



## Frequently Asked Questions:

# Encompass Product and Service Support for HVCC

What enhancements is Ellie Mae making to Encompass to support HVCC?.....	1
When will the HVCC enhancements be available and how will they be rolled out? .....	2
Can I manage my own appraisal panel or list of appraisers with Encompass? ...	2
How do I get my appraiser panel uploaded into Encompass? .....	2
Can appraisal orders be sent to appraisers without the users selecting the provider? If so, then how are the orders assigned? .....	2
Does Encompass Appraisal Services support an internal appraisal order desk?..	3
Are appraisals returned to the electronic loan file? .....	3
What if I want to use an AMC? .....	3
Can I use an AMC and manage my own appraiser list?.....	3
Which AMCs are currently integrated into Encompass today? .....	3
What if I want to use an AMC that is not integrated into Encompass? .....	4
How much time will it take to implement the necessary changes to Encompass to support HVCC? .....	4
Is there any cost involved? .....	4



## **Q. What enhancements is Ellie Mae making to Encompass to support HVCC?**

Encompass® will have additional administrative features that will help you to manage your HVCC process. Encompass will support custom appraisal panels and AMCs integrated in ePASS®. You will be able to dynamically select these based on state and county of service coverage and loan types (conventional, FHA, VA, USDA-RHS, HELOC and Other). Additionally, Encompass will support:

- **In-house Appraisal Panel:** Ability to manage your own list of appraisers and/or AMCs and set up which areas each provider services and which loan types they support.
- **Appraisal ordering control:** Ability to limit the rights to order appraisals to certain “personas” such as Loan Officer or Loan Processor.
- **‘Blind’ automated ordering:** Ability to place appraisal requests that are automatically sent to selected appraisers based on service area and loan type. The orders are assigned randomly based on the appraisers set up in Encompass to accept orders for that loan type in that county, and users have no visibility into appraiser selection.
- **Order desk processing:** Automated ordering request process, which sends an email notification to approved users who can order appraisals, such as an order desk. These approved users then select Appraiser or AMC from the company list of providers and place the order.

## **Q. When will the HVCC enhancements be available and how will they be rolled out?**

The enhancements will be released on April 30, 2009 through an update to the software. These enhancements will be part of the Encompass SE/Pro 3.5.0.9 and Encompass CE/BE 3.5.1.9 update. All Encompass Anywhere users on Version 3.5 will also receive the update. You will need to be using Encompass 3.5 and current on your annual maintenance agreement to receive this update and see the HVCC Enhancements.

## **Q. Can I manage my own appraisal panel or list of appraisers with Encompass?**

Yes. With the HVCC enhancements you can add a list of your appraisers into Encompass and manage them based on service county and loan types.

## **Q. How do I get my appraiser panel uploaded into Encompass?**

You can upload your appraiser panel starting today. Simply have your Encompass system administrator go to **Order Appraisal** and add the appraisers into their **My Appraiser** list. The appraisers can be added individually through the **Add Appraiser** button, or they can be imported from the Encompass Rolodex. When you receive your system update, these appraisers will already be in your appraiser list and you then will be able to assign their servicing counties and loan types.

## **Q. Can appraisal orders be sent to appraisers without the users selecting the provider? If so, then how are the orders assigned?**

Yes. There is a feature to enable “blind” automated ordering for Encompass users. With this feature, the system will randomly place orders to appraisers on your list without any user

Published April 2009. All information contained in this document is proprietary to Ellie Mae, Inc and may not be reused or redistributed. Read our legal policy at [www.elliemae.com/legal](http://www.elliemae.com/legal).



having any input into the selection. The orders are assigned automatically by Encompass on a random basis to appraisers configured to accept orders for the service county and loan type.

**Please Note:** Automated ordering is designed for use with individual appraisers only. Orders cannot be placed to AMCs via the automated “blind” ordering process. Orders can be placed to AMCs using the other ordering processes, either an internal order desk or defined Personas that can order appraisals.

### **Q. Does Encompass Appraisal Services support an internal appraisal order desk?**

Yes. Encompass Appraisal Services allows you to identify specific users who are allowed to order appraisals. When loan officers or processors want to place appraisal orders, they can select **Order Appraisal** and an email notification is sent to the order desk. Then the order desk can place the appraisal orders to appraisers/AMCs that are on the company’s list of providers. Encompass will only display those appraisers/AMCs that have been set up to receive orders for that service area and loan type.

### **Q. Are appraisals returned to the electronic loan file?**

Yes all appraisals ordered with an integrated AMC will be sent back to the eFolder. All custom appraisers can post the appraisal back to the eFolder as well.

### **Q. What if I want to use an AMC?**

If you want to use an AMC then you will need to sign up with your preferred AMC. Once you have an account, then you can place orders by adding the AMC to your list of providers and selecting the **Order** button.

### **Q. Can I use an AMC and manage my own appraiser list?**

Yes. An AMC is essentially treated just like an appraiser from Encompass’ perspective with the exception automated ‘blind’ ordering is not supported with AMCs. You can for instance manage your own list of appraisers in your local area and place orders with an AMC for out-of-state orders. You can also mix and match orders between individual appraisers and AMCs based on regional service levels and capacity.

### **Q. Which AMCs are currently integrated into Encompass today?**

The AMCs below are available for ordering today:

- [CBCInnovis](#)
- [DartAppraisal.com](#)
- [First American eAppraisalT](#) (*This integration is in the process of being updated*)
- [Nations Valuation Services](#)

We are working to integrate the following AMCs by May 1<sup>st</sup> or soon thereafter:

- [AppraiserLoft](#)
- [Finiti](#)
- [LSI Appraisal](#)

Published April 2009. All information contained in this document is proprietary to Ellie Mae, Inc and may not be reused or redistributed. Read our legal policy at [www.elliemae.com/legal](http://www.elliemae.com/legal).



- [MDA Lending Solutions](#)
- [ServiceLink](#)
- [StreetLinks](#)

If there is an AMC that you prefer to work with that is not on the above list, please contact Felix Veski at [felix.veski@elliemae.com](mailto:felix.veski@elliemae.com).

## **Q. What if I want to use an AMC that is not integrated into Encompass?**

All you need to do is set that AMC up as a "Preferred Appraiser". A notification will be sent to the AMC that an order is ready for them to pick up at a secure website. Once the order is fulfilled, they can post the appraisal back to the secure website and the file will be available in the Encompass eFolder. For integrated AMCs, order placement, status updates and appraisal delivery are managed electronically within the loan file.

## **Q. How much time will it take to implement the necessary changes to Encompass to support HVCC?**

**Managing appraisal ordering by persona:** Once the Appraisal Services update is installed, your Encompass system administrator needs to configure the Appraiser List and "personas" that have access to order appraisals. Configuring the personas is relatively quick. For each persona (Loan Officer, Processor) you simply specify which personas can order appraisals and which cannot. Appraisal ordering can further be restricted on a loan type basis. For instance, Loan Officers may be able to order appraisals for FHA loans but restricted for ordering on conventional loans, in order to conform to HVCC. We anticipate that personas can be configured in less than 30 minutes.

**Setting up the Appraiser List:** All of the appraisers or appraisal management companies that you want to use need to be added to your Appraiser List. The appraisers can be imported from the Encompass Rolodex or added individually. For each appraiser or AMC, your administrator will need to select which counties they cover and which loan types they support. Orders will then be assigned to them, or they will be available for ordering if the loan is within the county specified and matches the loan type. For instance, for a conventional loan in Mill Valley, CA, Encompass will pull up all Marin County approved appraisers for conventional loans. The time involved in setting this up can range depending on if you are using just a couple of national AMCs or have hundreds of appraisers to set up. Encompass will automatically display all counties within a state and will provide the ability for the administrator to select "All" to assign by state or specific states.

## **Q. Is there any cost involved?**

The HVCC enhancements are part of your standard maintenance package, so there is no additional cost. Note that the update will only be applied for Version 3.5 (all editions of Encompass). You must be current on your annual maintenance agreement to receive this free update.

For more information on HVCC and Encompass Appraisal Services please visit [www.elliemae.com/hvcc](http://www.elliemae.com/hvcc).