

# **Electronic Appraisal System (E-Appraisal)**

## **User Guide Version 2.0**

**Prepared for**



**Department of Veterans Affairs  
Veterans Benefit Administration**

**July 2004**

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# Chapter 1 -- Overview

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The Department of Veteran's Affairs (VA) Electronic Appraisal System (E-Appraisal) is a Web-based application that allows:

- Appraisers to upload appraisal documents online.
- Appraisers and Staff Appraisal Reviewers (SARs) to retrieve appraisals for online review or hardcopy printing.

E-Appraisal also stores appraisals electronically and provides appraisal data to the VA's Appraisal System (TAS).

As a result of the E-Appraisal implementation:

- Appraisals are processed more quickly and efficiently.
- TAS receives appraisal data in virtual real-time when the appraisal is uploaded into E-Appraisal.
- Appraisals cannot be misplaced or lost, as is possible with hardcopies. Appraisals are now stored electronically and available online.

This user guide provides instructions for appraisers and SARs to use the E-Appraisal system and is organized as follows:

- [Chapter 2, Accessing the System](#) – E-Appraisal is accessed via the VA's Veterans **Information** Portal (VIP). This chapter describes how to get to the Portal site and how to log in to the Portal and select E-Appraisal.
- [Chapter 3, Uploading an Appraisal](#) – This chapter describes how to upload an appraisal document to E-Appraisal. This function is only available to appraisers.
- [Chapter 4, Retrieving an Appraisal](#) – This chapter describes how to retrieve an appraisal from E-Appraisal. This function is available to both appraisers and SARs.

## Chapter 2 -- Accessing the System

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*Works with  
IE or  
Netscape*

E-Appraisal is a Web-based system that can be accessed with either of the major Internet browsers, Internet Explorer or Netscape. Once the user is connected to the Internet, E-Appraisal is accessed through the VA's Portal.

*Accessed  
through  
VA Portal*

The Portal is an interface to the VA's Web-based applications. A user needs only one valid user ID and password to access a menu of the applications to which the user has been granted access. The Portal manages user validation to any application selected.

Once connected to the Internet, the user should enter the Portal at:

<http://vip.vba.va.gov/>

The following screen displays.

*Only need  
one valid  
user ID  
and  
password*



### Enter a valid Portal user ID and password

In the areas shown with red arrows in the above picture. When the Portal successfully validates this information, it displays the next screen.

*Select  
eAppraisal  
from the  
Portal's  
Applications  
menu*

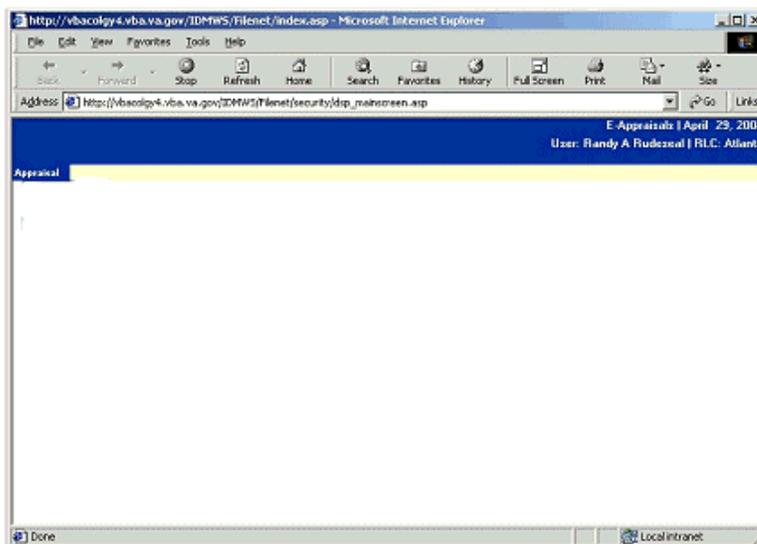


This picture shows the portion of the Portal home page where the Applications menu is displayed on the left of the page. All applications for which the user has registered access are shown in this area of the menu.

### Select E-Appraisal

From this menu, as indicated by the red arrow in the above picture.

When the Portal validates the user registration with E-Appraisal, the user is connected to the application and the E-Appraisal Welcome screen displays. From this point forward, the menu functions that are available in E-Appraisal depend upon whether you are an appraiser or an SAR.



## Chapter 3 -- Uploading an Appraisal

*Refer to  
Chapter 2  
for E-  
Appraisal  
access  
instructions*

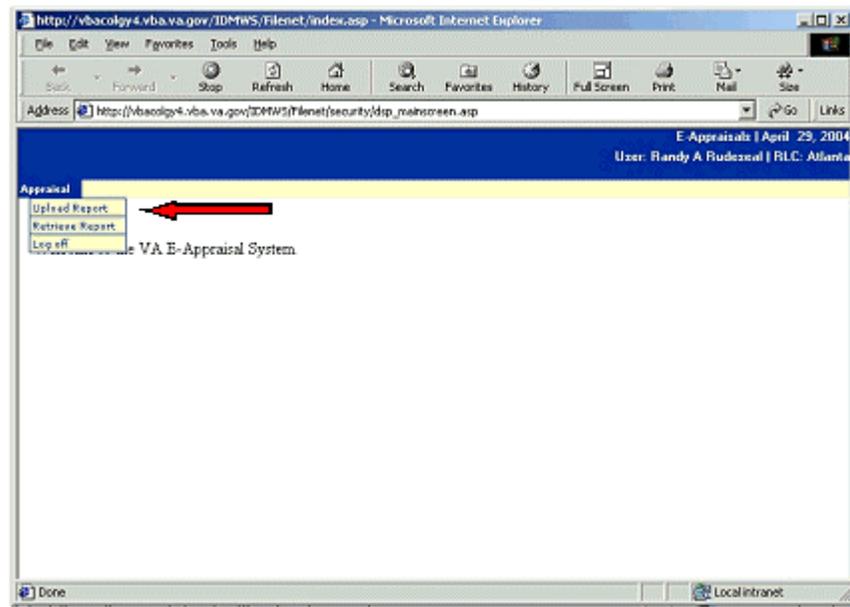
Only an appraiser can upload an appraisal document.

[Chapter 2](#) of this guide provides instructions on how to access the E-Appraisal system.

When the E-Appraisal Welcome screen displays, the appraiser should:

### Click on Appraisal

And the screen shown in the next picture displays.



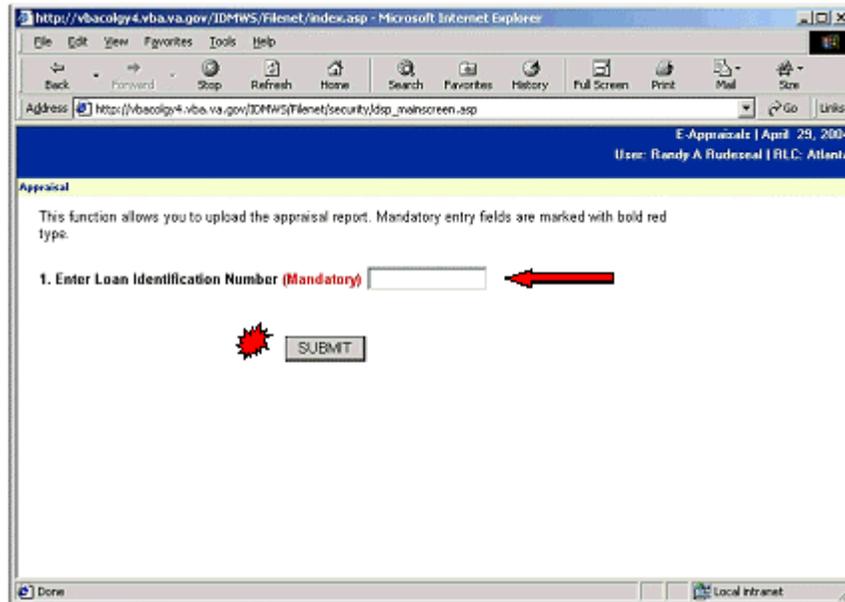
The appraiser selects:

*Upload  
Instructions*

### Upload Report

To upload an appraisal, as indicated by the red arrow in the previous picture. The screen shown in the next picture then displays.

***Enter valid  
LIN and  
click on  
Submit***



The appraiser should:

**Enter the 12 digit VA case number, a.k.a. VA Loan Identification Number (LIN)**

In the area indicated by the red arrow in the previous picture and, then,

**Click on Submit button**

**Note:** If the appraiser enters an invalid LIN, E-Appraisal displays a message that the LIN is invalid and to enter a valid LIN.

When a valid LIN is submitted, the screen shown in the next picture displays.

## Property Information

The screenshot shows a web browser window with the URL `http://vba.colg4.lva.va.gov/IDMWS/Files/security/stop_mainscreen.asp`. The page title is "Appraisal Admin". The form is divided into four sections:

- 1. Property Address:** Fields include Street Number (123), Address1 (TEMPLE DRIVE), Address2, City (ATLANTA), State Code (GA), and Zip (33333).
- 2. Purchaser's Name and Address:** Fields include Name (TOM GREEN), Address (123 ANYWHERE), City (ANYTOWN), State Code (GA), and Zip (22222).
- 3. Assignment Information:** Fields include Appraisal Value (\$), Appraiser (0072) LEE HOLSWORTH, and Inspector (Not Assigned).
- 4. Legal Description:** A text area containing "KENNETH BORNERS".

At the bottom right, there are "SUBMIT" and "RESET" buttons. A red starburst icon is next to the "RESET" button. A status bar at the bottom left says "Please enter Loan Number".

## Verify and Edit

E-Appraisal automatically populates data in the **Property Address** and **Purchaser's Name and Address** areas of the screen. The appraiser should:

1. **Verify the Property and Purchaser Information**
2. **Correct any errors in this information**

The appraiser also:

### **Must enter data into the Appraisal Value and Legal Description fields**

*Red fields denote mandatory data entry*

These fields are marked in red, which denotes mandatory fields in the E-Appraisal system.

Note: If the appraiser wishes to delete what has been entered and start over:

### **Click on the Reset button**

This action returns the screen to the state it was in prior to the last data submission. The screen cannot be reset to earlier values once the data has been submitted.

*Cannot reset submitted data*

If the appraiser is satisfied with the data entered:

## Click on the Submit button

To submit the data to E-Appraisal. The screen shown in the next picture then displays.

The screenshot shows a web browser window with the address [http://vba.colgyl.vba.va.gov/IDNWS/Filesnet/Security/dip\\_mainscreen.asp](http://vba.colgyl.vba.va.gov/IDNWS/Filesnet/Security/dip_mainscreen.asp). The page content is as follows:

**1. Property Address.**  
Street Number: 123  
Address1: TEMPLE DRIVE Address2:  
City: ATLANTA State: GA  
Zip: 33333

**2. Purchaser's Name and Address.**  
Name: TOM GREEN  
Address: 123 ANYWHERE  
City: ANYTOWN State: GA  
Zip: 22222

**3. Assignment Information.**  
Appraisal Value(\$): 25,000  
Appraiser: (0272) LEE HOLSWORTH  
Inspector: Not Assigned

**4. Legal Description.**  
KENNETH KORNERS

**5. Appraisal Document.**  
Specify path to file

**Notes:** File name that can be specified here must be of the format LoanNumber.pdf. For example, to upload a file for Loan Number 16-16-6-0790020, appraisal file must be named as: 16-16-6-0790020.pdf.

*Wrong data  
can be fixed*

The upper portion of the screen displays the data that is now in the E-Appraisal system for the LIN.

Note: If there is an error in this data, the only way to fix it is to:

1. Click on Appraisal
2. Select Upload from the menu
3. Enter the LIN
4. Edit the screen and submit the changes

If the data is correct, the appraiser should:

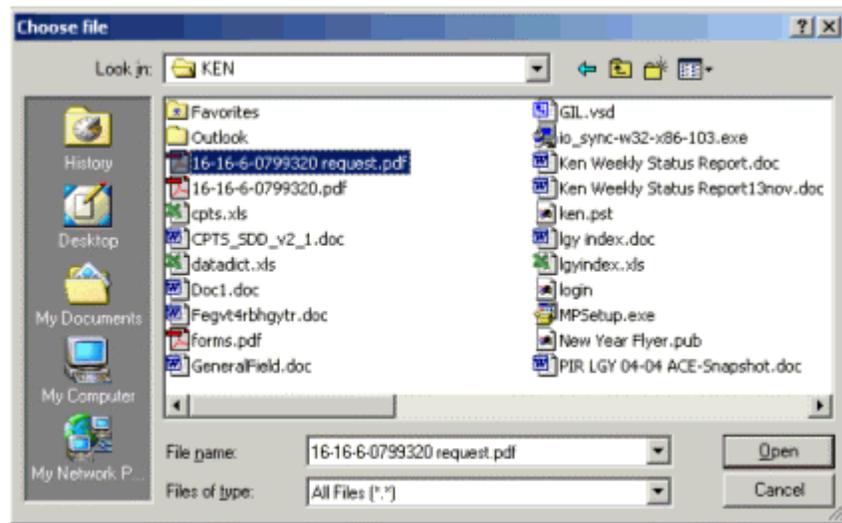
**Type in the “Specify path to File” block, the location of the appraisal document in the appraiser’s PC (document directory), or**

The appraiser can browse his/her directory to find the document.

**Click on Browse button to locate document on your PC**

The screen shown in the next picture then displays.

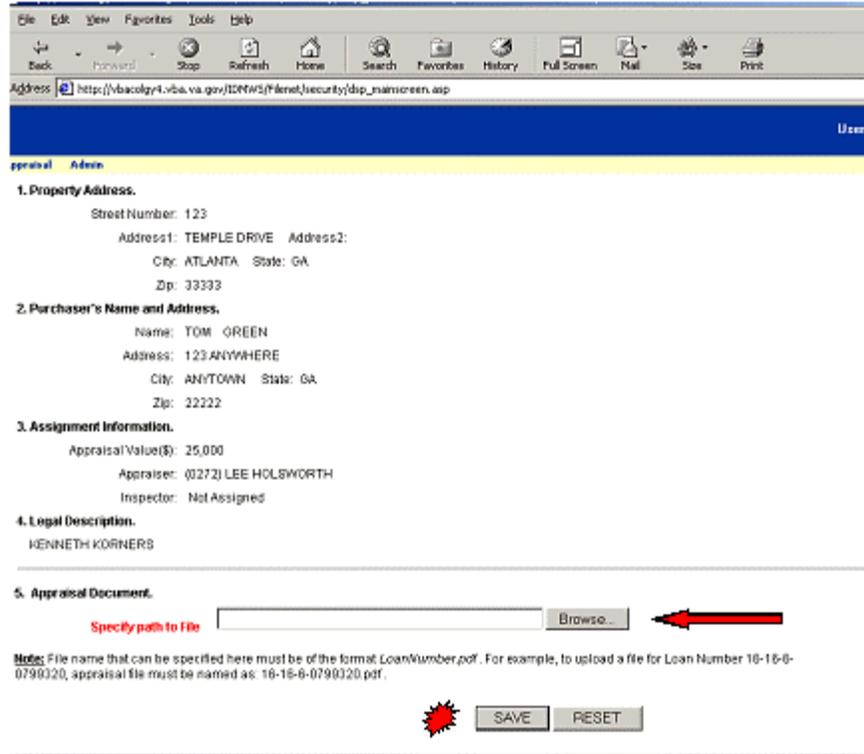
*Enter path or browse directory for document*



When the appraiser locates the correct document:

- 1. Click on the document to highlight it**
- 2. Click on the Open button**

The screen display returns to the E-Appraisal document entry screen.



The path field displays the document selected.

*Cannot reset once the document path is submitted*

Note: If this document path is not correct:

### Click on the Reset button

This action returns the screen to the state it was in prior to the last data submission. The screen cannot be reset once the submission has occurred. E-Appraisal has already begun to upload the document.

If the appraiser is satisfied that the correct document path is displayed:

### Click on the SAVE button

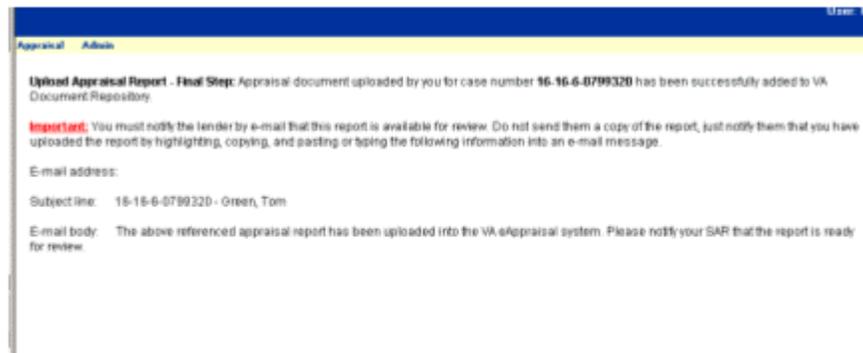
E-Appraisal begins uploading the document from the appraiser's PC. The screen shown in the next picture displays while the upload is in progress. This screen shows the percent of the document loaded as uploading proceeds.

*E-Appraisal  
is uploading  
the appraisal  
document*



When the upload process is complete, the screen shown in the next picture displays with instructions to the appraiser regarding notification to the SAR that the appraisal document has been uploaded.

*Appraiser  
responsibility  
to notify  
SAR*



Note: The appraiser MUST notify the SAR that the appraisal document is available in E-Appraisal. This notification is NOT done automatically in the system.

E-Appraisal displays the uploaded document, as shown in the next picture, in PDF format.

Note: E-Appraisal contains assistance for the appraiser in creating a PDF file for upload if the appraiser does not have such capability on his/her PC.

*PDF  
Appraisal  
displays*

**FORM RESIDENTIAL APPRAISAL REPORT** File No. VD40408

20-20-6-0462508

City: Nashville State: TN Zip Code: 37217-4245

County: Davidson

Tax Year: 2003 R.R. Taxes \$ 1,471.33 Special Assessments \$ 0.00

Appraiser: **Rayd Adiosse Co.** Appraiser ID: 05/04/2004

Property: 20-20-6-0462508  
Mon 04/19/2004 4:36 PM

CPV Value: 119000  
Closing Date: 05/19/04

Legal Description: Section 2 Revised, Plat Book 6250 Page 33

Legal Description: 27%

Parcel: Lot 89 Harbor Gate, Section 2

Revised, Plat Book 6250 Page 33

Owner: **Carroll D. Armstrong** Occupant:  Owner  Tenant  Vacant

Map Reference: 190-2-276 District Tract: 0196.18

Address: 5280 Corporate Drive, Frederick, MD 21703

Location	Urban	Suburban	Rural	Predominant occupancy	Single family housing PRICE \$ (000)	AGE (yrs)	Present land use %	Land use change
Built up	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	106	Low	One family 65	<input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely
Growth rate	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Owner: 95	High	New	2-4 family 5	<input type="checkbox"/> In process
Property values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/> Tenant: 5	135	28	Multi-family 5	To: _____
Demand/supply	<input checked="" type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	<input checked="" type="checkbox"/> Vac (0-5%):			Commercial	
Marketing time	<input checked="" type="checkbox"/> Under 3 mos.	<input checked="" type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.	<input type="checkbox"/> Vac (over 5%):			Vacant	25

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood boundaries and characteristics: Generally bounded on the North & East by the J. Percy Priest Reservoir, South by Murfreesboro Pike & West by the Bell Rd Corridor.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):

Average growing low middle income bedroom community with wide age size style & price range among numerous subdivisions. Located about 12 miles southeast of downtown via Murfreesboro Pike / Smith Springs Rd. Convenient to all services with no unfavorable factors noted.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):

I have considered relevant competitive listings and/or contract offerings in this appraisal and in trending information reported in this section. If a trend is indicated, I have attached an addendum providing relevant competitive listing/contract offering data. In the last 3 mos. the listing period for the subject market area has been stable @ 63 days. The average LP/SP ratio for market area is 99.33%. There are no seller concessions or financial incentive or buydowns which would influence the market. Typical for seller to pay buyers closing cost.

Project information for PUDs (if applicable) -- Is the developer/building a control of the Home Owners' Association (HOA)?  Yes  No N/A

Approximate total number of units in the subject project \_\_\_\_\_

Approximate total number of units for sale in the subject project \_\_\_\_\_

The upload process is now complete and the appraiser can log off the E-Appraisal system.

*Can send  
new updates*

Note: An appraiser can replace the appraisal document with an updated document. The appraiser simply goes through the upload process for the LIN. The appraiser and the SAR can only retrieve the latest, updated copy. Previous copies of the appraisal are NOT available to the appraiser or the SAR. The appraiser must send another notification to the SAR that an updated appraisal document has been uploaded into E-Appraisal.

An appraiser can retrieve a document while still logged into E-Appraisal or upon logging in. The instructions for retrieving a document are defined in this guide in [Chapter 4, Retrieving an Appraisal](#).

# Chapter 4 -- Retrieving an Appraisal

*Refer to  
[Chapter 2](#)  
for E-  
Appraisal  
access  
instructions*

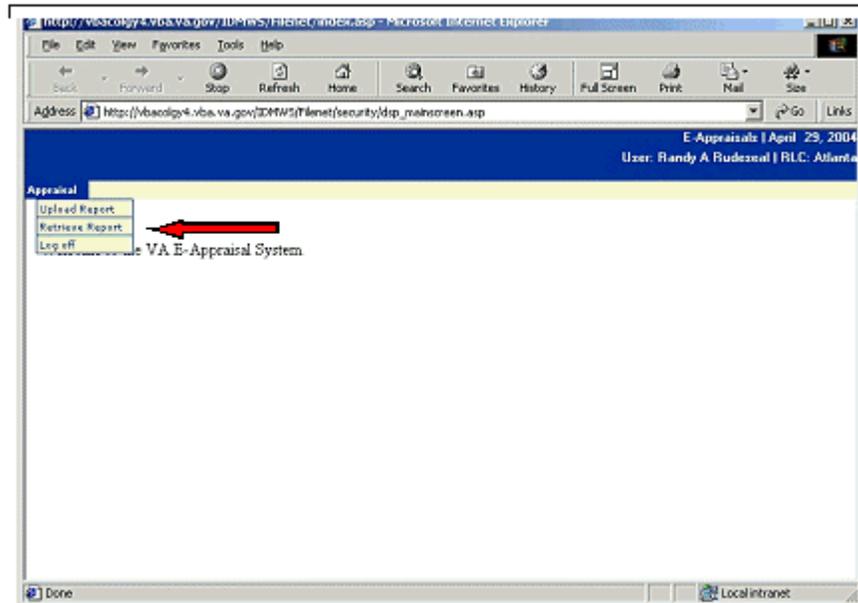
Appraisers and SARs can retrieve appraisals for review from E-Appraisal.

[Chapter 2](#) of this guide provides instructions on how to access the E-Appraisal system.

When the E-Appraisal Welcome screen displays:

## Click on Appraisal

The drop-down menu shown in the next picture displays.



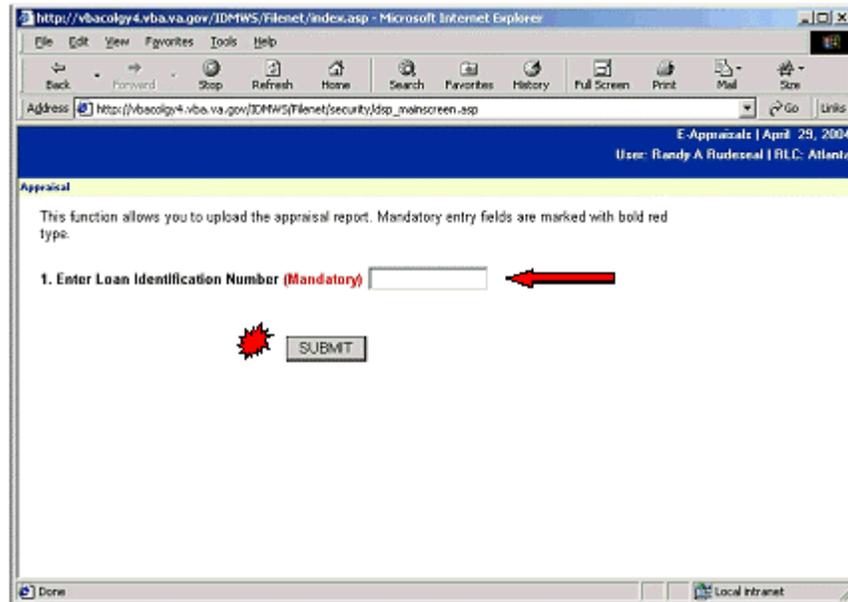
*Retrieval  
instructions*

The user should:

## Click on Retrieve Report

The screen shown in the next figure displays.

**Enter valid  
LIN and  
click on  
Submit**



This is the incorrect screen shot. It should read “retrieve” the appraisal report

The user should:

### **Enter the VA Loan Identification Number (LIN)**

In the area indicated by the red arrow in the previous picture and, then,

### **Click on Submit button**

Note: If the user enters an invalid LIN, E-Appraisal displays a message that the LIN is invalid and to enter a valid LIN.

When a valid LIN is submitted, the screen shown in the next picture displays.

**Retrieve  
Appraisal  
Document**



The top portion of the screen displays property and appraisal data.

*How to get to correct LIN*

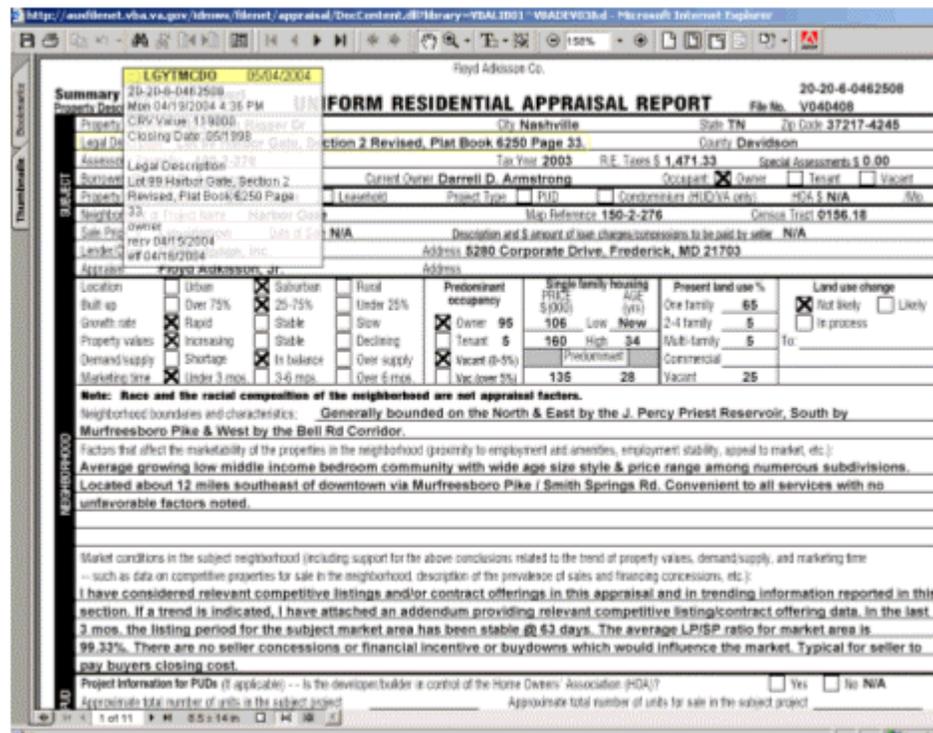
- Note: If this is the wrong property:
1. Click on Appraisal
  2. Click on Retrieve Report
  3. Enter a different LIN

If this is the correct property, select:

[Click here to view Appraisal Report.](#)

To retrieve the appraisal. The screen shown in the next picture displays the appraisal selected, in PDF format.

*Appraisal displays in PDF format*



*Review online or print hardcopy*

The user can:

1. Review the appraisal online
2. Print the appraisal with the Internet browser's Print function

The user can log off E-Appraisal when finished or click on Appraisal and retrieve a report for another LIN.