



**DEPARTMENT OF VETERANS AFFAIRS**  
Regional Office  
1240 East Ninth Street  
Cleveland OH 44199

June 6, 2001

**In Reply Refer To:** 325/261  
Information Letter 26-01-13

**TO: All VA Lenders Doing Business in Delaware, Indiana, Michigan, New Jersey, Ohio, and Pennsylvania**

**SUBJ: E-Mail Transmission of Appraisal Reports (Appraisal E-Commerce)**

1. **PURPOSE:** VA continues to make progress in the re-design of our Construction and Valuation (C&V) function. The next major step in this regard is the implementation of Appraisal E-Commerce, or the transmission of appraisal reports by e-mail. Many lenders are already receiving appraisal reports by e-mail, finding it reduces processing time and storage costs. Therefore,

Effective August 1, 2001, VA is requiring that all VA Fee Appraisers submit appraisal reports to VA by e-mail, and also to those lenders that agree to accept appraisals via e-mail.

2. **DOCUMENT FORMAT AND TRANSMISSION FORMAT:** The appraisal package from the Fee Appraiser will be in a Portable Document Format (PDF) and attached to the Fee Appraiser's e-mail.

3. **MANDATORY IMPLEMENTATION:** After August 1, 2001, all Ohio VA 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 an average of fewer than 12 appraisals a year for VA will not be required to (but are encouraged to) use e-mail to transmit their appraisal reports. The appraisers who are granted this exception will use an overnight service provider to deliver their appraisal reports to VA or to the E-Commerce Participating Lender Appraisal Processing Program (LAPP) lender.

4. **LENDER PARTICIPATION:** Participation by LAPP lenders is **optional**. Lenders may download a free copy of the "Acrobat Reader" from the Adobe web-site ([www.adobe.com](http://www.adobe.com)) to view and print the EDI appraisal package. If a lender wants a Fee Appraiser to electronically transmit an appraisal package to their office, the lender **must** clearly indicate their e-mail address on 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).

5. **SAR-VA COMMUNICATIONS**: If a Staff Appraisal Reviewer (SAR) needs to send an appraisal package to a VA office for issuance of a Certificate of Reasonable Value (CRV), they may e-mail the appraisal report in a .PDF document format to the VA Regional Office that covers the jurisdiction where the subject property is located. No original hard copy will be required in those cases.

<b>The NEWARK Regional Office</b>	<b>309c&amp;vgeneral@vba.va.gov</b>
<b>The PHILADELPHIA Regional Office</b>	<b>310c&amp;vgeneral@vba.va.gov</b>
<b>The PITTSBURGH Regional Office</b>	<b>311c&amp;vgeneral@vba.va.gov</b>
<b>The CLEVELAND Regional Office</b>	<b>325c&amp;vgeneral@vba.va.gov</b>
<b>The INDIANAPOLIS Regional Office</b>	<b>326c&amp;vgeneral@vba.va.gov</b>
<b>The DETROIT Regional Office</b>	<b>329c&amp;vgeneral@vba.va.gov</b>

6. **NOV SUBMISSION TO VA**: In lieu of mailing a hard copy of the appraisal package, Notice of Value (NOV), and the SAR certification to VA, lenders may e-mail the Notice of Value (NOV) and the SAR certification to the VA Regional Office that covers the jurisdiction where the subject property is located. Again, no original hard copy will be required for those cases that are e-mailed to VA by the lender.

<b>The NEWARK Regional Office</b>	<b>309c&amp;vlapp@vba.va.gov</b>
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The appraiser will be sending the appraisal package to VA by e-mail when he/she sends one to you. The SAR certification and any disagreements or comments regarding the appraisal must be on the lender's letterhead stationary. The SAR certification and the NOV sent to our office do not have to be signed. This e-mail package may contain either PDF files, Microsoft Word documents or Microsoft Excel files. If the SAR opts for this procedure, he/she will not be required to circle the fee appraiser's market value estimate on the appraisal report.

7. **NOV FORMAT TEST SUBMISSION**: If your SAR certification and NOV are in formats other than PDF files, Microsoft Word documents or Microsoft Excel documents, please provide a test e-mail to the VA Regional Office that covers the jurisdiction where the subject property is located.

<b>The NEWARK Regional Office</b>	<b>309c&amp;vtest@vba.va.gov</b>
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We will advise you if your format is acceptable.

8. When addressing their e-mail messages to VA, lenders **MUST** put the VA case number in the SUBJECT block as XX-XX-6-0123456, not 0123456.

9. Although you can expect future minor changes to this initiative as the process develops, these changes should not affect the basic requirements described in this release. If you have any questions, please do not hesitate to contact Mr. Joe Print, Chief, Construction & Valuation Section, at 1-800-729-5772 x3974 or Mr. Jack Hanley, Assistant Loan Guaranty Officer at 1-800-729-5772 x3967.

10. Thank you for your continuing participation in our VA Loan Guaranty program.

/s/

JAMES L. BRUBAKER, JR.  
Loan Guaranty Officer