




## APPRAISAL XML PROCESS

When Appraisal is received, the Appraisal XML file must be requested. Below is the process in which to follow for uploading the XML file.

1. You will open the BytePro file cabinet  and drag the XML into the folder. Once you have done so, you will name the folder as follows:

 Not Reviewed	Appraisal	Appraisal XML File	Appraisal XML file	
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2. You can name the folder by double clicking on the line that shows the file you just pulled in. You will pick file **TYPE** as **Appraisal XML file**, **Category** as **Appraisal** and name **Description** as **Appraisal XML file 704xxxx** (Loan number)
3. You will task to Valuations as you normally would. From this point they will run the CU report (Collateral Underwriter report). If the value comes back as a 2 or lower this will determine value is acceptable. If it comes in higher than a 2, they will take additional steps to determine value and/or condition as the current process is. The CU report will be filed in DV as noted below.

DV file folder name where the report will be filed by VS: APPRAISAL-UCDP SUBMISSION SUMMARY REPORT

Attached is a sample of what the report looks like and below is the verbiage that indicates the score. Please let me know if you have any questions.

Sample of area where score appears on report:

Fannie Mae Proprietary Edit Findings				
FNM1000	N/A	N/A	Appraisal	The Collateral Underwriter Risk Score is 1.3 on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.