Client Center Guide:
System Basics & Residential Orders

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How to Access the Client Center

Visit www.DartAppraisal.com and log in to your account. Your login information will be provided in a launch meeting or by email.

How to Enter a New Order – Step 1

Once you're logged into the Client Center, click on Create New Order.

Your Client Center Homepage
The easiest way to navigate through the Client Center is using the menu on the left hand side of the page. Below is a quick reference for each of the menu items in your client center:

1. Quick Pricing – Provides the same exact fees as your Dart Appraisal Fee Structure document.
2. Create New Order – Click this section to submit a new appraisal order.
3. View Open Orders – Displays a list of all your open orders, and allows you to search for a specific order.
4. Search Completed Orders – Find a closed order using various search fields.

Your Team
Contact information for your Dart Appraisal team members is listed in the bottom left corner of the homepage for your convenience.

How to Enter a New Order – Step 2

Create your new appraisal order and click <u>Submit</u> when you're finished.

The Create New Order screen includes the **Definition** and **Report Includes** fields.

"Definition" explains what the order requires based on the form type, and can also serve as an abbreviated engagement letter.

"Report Includes" outlines what will be included with the completed report – ex: types of photos, maps, supplemental forms, etc.

Email To:
Please specify the email address (or addresses, separated by commas) of any individual(s) who will need to receive status updates and/or report delivery. NOTE: This includes your own e-mail, if you are placing the order and need to receive updates and/or report delivery.

Special Instructions:
Used for internal notes to Dart Appraisal (assigning, processing, billing, etc.)

Appraiser Special Instructions:
Used for notes that should be sent to the appraiser (useful data/background, tips for scheduling, etc.)

How to Pay for an Order via Credit Card

If your lender client profile is setup to Online Pre-Pay, the payment section shown here will be avaialble before you submit a new order. Simply input the credit card information to submit payment.

Other Credit Card Payment Options

Dart Appraisal offers two main Pre-Pay methods.

1) Online Prepayment: Pay with a credit card online during initial order submission.
2) Offline Prepayment: Include the borrower's email so we can send them a payment link email after the order has been submitted.

Note: If credit card information needs to be provided or changed after the order is in process, please call Dart Appraisal's Finance Department at 248-244-1009.

How to View an Open Order

Track open orders bby visiting the <u>View Open Orders</u> page.

Review original file details by clicking the <u>Order #</u> link. View status update emails by clicking the <u>Status</u> link.

How to Attach Files after Initial order Submission

To attach files to an order (purchase agreements, etc.), click <u>View Open Orders</u> in your client center. Navigate to the order you're looking for, and click <u>Attach a File.</u>

How to Request a Correction

To request a correction on a file that has been delivered, click Search Completed Orders in your client center. Navigate to the order you're looking for, and click Request a Correction. Completed appeal forms can also be uploaded in this section.

How to Order a Supplemental Form (based on an original report)

To request a final inspection, appraisal update, desk review, FHA conversion, or second report without having to re-type all of the order information:

Find the original order within the Client Center (go to View Open Orders if the original file is still being processed, go to Search Completed Orders if it has already been shipped). Navigate to the order you're looking for, and select the supplemental form you need from the drop-down menu on the right. Click Initiate Order to confirm all order information and submit the new file.

Submitting an Appraisal Appeal

Enclosed in this guide (see next page), the appeal form's purpose is to correct factual errors or provide additional information or explanation about the basis for valuation. Only one request per application is permitted. Additional suggested sales submitted must meet the following criteria:

- Closed sales only.
- Located in the subject neighborhood and no further distance than comps provided on the report.
- Must have closed prior to inspection date and be as or more recent as comps on the report.
- Must be similar in Gross Living Area and style of the subject property.
- Please specify why the provided sales are superior to the comps on the report.

Submitting thoughtful, objective appeals with appropriate documentation will increase your chances for re-consideration. An emotional, critical appeal without supporting documentation or a clear expectation will hinder your re-consideration chances.

Helpful Tips for Completing the Appeal Form

DO:

• Use clear, concise comments to explain factual errors or to provide additional information for valuation.
• Present your information in an objective, straightforward manner.
• Provide supporting documentation such as additional comps.
• Ask direct questions when you need to understand why particular information was used by the appraiser or how he/she calculated adjustments.
• Make sure that your appeal request is legible and easy to read.

DON'T:

• Use appeal form to criticize or complain about the appraiser or appraisal.
• Use emotional language.
• Indicate what the value should be or how much it should be increased.
• Only forward the borrower's comments as these tend to be emotional and critical.

There are two ways to submit the appeal form to Dart Appraisal.

1) Email the completed form to Revisions@DartAppraisal.com. Please include the Dart file number, client loan number, and property address in the email's subject line.

2) In the Client Center, visit the Search Completed Orders page. Find the order you're looking for, and click the Request Correction link to attach the appeal form and include an additional message if necessary.

Dart will review the form and forward to the appraiser. Dart also monitors the process and follows up with the appraiser if a response is not submitted in a timely fashion. The appraiser's response is reviewed to ensure all concerns were addressed.

Appraisal Rebuttal and Reconsideration Form

Dart Appraisal complies with all Appraisal Independence Regulations

The purpose of this form is to request that the appraiser:

- Correct objective factual errors in the appraisal
- Provide additional information or explanation about the basis of a valuation
  Please be sure that all information is provided within this form. Dart Appraisal will submit only one request to the appraiser for clarifications, corrections and additional information.

Date:	Click here to enter a date.
Requested Information:	
Name of Requestor:	
Company Name:	
Phone Number & Email:	

Property Information:	
Loan Number:	
Property Address:	
Borrowers Name:	

List specific requests below:

Correct Objective factual errors in the appraisal/2055/review:

Please email this request to **Revisions@DartAppraisal.com**   Page 1 of 2

Provide additional information or explanation about the basis for a valuation:
Click here to enter text.

Additional comparable information to be considered by the appraiser for interior appraisals only:

Up to 3 comparables will be considered and must meet the following criteria:

- Located in the subject neighborhood and no further in distance than the comps provided on report
- Comps must have closed prior to inspection date and be as, or more recent as comparables on the report
- Comps must be similar in GLA and style of the subject property
- Specify why the comps provided are superior to the comps on report

	Address	Sale Price	Sale Date	Gross Living Area	Distance	Site Size	MLS#
Comp #1			Click here to enter a date.				
Comp #2			Click here to enter a date.				
Comp #3			Click here to enter a date.				

Please email this request to **Revisions@DartAppraisal.com**   Page 2 of 2

How to Add and Edit Account Users (inside the main Client ID)

Visit the Administer Users page in the client center. Any existing users will be shown on this page – click Edit to update their information, click Disable to deactivate the account.

NOTE: If you do not see the Administer Users menu option in your client center, contact your Account Coordinator for assistance.
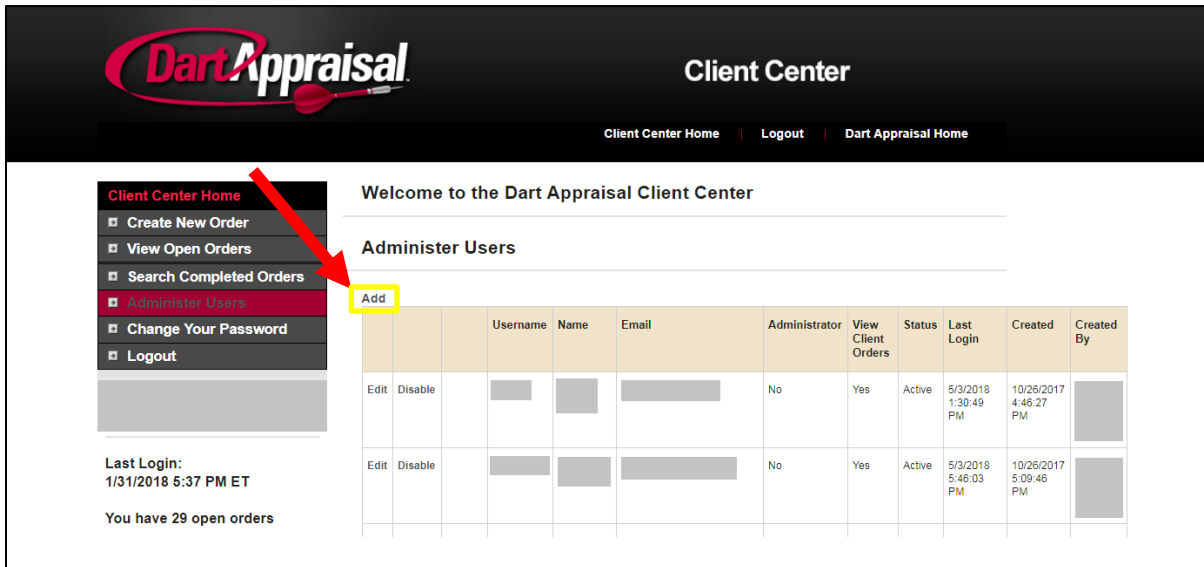
To add a new user, click the Add button and enter the required information. Do NOT click Administrator if the user will be ordering or tracking appraisal files.
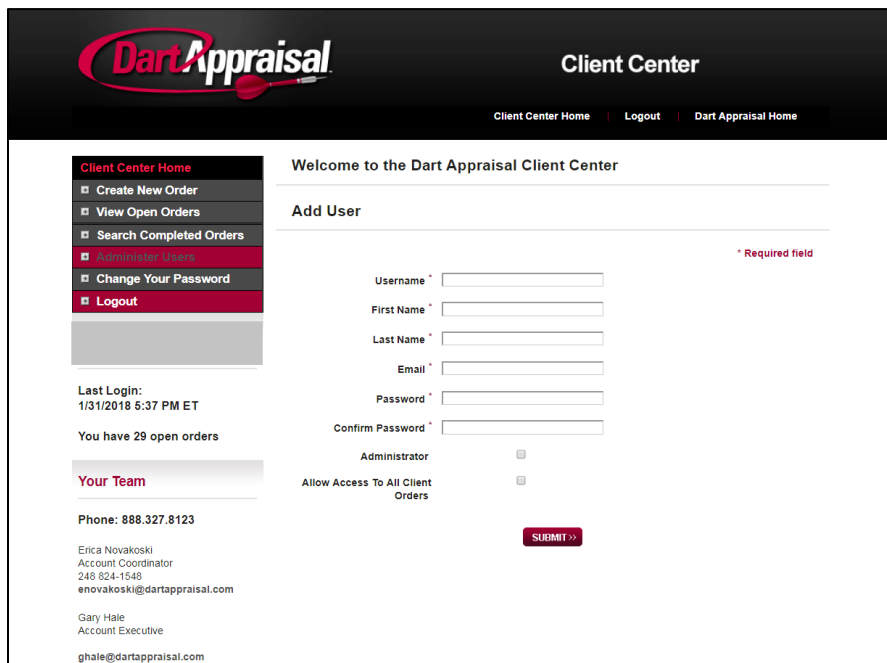
How to Set Up Dart as a UCDP Lender Agent

1. Login to your UCDP account at www.uniformdataportal.com.

2. Click the Account Administration tab and select User and Business Unit Administration.

3. From the Administration Home page, click Relationships in the left navigation bar.

4. Click the + sign to display the list of lender agents associated with that business unit.

5. After you select Relationships from the left navigation bar, the Relationships page appears. This page allows you to invite a lender agent to establish a relationship with your organization.

6. From the Relationships page, select the:

   - Lender agent you wish to invite from the Lender Agent dropdown (Dart Appraisal).
   - Permission level (full or limited) from the Lender Agent Permissions dropdown.
   - Click Invite.

7. After you click Invite, a message appears showing "you have successfully invited Dart Appraisal." The Current Relationships section shows a "Pending" status until Dart accepts the relationship invitation.

   Dart Appraisal will receive an email invitation. When Dart accepts the invitation, UCDP creates the relationship between your organization and Dart. The status in the Current Relationships section changes to "Active".

   Even though Dart has been invited into a business unit that has active Seller Number(s), you must assign specific Seller Number(s) to enable Dart to submit appraisals on your organization's behalf. This feature is in place to limit the exposure of your entire organization's activity to Dart. Even with that business unit and Seller Numbers(s), Dart only has access to appraisal data files their organization submitted.

8. For Dart to submit appraisals on your organization's behalf, you must assign a Seller Number(s). For Fannie Mae, the Seller Number is your Seller/Servicer Number or Non-Seller/Servicer Number ID. For Freddie Mac, the Seller Number is your Seller/Servicer Number or Third Party Originator (TPO) Number.

   You may assign a Seller Number(s) as soon as you invite Dart, even though the status may still be "Pending". Once Dart accepts the invitation and has an assigned Seller Number(s), Dart can begin submitting appraisals for your organization under the assigned Seller Number(s).

   Typically, organizations submit appraisals under one Seller Number for each GSE. If your organization submits appraisals under more than one Seller Number for a given GSE, you have the flexibility to determine which Seller Number(s) Dart uses without exposing all of your organization's activity.

To assign and remove Seller Numbers to and from a lender agent, follow these steps:

1. From the UCDP Home page, click the Account Administration tab and select User and Business Unit Administration.

2. From the Administration Home page, click the + in front of Relationships to open that node.

3. Click the name of the lender agent to which you are assigning a Seller Number(s).

How to Set Up Dart as a UCDP Lender Agent (continued)

4. From the Relationships Details page, click Edit to access the Seller Numbers page. From this page you can assign or remove a Seller Number to/from the lender agent.

5. From the Seller Numbers page, locate the list of Available Seller Numbers. Highlight a specific Seller Number in the list and select Add.

The Available Seller Numbers list is populated with the same Seller Numbers(s) assigned to the business unit who invited the lender agent into a relationship.

The Add all button allows you to assign all the Available Seller Numbers to the lender agent at one time.

After you select Add, the Assigned Seller Numbers list shows the added Seller Number.

If you have any questions, please contact the UCDP Support Center at 800.917.9291.

Frequently Asked Questions

General Communication & Setup

Q: Who do I communicate with?

A: For questions on residential orders or general account settings, please contact your Account Coordinator. For questions on commercial orders, contact the Commercial Team. For relationship-related questions, please contact your Account Executive. Contact information for these individuals is shown in the Client Center (at the bottom left corner of the homepage). If you are unable to reach these individuals, please call Dart Appraisal's main hotline (888.DART.123) for assistance.

Q: What if I need to give an employee or outside party the ability to check the status of an order, but not place orders?

A: Dart Appraisal's Client Center allows our lender clients to create individual user profiles within the main client profile, so each employee can log in with an individual username and password. These user profiles give an employee the ability to both order and track appraisal files.

Individuals who should not have ordering rights but should be able to track an appraisal's status can do so right from Dart Appraisal's website homepage. They can visit www.DartAppraisal.com and click the ORDER STATUS link in the top right corner. By entering the appraisal's property address or client loan number, they can view the file's product type, current status, order date, appointment date (if applicable), and estimated report delivery date.

Q: How do I remove or add users who need access to the system?

A: Step-by-Step instructions and screen shots can be found on Page 12 of the "Dart Client Center Guide – Basics & Residential Orders" document. Both functions can be done from the Administer User's page in the Client Center when logged in under a main Client ID. Click the Disable link next to the user's information to disable. To add a new user, click the Add button and enter the required information. Do NOT click Administrator if the user will be ordering or tracking appraisal files.

Q: Will I receive emails with status updates?

A: Yes, many different automatic status email options can be enabled. Please discuss your preferences with your Account Coordinator.

Q: How are credit card payments handled? Will Dart send a payment link to the borrower?

A: Dart Appraisal offers two main Pre-Pay methods. #1 Online Prepayment: Pay with a credit card online during initial order submission. #2 Offline Prepayment: Include the borrower's email so we can send them a payment link email after the order has been submitted. Note: If CC information needs to be provided or changed after the order is in process, please call Dart Finance at 248-244-1009.

Q: How often will I receive a statement? Who do I contact if I have billing questions?

A: Statements are typically sent monthly, but other schedules can be arranged. For all billing questions, contact Andrea at accounting@dartappraisal.com or aludke@dartappraisal.com. Please copy your Account Coordinator on the communication in case additional assistance is needed.

Q: What is included with all of the different form types?
A: www.DartAppraisal.com includes a Glossary section under the Lenders tab. This glossary provides basic information on the main form types that are offered by Dart Appraisal. If you are already on the Create New Order page in the Client Center, choose the form type you believe to be correct and look for the "Definition" and "Report Includes" fields underneath. "Definition" explains what the order requires based on the form type and can also serve as an abbreviated engagement letter. "Report Includes" outlines what will be included with the completed report – ex: types of photos, maps, supplemental forms, etc.

Q: I want a quote for an appraisal order before I submit it. How do I check pricing and turn times?
A: If you believe that a subject property (for which you plan to order an appraisal) might be considered complex/atypical for its market, please email Quotes@DartAppraisal.com with the basic order information. The Quotes team will respond to you within 24 hours with quotes from appraisers, to ensure you can disclose the order fee and turn time accurately. Standard pricing can be checked at any time using the "Quick Pricing Tool" on the Client Center homepage. Due to the changing nature of appraisers' schedules, we cannot provide an estimated turn time without first checking with eligible appraisers in the area.

Ordering & Tracking your Appraisal

Q: When I tried submitting my order the website said to call Dart for a quote. Why did it ask me that and who do I call?

A: A "Call for Quote" prompt will display if the appraisal you are attempting to order does not fit within your lender's standard pricing (ex: complex/atypical, uncommon form type, limited service area, etc.). For assistance placing the order, please call or email your Account Coordinator, call the customer service team at 888.DART.123, or email Orders@DartAppraisal.com.

Q: I have a rush request. How should I communicate to you that it is a rush?

A: Please include "Rush" and include the **need-by date** within the Special Instructions box at the bottom of the Create New Orders page before you click submit. If you forget to include this information (or find out a rush is needed after you've submitted), please e-mail or call your Account Coordinator, or call the Customer Service team at 888.DART.123 for immediate assistance.

Q: I accidentally ordered the wrong form type, how do I change it?

A: If a form type needs to be changed (or if any information needs to be changed or added) after you have submitted an order, please call or email your Account Coordinator, or call the customer service team at 888.DART.123. We can assist you in processing any necessary changes and resolve any differences between the original and modified invoice.

Q: I need to cancel an order. How do I cancel it?

A: Please call or email your Account Coordinator or call the customer service team at 888.DART.123, as soon as you know an order will need to be cancelled (or placed on a temporary hold).

Q: How should I contact Dart if I have a question or request on an open order?

A: If you order through Dart Appraisal's Client Center, it is best to email your Account Coordinator with questions/updates or call 888.DART.123 for immediate assistance. If you order through a software integration instead of through Dart Appraisal's Client Center, most integrations allow for comments to be sent directly through the software.

Report Delivery & Post-Delivery Requests

Q: Upon completion, what documents will you deliver (ship) to us?

A: Standard deliverables for a residential appraisal include the report (in PDF and XML format), invoice, AIR certificate, technical review (if applicable) and the SSR's (if Dart is set up as a Seller Agent).   Standard deliverables for a commercial appraisal or an alternate valuation product vary greatly but will typically include at least the report PDF and invoice.

Q: Where do I find a completed appraisal/SSR/invoice?

A: Visit the "Search Completed Orders" in the Client Center and locate the original order. Click the "Order #" link and scroll to the bottom of the page. Click on the links labeled View Report, View Invoice, View SSR's, etc. to access the related documents. These documents are available for about a year after initial delivery.

Q: We need the appraisal report to be revised. What is the process and who do I contact if I have questions?

A: Please use the Request Correction link on the Search Completed Orders page of the Client Center or email your requests to Revisions@DartAppraisal.com.

Q: I would like to submit a detailed revision request or a reconsideration of value. What is the process? Who do I contact if I have questions? Is there a required form?

A: You may fill out the form titled "Dart Appraisal Appeal Form," although using this form is not required. Please use the Request Correction link on the Search Completed Orders page of the Client Center or email your requests to Revisions@DartAppraisal.com.

Q: How do I order a 1004D final inspection or 1004D update/re-cert of value from an existing order?

A: Visit the "Search Completed Orders" in the Client Center and locate the original order. The rightmost column includes a drop-down menu of 1004D products and other supplemental forms, which can be ordered from this page instead of having to start over and re-type all of the basic information again from the Create New Orders page.