



DEPARTMENT OF VETERANS AFFAIRS
Regional Office
155 Van Gordon Street
Box 25126
Denver CO 80225

What are the Basic Requirements to be a Department of Veterans Affairs (VA) Fee Appraiser?

The following applications forms will be used when applying for designation as a VA fee appraiser:

- VA Form 26-6681, Fee or Roster Designation, Application for Fee Personnel Designation.
- VA Form 26-6684, Statement of Fee Appraiser or Compliance Inspectors.

Other qualification requirements for fee appraisers are as follows:

- Evidence of state license..
- Evidence of five years experience in appraising residential properties.
- Submit three letters of reference attesting to the applicant's qualifications from the references listed on the appraisal application form. Two of the reference letters must be from appraisers.
- No conflict of interest between the applicant's employment and performance as a fee appraiser with VA.
- Employees of the Department of Housing and Urban Development (HUD), Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FMLMC), or the Postal Service are ineligible.
- Local and State government employees may be designated but care must be taken that assignments to them will not result in a conflict of interest or the appearance of a conflict of interest.
- VA will perform a search through the Credit Alert Interactive Voice Response System (CAIVRS) to determine if the applicant has any outstanding delinquent debts to the Federal Government.
- A demonstration appraisal on Fannie Mae Form 1004 (Uniform Residential Appraisal Report) will be required. The VA office will provide instruction regarding this demonstration appraisal assignment, after initial application is received.
- An individual may be designated to more than one fee roster, provided he or she demonstrates the required experience or qualifications.

The Denver Regional Loan Center (RLC) has the following additional requirements:

- Submit a resume with a complete work history
- Provide written certification the applicant is capable of transmitting appraisals via
- e-mail
- Provide names and phone numbers of two lenders who can attest to the applicant's ability to submit appraisals in a timely manner.

Sincerely,

JOE D. RENO
VALUATION OFFICER
Construction & Valuation Section

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

EMPLOYMENT CREDIT REPORT CERTIFICATION

The Consumer Credit Reform Act of 1996 has amended the Federal Credit Report Act (“FCRA”) and has added many conditions for furnishing and using consumer reports for employment purposes. One change states that if you intend to use a consumer report for employment purposes, subsection 604(B)(2) requires that the applicant be notified in a document consisting solely of the notice that a consumer report may be used, and the applicant must authorize this use in writing before the consumer report is obtained.

A consumer report will be used in the processing of your application. Please provide your written authorization.

I authorize the Department of Veterans Affairs to order a consumer report for employment purposes as part of the application process to be designated as a VA Compliance Inspector.

Name & Signature

Date

Fee or Roster Designation Application for Fee Personnel Designation

Check One **U.S. Department of Housing
and Urban Development (HUD)**

HUD OMB Approval No. 2502-0538
(EXP. 11/30/99)

Department of Veterans Affairs (VA)

VA OMB Approval No. 2900-0113
(EXP. 10/31/2000)

Respondent Burden: Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and reviewing the collection of information. These agencies may not conduct or sponsor, and a respondent is not required to respond to this collection of information unless that collection displays a valid OMB Control Number. If you have comments regarding this burden estimate or any other aspect of this collection, call 1-800-827-1000 for mailing information on where to send your comments.

Privacy Act Statement: The information you provide will enable the designated agency to determine whether you qualify for designation in the position for which you are applying. The information will not be disclosed outside the designated agency without your consent except to verify its accuracy and, when relevant to civil, criminal, or regulatory investigations and prosecutions, including the routine uses identified in VA system of records, 17VA26, Loan Guaranty Fee Personnel and Program Participant Records, published in the Federal Register. It will not be otherwise disclosed or released outside of the designated agency except as required and permitted by law. The Department of Housing and Urban Development (HUD) is authorized to collect this information by Title 1, Section 1 of the National Housing Act (Pub. L. 479, 48 Stat. 1246, 12 U.S.C., 1701 et seq.). The Housing and Community Development Act of 1987, 42 U.S.C. 3543 authorizes HUD to collect the SSN. The Department of Veterans Affairs (VA) is authorized to collect this information by Chapter 37, Title 38 U.S.C.

Penalty: The provision of the SSN to the VA is voluntary; the provision of the SSN to HUD is mandatory. Failure to provide any of the requested information could affect the decision to approve your application since this decision will be made only on the basis of available information we currently have on record. This may result in a delay in the processing of your application.

Instructions: Please use typewriter or print clearly. This application is to be submitted to HUD only after the appraiser is State licensed or certified to appraise and has passed the HUD/FHA Appraisal Examination. Mail the completed form to the VA Regional Office or the HUD Homeownership Center (HOC) having supervision over the area in which you intend to operate. HUD/FHA appraisers may ascertain an appraiser's FHA roster status from HUD's web site at: www.hud.gov. If this application is to be submitted to the VA, an executed VA Form 26-6684, Statement of Fee Appraisers or Compliance Inspectors must be attached.

Designation being applied for: **Appraiser Real Estate** **Compliance**

1. Name of Applicant (first-middle-last)		2. Date of Birth (mm/dd/yyyy)		3. Social Security Number		HUD required/VA Voluntary 3a. Sex <input type="checkbox"/> (1) Male <input type="checkbox"/> (2) Female	
4. Residence Address (number and street or rural route, city or P.O., county, State, zip code)				5. Telephone Number (Include area code)		3b. Race <input type="checkbox"/> (1) White Non-Hispanic <input type="checkbox"/> (2) Black Non-Hispanic <input type="checkbox"/> (3) American Indian/Alaskan Native <input type="checkbox"/> (4) Asian/Pacific Islander <input type="checkbox"/> (5) Hispanic <input type="checkbox"/> (7) Hispanic Black <input type="checkbox"/> (8) Asian Indian American	
6. Business Address (Address where field reviews are to be sent)				7. Business Phone (Include area code)			
8. Present Occupation		9. Name and Address of Present Employer				10. Education No. of Years a. High School _____ b. College _____ c. Degree(s) Awarded (If applicable)	
11. Special Education or Training, Vocational, Business, or Special courses (Enter course and school name and location) For HUD/FHA Appraisal Examination Information (Enter city, State, and date (mm/dd/yyyy) of Examination; attach a copy of the certification)							
12. Professional Organizations of which you are a member				13. Registration/License Information (Attach copy(ies) of appraisal license)			
				Kind		Registration/License	State Where Issued
							Expiration Date (mm/dd/yyyy)
14A. Have you been previously approved by VA or HUD for a Fee Position?		14b. Office Name & Address				14c. Dates of Fee Activity For VA or HUD	
<input type="checkbox"/> Yes (If "Yes," complete Items 14b & 14c) <input type="checkbox"/> No						From: (mm/dd/yyyy) To: (mm/dd/yyyy)	
15. Geographic Area(s) of Practice (List your appraisal area(s), e.g. Albany, NY; Ft. Worth, TX; Cleveland, OH; etc.)							

16. State Principal Assignments during at least the past 5 years (attach additional sheet as necessary)

Period (mm/dd/yyyy)	Number of Assignments	Names of Clients or Organizations

17. Business History During Past 10 Years (attach additional sheet as necessary)
Dates (mm/dd/yyyy)

From	To	Occupation	Name of Employer	Address

18. For VA, List and Submit at least 3 letters attesting to your qualifications. HUD Requires three Reference Contacts only.

References	Occupation	Address

19. **To be completed by HUD applicants only:** To avoid the possibility of any conflict of interest and to ensure compliance with HUD appraisal standards, the following certifications are to be completed by personnel qualified to receive assignments from HUD or HUD approved lending institutions for HUD/FHA mortgage insurance applications. The term "interest" refers to direct interest as well as any "interest" held by relatives, business associates, or other controlled persons.

Note: Any of the following items that have been struck out and initialed are exempted from this certificate and are to be explained truthfully in an attached letter.

- (a) I certify that I do not own more than 10% interest in any lender doing business with HUD in the local HUD office jurisdiction.
- (b) I certify that I do not actively engage in the management or operation of a lending institution doing business with HUD.
- (c) I certify that I will not accept any assignments for fee work in a transaction in which I have an interest.
- (d) I certify that I am not currently suspended, debarred, or in any way disqualified from participating in HUD programs.
- (e) I certify that I will comply with HUD Handbook 4150.2, Valuation Analysis for Home Mortgage Insurance (and any updates to the Handbook, including mortgagee letters) and all other instructions and standards, in performing all appraisals on properties that will be security for HUD/FHA insured mortgages.
- (f) HUD or its authorized agent(s) may inspect my work files at my place of business during normal business hours after providing me (reasonable notice of such inspection.)

20a. Number of assignments you will accept per week	20b. or hours you will work	20c. Maximum No. of assignments you will accept at one time	
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I, the undersigned and agree that:

- (a) The approval of this application does not constitute my appointment as an agent or employee of HUD/FHA or DVA/VA.
- (b) In performing fee work my status is that of an independent contractor.
- (c) My sole interest in all transactions shall be to perform fee assignments as required by HUD or VA standards and criteria.
- (d) An appraisal is a substantial and material element in the determination of the eligibility of an application for FHA mortgage insurance, and HUD/FHA will rely upon the accuracy and truthfulness of an appraisal completed by me in approving any insurance.

I hereby certify that to the best of my knowledge all the information stated herein, as well as any information provided in the accompaniment herewith, is true, accurate, and complete. I further certify that I have read the Warnings set forth below.

Warnings

Any person who knowingly presents materially false, fictitious, or fraudulent statements in a matter within the jurisdiction of HUD is subject to penalties, sanctions, or other regulatory actions, including but not limited to:

- (i) Fines and imprisonment under 18 USC 287, 1001, 10110, 1012, which provides for fines of a maximum of \$25,000 for individual and \$500,000
- (ii) civil penalties and damages under 31 USC 3729, of not less than \$5,000 and not more than \$10,000, plus 3 times the amount of damages which the government sustains; and
- (iii) administrative sanctions, claims, and penalties by HUD pursuant to 24 CFR Part 24, 28, and 30.

21. Date Signed (mm/dd/yyyy)	22. Applicant's Signature (do not print)
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Reviewing Official Complete the following items

23. This Application has been reviewed and I hereby recommend	24. Date of Action (mm/dd/yyyy)	25. Signature of Reviewing Officer
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Designation Disapproval

This applicant is being recommended in the county(ies) appraisal areas and/or State shown

26. County(ies)	27. State
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STATEMENT OF FEE APPRAISERS OR COMPLIANCE INSPECTORS

I HAVE READ the statement of the Department of Veterans Affairs policy and the prescription of standards with respect to the private interests and pursuits of the Department of Veterans Affairs fee appraisers and compliance inspectors and I understand that any departure therefrom or contravention thereof may be the basis for my removal.

I HEREBY AGREE THAT:

I WILL NOT ACCEPT an assignment from the Department of Veterans Affairs to appraise or inspect any property in respect to which I am acting or will act in the capacity of broker or loan broker, in which I have or will have any other interest, or in which I have or will have any ownership unless such interest or ownership shall have been fully disclosed to the Department of Veterans Affairs Regional Office Director.

I WILL NOT ACCEPT any commission, fee or emolument in connection with an assignment from the Department of Veterans Affairs to appraise or inspect a property other than the approved Department of Veterans Affairs appraisal or inspection fee.

ALL MY INTERESTS AND PURSUITS for consideration in relation to applicable Department of Veterans Affairs standards are as follows:

I am a member of the following professional appraisal organization(s):

(DATE)

(SIGNATURE)

(TYPED NAME)

(ADDRESS)

(ADDRESS)

PLEASE NOTIFY US PROMPTLY OF ANY CHANGE OF ADDRESS

You may do so by calling our toll-free number 1-800-827-1000

NOTICE TO FEE APPRAISERS AND COMPLIANCE INSPECTORS

PRIVACY ACT INFORMATION: No designation or retention as a fee appraiser or compliance inspector may be made unless a signed statement has been received (38 U.S.C. 210 and 213). Disclosure of the information is voluntary; however, failure to do so will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 17VA26, Loan Guaranty Fee Personnel and Program Participant Records - VA, published in the Federal Register.

Fee appraisers and compliance inspectors are advised that under Privacy Act routine uses identifying information and the performance records of qualified fee appraisers and compliance inspectors, including any information regarding their termination, non-redesignation, temporary suspension or resignation from participation in the Loan Guaranty Program, including the records of any disciplinary proceedings, may be disclosed to Federal, State, local or non-governmental agencies, businesses, and professional organizations, to permit these entities to employ, continue to employ or contract for the services of qualified fee personnel, monitor the performance of such personnel, and take any appropriate disciplinary action.

Except as may be otherwise expressly authorized by VA regulations, instructions, or directives, designated or approved fee appraisers and compliance inspectors shall not engage in any private pursuits where there may or will be:

- (1) Any connection established that may result in a conflict between the private interests of a VA fee appraiser or compliance inspector and his or her duties and responsibilities to VA and veterans.
- (2) Any connection established that may tend to bias his or her judgment as a VA fee appraiser or compliance inspector.
- (3) Any circumstances wherein information obtained from or through a VA assignment to appraise or to make compliance inspections will be used to the detriment of the Government or veterans.

The foregoing statement of policy and the standards are intended to preclude any fee appraiser or compliance inspector from:

- (1) Selling land to a builder or sponsor and then making an appraisal or compliance inspection of dwelling units erected or to be erected thereon which are or will be purchased by veterans with guaranteed, insured or direct loans.
- (2) Owning an interest in, being employed by, or operating an architectural, engineering, or land planning firm which renders services to builders or sponsors and later accepting an assignment from VA to appraise or inspect dwelling units built or to be built by a particular builder or sponsor for whom architectural, engineering, or land planning services have been or are being rendered by the firm in which the fee appraiser or compliance inspector has employment or an interest.
- (3) Appraising or inspecting dwelling units on VA assignments and later accepting exclusive selling rights for the homes.
- (4) Appraising or inspecting properties for builders or sponsors who are purchasing hazard insurance or title services with respect to those properties from a company in which the fee appraiser or compliance inspector has an interest.
- (5) Owning an interest in a project development by a builder and accepting VA assignments in another VA regional area in respect to dwelling units which the same builder owns, is building, or is handling as real estate broker.
- (6) Having an interest in or representing building supply firms and accepting VA assignments on dwelling units built or to be built by builders or sponsors who deal extensively with such supply firms.
- (7) Accepting a VA assignment to appraise a property if his or her fee is contingent upon supporting a pre-determined conclusion.

The foregoing examples do not include all possible situations where the private interests or pursuits of fee appraisers and compliance inspectors would contravene VA standards. The above specific examples are supplied only to illustrate some of the activities prohibited by the standards.