



Appraisals

QUALITY CONTROL REVIEW

The quality control review process is an integral part in delivering a high quality product to the client. In order to ensure quality, H&W Appraisers has developed the Quality Control process to create an efficient and streamlined experience for the appraiser.

APPRAISER SELECTION

All appraisers are scrubbed at ASC.gov and hold a respective state certification. Appraisers are required to carry E&O insurance. All appraisers are also scrubbed against DNU lists for investors and servicers if provided by client.

APPRAISAL ASSIGNMENT

All partner appraisers are constantly monitored and rated per quality and customer service of the report. Appraisal assignment is determined by property proximity, appraisal quality, overall communication and current H&W workload. Only state certified and FHA approved appraisers are utilized.

DATA SECURITY AND PRIVACY

Our servers are located in data centers in multiple locations across the United States and are fully SSAE 16 (SOC) certified. These data centers feature multiple power paths and network connectivity to prevent outages in the event of power disruptions or natural disasters in any particular region. The data centers have state-of-the-art security technology and 24/7 on-site security staff.

APPRAISAL REVIEW

A full, extensive automated CrossCheck review is performed with over 300 points including VT platinum data sets and snapshot data sets. Each set is pinged for omissions of USPAP, FNMA, FHA and all GSE data sets. A full, manual review is performed by a to confirm full compliance with FNMA, HUD, USPAP, State appraisal guidelines, Dodd Frank, AIR, CFPB, OTS and OCC appraisal regulations for proper valuation of collateral. Our fully integrated CrossCheck firewall assures all unregulated appraiser influence. All appraisal reports are scrubbed internally for client underwriter checklist.

APPRAISAL DELIVERY

All appraisals can be uploaded to the UDCP portal in secure xml format creating a FNMA and Freddie Mac SSR.