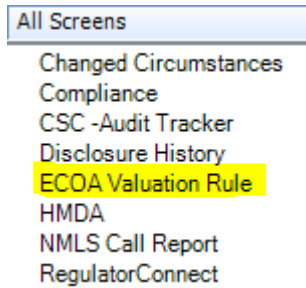
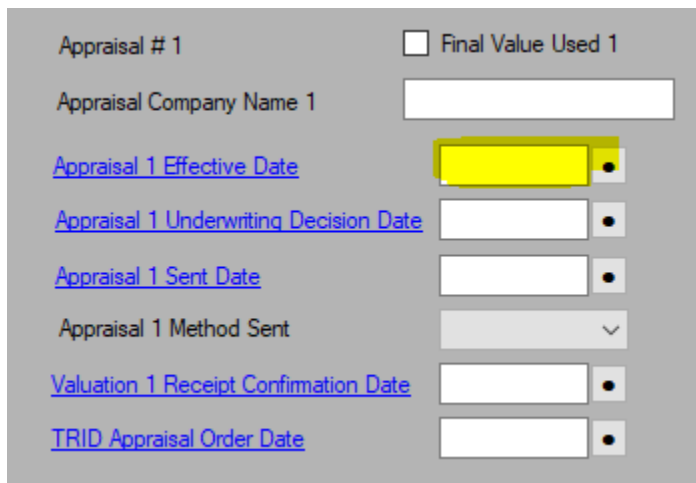


Upon receipt of an appraisal report the Processor should go to the ECOA Valuation Rule screen in Byte:



On the ECOA Valuation Rule screen, the Appraisal Effective Date should be populated with the effective date from the appraisal report.

A screenshot of the "ECOA Valuation Rule" screen. It contains several input fields and a checkbox. The fields are: "Appraisal # 1" (text input), "Appraisal Company Name 1" (text input), "Appraisal 1 Effective Date" (date input, highlighted in yellow), "Appraisal 1 Underwriting Decision Date" (date input), "Appraisal 1 Sent Date" (date input), "Appraisal 1 Method Sent" (dropdown menu), "Valuation 1 Receipt Confirmation Date" (date input), and "TRID Appraisal Order Date" (date input). There is also a checkbox labeled "Final Value Used 1".

If there is more than one appraisal they should use the appropriately numbered field.

This is important for our reporting to maintain compliance for ECOA and HPML rules.

As always, if you have any concerns or questions, please raise them with your manager or QC.