



U. S. DEPARTMENT OF VETERANS AFFAIRS
Regional Office, Fort Snelling
1 Federal Drive
St. Paul, MN 55111-4050

May 4, 2001

REGIONAL LOAN CENTER MEMORANDUM NO. 01-09

TO: ALL FEE APPRAISERS

SUBJ: ELECTRONIC TRANSMISSION OF APPRAISAL REPORTS

1. Starting immediately, we will accept electronically transmitted appraisal reports to our office and to those lenders that elect to participate in this new E-Commerce system.
2. The appraisal package must be in a Portable Document Format (PDF) and attached to your e-mail. Send only one appraisal report per e-mail message. When you address the e-mail messages, you **MUST** put the VA case number in the SUBJECT block as 35-35-6-1211234, not 1211234. If possible, please name or rename the PDF file with the VA case number 35-35-6-1231234.pdf, not 1231234.pdf.
3. Please send a complete **test appraisal report** PDF file to **testurar.stpaul@vba.va.gov**. Upon approval of the test file, we will advise you that you may start sending active VA appraisal report PDF files to our office and to participating Lender Appraisal Processing Program (LAPP) lenders. Upon approval, we will provide you with the e-mail addresses at VA to send origination appraisals or a copy of LAPP appraisals.
4. Appraisers must include the Request for Determination of Reasonable Value (VA Form 26-1805) as a part of the PDF file. Currently, this is an item that **MUST** be scanned into each VA appraisal unless the lender transmitted it to you electronically.
5. Limiting file size is important when monitoring storage of files on our system, and it should be an important item to consider for your system storage as well. As a rule of thumb, an existing PDF appraisal file should not exceed 2000 KB and a proposed construction PDF appraisal file should not exceed 3000 KB. The following information is to assist you in reducing your file size:
 - a. Camera Settings
 - 1) If your camera has good, **better**, best options for picture quality and **standard**, fine options for resolution, settings need to be **better** and **standard**.
 - 2) If your camera has other options for quality and resolution, select the medium or low setting.
 - 3) Contact the vendor for any assistance.

b. Scanner Settings

- 1) Be sure that the scanner you own or purchase has the capability of 100 DPI. This is necessary to ensure your file size remains within specified limits.
- 2) Most scanners default to Color Photo as the type of scan. This is not a viable choice for our purposes. A different setting will, therefore, need to be selected. Typically, black and white is the best setting.
- 3) Turn off any automatic features of the scanner.
- 4) Contact the vendor for assistance in selecting appropriate settings and changing default settings to reflect the settings best for you.
- 5) Most scanned items are acceptable at 100 DPI, but maps are the main exception. In order to ensure that maps are of an acceptable quality, the resolution may need to be higher than 100 DPI. This will depend largely on the quality of the original map used in the scan.

6. After August 1, 2001, all Minnesota, North Dakota and South Dakota Fee Appraisers will be required to electronically transmit all of their appraisals to VA and to E-Commerce participating lenders. **Exception:** Those Fee Appraisers who do a yearly average of fewer than 12 appraisals for VA will not be required (but are encouraged) to use e-mail to transmit their appraisal reports. Appraisers who are granted this exception will use an overnight service provider or express mail to deliver their appraisal reports to VA or to the E-Commerce Participating LAPP lender. Appraisers who meet the exception are still requested to obtain an e-mail address for communication purposes.

7. Only the following proposed construction required exhibits will be electronically transmitted with the Fee Appraiser's appraisal package:

- Description of Materials (VA Form 26-1852)
- Plot Plan
- Foundation Plan
- Floor Plan
- Exterior Elevations
- Typical Wall Section

8. Participation by LAPP lenders is **optional**. Lenders may download a free copy of the *Acrobat Reader* from the Adobe website (www.adobe.com) to view and print the E-commerce appraisal package. If a lender wants a Fee Appraiser to electronically transmit an appraisal package to their office, the lender must indicate their e-mail address under their mailing address in Block 5 of the Request for Determination of Reasonable Value (VA Form 26-1805). This will be the authorization for the Fee Appraiser to electronically transmit the appraisal directly to the lender (no original hard copy required).

9. For all LAPP cases you must e-mail a copy of your appraisal to VA at **lapp.stpaul@vba.va.gov** at the same time you mail or e-mail your appraisal to the LAPP lender.

10. If you are an appraiser who plans on scanning your entire appraisal report and creating a Portable Document Format (PDF) file, please contact our office as indicated in paragraph 12 below. We have developed a PDF template to make it easier for you. The template page must be included as the first page of your PDF file. We will need an e-mail address in order to transmit the template to you.

11. If you experience problems in setting up your system, we recommend that you contact your hardware or software provider for assistance. If your hardware or software provider is unable to assist you in setting up your system, we suggest you hire a professional to assist you. The VA staff does not have the expertise to help solve these problems.

12. Attached is a copy of the release we sent to the lenders regarding this program. If you have any questions, please do not hesitate to contact Andrew Kirchhoff, Chief, Construction & Valuation Section, at (612) 970-5421 or (800) 827-0611 extension 5421 or by e-mail at vaappraisal.stpaul@vba.va.gov.

/S/JON H. HELGASON for
D. F. MUNRO
Loan Guaranty Officer

Attachments