Mercury Network
Customized for you

More than 700 lenders and AMCs use Mercury Network to power their appraisal operations, and each business runs differently. Mercury Network was built for endless customizations, from ordering portals to automated quality control tools, there's no limit to the options.

Our teams will help you customize your account to suit your business, and we're here for you with new features and support for your staff, clients, and vendors. Call us at **1-800-434-7260 to schedule a walkthrough of what Mercury can do for you.**

A few of the options:

Overview

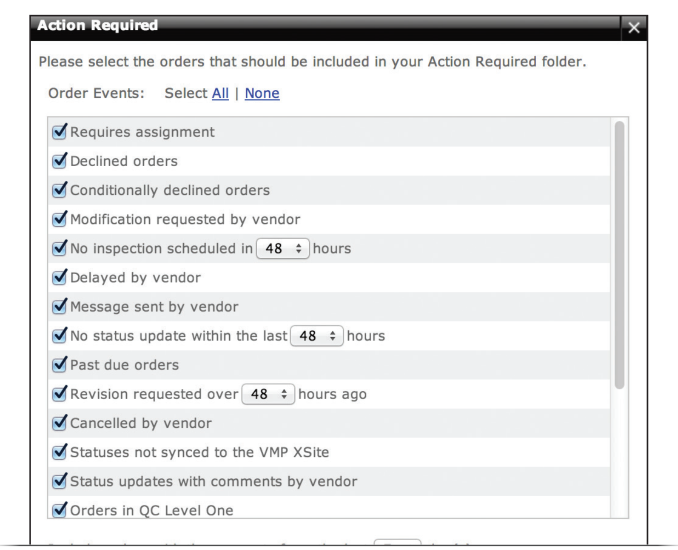
- Use Mercury to manage your AMCs or appraisers
- Expert implementation team will help you configure Mercury Network to suit your own business preferences
- Leverage the expertise of over 700 lenders and AMCs using Mercury Network and share compliance safeguards and best practices through Mercury Network's user-requested features
- New features are released constantly based on customer requests. To see a full list of all updates posted since 2010, visit www.MercuryVMP.com/Updates

Fees

- Set global appraisal fees on a per-product basis
- Automatically calculate default fees based on variety of options including appraiser's fee, county, branch and more
- Customize the appraisal fees you'll pay for each type of product on a per-vendor basis
- Configure your options for which party will pay Mercury Network's software transaction fees are up to the user. Choose to pass all transaction fees to vendors, pay for certain vendors or pay for all vendors.
- Configure your invoices to show vendor fees separate from other fees

Order management

- For streamlined workflow, order views can be customized by order type and who the order is assigned to
- Powerful search function enables customization of criteria including fields to search, fields to display in results, and filters for age of order
- Customizable search lets you select which fields you want to search, including subject street, city, state, zip, tracking number, lender name, vendor name, and much more
- A fully customizable "Action Required" folder lets you set triggers for order inclusion. Choose to automatically drop all orders in "Action Required" when they require assignment, if they're declined, if there's a pending modification, if it's past due, cancelled by a vendor, and much more
- Sort orders by tracking number, status, due date, inspection date, borrower, address, and much more, and save defaults on a per-user basis
- Customizable options for sending to the borrower and any other recipients, including your comments, sending to multiple borrowers, and more
- Configure permissions so users can control status on particular orders and more



Customize "Action Required" folders to keep files that need your immediate attention at your fingertips.

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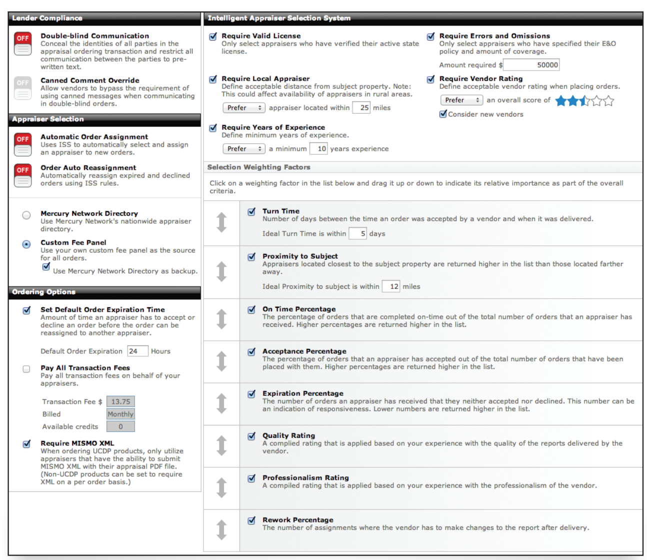
Panel

- Set up and organize your own fee panel to use the same appraisers you've used, and find new vendors if you need
- Gain access to more than 130 AMCs and over 62,000 appraisers
- Pre-written invitations to appraisers to join your fee panel are totally customizable
- Customize messages you want to send to specific appraisers or groups of appraisers
- User-controlled options for compliance include double-blind communications with your vendors
- Even in double-blind mode, you can choose to allow vendors to override canned comments when necessary
- Configurable automatic order assignment and reassignment vendors meeting your configurable attributes
- Customize your own order expiration time for fast assignment
- Customize order instructions to require MISMO XML
- Configure your vendor selection requirements to include valid license, Errors and Omissions insurance (you can customize the amount your require), and years of experience
- Customize vendor requirements on a per-product basis, preferring or requiring license levels for specific products
- Options to require a local appraiser, as well as preferring or requiring maximum distance to subject property
- Customize your vendor selection to require minimum ratings, and whether or not to consider new vendors
- The Intelligent Appraiser Selection System lets you choose which criteria are most important to you in vendor selection, and lets you rank their importance with simple drag and drop
- Customize your acceptable proximity to the subject by selecting preferences or requirements, and even determine a maximum number of miles for appropriate vendor selection
- Choose what's most important to you: On Time Percentage, Rework Percentage, Quality Rating, Professionalism Rating, Acceptance Percentage, and Expiration Percentage
- Customize your ideal turn time for vendor selection
- Control the products you'll accept from each vendor
- Customize county coverage for each vendor on your fee panel
- Customize your vendors' profiles by adding internal notes, vendor IDs, or relevant documents to their profile
- Control vendor selection by rating quality and professionalism from each vendor and those ratings will be considered when you select the best appraiser for each assignment
- Show or hide vendor ratings in profile notes if you choose
- Customize your own order groups to organize appraisers according to product or program preferences
- Ability to share invoice payment information with your vendors to avoid payment phone calls and questions

Products

- Options for automatic order instructions to accompany every order, every order for a particular product, every order for a particular lender, and much more
- Configure your orders to automatically include comments to the vendor, specific attached documents, and more
- Customize your vendor requirements on a per-product basis to require particular designations, numbers of photos or comps, additional addendum, and more
- Require salient information from the vendor upon report submission, if you choose



Our exclusive Intelligent Appraiser Selection System gives you endless customization options so your appraisers will be selected optimally, from day-to-day and property-to-property.

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Quality assurance

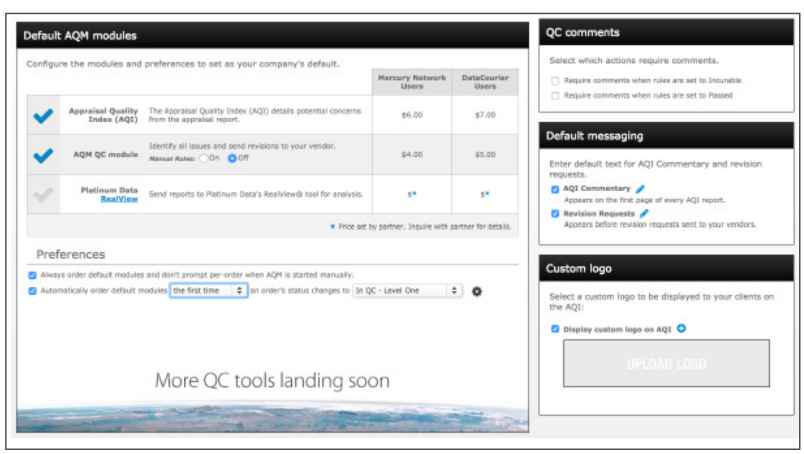
- Options to require our Appraisal Quality Management (AQM) system, just the Appraisal Quality Index, or just the QC module
- Configure your default settings for quality assurance, and trigger review based on workflow status of a report
- Customize your commentary for AQI cover sheet so consistent text appears at the bottom of every report
- Control the preface text, and even the specific revision request that appears in all revision messages to your vendor
- Customize the AQI report to include your company's logo
- Control when additional review comments are required based on processing triggers, such as requiring a comment if a rule is passed or if a rule is marked as incurable
- Customize the views of your review processor for faster workflow
- Control QC level folders, letting completed reports bypass them by product or client group
- Choose to automatically route reports to fully integrated QC services, like Platinum Data's RealView
- Configure automatic QC submissions by form type so forms are submitted to QC on the global level or for individual clients

Users and permissions

- Robust control options for user permission levels
- Customize daily status reporting to send an e-mail or fax
- Control notifications received for each user, for each report status, including when new orders are placed, when vendors cancel, when vendors send messages, when new documents are uploaded, and much more
- Restrict permissions to place new orders, fee panel usage, rating vendors, and covering vendor's transaction fees
- Customize user's ability to view or manage other users' orders
- Control UCDP submission permissions per user
- Give each user permissions for preference management of quality assurance rules, product requirements, vendor selection, and more
- Create new users anytime, and adjust their permissions according to your preferences

Placing orders

- Set order assignment by product or globally so orders are automatically routed to the right vendor
- Customize your online ordering portal with our VMP XSite, a public-facing appraisal order form
- Control branding of VMP XSite so your logos are on all pages
- Fully configurable order form enables you to add fields, rename fields, re-order them, and omit fields you don't need
- Customize your product list, down to a per-client basis so only certain products are available to specific clients
- If you wish, you can customize notes for each product that must be acknowledged before order placement, like fee disclosures, rush policies, etc.
- Configure acceptable payment methods like check, credit card, invoice terms, and more
- Choose to require payment methods on a per-client basis
- Customize order options to enable fax ordering
- Customize the loan types you handle, and omit the ones you don't (conventional, FHA, construction, Jumbo, etc.)
- Control which users set which permissions for order placement and order editing



Our AQM preferences let you tailor a quality assurance strategy especially for your business. Control when you order substantiating reports, when you require processor comments, and much more.

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Placing orders (continued)

- Customize which notifications are sent to processors and LOs
- Options for marking order attachments as private
- Configure how info flows from originator to vendor and vice versa
- Control fees and payment methods, and customize fee tables on a per-client basis
- Customize the entire process so order can be entered via web service integration
- Customize your order placement and order status communications through robust LOS integrations at no cost to you
- Control text sent with status notices, down to the status level
- Control order routing so you can assign specific staff to handle a particular client's orders
- Customize invoice creation triggers, including due dates
- Customize invoice number sequence, and prefix additions
- Customize your invoice e-mail body text and subject line
- Customize client-specific invoice settings like generation dates, custom due dates, and custom prefixes
- Control default due dates or allow clients to specify due dates
- Supports cost-plus model so you can create your own line items to separate your fee from appraiser fee if you wish
- Option to include fully customizable compliance certificate with all orders, including powerful customization options like uploading custom logo, custom text, images, colors, and much more
- Customize preferences to track MDIA Disclosures by loan purpose, select all or just specific purposes
- Automatically send reports to borrowers based on customizable triggers

Sending to borrower

- SureReceipts service enables customizable notes sent to the borrower for each order
- Customize list of recipients on a per-order basis
- Options for sharing borrower receipt notifications
- Customize when report is sent to borrower based on your pre-defined triggers, add downloadable customizable certificate to add to report, and much more

Reporting

- Reports are customizable with our built-in engine
- Custom reporting team is available to build custom recurring reports for your business any time, automatically scheduled to send on your ideal schedule
- Export your vendor performance statistics to PDF or XLS for additional customizable reporting

Additional resource:

Why completely "custom" solutions are risky

as seen in

Today's Lending Insight

Read the article here.


today's LENDING INSIGHT

We Don't Know Risk

Prepare for Future Change

Closing the Field Service Gap

Increase Prospect And Lead Conversion

Call 1-800-434-7260 and see it for yourself today.