consists of those responsible for generating loan volume or approving loans, as well as their subordinates. This would include an employee whose compensation is based on loan volume or the closing of a loan transaction. Employees responsible for the credit administration function or credit risk management are not considered loan production staff."

Q22. Are processors, closers, secondary marketing employees, underwriters, etc., permitted to order appraisals if they do not receive commission or incentives to close loans; they ultimately report up to a senior-level employee who is responsible for loan production?

AIR states that members of the lender's loan production staff who are compensated on commission basis or who report to any officer of the lender not independent of the loan production staff and process are not permitted to order appraisals or influence the selection of appraisers. Ideally, a seller should establish complete separation of appraisal activities from loan production activities. At an absolute minimum, the degree of separation should be at least one level up in the reporting structure. To mitigate any potential conflict of interest

Appraiser Independence Requirements (AIR) and The Dodd-Frank Act (DFA)

Maintain total quality control with strict independence firewalls. Mercury's intelligent non-predictive algorithms determine appraiser assignment, governed by your customizable requirements and preferences.

Drag and drop to rank your priorities.

Use your own panel or build one from appraisers already on the platform.

Intelligent Appraiser Selection System

☒ **Require Valid License**
Only select appraisers who have verified their active state license.

☒ **Require Local Appraiser**
Define acceptable distance from subject property. Note: This could affect availability of appraisers in rural areas.
Prefer miles

☒ **Require Years of Experience**
Define minimum years of experience.
Prefer years experience

☒ **Require Errors and Omissions**
Only select appraisers who have specified their E&O policy and amount of coverage.
Amount required \$

☒ **Require Vendor Rating**
Define acceptable vendor rating when placing orders.
Prefer
☒ Consider new vendors

Selection Weighting Factors
Click on a weighting factor in the list below and drag it up or down to indicate its relative importance as part of the overall criteria.

↑ ↓	<input checked="" type="checkbox"/> Proximity to Subject Appraisers located closest to the subject property are returned higher in the list than those located farther away. Ideal Proximity to subject is within <input type="text" value="12"/> miles
↑ ↓	<input checked="" type="checkbox"/> Quality Rating A compiled rating vendor.
↑ ↓	<input checked="" type="checkbox"/> Rework Percent The number of as
↑ ↓	<input checked="" type="checkbox"/> Turn Time

☐ **Mercury Network Directory**
Use Mercury Network's nationwide appraiser directory.

☒ **Custom Fee Panel**
Use your own custom fee panel as the source for all orders.
☒ Use Mercury Network Directory as backup.

Appraiser Independence Requirements (AIR) and The Dodd-Frank Act (DFA)

Attach your custom compliance certificate to all orders if you wish.

Upload documents to attach to any order on a per-product basis.

YOUR BRAND HERE

COMPLIANCE CERTIFICATE

Lender Name: Community Bank of Edmond
Full Property Address: 1620 August Ave, North Beach, FL 52115
Borrower Name: Jarold and Margaret Haverstreet
Appraiser Name: Michael Gold, Gold Coast Appraisals

Company name is an independent third party appraisal management company that certifies that the appraisal for **1620 August Ave.** was completed in accordance with banking regulations.

Appraiser independence safeguards were established and maintained by **Company name** to prevent improper influence on the appraiser:

Attached Documents

Document Name	
1004_Specifications.doc	Delete
1004 Engagement Letter.doc	Delete
ComplianceCertificate.pdf	Delete

Upload

influence.

ing with Appraiser Independence Requirements, including
appraiser independence including principles detailed in
in place to report and discipline anyone who violates these

the development, reporting, result, or review of the appraisal
n, inducement, intimidation, bribery, or in any other manner.

the state in which the subject property is located.

mined without influence by the lender or anyone involved in

sent that they have local MLS access, they have experience
etent and knowledgeable in the subject's market area.

Appraiser Independence Requirements (AIR) and The Dodd-Frank Act (DFA)

Every order has an end-to-end audit trail identifying who, what, when, why, and where, accessible to prove compliance to examiners at any time.

The user who updates the order is clearly visible in the audit trail, whether it's the originator, lender or AMC.

The screenshot displays the Mercury Network interface for an appraisal order. The top navigation bar includes links for Back, New Order, Edit Order, Send Message, Set Order Status, Attach Documents, Add Note, Duplicate Order, Print, and Get Help. The main content area is titled 'Appraisal Order Details' and shows a 'History (Completed)' section. The history log lists various actions performed on the order, including viewing, submission, inspection, and document uploads, each with a timestamp and a user identifier. A red arrow points to the 'Document Uploaded from Vendor (Robert Smith)' entry, highlighting the user who performed the action.

History (Completed)
08/06/12 11:06 AM Appraisal viewed by borrower Notes: Appraisal completed on 08/06/2012 10:17 AM was viewed by appraiserpeb@gmail.com
08/06/12 11:05 AM Copy of completed appraisal e-mailed to borrower (appraiserpeb@gmail.com) by Client (Maxwell Jones)
08/06/12 11:03 AM Completed by Client (Maxwell Jones)
08/06/12 10:59 AM Appraisal Submission Accepted by FNM and FRE via UCDP View Results View FNM SSR View FRE SSR
08/06/12 10:58 AM Appraisal Submitted to FNM and FRE via UCDP by Client (Maxwell Jones)
08/06/12 10:19 AM Appraisal Submission to FNM and FRE Not Successful View Results View FNM
08/06/12 10:17 AM Order Changed by Client (Maxwell Jones) To View Change History: Click here.
08/06/12 10:17 AM Document File ID Updated by Client (Maxwell Jones) Notes: Doc File ID 11000GBG05 was added.
08/06/12 10:17 AM Appraisal Submitted to FNM and FRE via UCDP by Client (Maxwell Jones)
08/06/12 10:17 AM Order delivered by Vendor (Robert Smith) and is now In QC - Level One Notes: Here is the final appraisal. Please let me know if you have any questions.
08/06/12 10:16 AM Inspection Complete by Vendor (Robert Smith) Notes: Inspected on 8/6/2012 1:45 PM Completed inspection early, will have the appraisal ready for you within 24 hours.
08/06/12 10:14 AM Inspection Scheduled by Vendor (Robert Smith) Notes: Inspection date is 8/6/2012 3:15 PM Scheduled for this afternoon.
08/06/12 10:13 AM Document Viewed by Client (Maxwell Jones)
08/06/12 10:13 AM Document Uploaded from Vendor (Robert Smith) (Appraisal 6.pdf)
08/06/12 10:11 AM Document Uploaded from Client (Maxwell Jones) (Property Details.docx) Notes: Sales Contract
08/06/12 10:07 AM Order accepted by Vendor (Robert Smith) and In Progress Notes: Thanks, I will send you the inspection date soon.
08/06/12 09:42 AM Awaiting acceptance by Robert Smith
08/06/12 09:40 AM Reassigned by Client (Maxwell Jones) to Robert Smith
08/06/12 09:40 AM Requires assignment
08/06/12 09:40 AM Awaiting acceptance

Appraiser Independence Requirements (AIR) and The Dodd-Frank Act (DFA)

Complimentary download from Mortgage Banking Magazine:

“Dodd-Frank and Appraisals: The Compliance Strategy”, written by Jennifer Miller, president of Mercury Network. It’s a comprehensive look at Dodd-Frank and appraisal compliance issues.

www.MercuryVMP.com/DFA

AIR and DFA

We wrote “the book” on appraisal compliance under Dodd-Frank.



Third party oversight

Mandated by OCC, CFPB, and investors like Fannie Mae and Freddie Mac, third party oversight is a critical appraisal compliance issue.

CFPB Bulletin 2012-03, April 13, 2012

Download the PDF: http://files.consumerfinance.gov/f/201204_cfpb_bulletin_service-providers.pdf

Notable details:

- The lending institution is not absolved from responsibility of the third party's compliance
- Third parties are subject to same CFPB supervision as lending institution

OCC Bulletin 2013-29, October 30, 2013

Visit the website: <http://www.occ.gov/news-issuances/bulletins/2013/bulletin-2013-29.html>

Notable details:

- Mandates due diligence in selecting the third party
- Requires ongoing, consistent monitoring of activities and performance throughout the life cycle of the relationships
- Specifies responsibility for compliance with regulations, including provisions of the Gramm Leach-Bliley Act for consumer privacy
- Outlines the documentation and reporting expectations

Third party oversight

Profiles enable easy, automatic monitoring of individual appraiser's license, E&O, and documents.

Licenses are checked against the ASC daily.

The screenshot shows a web application interface for a vendor profile. At the top, there are tabs: General, Products, Coverage, Statistics, Ratings, and Notes. The 'General' tab is active. The profile is for Steven Frangello, located at 1162 Montego Way, Naples, FL 34109, with phone number (239) 495-6587 and email sfrangello@gmail.com. There is a link 'Use a different address'. Below this is a 'WinTOTAL User' checkbox. To the right, under 'Vendor's Attachments', there are links for Resume, License, and Insurance Policy. Below the attachments, there are four sections: Experience (10 Years), Designations (FHA, FHA203K), Order Groups (1st Security Home Mort., ACBN, Advancial Federal, Affiliated), and Payment Methods (Check, C.O.D., Money Order, Net 30, Paypal). Below these are two tables. The first table is 'Insurance Types' with columns: Insurance Types, Expires, Amount, and Company. It shows E & O Insurance expiring 1/22/2015 for \$1,000,000.00 with Navigators Insurance Company. The second table is 'Licenses' with columns: Licenses, License #, Expires, and Type. It shows a CA license with number AR036807 expiring 3/22/2015, which is a Certified Residential Appraiser. At the bottom, there is a link 'Remove this vendor from your custom fee panel' and 'OK' and 'Cancel' buttons.

Steven Frangello
Steven G. Frangello
1162 Montego Way
Naples, FL 34109
(239) 495-6587
sfrangello@gmail.com
[Use a different address](#)

☒ WinTOTAL User

Vendor's Attachments
[Resume](#)
[License](#)
[Insurance Policy](#)

Experience: 10 Years
Designations: FHA, FHA203K
Order Groups: 1st Security Home Mort., ACBN, Advancial Federal, Affiliated ...
Payment Methods: Check, C.O.D., Money Order, Net 30, Paypal

Insurance Types	Expires	Amount	Company
E & O Insurance	1/22/2015	\$1,000,000.00	Navigators Insurance Company

Licenses	License #	Expires	Type
CA	AR036807	3/22/2015	Certified Residential Appraiser

[Remove this vendor from your custom fee panel](#)

OK Cancel

Third party oversight

Intelligent Appraiser Selection System gives you total control over vetting service providers chosen for every assignment, based on your own preferences.

Intelligent Appraiser Selection System

☒ **Require Valid License**
Only select appraisers who have verified their active state license.

☒ **Require Local Appraiser**
Define acceptable distance from subject property. Note: This could affect availability of appraisers in rural areas.
Prefer appraiser located within miles

☒ **Require Years of Experience**
Define minimum years of experience.
Prefer a minimum years experience

☒ **Require Errors and Omissions**
Only select appraisers who have specified their E&O policy and amount of coverage.
Amount required \$

☒ **Require Vendor Rating**
Define acceptable vendor rating when placing orders.
Prefer an overall score of
☒ Consider new vendors

Selection Weighting Factors
Click on a weighting factor in the list below and drag it up or down to indicate its relative importance as part of the overall criteria.

↑↓	<input checked="" type="checkbox"/> Proximity to Subject Appraisers located closest to the subject property are returned higher in the list than those located farther away. Ideal Proximity to subject is within <input type="text" value="10"/> miles
↑↓	<input checked="" type="checkbox"/> Rework Percentage The number of assignments where the vendor has to make changes to the report after delivery.
↑↓	<input checked="" type="checkbox"/> Quality Rating A compiled rating that is applied based on your experience with the quality of the reports delivered by the vendor.
↑↓	<input checked="" type="checkbox"/> Professionalism Rating A compiled rating that is applied based on your experience with the professionalism of the vendor.
↑↓	<input checked="" type="checkbox"/> Turn Time Number of days between the time an order was accepted by a vendor and when it was delivered. Ideal Turn Time is within <input type="text" value="5"/> days
↑↓	<input checked="" type="checkbox"/> On Time Percentage The percentage of orders that are completed on-time out of the total number of orders that an appraiser has received. Higher percentages are returned higher in the list.

Drag and drop to rank your priorities.

Third party oversight

Service provider due diligence is further enhanced with options to rate your appraiser's quality and professionalism after every order, combined with automated performance ratings that are calculated in future assignment algorithms.

GeneralProductsCoverageStatisticsRatingsNotes

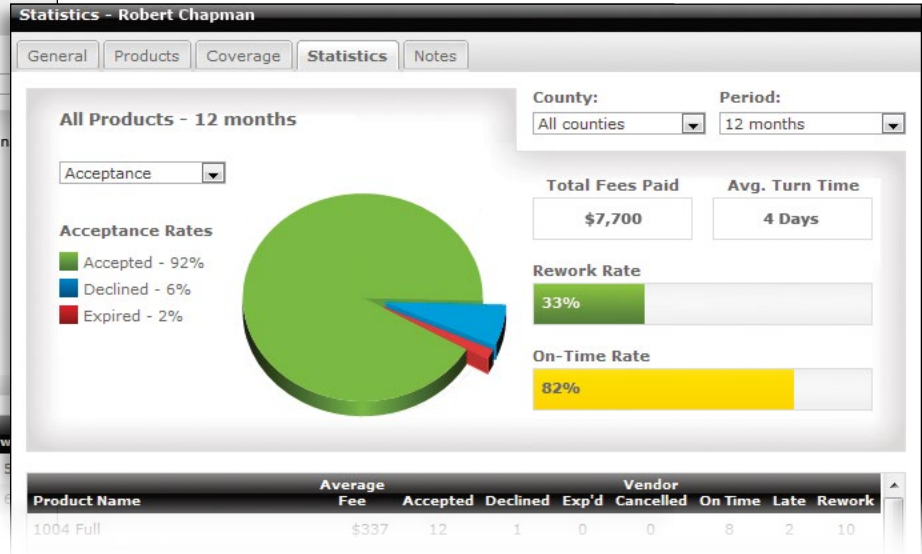
Below are the compiled ratings for this vendor. The Quality Rating and Professionalism Rating are assigned by the client on a per-order basis.

★★★★★	Professionalism Rating Internal Rating per assignment for vendor professionalism.
★★★★★	Turn Time The average days until order is completed after the vendor accepted the order.
★★★★☆	Acceptance Percentage The percentage of orders that have been accepted.
★★★★★	On Time Percentage The percentage of orders that have been completed on time.
★★★★★	Expiration Percentage The percentage of orders that were not allowed to expire.
★★★☆☆	Rework Percentage The percentage of orders that have required a revision.
★★★★★	Proximity to Subject Rating This is based on the vendor's location in relation with the subject property address.
★★★★☆	Quality Rating Internal Rating per assignment for report quality.

OKCancel

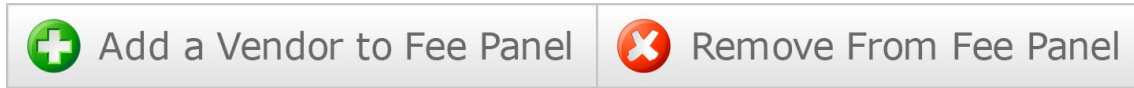
Third party oversight

Easily track performance for every third party service provider and export to Excel or PDF for reporting.



Third party oversight

Service providers, whether individual appraisers or AMCs, can be quickly added and removed by your designated staff, anytime you wish.



Any AMC can be added as a service provider at any time without any cost to you or the AMC, and **more than 120 of the nation's AMCs are already integrated.**

Third party oversight

Complimentary download from
Mortgage Banking Magazine:

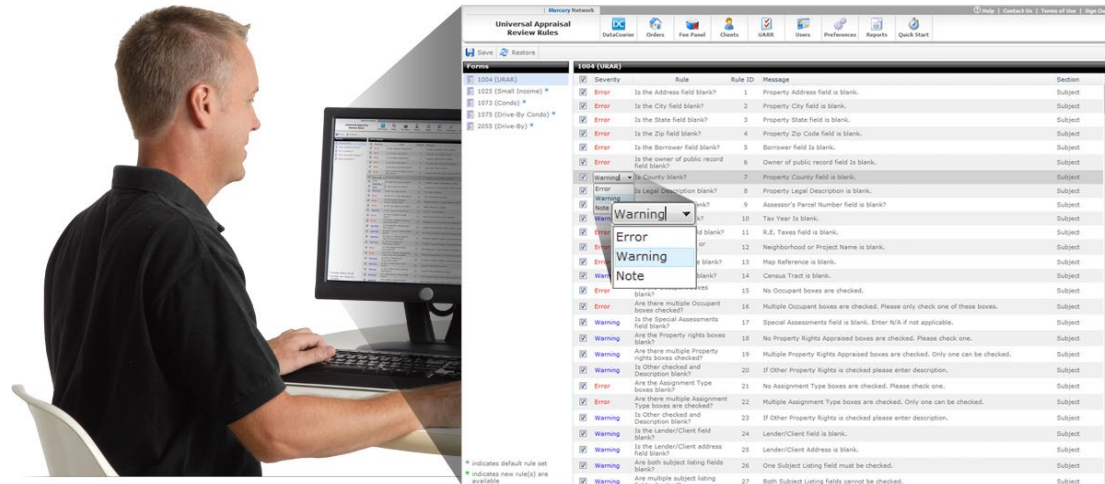
“Under the Third-Party Magnifying Glass”,
written by Jennifer Miller, president of
Mercury Network. It’s a comprehensive
look at a lender’s obligation for due
diligence of third party providers.
www.MercuryVMP.com/TPO

We wrote “the book” on due diligence for appraisal service providers.



Appraisal quality control

Several integrated tools ensure your appraisal quality. Our Universal Appraisal Review Rules (UARR) run on the appraiser's desktop before the report is delivered to you, saving you valuable time in underwriting.



*You control the severity of each rule.
An "error" requires the appraiser to correct
before delivery, or send an override request.*

Appraisal quality control

Our integrated Appraisal Quality Management (AQM) system gives you a customizable workflow for consistent, compliant quality assurance. AQM solves several compliance challenges:

Challenges:

- Rule automation for QC consistency
- Integrated QC checklists with audit trails to prove due diligence
- Integrated, structured revision requests to appraiser
- Incurable items documented for streamlined underwriting review
- Collateral scores pushed to lender for intelligent routing

Hundreds of rules:

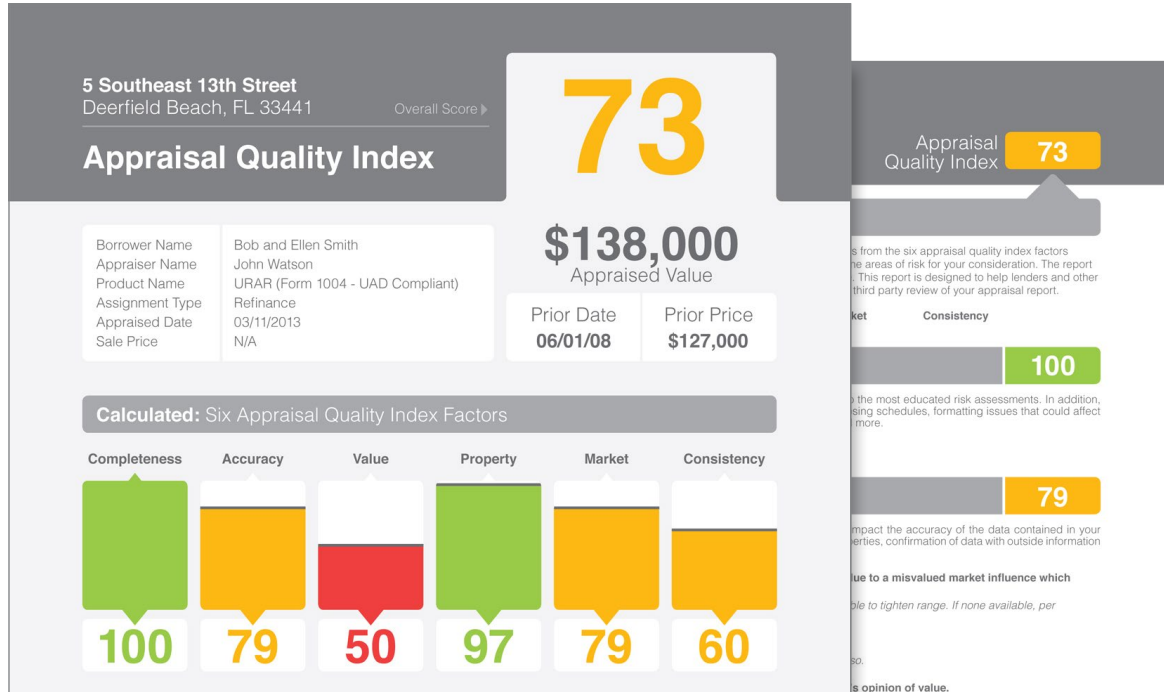
- Completeness
- Compliance
- Comparables
- Reconciliation
- Site
- Market and neighborhood
- Appraiser eligibility
- Accuracy
- Valuation

Rule examples:

- The property address in the appraisal does not match USPS, or was not verifiable through USPS.
- The Lender/Client's name and/or address do not match the order form.
- Verify site dimensions were provided. "See plat map" is not acceptable.
- Sales Comp 3 — The appraiser made a large single View line item adjustment of over 10% of the subject's opinion of value.
- Comparables with a different design style from the subject were used.

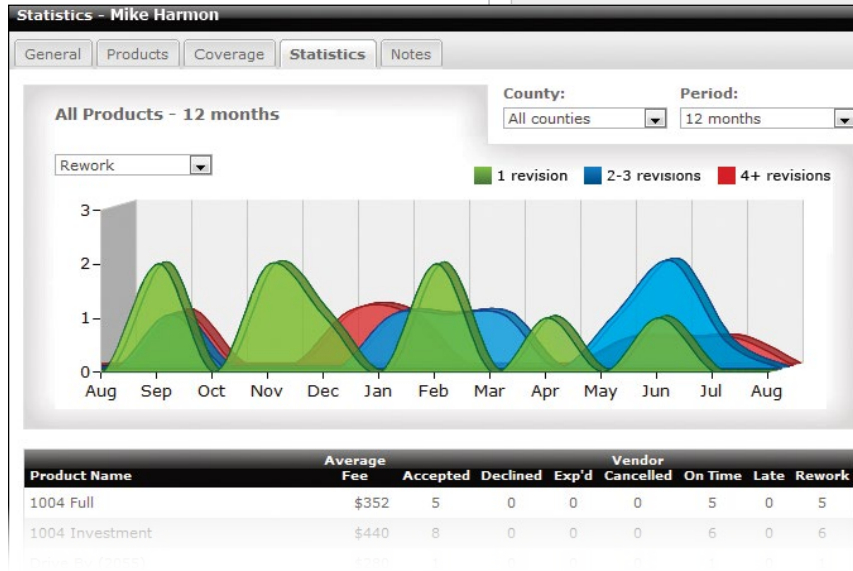
Appraisal quality control

The AQM System produces a final report, the AQI, that highlights incurable items identified in the appraisal, and is your documented proof the appraisal was QC'd.



Appraisal quality control

Vendor ratings and performance statistics provide a solid framework for compliant appraisal quality control strategy.



General Products Coverage Statistics **Ratings** Notes

Below are the compiled ratings for this vendor. The Quality Rating and Professionalism Rating are assigned by the client on a per-order basis.

★★★★★ **Professionalism Rating**
Internal Rating per assignment for vendor professionalism.

★★★★★ **Turn Time**
The average days until order is completed after the vendor accepted the order.

★★★★★ **Acceptance Percentage**
The percentage of orders that have been accepted.

OK Cancel

Appraisal quality control

Complimentary download: "Appraisal Quality Control", an industry guide to best practices, including an in depth overview of current regulatory and investor requirements, as well as a framework for efficient compliance through technology. www.MercuryVMP.com/QC



The ECOA Valuation Rule

Automated compliance while delivering the appraisal to the borrower, including E-Sign Act requirements for electronic acknowledgements.

Borrower rights and options are explained, with consent to download the electronic file.

Mercury Network by a la mode

Receipt of Completed Order

Follow the steps to download a copy of the appraisal report provided by your lender. These steps are necessary to ensure all involved parties remain compliant with current regulations while sending or receiving an appraisal report in electronic format.

1. Acknowledge the information below

The text below contains relevant information about receiving an appraisal report in electronic format. Read the provided information and check the option to acknowledge your understanding and consent to receive the appraisal electronically. After acknowledging this information, choose continue and follow the instructions to obtain the required authorization code.

In a few moments you'll be able to download an electronic (Adobe Portable Document Format, or PDF) copy of the appraisal report associated with your loan. First, you'll need an authorization code. But even before that, we're required by law to make sure that you understand the following.

By completing the steps below, you're consenting to receive the appraisal report in electronic (PDF) format, instead of a paper copy. And, you're acknowledging the following:

- You can still also receive a paper copy of the report by contacting your loan officer. Note that in some cases, there may be a fee involved in sending a paper copy of the appraisal report after you've already received an electronic (PDF) copy.
- You can withdraw this consent at any time. Contact your loan officer to do so.
- Your consent applies only to this appraisal report, and doesn't apply to other files related to your loan in the future.

Now, we need to make sure your computer or device is able to open the electronic (PDF) copy of the appraisal report. To do this, we're going to give you an authorization code to enter before you can access the

☒ I understand the provided information and consent to receive the appraisal report in electronic format.

☐ I decline to provide my consent and do not wish to receive the appraisal report electronically.

Continue

The ECOA Valuation Rule

Complimentary download: "The NEW ECOA Valuations Rule", an industry guide to best practices, including an overview of current regulatory requirements, as well as a framework for efficient compliance through technology. www.MercuryVMP.com/ECOA

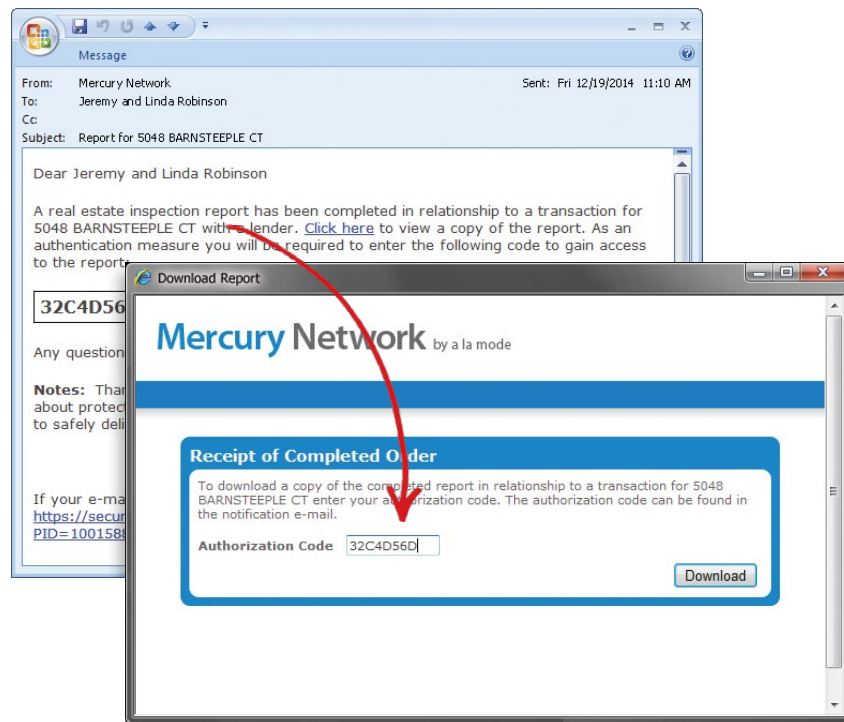


GLBA

It's a violation of the GLBA to attach appraisals to unencrypted e-mails, so Mercury Network has a secure delivery service for your compliance.

Appraisals are kept on a secure link, and a notification is sent to the recipient for download. All events are recorded in the audit trail to prove compliance to examiners.

The recipient gets an e-mail with the URL for the secure website, and the password for downloading their report.



GLBA

Complimentary download: “The GLB Act and Appraisals”, an industry guide to best practices, including an overview of current regulatory requirements, as well as a framework for efficient compliance through technology. www.MercuryVMP.com/GLBA



PCI compliance

PCI-compliant payments can be processed by the lender, or passed to an AMC.

Order Details (597356-11857696)

History (Inspection Scheduled)

06/13/12 09:01 AM Inspection Scheduled (Patrick McKenna): Notes: Inspection date is 6/19/2012 10:30 AM
06/12/12 06:56 PM Message (Patrick McKenna): Subject: Message from appraiser- Body:
Called and left the borrower a message to set up the appointment.
06/11/12 07:58 PM Order Chan
06/11/12 07:57 PM Order Chan
06/11/12 04:15 PM Message (P

Original Fee
Proposed fee
Proposed du

I understand
06/11/12 10:34 AM Order Chan
06/08/12 02:14 PM Message (A
has been as
times are at
06/08/12 02:14 PM Order Chan
06/08/12 01:53 PM In Progress

Client Information

Name	Eli Legarreta
Company	First California Mo
Address	8214 2nd St NW Albuquerque, NM

Account Manager Information

Name	
Company	
Address	

Client Payments

Instructions: To charge your client's credit card, verify the information below then click 'Charge Credit Card'.

First Name: Jeremy
Last Name: Jackson
Address: 14556 NW 56th Terrace
City: Florence
State: Missouri
Zip: 34554
Card Number: *****5006
Expiration Date: 03 / 2015
Fee: \$ 750.00
E-mail Address: J.Jackson@Universal.com
☐ E-mail Invoice?

AMEX

PCI Compliant

PCI compliance

Request a copy of the current certificate of PCI compliance at info@MercuryVMP.com.



Report Date: 2014-11-10

Vulnerability Scan Report: Attestation of Compliance

Scan Customer Information

Company Name: A LA MODE TECHNOLOGIES INC
Contact: John Geddes Title:
Telephone: 800-252-6633 x146 E-mail: john.geddes@alamode.com
Business Address: 3705 W MEMORIAL RD STE 402
City: OKLAHOMA CITY State/Province: Oklahoma
ZIP/Postal Code: 73134 Country: US

Approved Scanning Vendor Information

Company Name: Trustwave
Contact: Trustwave Support URL: www.trustwave.com
Telephone: 1-800-363-1621 E-mail: support@trustwave.com
Business Address: 70 West Madison St., Ste 1050
City: Chicago State/Province: IL
ZIP/Postal Code: 60602 Country: US

Scan Status

Pass Scan Compliance Status
6 Number of unique components scanned that are in scope
0 Number of identified failing vulnerabilities
0 Number of components scanned by TrustKeeper but confirmed by the customer not to be in scope
2014-11-07 Date Scan Completed
2015-02-07 Scan Expiration Date (3 months from Date Scan Completed)

Scan Customer Attestation

A LA MODE TECHNOLOGIES INC attests that: This scan includes all components which should be in scope for PCI DSS, any component considered out-of-scope for this scan is properly segmented from my cardholder data environment, and any evidence submitted to the ASV to resolve scan exceptions is accurate and complete. A LA MODE TECHNOLOGIES INC also acknowledges the following: 1) proper scoping of this external scan is my responsibility, and 2) this scan result only indicates whether or not my scanned systems are compliant with the external vulnerability scan requirement of the PCI DSS; This scan does not represent A LA MODE TECHNOLOGIES INC's overall compliance status with PCI DSS or provide any indication of

Approved Scanning Vendor Attestation

This scan and report were prepared and conducted by Trustwave under certificate number 3702-01-09 (2014), 3702-01-08 (2013), 3702-01-07 (2012), 3702-01-06 (2011), 3702-01-05 (2010), according to internal processes that meet PCI DSS requirement 11.2 and the PCI DSS ASV Program Guide.

Trustwave attests that the PCI DSS scan process was followed, including a manual or automated Quality Assurance process with customer boarding and scoping practices, review of results for anomalies, and review and correction of 1) disputed or incomplete results, 2) false positives, and

One size doesn't fit all. Customize
to your compliance policies.

Download the customization index
at www.MercuryVMP.com/CFY.



Consistent platform updates keep you ahead of changing regulatory requirements

We release compliance-driven updates frequently. Examples include:

- AMC Regulations Compliance: Displaying AMC and Appraiser Fees on Lender Invoices
- User based permissions to manage only specific orders or set only specific statuses
- Automatically submit orders to UCDP based on a configurable trigger
- Automatically send reports to borrowers based on your configurable trigger

Platform updates

a la mode - Mercury Network Release Notes

Mercury Network 3.0 — December 2014 Update

This update contains... [Click here to view this e-mail in your web browser.](#)

New Feature:

- VMP XSite will be eliminated this month.
- Mercury Network will have several Fannie Mae overridable highlights, and the GSEs return to the main XSite.
- An XSite upgrade themes, and B main XSite.
- New Mercury Network Mobile Home.

Mercury Network


JUST RELEASED:

You're ready for UCDP changes, plus two new appraisal forms added

We've just released new highly-requested tools. These are the highlights, and click [here](#) for the full release notes.

Your integrated, direct connection to UCDP has been updated so you're ready for the new messages coming from Fannie Mae in January.

Also, we added two appraisal forms to the long list of valuation products you



You're ready for UCDP changes

Two new products:

- Exterior Only Multi-Family Appraisal
- Mobile Home Appraisal

Each release includes detailed release notes and walkthroughs.

Mercury Network

Mercury Network

Visit www.MercuryVMP.com or call 1-800-434-7260.

Additional resources:



Free resources: Industry best practice guidelines and news
Get expert recommendations for compliance,
efficiency, and maximizing profit.
www.MercuryVMP.com/resources



WorkflowGeeks:
Get the latest in your inbox. Subscribe at:
www.WorkflowGeeks.com