

Regional Office
155 Van Gordon
Box 25126
Denver, CO 80225

**Department of
Veterans Affairs**

**Information
Bulletin**

May 21, 2001

Loan Guaranty Letter 01-8
262-2

TO: ALL FEE APPRAISERS

SUBJ: E-COMMERCE TRANSMISSION OF APPRAISAL REPORTS

1. On August 1, 2001, the Department of Veterans Affairs will require that appraisals be electronically transmitted to our office and to lenders that elect to participate in this new E-Commerce program.
2. All Fee Appraisers (see exception) are required to electronically transmit all appraisals to VA and to E-Commerce LAPP participating lenders. **Exception:** An exception is granted to appraisers receiving a very limited number of VA appraisal requests. A list of appraisers VA has exempted from E-Commerce is enclosed. Exempted appraisers are not required (but are encouraged) to use E-Commerce to transmit appraisal reports. Appraisers granted this exception will use an overnight service provider to deliver appraisal reports to VA or to the E-Commerce participating LAPP lender.
3. The appraisal package must be in a Portable Document Format (PDF) and attached to your e-mail. Only send one appraisal report per e-mail message. When you address your e-mail messages, you **MUST** put the VA case number in the SUBJECT block as XX 39-39-6-0123456 not 0123456. The XX will be the state the property is located in (Colorado = CO; Montana = MT; Oregon = OR and Wyoming = WY). Make sure there is a space between the state and the 39-39 (for example: CO 39-39-6-0123456). Please name or rename the PDF file with the VA case number XX 39-39-6-0123456.pdf not 0123456.pdf.
4. Please send a complete **test** appraisal report PDF file to CO/testurar@vba.va.gov. This is for test purposes only. You will still need to mail appraisals as usual until you are notified the test appraisal is transmitting acceptably. Following approval of the test file, we will provide you with the appropriate e-mail addresses to begin transmitting your active VA appraisal reports via E-Commerce. Participating Lender Appraisal Processing Program (LAPP) lenders will provide their e-mail address when applicable.
5. The Request for Determination of Reasonable Value (VA Form 26-1805) must be submitted as a part of the PDF file. Currently, this is an item that must be scanned into each VA appraisal package.
6. Limiting file size is important when monitoring storage of files on our system, as well as yours. As a rule of thumb, an existing .PDF appraisal file should not exceed 2000 KB and a proposed .PDF appraisal file should not exceed 3000KB. The following information is to assist you in reducing your file size:

2.

a. Camera Settings

- 1) If your camera has good, better, and best options for picture quality and standard or 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 hardware 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. Therefore, a different setting will need to be selected. Typically, black and white is the best setting.
- 3) Turn off any automatic features of the scanner.
- 4) Contact the hardware 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, 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.

7. The following required exhibits will be electronically transmitted with your appraisal package for proposed construction cases:

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. If a lender wants you to electronically transmit an appraisal package to their office, the lender must indicate their e-mail address in Block 5 on the Request for Determination of Reasonable Value (VA Form 26-1805). This will be the authorization for you to electronically transmit the appraisal directly to the lender (no original hard copy required).

9. E-mail VA a copy of your appraisal to CO/copylappurar@vba.va.gov at the same time you mail or e-mail your appraisal to the LAPP lender.

10. If you experience problems in setting up your system, you will need to contact your hardware or software providers for assistance. If your hardware or software providers are unable to assist you in setting up your system, we suggest you hire a professional to assist you. This office will not be able to provide the hardware and software technical expertise.

3.

11. ***IMPORTANT:*** Please advise us ***as soon as possible*** if you are currently E-Commerce ready, if you plan to comply with this requirement, or if you do not plan to comply. You may fax your response to us at (303) 914-5688 or e-mail Joe Reno (lgyjreno@vba.va.gov) or Valerie Herrera (lgyvherr@vba.va.gov).

12. If you have any questions, please call Joe Reno or Valerie Herrera at (303) 914-5635 in the Construction & Valuation Section.

Sincerely,

A handwritten signature in cursive script, appearing to read "Linda Childs".

VLINDA CHILDS
Loan Guaranty Officer

Enclosures: Exempted Appraisers
Overview

Department of Veterans Affairs
E-Commerce of Appraisal Reports
Overview for Fee Appraisers

Fee appraisers must have:

- **Personal Computer**
- **Scanner**
- **E-mail capability on the Internet**
- **Acrobat 4.0 (or newer version)* or PDF Publisher software**
 - **contained within appraisal software**
 - or**
 - **stand alone software**

How E-Commerce Works:

- **Fee appraisers will use the Internet E-MAIL system to send appraisal reports to VA and participating LAPP lenders**
- **The Common Thread in this process is a PORTABLE DOCUMENT FORMAT (a .PDF file)**
- **Fee appraisers can create a .PDF file using ADOBE ACROBAT 4.0 (or newer version) or PDF Publisher software.**

**Three Ways to Produce an Appraisal Report
in a .PDF file**

- 1. Use an appraisal software package that contains Adobe Acrobat 4.0 (or newer version) or PDF Publisher software and produce a PDF file.**

Known supporting software:

a la mode, Inc. (WinTotal 2000)
Day One (Appraisal Manager)
Polaroid (ACI/MCS)
Software for R.E. Professionals (AppraiseIt)
United Systems (HighPerform)
Bradford Technologies (Appraiser's Toolbox)

- 2. Use Adobe Acrobat 4.0 (or newer version) or PDF Publisher to IMPORT a file created by another appraisal software package. Most appraisal software packages that do not produce a .PDF extension produce one of these extensions. The following file extensions can be imported:**

.GIF .JPEG .TIF
.TIFF .PCX .PNG
.BMP .PICT (for Macintosh PCs)

3. Use Adobe Acrobat 4.0 (or newer version) or PDF Publisher to SCAN an appraisal report into a VA PDF file template.

- **The template can be obtained from VA.**
- **This template is a one page .PDF file.**
- **The fee appraiser inputs the required 14 fields in the template page (eg property address, city...)**
- **The fee appraiser then scans in the appraisal report (this makes pages 2, 3, 4, 5, 6, ... of the PDF template file)**
- **The fee appraiser e-mails the .PDF file to VA or the participating LAPP Lender**

*Adobe Acrobat version 5.0 is the current version as of 4/22/01

VA highly recommends that all appraiser have E-Commerce capability. We have determined that the following appraisers receive a very limited amount of appraisal requests from VA. The following appraisers are not required, but strongly encouraged, to transmit their appraisals E-Commerce.

Appraisers exempt from E-Commerce

Ballantyne, Marvin
Barta, Gary
Burke, James
Donovan, Thomas
Dugdale, Christine
Ebert, Fred
Elder, Jerolyn
Elliott, Marshall L.
Ficke, David
Formwalt, Jessie
Graves, Mikel
Henderson, Dale
Hillyard, Loni
Hollon, Clifford
Howe, Earl
Hughes, Robert M.
Huston, P Steve
Keltz, Dave
Kemp, John
Keserich, Mel
Lambert, Tara
Lervick, Leonard
Lindley, Kenneth
MacDonald, Mark
Mallick, Richard
Manley, Mark
Marshall, Elliott
McIssac, James
Michunovich, John
Miller, Kathleen
Miller, Roger
Prosser, Loretta
Ratcliff, Keith

Reed, Donald
Rounds, Timothy
Rutherford, Linda
Selby, Roland
Sethre, Phyllis
Shepherd, Donna
Stone, Greg
Stover, Harold
Walker, Dorothy
Walker, Grover
Watson, Davis
Westbrook, Tad
Wright, Ronald
Zander, Cheryl