



INTERNAL MEMORANDUM

Date: June 27, 2022
From: Sara Abdalian, Director of Operations Fix & Flip
To: Fix n Flip Team, Capital Markets, Business Development, Jeremy Abbott, Jessica Tamez, Craig Timmins, and Executive Management
RE: Fix & Flip Bridge/Rehab SFR Appraisal Review Process

Beginning, Monday, 06/27/22, **Fix n Flip Bridge/Rehab loans in Decipher** will be directed to Consolidated Analytics for valuation review/reconciliation. Processors should be documenting the order/received details within the Decipher conversation log. Any follow up to Consolidated Analytics should also be noted.

The Consolidated Analytics' valuation review results will be uploaded to Decipher and labeled as "Appraisal Review". The results received from Consolidated Analytics will be delivered to FNF Underwriting for review as directed by Craig Timmins.



NOTE: Loans originated in Byte Pro are to follow the current Valuation Review process by our Acra Lending valuation team.