

# Mercury Network User's Guide

Mercury Network

<b>GETTING STARTED.....</b>	<b>1</b>
SUPPORT OPTIONS .....	1
CREATE AN ACCOUNT.....	1
LOGGING IN .....	2
<b>DATA COURIER.....</b>	<b>3</b>
1. SEARCH APPRAISALS .....	3
2. TRACKING FOLDERS.....	3
3. APPRAISAL LIST .....	4
WORKING WITH DATA COURIER APPRAISALS.....	4
PROPERTY DETAILS.....	4
DOWNLOAD REPORT FILES .....	5
VIEW COMPS .....	5
VIEW HISTORY .....	5
APPRAISAL AVAILABILITY AND EXPIRATION.....	6
SEE YOUR DATA COURIER DELIVERY NOTIFICATION .....	6
IN THE PROPERTY DETAILS WINDOW .....	6
CHECK YOUR "EXPIRING" FOLDER.....	7
SUBMIT APPRAISALS TO UCDP .....	7
AFTER SUBMISSION .....	8
ENTER A DOC FILE ID .....	9
ADDING A FILE TO DATA COURIER .....	11
UPLOADING REVISED FILES .....	12
REQUEST REVISION.....	12
<i>Send to Borrower</i> .....	13
WHAT THE BORROWER SEES .....	13
UPLOAD REVISED FILE .....	16
WHAT IS AQM? .....	16
<i>Using AQM in DataCourier</i> .....	17
QC Module.....	18
RealView .....	22
<b>ORDER MANAGEMENT .....</b>	<b>25</b>
FILTERING ORDERS .....	25
SORTING ORDERS.....	25
SEND MESSAGE.....	26
MERCURY NETWORK TRANSACTION FEE .....	26
CREATE A NEW ORDER.....	27
<i>Enter property and order information</i> .....	30
<i>Vendor Selection</i> .....	31
<i>Order Confirmation</i> .....	31
<i>Attach Documents</i> .....	32
<i>Top-Ranked Vendors Map</i> .....	32

PAYMENT SUMMARY .....	34
ADDITIONAL FEATURES .....	35
<i>Find Orders</i> .....	35
SEARCH FOR ORDERS.....	35
CHANGING SEARCH DEFAULTS.....	36
FILTER ORDERS.....	36
ORDER DETAILS .....	37
MATCHING ORDER ALERT .....	37
REASSIGN AN ORDER TO ANOTHER EMPLOYEE .....	38
<i>Edit Orders</i> .....	38
<i>Send Messages</i> .....	39
<i>Status Messages</i> .....	40
Set Inspection Status .....	40
Place Orders On Hold.....	41
Delay Orders .....	41
Resume On Hold Orders .....	41
Request Revisions .....	42
Submit to UCDP.....	43
Remove UCDP Status.....	50
Change due date .....	51
Change Fee .....	52
Mark Orders Complete.....	52
Cancel Orders .....	53
What the borrower sees .....	55
What other recipients see .....	58
<i>Reassign Orders</i> .....	59
<i>Attach Documents to Orders</i> .....	60
<i>Add an Internal Note</i> .....	61
<i>Duplicate Orders</i> .....	62
<i>Print Orders</i> .....	63
<i>Mark as Paid</i> .....	63
<i>Review Bids</i> .....	64
Award Bid .....	64
Decline Bids .....	65
Send Message .....	65
Add Vendor.....	66
Rank Vendors .....	66
Add Notes.....	66
NEGOTIATE ABOUT ORDERS .....	67
MODIFICATION REQUESTS .....	68
RETRIEVE COMPLETED ORDERS .....	69
ASSIGNMENT RATINGS .....	70
<b>QUICKLISTS .....</b>	<b>73</b>
ADD QUICKLIST ENTRIES .....	73
EDIT QUICKLIST ENTRIES .....	74

# Mercury Network User's Guide

USING QUICKLIST ENTRIES .....	75	DELETE ACCOUNTS .....	109
DELETE QUICKLIST ITEMS .....	76	NOTIFICATION SETTINGS.....	109
<b>APPRAISAL QUALITY MANAGEMENT (AQM).....</b>	<b>77</b>	GRANT PERMISSIONS .....	110
END USER LICENSE AGREEMENT (AQM) .....	77	Order Management .....	110
USING AQM .....	82	Preferences Management .....	112
QC Module .....	83	Accounts Management.....	113
Ordering the QC module after receiving the AQI .....	86	<b>PREFERENCES.....</b>	<b>115</b>
Recalculating the AQI .....	87	VENDOR SELECTION SETTINGS.....	115
AQM Preliminary Results .....	88	Lender Compliance .....	116
RealView .....	90	Specific Selection Options .....	116
APPRAISAL QUALITY MANAGEMENT SETTINGS.....	92	<i>Residential Appraiser, Agent, Inspector and Contractor</i> .....	117
<b>FEE PANEL .....</b>	<b>95</b>	<i>Commercial Appraiser</i> .....	118
HAND PICKING VENDORS.....	95	Ordering Options.....	118
SELECT QUALIFIED VENDORS .....	95	<i>Residential Appraiser</i> .....	119
IMPORT VENDORS .....	97	<i>Commercial Appraiser</i> .....	119
Create a CSV Import File .....	97	Agent .....	120
Edit Imported Candidates.....	98	Inspector and Contractor.....	120
ORDER GROUPS .....	98	Intelligent Selection System .....	120
SELECT VENDORS FOR COVERAGE AREAS.....	99	<i>Residential and Commercial Appraiser</i> .....	121
SELECT VENDORS FOR PRODUCTS .....	99	Agent, Inspector and Contractor .....	121
REQUEST CREDENTIALS AND SAMPLE WORK .....	100	Weighting Factors .....	122
CONTACT FEE PANEL VENDORS .....	100	PRODUCT REQUIREMENTS.....	122
<b>VENDOR PROFILES .....</b>	<b>103</b>	CONNECTION SETTINGS .....	124
VENDOR OVERVIEW .....	103	UCDP Settings.....	124
VENDOR PRODUCTS.....	103	Add UCDP Business Units .....	125
VENDOR COVERAGE .....	104	UCDP Automatic Settings .....	126
VENDOR STATISTICS.....	104	QuickBooks.....	127
Acceptance Statistics .....	104	QuickBooks Setup .....	127
Rework Statistics.....	105	Create the "Appraisal Fee" Item.....	128
Late Reports .....	105	Create a Vendor record .....	129
VENDOR RATINGS.....	105	Create a Customer Record.....	130
VENDOR NOTES .....	106	Requirements for QuickBooks syncing.....	131
<b>UARR .....</b>	<b>107</b>	Issuing a refund .....	131
SETTING REVIEW RULES .....	107	RealEC Configuration .....	132
<b>USERS.....</b>	<b>109</b>	BlitzDocs .....	132
CREATE ACCOUNTS.....	109	BlitzDocs Options in the Orders Grid.....	133
		<b>REPORTS .....</b>	<b>135</b>
		REPORTING.....	135
		<b>ACCOUNT .....</b>	<b>137</b>

# Mercury Network User's Guide

---

- PAYMENT INFORMATION ..... 137
- PAYMENT HISTORY ..... 138
- PENDING TRANSACTIONS..... 139
- UNPAID INVOICES..... 139
- PAID INVOICES ..... 140
- YEARLY INVOICE TOTALS ..... 140



# Mercury Network User's Guide

## Getting Started

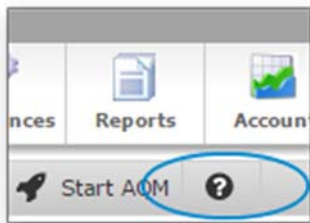
Mercury Network's tools allow lenders and AMCs (appraisal management companies) to manage their vendor workflow processes from a cloud-based platform in compliance with UMDP, appraisal independence standards, and security regulations. Mercury Network is not an appraisal management company, but rather a technology provider for AMCs and lenders.

## Support Options

- [Mercury Network help page](#)
- [Video library](#)

Call for an expert Client Relations Specialist: **1-888-794-0455**

Note: If you're in an order click the Help icon to send a message referencing that particular file. This will help expedite your request and get your problem solved faster.



## Create an Account

To create an account on Mercury Network:

1. Go to <https://secure.mercuryvmp.com/SignupWiz.aspx>.

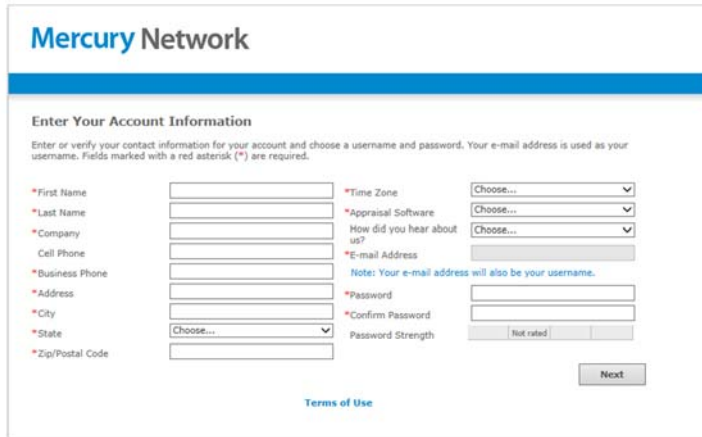
2. In the screen that appears, select a **Type of Account** (lender, other).
3. Select your company **State**. Then, enter your **Company Name**, **Phone Number**, and **E-mail Address**.

A screenshot of the Mercury Network account creation form. The form has a blue header with the 'Mercury Network' logo. Below the header, there is a section titled 'Start using Mercury Network's tools now.' with a link to 'Click here to sign in and order.' for existing members. The form contains several fields: '\*Type of Account:' with a dropdown menu, '\*State:' with a dropdown menu, '\*Company Name:' with a text input field, '\*Phone Number:' with a text input field, and '\*E-mail Address:' with a text input field. There is a 'Next' button and a message: 'We probably already have your information. If you're already in our system, your sign up will be even quicker.' At the bottom, there is a link to 'Terms of Use' and a note: 'Appraisers, agents, contractors, and inspectors can sign up for Mercury vendor accounts by clicking here. Profiles on the Mercury Network are free.'

4. Click **Next** to create your account. Depending on your company information, you may be prompted for additional information.
  - o If Mercury finds an existing account matching your details, you receive a notice. Click the **Forgot your Password?** link to retrieve your account password.
  - o If another account exists on Mercury Network that may be related to your account, you're prompted to review a list of potential duplicate accounts. If you find an account for yourself in the list, select your account and click **Next**.
5. Fill out the **Account Information** screen with your account information (name, company, address, etc). At a minimum, be sure to fill in all of the fields marked with a red asterisk.

# Mercury Network User's Guide

When finished, click **Next** and then click **Next** again in the **Account Activated** screen.



The image shows a web form titled "Mercury Network" with the subtitle "Enter Your Account Information". Below the subtitle is a note: "Enter or verify your contact information for your account and choose a username and password. Your e-mail address is used as your username. Fields marked with a red asterisk (\*) are required." The form contains several input fields: First Name, Last Name, Company, Cell Phone, Business Phone, Address, City, State (a dropdown menu), and Zip/Postal Code. There are also dropdown menus for Time Zone, Appraisal Software, and How did you hear about us?. An E-mail Address field is present with a note: "Note: Your e-mail address will also be your username." Below the E-mail Address field are Password and Confirm Password fields. A Password Strength indicator shows "Not rated". A "Next" button is at the bottom right. A "Terms of Use" link is at the bottom center.

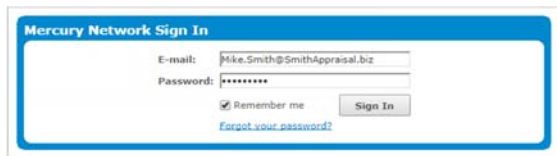
3. Check the **Remember me** box to avoid re-entering your e-mail address each time you log in, and/or click **Sign In** to log in.

6. In the End User License Agreement, mark **I Agree** when prompted to acknowledge the End User License Agreement. Then, click **Continue**.

## Logging In

To log into your Mercury Network account:

1. Visit <http://www.mercuryvmp.com/> and click **Sign In**.
2. In the box that appears, enter your Mercury Network **Username** and **Password**. If you also have an XSite, your Mercury Network Username and Password are the same as your XSite Username and Password.



The image shows a web form titled "Mercury Network Sign In". It has two input fields: "E-mail:" with the text "Mike.Smith@SmithAppraisal.biz" and "Password:" with masked characters "\*\*\*\*\*". Below the password field is a checkbox labeled "Remember me" which is checked. To the right of the checkbox is a "Sign In" button. Below the "Sign In" button is a link that says "Forgot your password?".

# Mercury Network User's Guide

## DataCourier

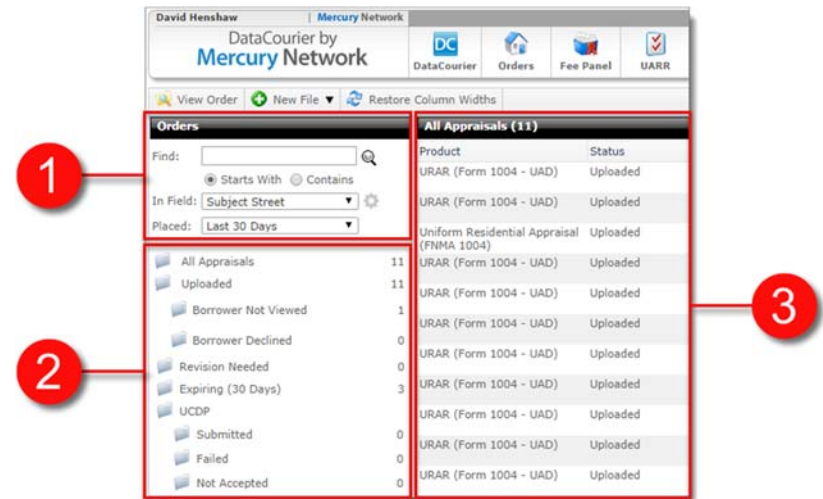
DataCourier is the best way to handle reports that weren't ordered or delivered via Mercury Network. So, if you receive a "one-off" appraisal via DataCourier delivery — or even just a regular e-mail — you can work with the report in Mercury Network. You'll be able to view the PDF, submit the appraisal to UCDP, and view the Submission Summary Report and more all in the same portal where you manage the rest of your appraisals.

### To access DataCourier:

1. Log into Mercury Network. Or, click the **View Appraisal** button in the notification e-mail you received when an appraisal was delivered to you via DataCourier.
2. Click the DataCourier button at the top.



3. Now, you'll see the **DataCourier Powerview**, which has three important components:



## 1. Search appraisals

- Type a search term into the **Find** box.
- Choose whether to search for an appraisal that **Starts With** or simply **Contains** your search term.
- Using the **In Field** drop-down, select the field in which you would like to search.
- In the **Placed** field, choose the timeframe in which you would like to search.
- After you've made your selections, click the **Magnifying Glass** or press **Enter** to execute your search.
- You can also change your search defaults. [Click here for details](#).

## 2. Tracking folders

These folders give you an easy way to "filter" the appraisals in the list. So, if you want to see all the appraisals in DataCourier, just click **All Appraisals**. Similarly, if you

# Mercury Network User's Guide

wanted to see only appraisals that were not accepted by UCDP, you would click the **Not Accepted** folder in the UCDP section. To view the list of appraisals sent to a borrower via SureReceipts that haven't been viewed, click **Borrower Not Viewed**. Or, to view the appraisals where the borrower viewed the e-mail, but didn't acknowledge and download the appraisal, click **Borrower Declined**.

## 3. Appraisal List

On the right, you'll see the list of DataCourier files. By default, you'll be viewing all appraisals in DataCourier for the last 90 days. However, when you search appraisals or use the tracking folders, the appraisal list will display your selected list of reports.

In the appraisal list, you can sort by any of the columns. Simply click the column header to sort the list by that column. Click the header again to toggle the sort order ascending/descending.

You can change the width of each column to more easily view the contents. Simply hover your mouse on the line between the column headers, click, and drag to adjust the width. Click **Restore Column Width** to quickly restore the column widths to their defaults.

## Working with DataCourier Appraisals

There are several things that anyone can do with appraisals they've received via DataCourier, while other DataCourier features require a free Mercury Network account.

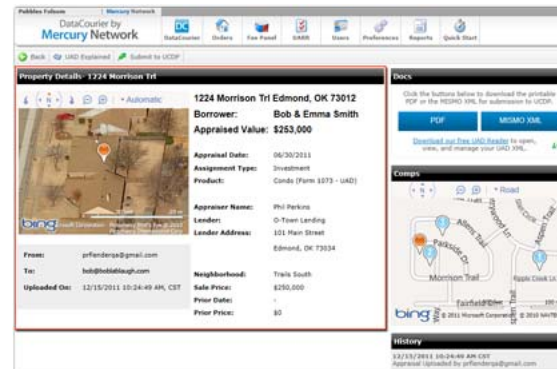
Below are several useful things anyone can accomplish using DataCourier with or without a Mercury Network account. To use these tools, you'll need to view the Property Details for the

DataCourier file. To do so, click the DataCourier icon on the top toolbar. Then, double-click any DataCourier file in the list to open the **Property Details** view.



## Property Details

In Property Details, the most important data from the report is displayed for you, along with a bing™ map where you can choose to display a road map or aerial map. You'll also see the appraiser's e-mail address, along with the time and date it was uploaded to DataCourier, and the e-mail address to which it was delivered.

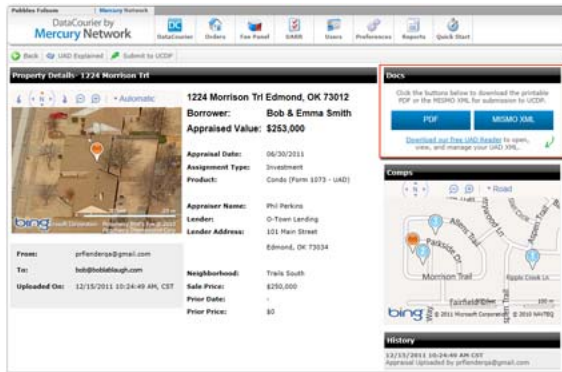


# Mercury Network User's Guide

## Download Report Files

In the **Docs** section, you can download the MISMO XML and/or PDF files of the report. This is useful if need to store the file or save a separate PDF for easy viewing.

1. Click the **PDF** or **MISMO XML** button in the **Docs** section to download the associated file.
2. Depending on your browser, you may need to select a location for the file, confirm a security prompt, or respond to other normal "download prompts."



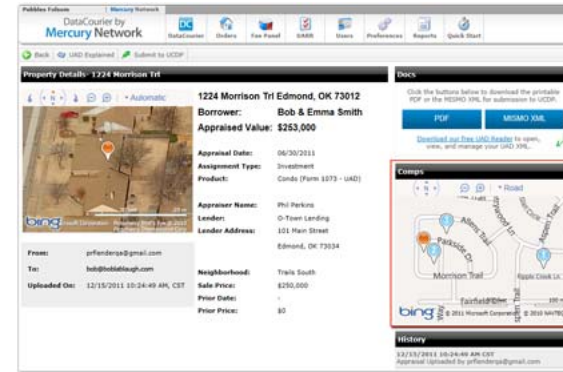
That's it. Now you've downloaded the report files to your own PC.

## View Comps

The comparable sales in the report will be mapped for you in the **Comps** section, along with the location of the subject property. There are a couple of things you can do here:

1. **Click and drag** the map to move it.
2. Click the **Zoom in** or **Zoom out** buttons to view a larger or smaller portion of the map.
3. Choose between a road, aerial, or bird's eye view map.

4. Click the subject property's **pushpin** on the map to see details and a street view (if available.)

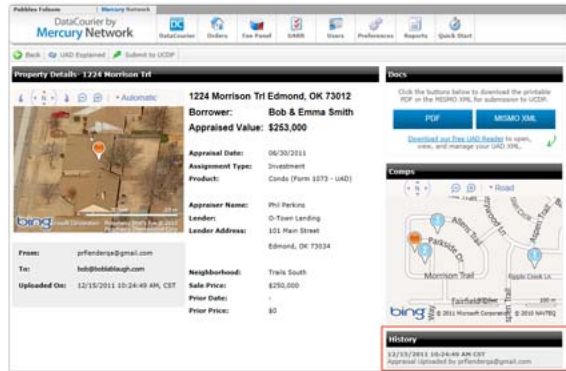


## View History

As with any Mercury Network order, DataCourier appraisals keep a complete audit trail from the moment they're uploaded or delivered. Some of the items you'll find in the history include:

- Date/time delivered/uploaded
- E-mail address of user who uploaded the file, or of the appraiser who delivered the report
- Date/time submitted to UCDP
- Doc file ID
- Submission status, and date/time status was reported by UCDP
- A link to view UCDP submission results
- Links to view the Submission Summary Report (SSR) from one or both GSEs

# Mercury Network User's Guide



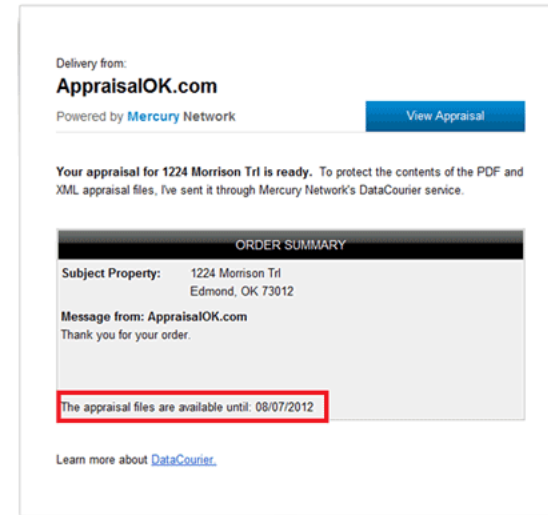
## Appraisal Availability and Expiration

Any appraisal delivered via DataCourier will be available for 90 days from the day it was delivered. This means that you'll be able to access the PDF, MISMO XML, and any audit trail information up to 90 days after the appraiser delivers it to you. After 90 days, the appraisal will no longer appear in DataCourier.

There are a few ways to know the date until which the appraisal will be available.

## See your DataCourier delivery notification

The first place you'll see the "available until" date is on the notification e-mail you received when the appraisal was delivered.

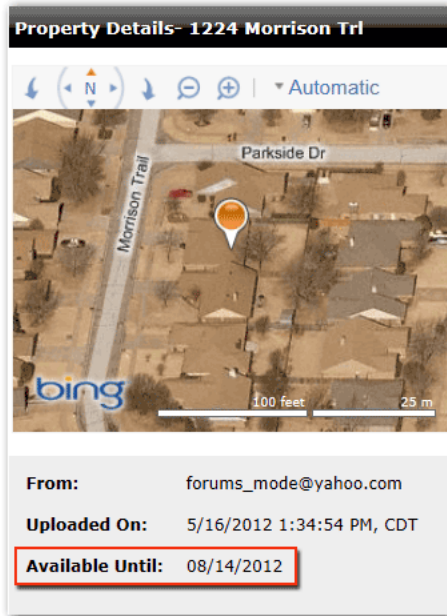


## In the Property Details window

In DataCourier, double-click any appraisals to view the Property Details window. Just below the map, you'll find the "available until" date.

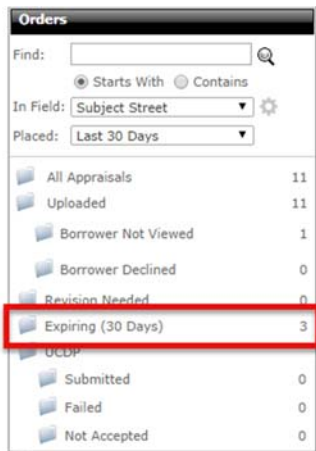


# Mercury Network User's Guide



## Check your "Expiring" folder

In DataCourier Orders view, you'll see a folder on the left labeled **Expiring**. This folder contains any appraisals that will be available for less than 30 days from today.

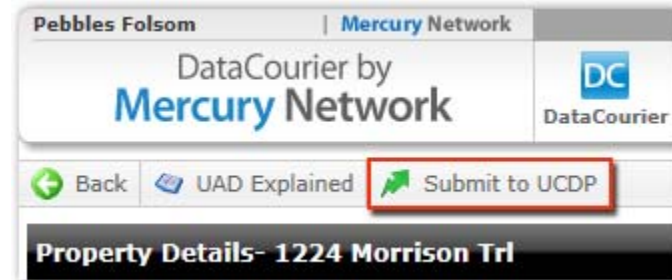


## Submit Appraisals to UCDP

Any report in DataCourier's appraisal list can be submitted to UCDP via Mercury Network's direct UCDP connection.

Here's how UCDP submission works:

1. **Double-click** the report in DataCourier's appraisal list.
2. While viewing the appraisal details, click **Submit to UCDP**.



3. In the dialog that appears, you'll need to choose how you'll be submitting to UCDP:

# Mercury Network User's Guide

### Submit to UCDP

Using the drop-downs, select which GSE will be receiving your appraisal, and choose the Business Unit you'd like to use for submission. Below, you can enter any notes you need for internal purposes, since they won't be delivered with your appraisal.

Select GSE \* Fannie Mae

Business unit \* Mercury Network

Loan # \* 656565

Business unit #	NPE45174
FNM S/SN or Non S/SN ID	275410004
FRE S/SN or TPO#	999999999
Submitted as	alamode_di

Internal notes (These will not be delivered to the GSE)

Cancel Send

- Use the **Select GSE** drop-down to select the GSE(s) to which you intend to submit the appraisal.
- Use the **Business Unit** drop-down to choose the Business Unit name with which you intend to submit the appraisal. When you choose a Business Unit, the associated Seller/Service Number(s) or Third Party Originator Number(s) will be displayed below so you can confirm that the correct Business Unit was selected.
- Enter the loan number in the **Loan #** field. If the loan number is already in the report details, it will be populated for you here.

- In the **Internal Notes** field, enter any comments you'd like for your own purposes. These will only be visible within your Mercury Network account; they won't be delivered to the UCDP.

4. Click **Send** to submit the appraisal to UCDP.

## After Submission

Now, you'll return to the Property Details, and within the next few minutes you'll see some new information about the UCDP submission. Here's what to look for:

1. In the **Docs** section on the right, two new buttons will appear: **SSR** and **View Results**.

- Click **SSR** to download the Submission Summary Report that was returned from the GSE. This is a PDF that you can view or save to your PC.
- Click **View Results** to see a comprehensive list of every error returned from UCDP. This is also where you can request an override from UCDP if needed. [Click here](#) to learn more about the errors you may see here.

### Docs

Click the buttons below to download the printable PDF or the MISMO XML for submission to UCDP.

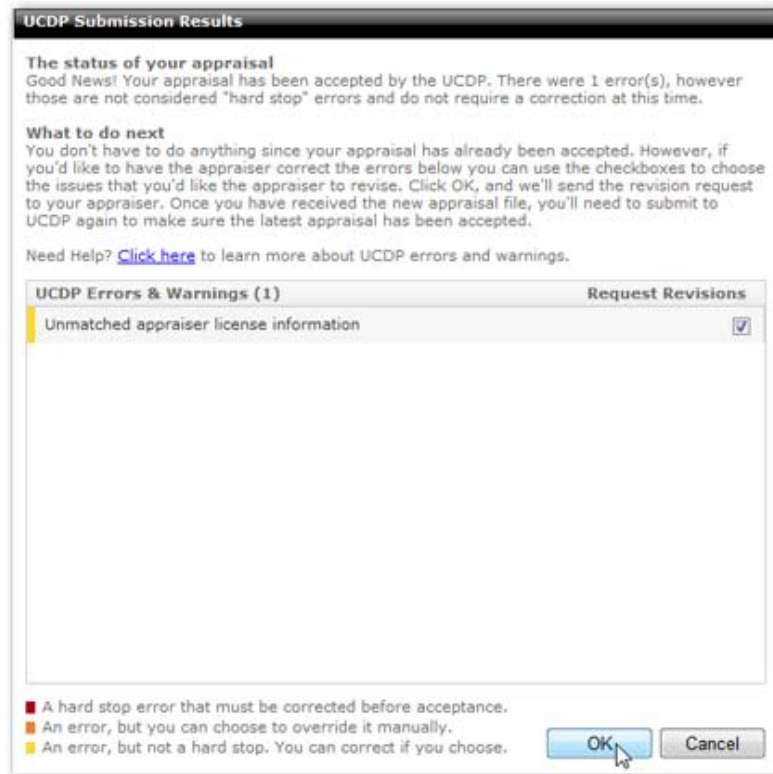
PDF	MISMO XML
SSR ▼	VIEW RESULTS

- When viewing the results of your submission, you'll have the option to immediately request a revision



# Mercury Network User's Guide

from the appraiser for any errors or warnings returned by the portal. To do so, place a check next to each item you'd like the appraiser to revise, then click **OK**. A revision request will automatically be generated, and it will contain instructions about each item you checked in the previous window. You can add your own notes here, then click **Send** to request the revision from the appraiser.

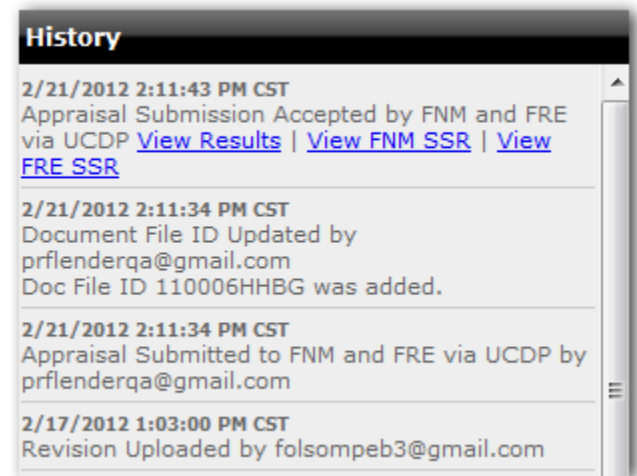


[Click here](#) for further help understanding these errors and requesting revisions.

2. In the **History**, you'll see several items related to your submission:

- o Current submission status

- o Links to view the results of the submission
- o Links to the Submission Summary Report (SSR) for one or both GSEs
- o Doc File ID
- o Which GSE received the submission
- o Who submitted the appraisal to UCDP
- o All revisions and previous submissions



## Enter a Doc File ID

If you have received or uploaded an appraisal that already has a Doc File ID as a result of submission to UCDP, you can enter that Doc File ID in DataCourier.

Here's why the option exists, and when you would want to use it.

## Edit the Doc File ID if you're submitting a revised appraisal to UCDP

The only time you would have a Doc File ID for an appraisal is if you already submitted an appraisal to UCDP for the same loan. So, the only reason to manually enter the Doc File ID in DataCourier is

# Mercury Network User's Guide

If the DataCourier appraisal will replace your previous UCDP submission.

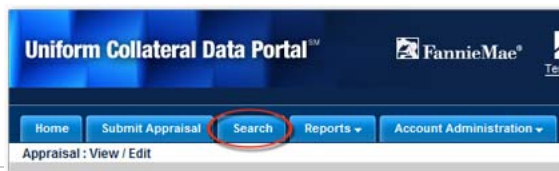
Let's say that you received an appraisal via e-mail (not safe!) and submitted it to UCDP outside of DataCourier. But, it contained an error, and you need to resubmit it. So, you requested the revision, and the appraiser has delivered that revision to you via DataCourier. Of course, you could download the MISMO XML from DataCourier then log directly into the portal and submit the revised report to the existing loan file, but there's a better way:

1. Open the appraisal in DataCourier.
2. Click **Edit** next to Doc File ID.
3. Enter the existing Doc File ID you received from UCDP when you submitted the first appraisal.
4. Submit the appraisal directly to UCDP from DataCourier.

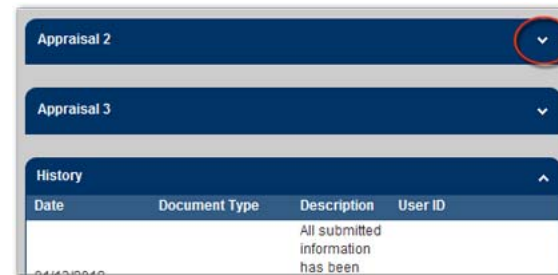
The new appraisal will replace any previous submission, and you'll receive the new SSR and review results in DataCourier.

If you're trying to upload an additional appraisal for the same loan, you'll need to log directly into UCDP and manually upload any appraisal that's in addition to the first one you submitted. Here's how:

1. Log into UCDP at <http://www.uniformdataportal.com/>.
2. Click the **Search** tab.



3. Use the search tools to find the order for which you intend to submit the additional appraisal.
4. When you've opened the order, scroll down and find the blue bar that says **Appraisal 2** (if you're uploading a second appraisal) and click the arrow on the far right to expand that section. Use the **Appraisal 3** section if you're uploading a third appraisal.



5. Now, use the **Browse** button in the Appraisal 2 section to find the additional appraisal.
6. Click **Submit**, to submit the report to the portal.



## How do I know for sure?

If you're not sure that you're submitting a second or third appraisal for the same loan, you can log into UCDP and do a search for the loan number. Here's how:

1. Log into UCDP at <http://www.uniformdataportal.com/>.
2. Click **Search**.

# Mercury Network User's Guide



3. On the search page, enter the loan number in the **Lender Loan Number** field and click **Search**.
4. View the details of the order and look at the appraisal to compare it to the one you're getting ready to submit.

If the loan you're working with already has an appraisal, and the appraisal that you're submitting is a completely separate report for this loan, you can be reasonably sure that you're submitting an additional appraisal rather than a revised version of the first submission. Go ahead and submit the additional appraisal within the portal as described above.

Remember: You can avoid logging directly into the portal if you order your appraisals using a full Mercury Network account - and that's just one of the excellent tools you can use in Mercury Network, and it's free to use! [Learn more here](#).

## Adding a file to DataCourier

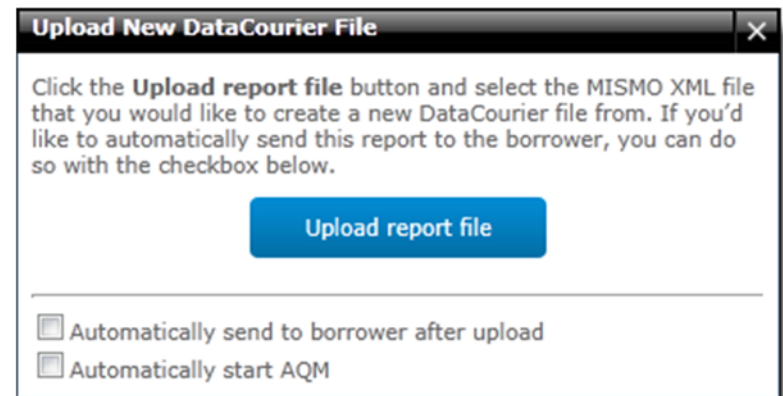
You can upload any document to DataCourier so you can use our integrated compliance tools on it, regardless of its origin.

### To upload an appraisal to DataCourier:

1. Log into Mercury Network.
2. Click the DataCourier button at the top.
3. Click **New File** on the toolbar and choose **Upload XML** or **Upload PDF**:

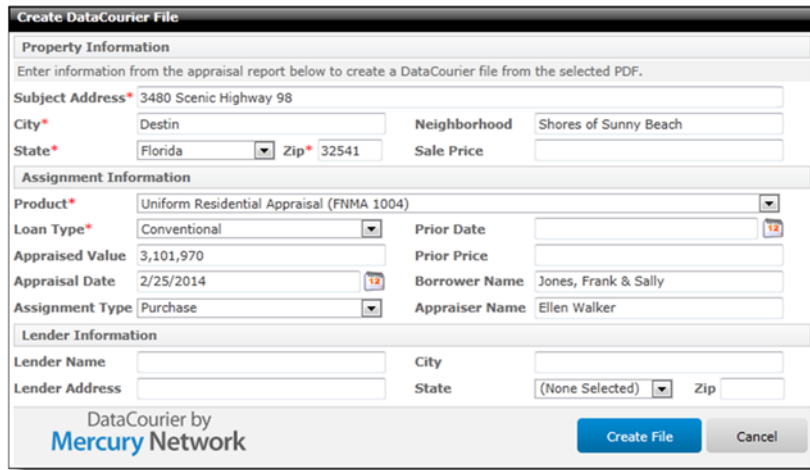


4. When the *Upload New DataCourier File* window opens, click **Upload report file** and select the XML or PDF file you want to upload.



- o If you're uploading a PDF, you'll see a form prompting you for some report information. Red asterisk fields are mandatory, and you should fill in as many fields as possible since DataCourier uses this data to give you a more complete view of each uploaded file. When you're finished, click **Create file**.

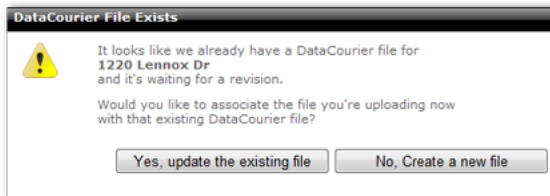
# Mercury Network User's Guide



5. Now, the file is accessible in the appraisal list - easily identified by the address, date/time, and other details visible in the columns. **Double-click** the file to view appraisal details [and manage the report](#).

## Uploading Revised files

If you're uploading a report that matches a DataCourier file with a pending revision request, DataCourier automatically prompts you for a decision.



Here are the options:

- **Yes, update the existing file**

In this case, the original appraisal for which you've requested a revision is replaced with the new file you're uploading.

- **No, Create a new file**

A completely new DataCourier file is created for the report you're uploading.

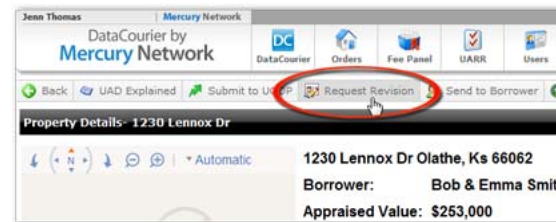
Going forward, if you intend to upload a revised file, [click here for instructions](#).

## Request Revision

When an appraiser delivers a report via DataCourier, you can request a revision directly from that appraiser in DataCourier.

Here's how it works.

1. In DataCourier, double-click the file for which you intend to request a revision.
2. In the Property Details window, click **Request Revision** on the toolbar.

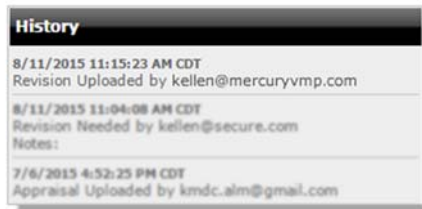


3. In the **Request Revision** dialog there are a couple of things you may need to do:
  - If there is a **Vendor's e-mail** field on the dialog, that means the file uploaded manually, so DataCourier doesn't know where to send the request. Simply fill in the intended appraiser's e-mail address.
  - Type any instructions to the appraiser. When you're done, click **Send**.

Now, a notification containing your instructions will be sent to the appraiser. When the appraiser delivers the report back to

# Mercury Network User's Guide

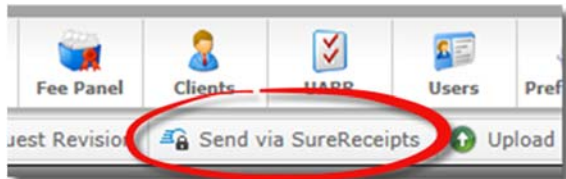
you via DataCourier, you'll receive a notification, and you'll instantly be able to access the revised report via the same DataCourier file where you requested the revision. You'll also see an entry in DataCourier's history showing when the revision was uploaded, and from what e-mail address.



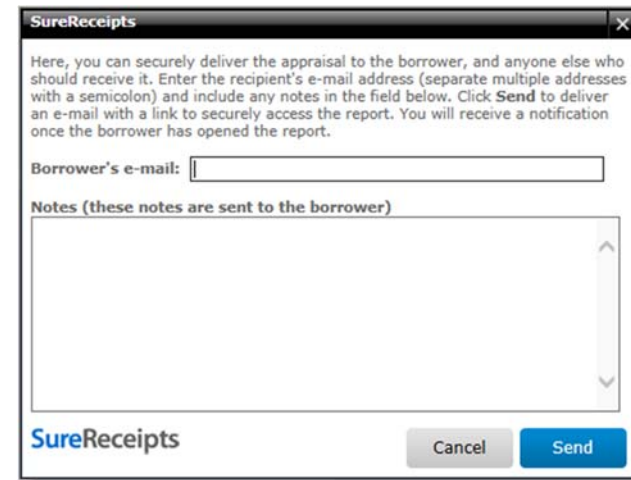
## Send to Borrower

DataCourier gives you a secure way to deliver a copy of the report to the borrower, as is often required for compliance. Using this feature in DataCourier is better than attaching a PDF to an unencrypted e-mail, since such unsecure attachments may constitute violations of GLBA. Here's how it works:

1. When you've received an appraisal, double-click the DataCourier file to view the **Property Details**.
2. On the toolbar, click **Send via SureReceipts**.



3. In the dialog that appears, you can enter the **Borrower's e-mail** address. Use a **semicolon (;)** to separate multiple e-mail addresses.



4. In the **Notes** field, enter any notes you'd like the borrower to see when they receive the notification that you've delivered the appraisal.
5. Click **Send** to deliver the appraisal to the recipients' e-mail addresses.

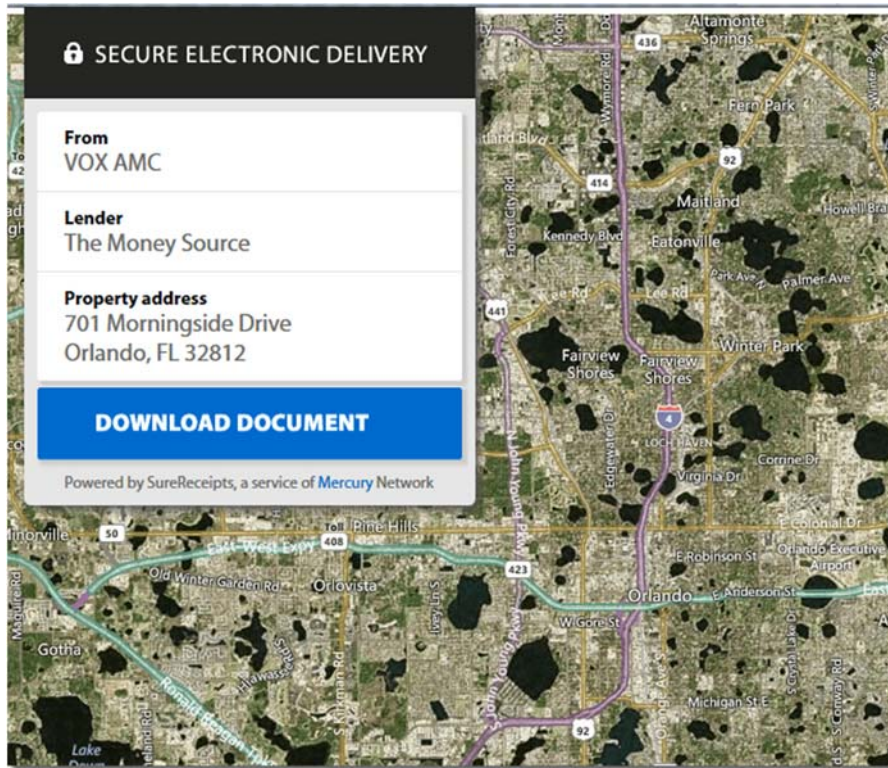
## What the borrower sees

DataCourier covers your bases regarding the Equal Credit Opportunity Act (ECOA) rules. The steps below outline the general workflow of what the borrower or co-borrower sees when a report is delivered using the **SureReceipts** feature.

- When the borrower selects the download documents button in the e-mail notification they receive, they are directed to the SureReceipts delivery web page.



# Mercury Network User's Guide



- From the delivery page, the recipient selects the **Download Document** button to receive the documents.
- **Step 1** When you deliver an appraisal to the borrower or co-borrower, they must acknowledge or decline consent to download the report electronically.

Click here for the full text shown to the borrower.

*In a few moments you'll be able to download an electronic (Adobe Portable Document Format, or PDF) copy of the appraisal report associated with your loan. First, you'll need an authorization code. But even before that, we're required by law to make sure that you understand the following.*

*By completing the steps below, you're consenting to receive the appraisal report in electronic (PDF) format, instead of a paper copy. And, you're acknowledging the following:*

- *You can still also receive a paper copy of the report by contacting your loan officer. Note that in some cases, there may be a fee involved in sending a paper copy of the appraisal report after you've already received an electronic (PDF) copy.*
- *You can withdraw this consent at any time. Contact your loan officer to do so.*
- *Your consent applies only to this appraisal report, and doesn't apply to other files related to your loan in the future.*

*Now, we need to make sure your computer or device is able to open the electronic (PDF) copy of the appraisal report. To do this, we're going to give you an authorization code to enter before you can access the appraisal report.*

*To get your authorization code, here's what you do.*

- *Click the button 'Download Auth Code'. When you do, an electronic file in PDF format with your authorization code on it should open, or be saved to your computer or device. (You may be given a choice to either 'Open' or 'Save' the file. If you are given a choice, choose 'Open'.) If it downloads without opening, go to the folder on your computer or device where the file is saved, and open the file from there.*
- *If the file opens and you can see your authorization code — great! That means your computer or device is able to open the electronic (PDF) copy of the appraisal report, too.*

# Mercury Network User's Guide

Enter the authorization code in the box below, and click 'Continue'.

You'll need an Internet connection, a compatible web browser, and a PDF Viewer (like Adobe Reader®) that can open and read PDF files. If you're able to open and read your authorization code, that means you probably have everything you need.

If you have any trouble getting the authorization code or accessing or opening the appraisal report, please contact your loan officer.

The screenshot shows the 'Download Appraisal PDF' interface at Step 1, 'Acknowledge electronic delivery'. It prompts the user to choose whether to consent to electronic delivery. A scrollable text box contains the following information: 'In a few moments you'll be able to download an electronic (Adobe Portable Document Format, or PDF) copy of the appraisal report associated with your loan. First, you'll need an authorization code. But even before that, we're required by law to make sure that you understand the following. By completing the steps below, you're consenting to receive the appraisal report in electronic (PDF) format, instead of a paper copy. And, you're acknowledging the following: • You can still also receive a paper copy of the report by contacting your loan officer. • You can withdraw this consent at any time. Contact your loan officer to do so. • Your consent applies only to this appraisal report, and doesn't apply to other files related to your loan in the future. Now, we need to make sure your computer or device is able to open the electronic (PDF) copy of the appraisal report. To do this, we're going to give you an authorization code to enter before you can access the appraisal report.' Below the text box are two radio button options: 'I understand the provided information and consent to receive the appraisal report in electronic format.' (which is selected) and 'I decline to provide my consent and do not wish to receive the appraisal report electronically.' At the bottom right are 'Cancel' and 'Continue' buttons.

- Regardless of which option the borrower chooses, the response will be placed in the order's audit trail. If a borrower declines to receive it electronically, you will be notified. This allows you to mail a hard copy in compliance with ECOA.

The screenshot shows the 'Download Appraisal PDF' interface at Steps 2 and 3. Step 2, 'Obtain your authorization code', instructs the user to click the 'Download Auth Code' button, which is highlighted in blue. Step 3, 'Enter your authorization code', prompts the user to enter the case-sensitive security code exactly as it's shown in the PDF to download their appraisal. It features an 'Auth Code:' text input field, 'Cancel' and 'Download Appraisal' buttons at the bottom right.

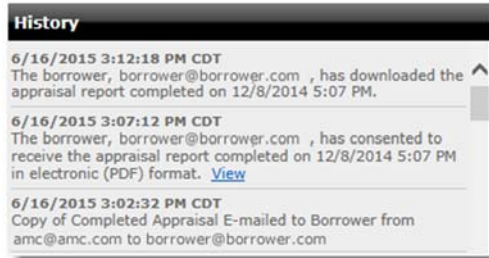
- Step 2** Once the borrower has consented to downloading the appraisal, they download the authorization code required to obtain the PDF file. When the borrower clicks the **Download Auth Code** button, a PDF file is downloaded that contains the authorization code.

**Step 3** The borrower then copies and pastes or manually enters the auth code from the PDF file into the **Auth Code** field. When the borrower has entered the auth code, they simply click **Download Appraisal** to download the completed report.

**Note:** When the borrower agrees to the ECOA guidelines and downloads the appraisal electronically, a SureReceipts Compliance Certificate is created and attached to the order. [Click here](#) to see an example of the Compliance Certificate.

# Mercury Network User's Guide

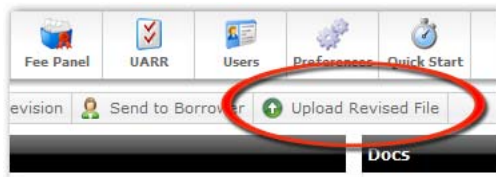
- An event appears in the order history when the borrower downloads and views the PDF.



## Upload Revised File

If you have requested a revision to a DataCourier appraisal, it's best if the appraiser delivers the revised file back to you via DataCourier. However, that might not always be the case. So, you can upload a revised file that you've received outside of DataCourier. Here's how it works.

1. In DataCourier, double-click the DataCourier file for which you intend to upload a revised file.
2. In the **Property Details**, click **Upload Revised File** on the toolbar.



3. Click **Upload**, then browse to the revised MISMO XML file.
4. Select the file and click **Open**, or simply double-click it to begin the upload.

When the upload is complete, you'll automatically return to your list of DataCourier files.

For a brief video walkthrough of this process, [click here](#).



## What is AQM?

Our Appraisal Quality Management (AQM) software system helps you build your own fully compliant appraisal quality control process. Your reports are scrubbed against the most robust rule set, and you'll save time in underwriting since AQM isolates the incurable issues for your staff's focused review. With AQM, you can get consistent QC across all your appraisal channels, and an end-to-end audit trail of your due diligence to reduce buyback risk and prove compliance.

AQM is a system for applying consistent and sound rules to each appraisal. The rules check potential risks in terms of:

- Completeness
- Accuracy
- Value
- Property
- Market

The system allows for all members of your QC team or Vendor's QC teams to provide consistent, transparent, and organized quality control to each appraisal submitted. The final result of this system is the AQI or Appraisal Quality Index — a PDF that



# Mercury Network User's Guide

can travel with the loan to assist in making business decisions regarding a property and appraisal.

## Using AQM in DataCourier

To use AQM in DataCourier:

1. While viewing a DataCourier file's details, click the **Start AQM** button on the toolbar.



2. After you click **Start AQM**, you're prompted to choose which modules you'd like to order. To receive only an AQI Report, unmark the option for **QC Module**.
  - o **AQI** - The Appraisal Quality Index automatically creates a report that details possible concerns from the appraisal report.
  - o **QC Module** - The QC Module allows you to manually review possible issues in the appraisal report, and relay revisions to your vendor. For more information on the QC Module, [click here](#).
  - o **Platinum Data RealView®** - Soon, our integration will allow you to send reports to [Platinum Data RealView](#) to generate, review, and attach a RealView Summary or the full RealView Report to an order directly from DataCourier.

### Starting AQM

Below are the modules you can choose to order through AQM.

<input type="checkbox"/>	<b>Appraisal Quality Index (AQI)</b>	The Appraisal Quality Index (AQI) details potential concerns from the appraisal report. <i>\$7.00 plus sales tax, if applicable</i>
<input checked="" type="checkbox"/>	<b>AQM QC module</b>	Deploy the system to identify all issues and send revisions to your vendor. <i>\$5.00 plus sales tax, if applicable</i> <b>Manual Rules:</b> <input type="radio"/> On <input checked="" type="radio"/> Off
<input checked="" type="checkbox"/>	<b>Platinum Data RealView</b>	Send reports to Platinum Data's RealView® tool for analysis.

Save DefaultCancelOK

3. Click **OK** to acknowledge the transaction fee and submit your report to AQM.

### Payment Acknowledgement

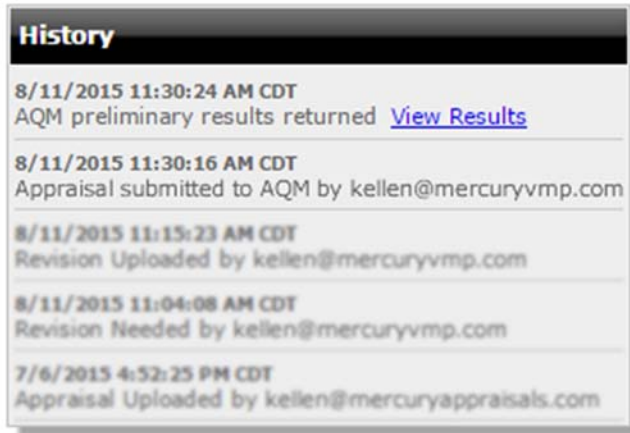
You've chosen to run this report through [AQM](#), a comprehensive appraisal QC system.

You have selected to order the AQI module(s). Your credit card will be charged \$7.00

CancelOK

4. The appraisal report has now been submitted to AQM, where it's being run against the most comprehensive QC rules to date. The results of this process will be returned shortly.
5. Once returned, you can access the **Results** from the entry that is added to the **History** section in your DataCourier file.

# Mercury Network User's Guide



## QC Module

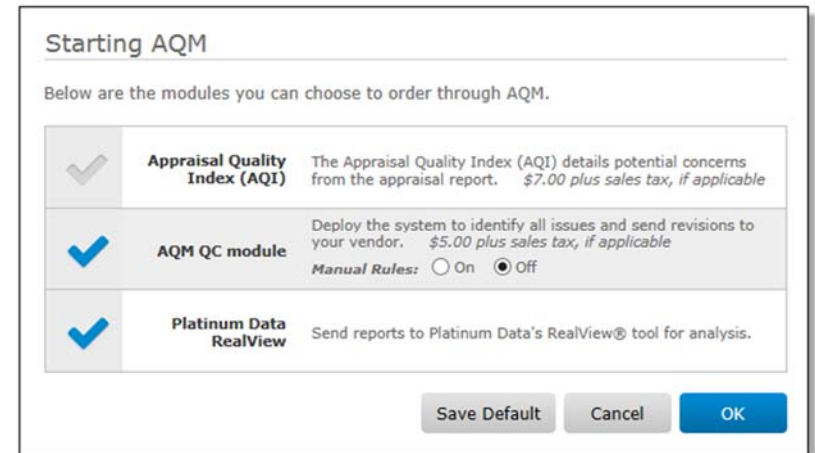
Using AQM with the QC Module in DataCourier:

1. While viewing a DataCourier file's details, click the **Start AQM** button on the toolbar.



2. After you click **Start AQM**, you're prompted to choose which modules you'd like to order. To run the QC Module along with AQI, simply mark the **QC Module** option.

- **AQI** - The Appraisal Quality Index automatically creates a report that details possible concerns from the appraisal report.
- **QC Module** - The QC Module allows you to manually review possible issues in the appraisal report, and relay revisions to your vendor.
- **Platinum Data RealView®** - Our integration allows you to send reports to [Platinum Data RealView](#) to generate, review, and attach a RealView Summary or the full RealView Report to an order directly from DataCourier.



3. Click **OK** to acknowledge the transaction fee and submit your report to AQM.

# Mercury Network User's Guide

## Payment Acknowledgement

You've chosen to run this report through [AQM](#), a comprehensive appraisal QC system.

You have selected to order the AQI and QC Module. Your credit card will be charged \$12.00.

CancelOK

4. When the results are returned, the order's audit trail is updated with a link to the **Preliminary Results**.

History	
8/11/2015 11:30:24 AM CDT	AQM preliminary results returned <a href="#">View Results</a>
8/11/2015 11:30:16 AM CDT	Appraisal submitted to AQM by kellen@mercuryvmp.com
8/11/2015 11:15:23 AM CDT	Revision Uploaded by kellen@mercuryvmp.com
8/11/2015 11:04:08 AM CDT	Revision Needed by kellen@mercuryvmp.com
7/6/2015 4:52:25 PM CDT	Appraisal Uploaded by kellen@mercuryappraisals.com

5. Click **View Results** to open the **Preliminary Results**. From here you can manually request revisions, pass rules, mark rules as incurable, or add comments as necessary.

## AQM Preliminary Results

AQM Commentary View Documents Options

Risk flags from your appraisal are outlined below. Use the tabs to filter your view. After all "Action Required" checks are completed, use the Calculate button to receive the final AQI.

Action Required Revisions Incurable Manual All

Refresh

Verify occupancy is consistent with photos in report. (PH-1060)	Select an action
Verify bedroom photo or photos are included. (PH-1005)	Select an action
Verify at least 1 photo of the main living area and the kitchen are included. (PH-1010)	Select an action
Review photos for any discrepancies between narrative and photos. (PH-1015)	Select an action
Please verify that no people or religious artifacts are displayed in the subject photos. (PH-1020)	Select an action
Subject front, rear and street photos are included and labeled accordingly. (PH-1025)	Select an action
If subject contains outbuildings, verify there are no safety issues and interior/exterior photos are provided. (PH-1035)	Select an action
Verify the sketch and photos have similar outbuilding and features are labeled. (Barn, garage, pool, etc....) (PH-1075)	Select an action
Verify that photos of physical or functional obsolescence, deficiencies, structural issues are included and correspond with description of condition. (PH-1040)	Select an action

If incurable, these will have a greater impact on the AQI.

If incurable, these will impact the AQI.

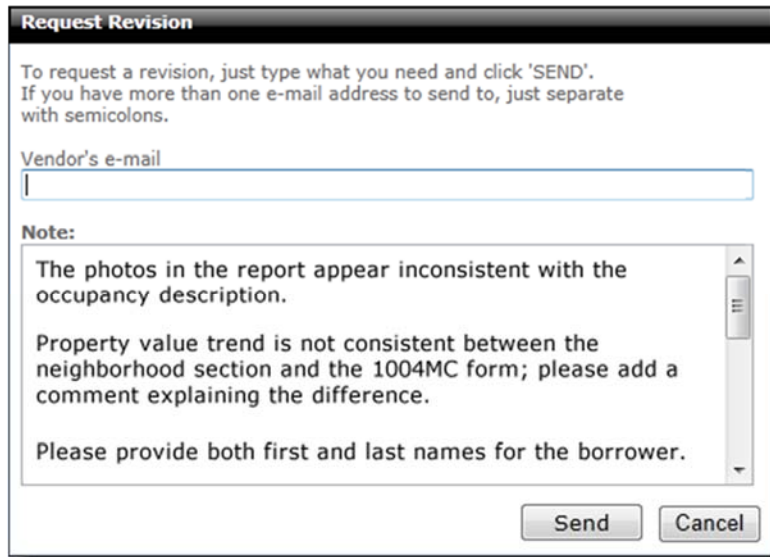
Issues requiring manual review.

Calculate Save Close

[Questions about AQM?](#)

6. After you have requested revisions or passed all of the rules, click **Close** to proceed.
- o If you have requested any revisions, the *Request Revision* window appears with revision requests automatically populated. Clicking **Send** on this screen will send the revision requests to the vendor and update the order status.

# Mercury Network User's Guide



**Request Revision**

To request a revision, just type what you need and click 'SEND'.  
If you have more than one e-mail address to send to, just separate with semicolons.

Vendor's e-mail

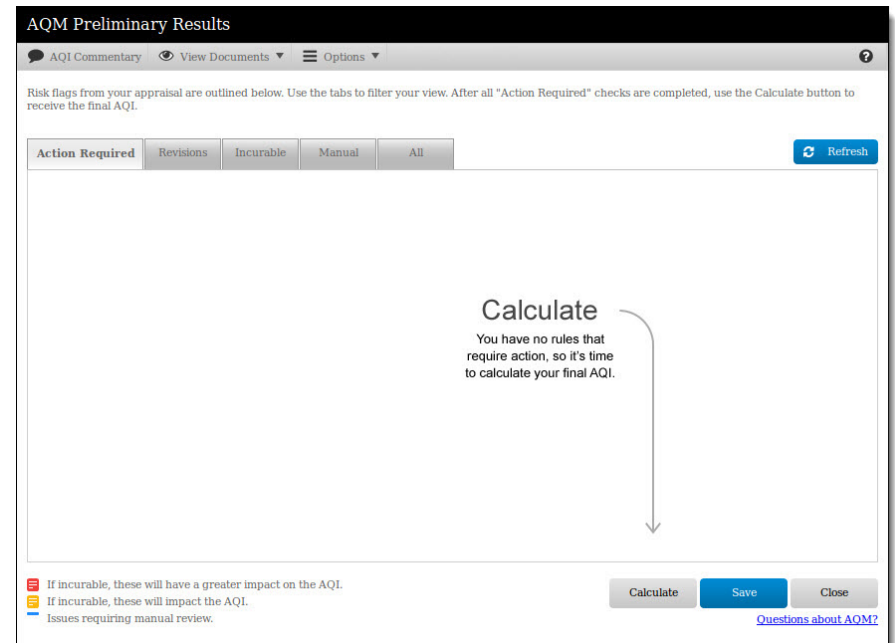
**Note:**

The photos in the report appear inconsistent with the occupancy description.

Property value trend is not consistent between the neighborhood section and the 1004MC form; please add a comment explaining the difference.

Please provide both first and last names for the borrower.

7. When you're ready to calculate the final index, re-open the **Preliminary Results** window from the order history, then click **Calculate** to submit a request for the final index.



**AQM Preliminary Results**

AQI Commentary View Documents Options

Risk flags from your appraisal are outlined below. Use the tabs to filter your view. After all "Action Required" checks are completed, use the Calculate button to receive the final AQI.

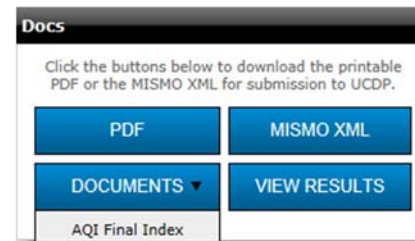
Action Required Revisions Incurable Manual All

**Calculate**  
You have no rules that require action, so it's time to calculate your final AQI.

If incurable, these will have a greater impact on the AQI.  
 If incurable, these will impact the AQI.  
 Issues requiring manual review.

[Questions about AQM?](#)

8. Once the **AQI** has been created and returned it will be available in your DataCourier file's **Docs** section under the **Documents** button.



**Docs**

Click the buttons below to download the printable PDF or the MISMO XML for submission to UCDP.

AQI Final Index

The **AQI** is also available from the **View Results** link in a newly added event in the **History** section.

# Mercury Network User's Guide

History
8/11/2015 11:58:34 AM CDT AQI results returned <a href="#">View Results</a>
8/11/2015 11:58:31 AM CDT The AQM calculate request has been submitted by kellen@mercuryvmp.com
8/11/2015 11:30:24 AM CDT AQM preliminary results returned <a href="#">View Results</a>
8/11/2015 11:30:16 AM CDT Appraisal submitted to AQM by kmdc@mercuryvmp.com
8/11/2015 11:15:23 AM CDT Revision Uploaded by kellen@mercuryvmp.com

That's it! You now have an Appraisal Quality Index, complete with a comprehensive score. To learn more about AQM click [here](#).





# Mercury Network User's Guide

## RealView

Mercury Network and Platinum Data have come together to integrate the Mercury Network vendor management platform and the Platinum Data RealView® quality management module. You can generate, review, and attach a RealView summary or the full RealView report to an order directly from Mercury.



To activate the integration for your account, you'll need the following information:

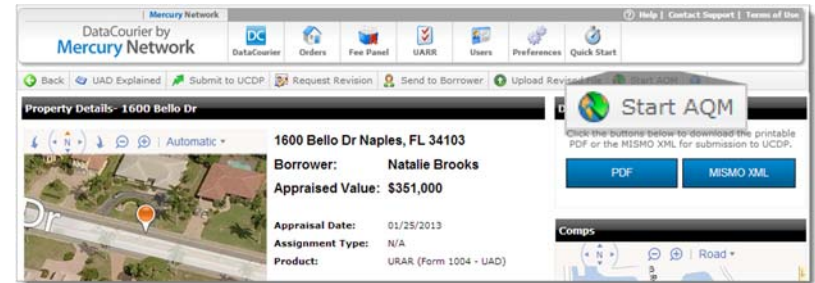
- Your Platinum Data username
- Your Platinum Data password

The first time you click on the RealView module, a dialog will appear prompting you to enter in your Platinum Data username and password. Once you click **Save**, RealView is activated for your account. Then you're ready to begin sending appraisal reports for analysis and review. You have the option to submit XML or PDF copies of the appraisal report. RealView supports the following forms.

- **UAD Forms** – 1004, 2055, 1073, 1075
- **Non-UAD Forms** – 1025, 1004C, 2095

To use AQM with RealView® in DataCourier:

1. While viewing a DataCourier file's details, click the **Start AQM** button on the toolbar.



2. After you click **Start AQM**, at minimum, check the box next to **RealView®**.

**Starting AQM**

Below are the modules you can choose to order through AQM.

<input checked="" type="checkbox"/>	<b>Appraisal Quality Index (AQI)</b>	The Appraisal Quality Index (AQI) details potential concerns from the appraisal report. <i>\$7.00 plus sales tax, if applicable</i>
<input checked="" type="checkbox"/>	<b>AQM QC module</b>	Deploy the system to identify all issues and send revisions to your vendor. <i>\$5.00 plus sales tax, if applicable</i> Manual Rules: <input type="radio"/> On <input checked="" type="radio"/> Off
<input checked="" type="checkbox"/>	<b>Platinum Data RealView</b>	Send reports to Platinum Data's RealView® tool for analysis.

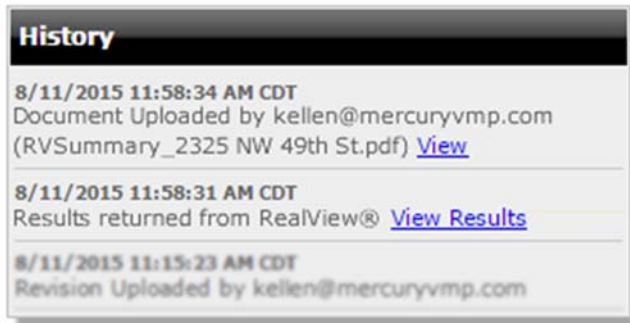
Buttons: Save Default, Cancel, OK

On the Starting AQM dialog, your default products will be pre-selected for convenience. If you wish to change your default products, simply make the selections and click **Save Default**. Alternatively, you may select your default modules or edit your Platinum Data username and password in the [AQM Settings](#).

3. When the results are returned, the order's audit trail is updated with a link to the results. Click **View Results** to

# Mercury Network User's Guide

access the RealView report. From here you can review results, respond, and request revisions.



If you request a revision to the appraisal from the RealView interface, the request is issued by DataCourier and the order is moved to the Revision Requested folder where it is processed as a standard revision request.

4. When you're ready to download the report, you have two options to choose from. Click **Summary Report** on the upper right to download a summary of the report results, or click **Save to PDF** to download the complete report.



When downloaded, the report is attached to the Data Courier order, and there is a status event issued to the History of the order.

# Mercury Network User's Guide

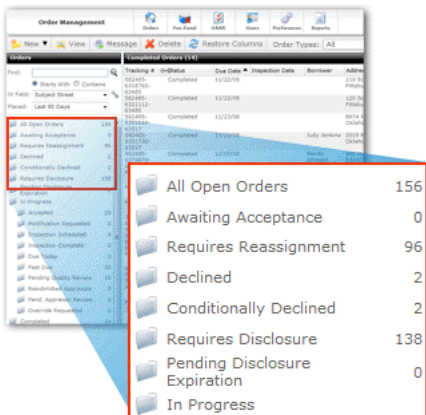
## Order Management



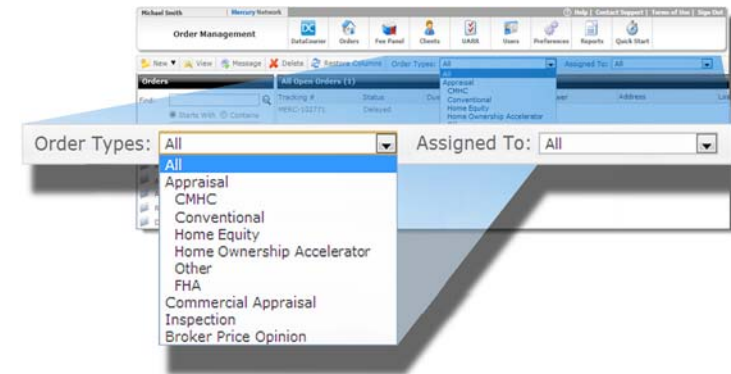
Whether your appraisal workflow includes five or 5,000 reports per month, Mercury Network gives you all the tools you need to manage them with ease, ensuring accurate appraisals from very qualified appraisers in literally every county in the nation. Ordering appraisals, reviewing completed reports, and delivering the final product is all done in the **Orders** view. This section deals with the many tools you will use in the appraisal management process. To view the details of an order, simply double-click an order in the list, or single click it to select the order and click **View** in the toolbar at the top.

## Filtering Orders

When viewing your orders, you can filter them by status by clicking a folder on the left — just click the folder that corresponds to the status of the orders you'd like to see.

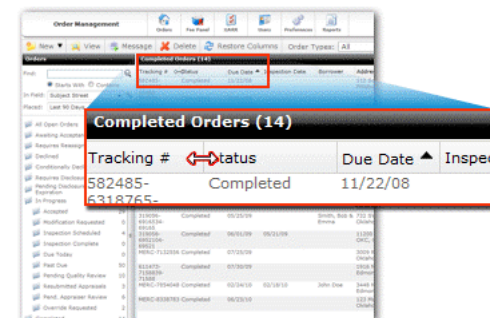


Orders can also be filtered using drop-down menus. Select a filter from the **Order Types** drop-down menu to narrow your list of orders and display only a certain type of order or orders that share a particular loan type. Or, select a name from the **Assigned To** drop-down menu to display orders assigned to a particular person.



## Sorting Orders

While viewing orders, you can sort the list by any column. To do so, click the header for the column by which you'd like to sort. You can also adjust the width of the columns in this view, and your settings are remembered next time you log in.

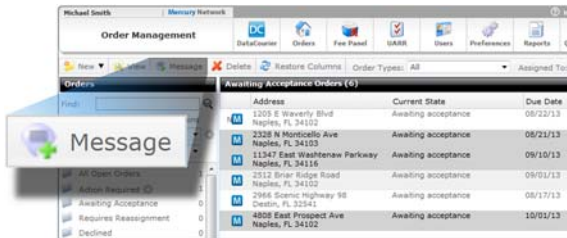




# Mercury Network User's Guide

## Send Message

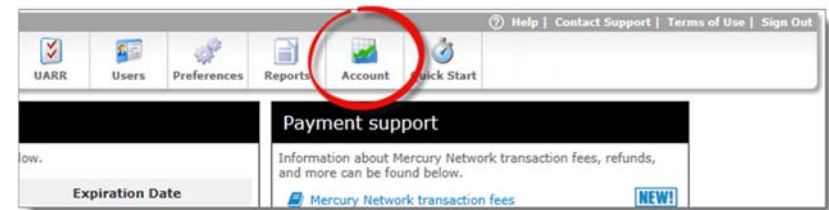
To send a message about an order, select it from the list and click **Message** in the toolbar at the top. Messages can also be sent to multiple orders at the same time. Hold down the **Ctrl** or **Shift** key on your keyboard while selecting orders to highlight more than one at a time, then click **Message** to send your message to each of the selected orders.



## Mercury Network Transaction Fee

Beginning January 7, 2013, a \$13.75 fee will be charged for each order accepted via the Mercury Network. There will be no transaction fees charged to lenders and AMCs placing orders through Mercury Network as long as they have not previously chosen to pay the fee. If applicable, Mercury Network transaction fees for orders that were accepted during any given day will be charged to the credit card on your account each evening, and will appear on a single invoice for that day.

1. [Click here](#) to sign in and go directly to your Mercury Network account.



If you weren't taken directly to the Mercury Network payments section, click **Account** in the top toolbar.

2. In the **Payment information** section, select **New Card**. Then, fill out all of the required fields for the **Billing information**, along with the **Card type**, **Card number**, and **Expiration date** fields.

# Mercury Network User's Guide

### Billing Information

\* Required field

First Name \*

Last Name \*

Address \*

City \*

State/Province \*

Zip/Postal Code \*

Email \*

### Payment Details

Card Type \*

☐ VISA Visa

☐ MasterCard

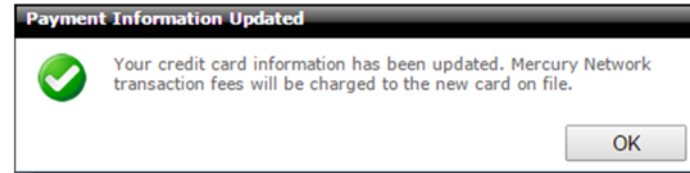
☐ Amex

☐ Discover

Card Number \*

Expiration Date \*  01  2015

**Finish**



That's it! At this point, you should see the card information listed as **Stored**.

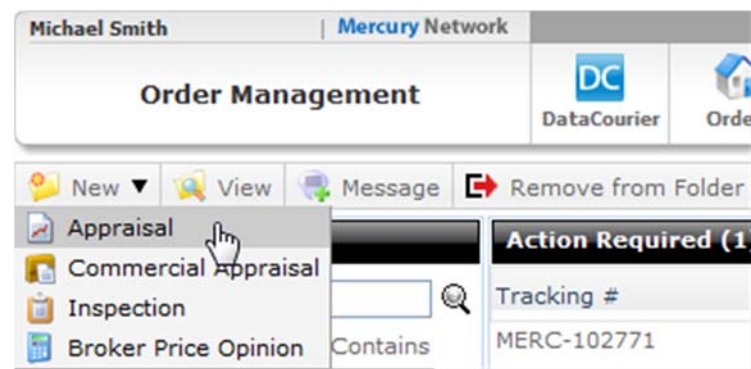
## Create a New Order

To start a new order in Mercury Network:

1. [Log into your Mercury Network account](#).
2. Click **Orders** in the menu at the top of the screen.



3. In the screen that appears, click **New** in the toolbar just below the main toolbar, and choose the type of order you'd like to create.



3. When you're finished, click **Finish**. Then, click **OK** on the confirmation message.

# Mercury Network User's Guide

4. Fill out as many order details as possible. At a minimum, be sure to specify a product type, due date, and complete property address.
5. If you want to limit the vendors that can receive this order to a specific [order group](#) in your Fee Panel, select that **Order Group** from the drop-down menu.
6. To immediately assign an order to a specific employee click the drop-down menu next to **Assigned to Employee** and select them from the menu.
7. Under **Contact and Access Information** click the drop-down to set the Appointment Contact.
8. In the **Additional Notification Recipients** field, enter the e-mail address for the people who should receive notifications regarding this order. You can enter multiple e-mail addresses separated by semicolons. Additionally, you can choose to have the completed report attached to the Completion or Pending Quality Review notifications when sent to additional recipients. These recipients will receive all notifications regarding this order, including:
  - Inspection scheduled
  - Inspection complete
  - Document uploaded
  - New Messages
  - Delayed
  - Resumed
  - Order changed
  - Order assigned to client
  - Cancel revision request
  - Complete

- Canceled
- Appraisal submission accepted
- Appraisal submission not successful

9. Click **Next** when finished and then:

**If you are NOT using double-blind or automatic ordering** - Use the Fee Panel, Intelligent Selection System, or Search to find the appraiser you want. After you find the vendor you want, click to select them. To view the vendor's profile click **Profile** in the Rating column next to the profile of the vendor you want to send the order to.

**Profile - Michael Smith**

**General** | Products | Coverage | Statistics | Ratings | Notes

**Michael Smith**  
**Smith Appraisal**  
Vendor ID: [344513](#)  
2512 Briar Ridge Road  
Naples, FL 34102  
(312) 958-2242  
[Mike.Smith@SmithAppraisal.biz](mailto:Mike.Smith@SmithAppraisal.biz)  
[Use a different address](#)

**Vendor's Attachments**

- [License](#)
- [Insurance Policy](#)
- [Resume](#)
- [Sample Appraisal](#)

**Experience:** 26 Years

**Designations:** FHA, FHA203K, ASA, CDA, GAA, IFA, MAI, RAA, SRA

**Order Groups:** New Group

**Payment Methods:** Check, C.O.D., Money Order, Net 30, Paypal, Invoice, Deferred CC, CC to Vendor

Insurance Types	Expires	Amount	Company
E & O Insurance	10/31/2027	\$1,000,000.00	Nationwide Carrier

Licenses	License #	Expires	Type
FL	943046840	10/31/2017	Certified Residential Appraiser

[Remove this vendor from your custom fee panel](#)

OK Cancel

To further edit the results returned by the vendor search click **Modify Selection Settings** at the top of the screen. After you've made your selections click **OK**.

# Mercury Network User's Guide

### Modify selection settings

☐ **Require Valid License**  
Only select appraisers who have verified their active state license.

☐ **Require Local Appraiser**  
Define acceptable distance from subject property. Note: This could affect availability of appraisers in rural areas.  

Require  appraiser located within 

25

 miles

☐ **Require Years of Experience**  
Define minimum years of experience.  

Prefer  a minimum 

10

 years experience

☐ **Require Errors and Omissions**  
Only select appraisers who have specified their E&O policy and amount of coverage.  
Amount required \$ 

0

☐ **Require Vendor Rating**  
Define acceptable vendor rating when placing orders.  

Require  an overall score of

☒ Consider new vendors

**OFF**

**Double-blind Communication**  
Conceal the identities of all parties in the appraisal ordering transaction and restrict all communication between the parties to pre-written text.

**OFF**

**Automatic Vendor Selection**  
Uses configured Intelligent Selection Settings (ISS) to automatically select an appraiser during order assignment.

**OFF**

**Unattended Order Reassignment**  
Automatically reassign expired and declined orders using ISS rules.

Cancel

OK

10. Click **Next**, confirm the fee by selecting an option from the **Source** dropdown, or enter a different amount in the **Order Fee** field. Additionally, confirm the payment method.

Payment information

Please confirm the fee, or enter a new amount, to be paid to the vendor for this order. You may choose to cover the \$13.75 Mercury Network transaction fee, plus PA sales tax of \$0.83, for a total of \$13.75 for this order below, otherwise it will be charged to the vendor.

Order fee

450

Source

\$450 - My product fee

Payment method

Check

☐ Pay the transaction fee and state sales tax for this order.

Select an order expiration time for the order (date, time, time zone). Add any **Fee Notes**, and click **Finish** to place the order.

Notice the **Top-Ranked Vendors** window to the right as you're selecting your vendor. [Click here](#) to learn how to make the best vendor-selection using that feature.


11. **If you ARE using double-blind or automatic ordering -**  
If you've set Mercury Network to place your automatic

orders with a vendor on your fee panel and none of your fee panel vendors are available to appraise the property you've requested, you're prompted to use the entire Mercury Network as a platform to find an vendor. Click **OK** or **Cancel** to indicate whether you want to select a vendor from the full Mercury Network vendor roster.

## Vendor assignment

This vendor has been automatically selected. Click Approve to assign the order or click Decline to choose a new vendor. If you enter notes, they will be saved to the audit trail, however they will not be delivered to the vendor.

### Vendor information



---

Quality Appraiser  
Quality Appraisals  
501 NE 122nd St  
Oklahoma City OK, 73114  
8004347260  
[VendorQA@Lizvmp.com](mailto:VendorQA@Lizvmp.com)  
7.08 miles to property  
☆☆☆☆☆

### Your history with this vendor

---

Open orders: 0  
Assigned total (30 days): 0  
Completed total (30 days): 0  
Avg fee (product): \$0  
On time percentage: 0%  
Rework rate: 0%

Notes:

Close

Decline

Approve

12. In the **Additional comments or Instructions to the Vendor** section, you'll see any instructions or comments associated with the product you're ordering (as configured in **Product Requirements**).

**Require MISMO XML** - Mark this option if you want all appraisals to be delivered via MISMO XML. Keep in mind

# Mercury Network User's Guide

that only those appraisals that will be delivered via the GSEs' UCDP need to be delivered this way. If you mark this option then order an appraisal that is not delivered via MISMO XML, your appraiser will not be able to deliver the order.

13. Set the expiration date and time for the order from the drop-down menus.
14. **Select your payment method.** If required, enter your credit card information, review any applicable fee notes, select an order expiration time for the order (date, time, time zone), and check the box to confirm that you understand the potential for additional fees as required by fee notes. Then, click **Finish** to place your appraisal order. You must have a credit card on your account in cases where you are responsible for the Mercury Network transaction fee. If valid credit card information is not on your account, a pop-up will notify you of this and provide a link to [Account](#) section of Mercury Network where you can enter valid credit card information. Once you have done so, return to the Mercury Network **New Order** screen, where you can click **OK** to proceed.

Once you've placed an order, a vendor has 24 hours (excluding holidays and weekends) to accept the order. Until it's accepted, you can access it through both the **Awaiting Acceptance** and **All Open Orders** filters on the left side of your Mercury order manager.

- If the vendor does not acknowledge your order within that 24 hour period or declines the order, Mercury will either

reassign the order or mark it for reassignment so [you can reassign it](#) depending on your [Vendor Selection Settings](#).

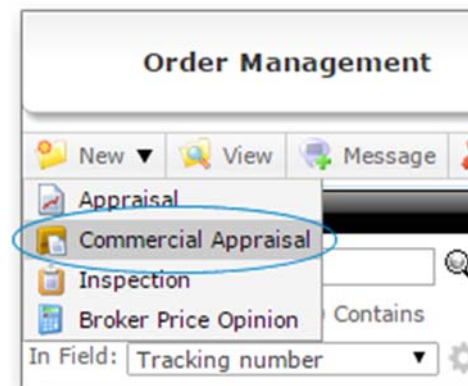
- If the vendor conditionally declines the order based on the proposed due date or fee for the appraisal, Mercury marks the order as "Conditionally Declined" allowing you to accept the proposed changes or [negotiate about the order details](#).

## Enter property and order information

1. [Log into your Mercury Network account](#).
2. Click **Orders** in the menu at the top of the screen.



3. In Order Management, click **New** in the toolbar, and choose the Commercial Appraisal order type.



4. Fill out as many order details as possible. At a minimum, be sure to specify a complete property address, product type, and loan number.



# Mercury Network User's Guide

- Set the order for bid by selecting the 'Yes' option of Issue as bid.

Assignment Information

Form/type: Commercial Appraisal Report

Issue as bid: ☒ Yes

Order due: 12/18/2015

Other ref #: 47-789-4125

Loan type: CMBS

Loan purpose: Purchase

Ordered by:

Order group: (None Selected)

Loan #: 56-898-5698

File #: 12-326-32164

Sales price:

FHA #:

Disclosure date:

Assigned to: Kevin Jones

- If you want to limit the vendors that can receive this order to a specific [order group](#) in your Fee Panel, select that **Order Group** from the drop-down menu.
- To immediately assign an order to a specific employee click the drop-down menu next to **Assigned to** and select them from the menu.
- Enter **Contact and access information** and click the drop-down to set the Appointment contact.
- Complete the Additional notification recipients, Product requirements, and Additional comments or instructions to vendor sections, as needed.
- Click **Next** to move on to vendor selection.

## Vendor Selection

If you have configured Mercury Network to use [automatic vendor selection](#) for commercial appraisers, the [Intelligent Selection System](#) will select a set of vendors to receive this bidding opportunity. Otherwise, follow these steps to select your set of vendors.

- Select appraisers from your Fee Panel, ISS ranked list or Search for appraisers. When you click to select an appraiser, they will be added to the Selected vendors list to the right.

Select	Rating	Vendor name	Miles	YOE	Fee	Notes	License	Designations	Profile
<input checked="" type="checkbox"/>	★★★★☆	Zach Sullivan	4.1	7	375		Cert Res	FHA	<a href="#">View</a>
<input checked="" type="checkbox"/>	☆☆☆☆☆	John Richardson	3.0	10	425		Cert Gen	FHA	<a href="#">View</a>
<input checked="" type="checkbox"/>	★★★★☆	Kevin Jones	12.2	12	430		Cert Gen		<a href="#">View</a>
<input checked="" type="checkbox"/>	☆☆☆☆☆	Liz Jennings	4.8	2	400		Cert Res		<a href="#">View</a>

- You may remove any vendor from the Selected vendors list by clicking the red 'X' next to their name. When you have built the list of appraisers you wish to receive the bid opportunity, select **Next** to move to the confirmation screen.

## Selected vendors

Vendor Name	Source	Profile	
Andrew Mills	Search	<a href="#">View</a>	✗
Bryan Gritton	Search	<a href="#">View</a>	✗
Derek Nash	Search	<a href="#">View</a>	✗
Michael McGuire	Search	<a href="#">View</a>	✗

## Order Confirmation

- Review the Vendor, Property, Assignment, and Contact information for the order.
- Review any additional comments or instructions to the vendor you may have added to the order.
- Confirm the Bid due information for the order. The initial bid due date and time is set based on your [ordering options](#) settings for commercial appraisers.

# Mercury Network User's Guide

**Bid due information**  
Confirm the bid due date and time for this order. The default bid due time is set to 48 business hours. Bid due time must be at least one hour in the future. Defaults may be updated in preferences under vendor selection settings.  
Bid due date: 12/4/2015 Bid due time: 11:45 AM Time Zone: Central

4. Finally, when you are ready to confirm and issue your order out for bid, select **Next**.

## Attach Documents

Once the order has been confirmed, you have the option to attach any order specific documents. Any document you attach at this point will be visible by all appraisers you have selected to receive the bid opportunity.

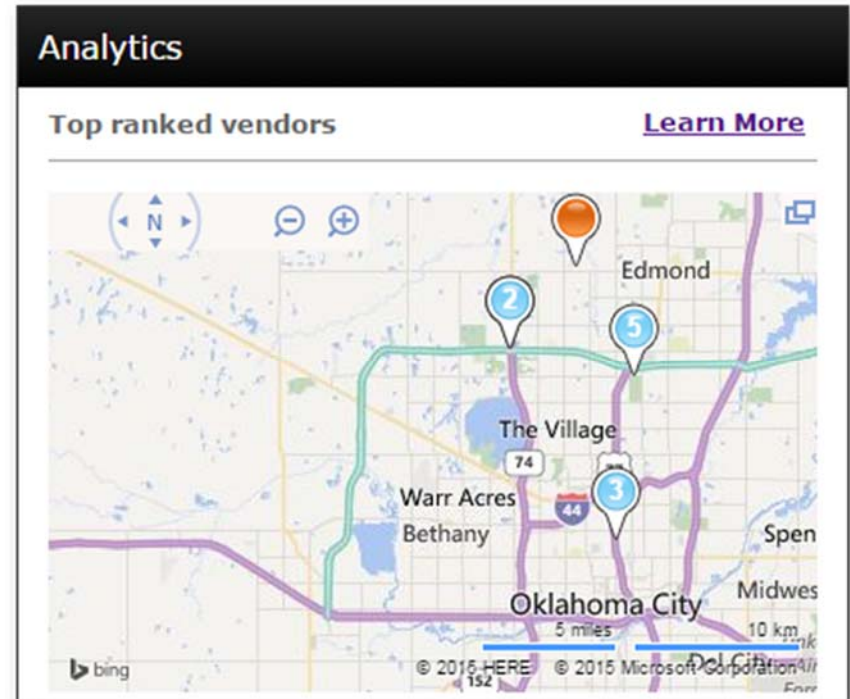
## Top-Ranked Vendors Map

If you're not in double-blind mode and automatic order-assignment is turned off, you'll need to manually select the vendor to be assigned to your order - whether it's a new order or one you're reassigning. So, we've provided some tools to make sure the vendor you choose is the right one for the job.

As you select your vendor, to the right you'll see a map with blue push-pins that indicate the location of vendors in proximity to the subject address for your order.

You can click the **Expand** icon in the upper-right of the map to see a larger view.

**There are a few details that you'll need to know when using this feature.**



The 5 blue push-pins on the map represent the top five vendors in the list on the left. Use the following tabs to see different groups of available vendors.



- **Fee Panel:** Displays any vendors in your fee panel who can fulfill orders for the subject address and product you've requested.
- **ISS Ranked:** Displays vendors from the Mercury Network fee panel that were selected based on your Intelligent Selection System (ISS) settings.

# Mercury Network User's Guide

- **Search:** Search for vendors based on criteria you enter on-the-fly.

Based on the tab you choose, the list on the left will display available vendors, and the top-ranked vendor map will show push-pins for the first five vendors in the list.

In some cases, you might not see five vendors on the map. There are a few possible reasons:

- More than one top-ranked vendor has the same address.
- The vendor's address could not be located on the map.
- The vendor is more than 20 miles away from the subject.  
Click the **Expanded View** icon to see these vendors.

**Now, using the top-ranked vendor map, you can do a few different things.**

- Hover over any blue push-pin to display more information about a vendor.
- When hovering over any vendor's push-pin, click **Profile** to see the vendor's Mercury Network profile.
- When hovering over any vendor's push-pin, click **Assign Order** to assign the current order to that vendor.

The screenshot shows the 'Analytics' section of the Mercury Network interface. It features a map of Naples, FL, with a push-pin for Michael Smith at 2512 Briar Ridge Road. A tooltip overlay displays the following information:

**Michael Smith**  
2512 Briar Ridge Road  
Naples, FL 34102

**Your History with This Vendor** [?](#)

Open orders:	7
Assigned Total (30 days):	53
Completed Total (30 days):	46
Avg Fee (Product):	N/A
On Time Percentage:	97%
Rework Rate:	63%

[Profile](#) [Assign Order](#)

Below the map, there is a link: [Get Zillow® report for this address](#)

When you're hovering over a vendor to whom you've assigned orders in the past, the **Your History with This Vendor** section will display data based on your transactions with that vendor. This history includes all the transactions with this vendor by your company, so it may include data from other Mercury Network users within your organization.

Here's a description of the information you'll see:

- **Open Orders:** The number of order you currently have open with this vendor.



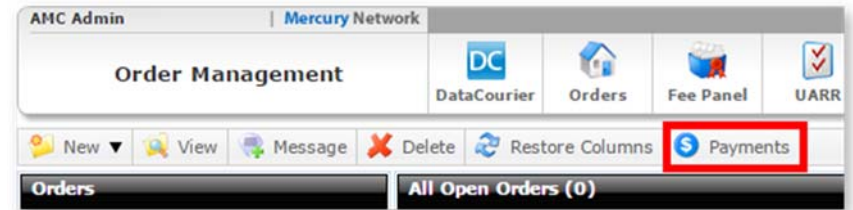
# Mercury Network User's Guide

- **Assigned Total (30 days):** The total number of orders you've assigned to this vendor for any product in the last 30 days.
- **Completed Total (30 days):** The total number of orders completed by this vendor for you for any product in the last 30 days.
- **Avg fee (Product):** The average fee you've paid to this vendor in the last year for the product you've selected in the current order. If this is a new vendor, or if you have never placed an order with the selected vendor, the average fee will be listed as N/A.
- **On Time Percentage:** The percentage of orders for this product that this vendor has completed for you, on time, in the last year.
- **Rework Rate:** The percentage of completed orders for any product for which you have required revisions from this vendor in the last year.

## Payment Summary

Mercury Network provides the ability to mark an order as paid and, optionally, share the payment information with the appraiser. Search for orders to mark using the [Find Orders](#) tool or selecting a folder from the folders list. With the desired orders in view, select the 'Payments' toolbar item.

The ability to mark orders as paid can be enabled on a user basis by turning on the 'Mark as Paid' order management permission.



The 'Payment summary' dialog will appear when the 'Payments' toolbar item is selected. The orders currently in the display window of the orders grid will appear in the payment summary. Unpaid orders will be selectable and paid orders will appear in a disabled state.

The 'Payment summary' dialog box is shown. It has a title bar 'Payment summary'. Below the title bar, there is a message: 'Select orders for full payment. To make a partial payment, open the order from Order Details.' Below this message, there is a table of orders. The table has columns for 'Select', 'Order ID', 'Appraiser', 'Order Name', 'Date', 'Amount', and 'Paid Amount'. The 'Select' column has a dropdown menu with 'All' and 'None' options. The table contains 15 rows of orders. The first 10 rows are disabled (grayed out), and the last 5 rows are selectable (highlighted in blue). Below the table, there is a section for 'Enter payment information.' which includes fields for 'Date', 'Method', 'Check #', 'Invoice #', and 'Note'. The 'Date' field is set to '10/20/2015', the 'Method' is 'Check', the 'Check #' is '2058', and the 'Invoice #' is 'SW-789'. The 'Amount' is '\$220.00'. At the bottom, there is a checkbox for 'Notify vendor of payment' and buttons for 'Export', 'Upload', 'Close', and 'Save'.

# Mercury Network User's Guide

Select one or more orders you wish to mark as paid and enter the appropriate payment information. The entered payment information will be applied to each selected order when you select 'Save'. Marked items will be 'grayed out' and you will be able to continue selecting additional orders and update the payment information. Select 'Close' when finished.

Optionally, you may choose to share the payment information with the vendor by checking or un-checking the 'Notify vendor of payment' check box. The vendor will be able to view but not edit any payment information.

To apply a payment or update payment information for a single order, open the order and use the ['Mark as Paid'](#) option for the order.

## Additional Features

You may also output any orders marked as paid (grayed out) to a CSV file by selecting the 'Export' feature.

Orders that have been paid can also be uploaded into the payment summary dialog. The CSV file must have at least 4 columns including Loan #, Tracking #, Internal Order # and Amount Due. At least one of the numbers must be provided plus the amount due. If a particular number is not available, it may be left blank.

### Upload paid orders

Upload paid orders from a CSV file in the following format.

Loan #	Tracking #	Internal Order #	Amount Due
--------	------------	------------------	------------

- At least one reference number (Loan #, Tracking #, Internal Order #) must be provided.
- If a reference number is not available, the column needs to be included but can be left blank.
- An amount due must be provided.

Cancel

Upload

## Find Orders

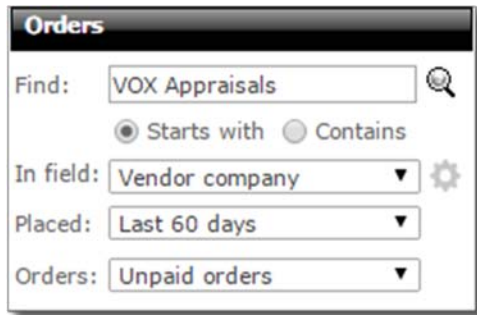
There are two methods used to track down an order: **Search** and **Filters**. Searching for the order is the most direct way to find it if you have specific information available pertaining to the order that can be used to enter as search criteria. If you don't have any specific details, sort the orders based on the order status by using filters.


## Search for Orders

To search for an order using unique order information:

1. [Log into your Mercury Network account.](#)
2. In the [Orders](#) view, type the search criteria into the **Find** box on the left side of the screen.


# Mercury Network User's Guide



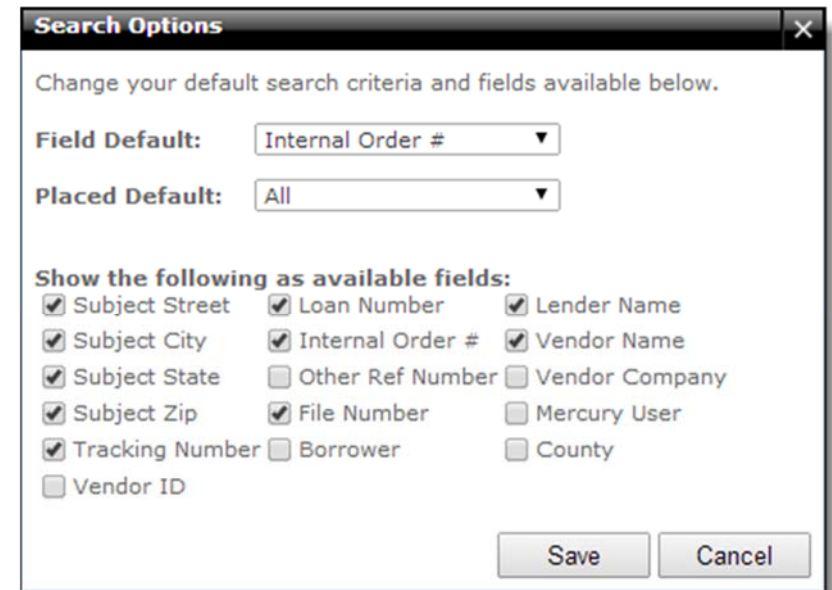
3. Select the appropriate radio button to search for an item that **Starts With** or simply **Contains** your search criteria.
4. Using the **In Field** drop-down, select the field in which you'd like to search.
5. In the **Placed** field, choose the time frame in which you'd like to search.
6. In the **Orders** field, choose the type of orders you'd like to search (All, Unpaid or Paid).
7. After you've made your selections, click the **Magnifying Glass** icon (  ) or press **Enter** to execute your search.

## Changing Search Defaults

When searching orders, there are default values in the **In Field** and **Placed** drop-down boxes. For faster searching, you can change what these fields are set to by default. To set new defaults for the drop-down fields:

1. Click the gear icon (  ) to the right of the **In Field** drop-down box.
2. In the window that appears, several options are available that pertain to finding orders:

- o In the **Field Default** drop-down, choose which option should be chosen by default.
- o In the **Placed Default** drop-down, choose which search option should be chosen by default.
- o Under **Show the following as available fields:**, choose the items to appear as options in the **In Field** drop-down.

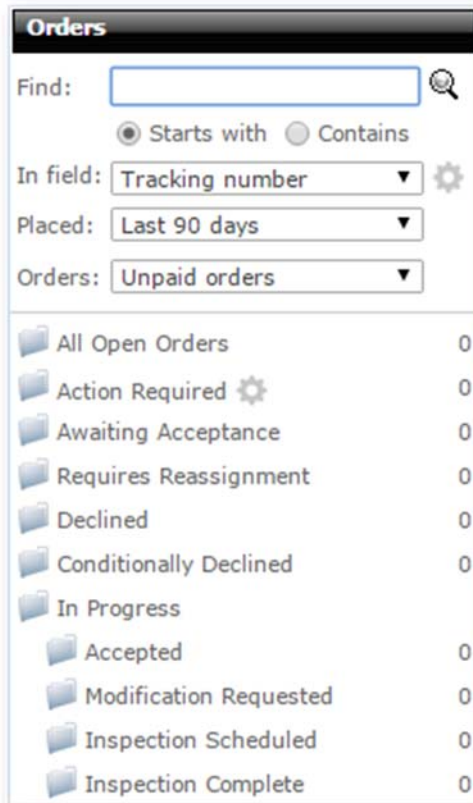


3. When you've made your selections, click **Save**.

## Filter Orders

To filter your orders based on their current status, click the appropriate filter folder on the left side of your **Orders** list. When you select one of these folders a list of all orders that match that order status of that filter is displayed.

# Mercury Network User's Guide



**Orders**

Find:  🔍

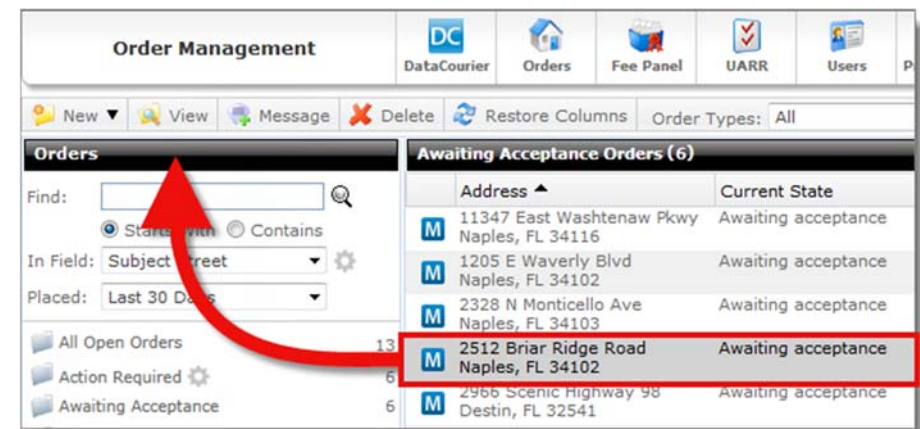
☒ Starts with ☐ Contains

In field:  ⚙️

Placed:  ▼

Orders:  ▼

- All Open Orders 0
- Action Required ⚙️ 0
- Awaiting Acceptance 0
- Requires Reassignment 0
- Declined 0
- Conditionally Declined 0
- In Progress 0
- Accepted 0
- Modification Requested 0
- Inspection Scheduled 0
- Inspection Complete 0



**Order Management**

DC DataCourier Orders Fee Panel UARR Users

New View Message Delete Restore Columns Order Types: All

**Orders**

Find:  🔍

☒ Starts with ☐ Contains

In Field:  ⚙️

Placed:  ▼

All Open Orders 13  
Action Required ⚙️ 6  
Awaiting Acceptance 6

**Awaiting Acceptance Orders (6)**

	Address ▲	Current State
M	11347 East Washtenaw Pkwy Naples, FL 34116	Awaiting acceptance
M	1205 E Waverly Blvd Naples, FL 34102	Awaiting acceptance
M	2328 N Monticello Ave Naples, FL 34103	Awaiting acceptance
M	2512 Briar Ridge Road Naples, FL 34102	Awaiting acceptance
M	2966 Scenic Highway 98 Destin, FL 32541	Awaiting acceptance

Order details is where you perform the majority of the management functions for an order. From here you can [duplicate](#) and [edit orders](#), [send messages](#), [update the order status](#), and more.

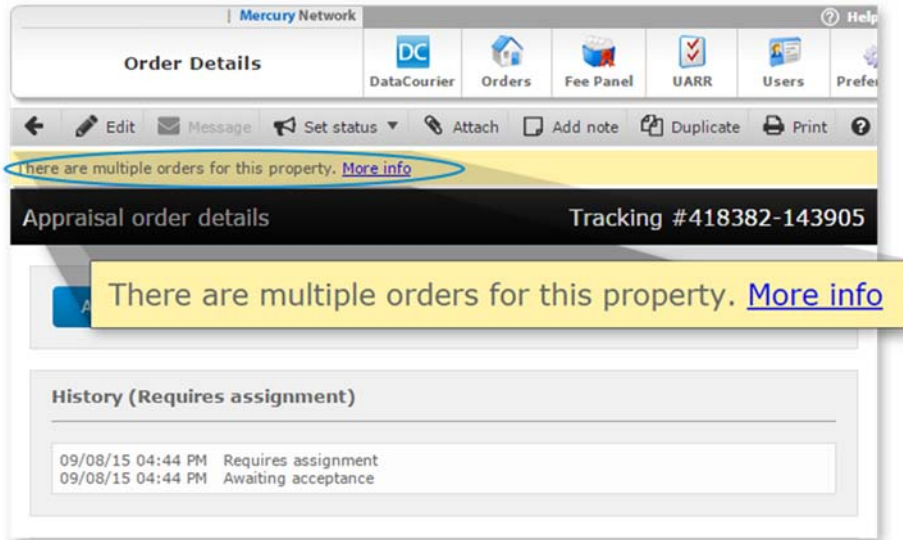
## Matching Order Alert

If more than one order exists for the same property address, a banner is displayed at the top of the Order Details indicating that multiple orders exist. Click **More info** to view the list of orders.

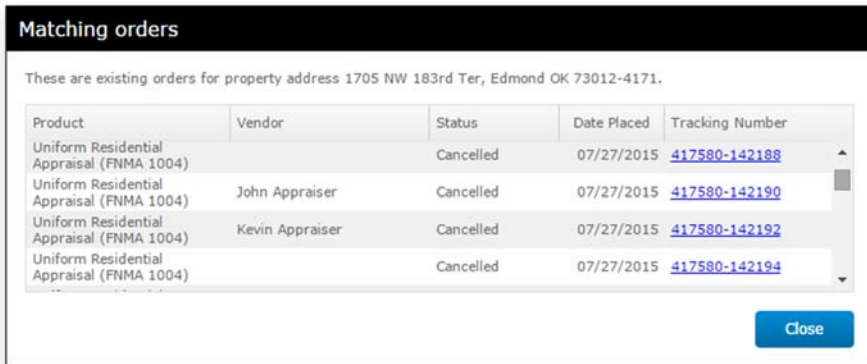
## Order Details

To view the details of an order, simply double-click it in your list of orders on the right, or single-click the order to select it and click **View** in the toolbar on the upper left.

# Mercury Network User's Guide



Review the list of orders in the **Matching Orders** window. Click the **Tracking Number** to jump to that order's details.



## Reassign an order to another employee

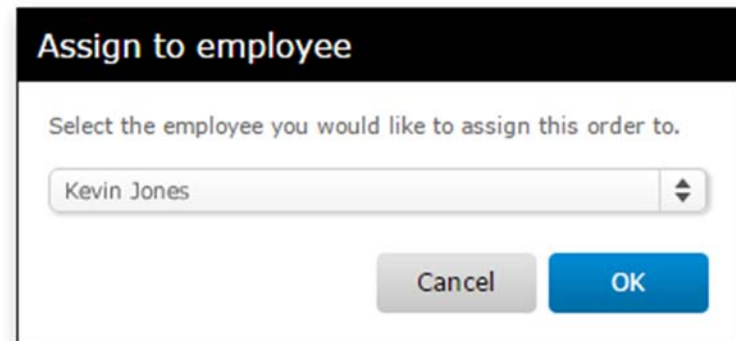
To reassign an order to another employee:

1. Double-click an order to view the Order Details.

2. In the **Assignment Information** section, click the employee's name that the order is assigned to.



3. In the **Assign to Employee** window, select the user that you're assigning the order to from the drop-down list and click **OK**.



## Edit Orders

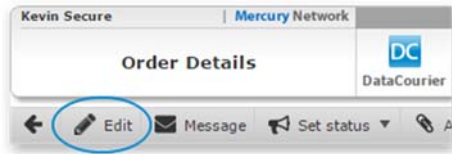
Once you've placed an order on the Mercury Network, you can always go back and update the order at a later time if necessary — Here's how:

1. In Mercury Network, click the folder on the left to filter just the order you want to view.



# Mercury Network User's Guide

2. Find the order in the list of open orders and double-click it.
3. When the order loads, click **Edit** in the top toolbar.

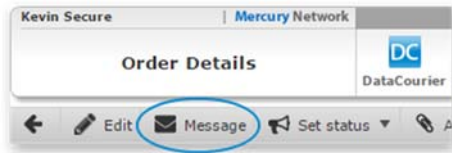


4. Edit order information and click **Save** when finished to update the order.

## Send Messages

If you need to send a message to the appraiser handling your order, you can do so through Mercury Network. To send a message:

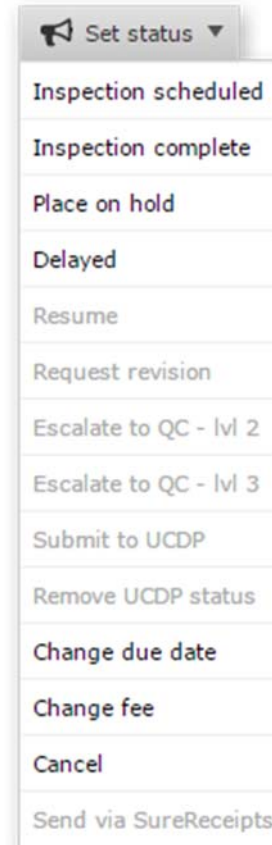
1. In Mercury Network, click the status folder containing the order you wish to send a message about using the list on the left.
2. Find the order in the list of open orders and double-click it to view the [Order Details](#).
3. Click **Message** in the top toolbar.



4. Then, do one of the following:
  - **If you're using double-blind ordering** — Select one of the provided messages and click **Send**.
  - **If you're NOT using double-blind ordering** — Type a **Message** into the provided box and click **Send**.

## Set Status

Updating the status of an order allows you to keep the appraiser and other parties involved with the ordering process informed of the order's progress. To set an order's status, navigate to [Order Details](#), click **Set Status** in the toolbar, and then select the appropriate status from the drop-down menu.



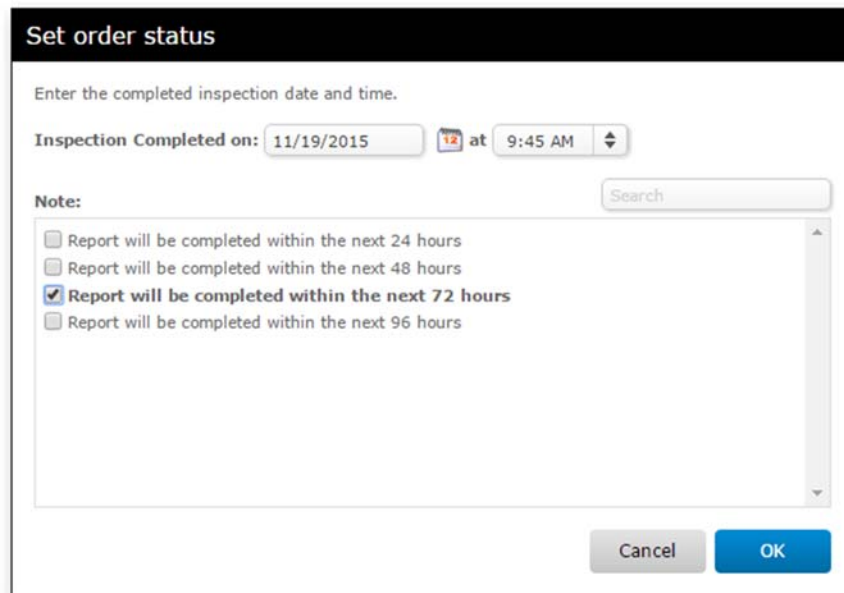


# Mercury Network User's Guide

## Status Messages

Depending on the status you choose, a range of options may appear, including date selectors, fields to enter fee changes or other information, options to upload and attach files, and more. In addition to these options, some status updates require you to send a message, while sending a message is optional with other status updates.

- **When orders are NOT double-blind** — Type a **Message** into the provided box and click **OK**.
- **If you're sending a message using double-blind ordering** — Select one of the provided messages and click **OK**.



- If you're having trouble locating the specific canned comment that applies to your situation, try searching for it using the search bar on the upper right of the **Set Order Status** window. As you enter your search terms or keywords, the list of canned comments is filtered

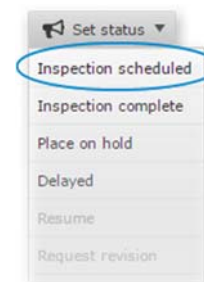
dynamically — removing any canned comments that don't meet your search criteria.

- If you're unable to find a canned comment that applies to your situation, click **Suggest a canned comment** on the lower left and fill out the request form to have a new comment added to the list.

## Set Inspection Status

Since some vendors don't send a status when they schedule or complete an inspection, these status changes can now be added within Mercury Network. To set the inspection date or mark an inspection as complete...

1. [In Mercury Network](#), click **All Open Orders** in the list of order statuses on the left.
2. Find the order in the list of open orders and double-click it.
3. Click **Set Status** in the top toolbar, and select **Inspection Scheduled** or **Inspection Completed** from the drop-down menu.



4. In the window that appears, enter the scheduled date for the inspection.
5. Add any applicable messages that should accompany the status update.

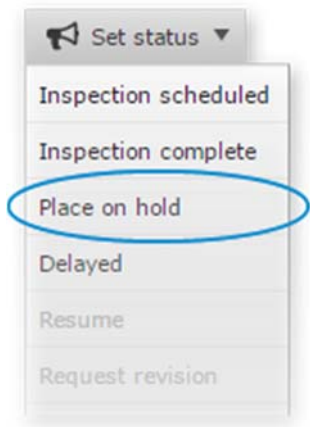
# Mercury Network User's Guide

6. Click **OK**.

## Place Orders On Hold

To place an order on hold for any reason:

1. [In Mercury Network](#), click **All Open Orders** in the list of order statuses on the left.
2. Find the order in the list of open orders and double-click it.
3. Click **Set status** in the top toolbar, and select **Place on hold** from the drop-down menu.

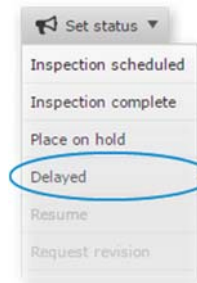


4. In the screen that appears, do one of the following:
  - o Enter the new **Due Date** in the fields provided.
  - o **If you're using double-blind ordering** - Select one of the pre-provided reasons for holding the order and click **OK**.
  - o **If you're NOT using double-blind ordering** - Type a message explaining the reason for the hold and then click **OK** to place the order on hold.

## Delay Orders

To delay an order for any reason...

1. [In Mercury Network](#), click **All Open Orders** in the list of order statuses on the left.
2. Find the order in the list of open orders and double-click it.
3. Click **Set status** in the top toolbar, and select **Delayed** from the drop-down menu.



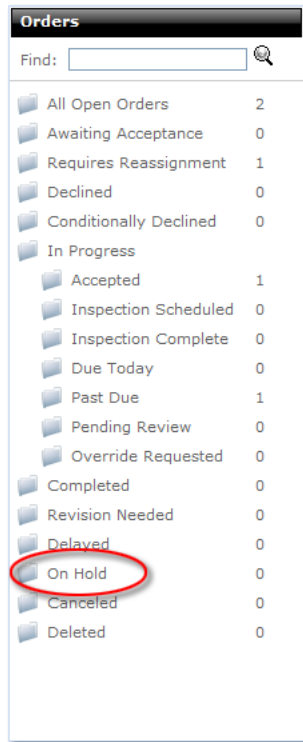
4. In the screen that appears, complete the following:
  - o If there is a new due date for the order, enter it in the **New Due Date** field.
  - o **If you're using double-blind ordering** - Select one of the pre-provided reasons for holding the order and click **OK**.
  - o **If you're NOT using double-blind ordering** - Type a message explaining the reason for the hold and then click **OK** to place the order on hold.

## Resume On Hold Orders

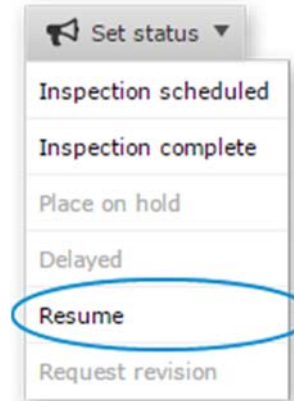
To resume an order you've placed on hold or delayed for any reason:

# Mercury Network User's Guide

1. [In Mercury Network](#), click the status of the order you need to resume in the list of folders on the left.



2. Find the order in the list of open orders and double-click it.
3. Click **Set status** in the top toolbar, and select **Resume** from the drop-down menu.



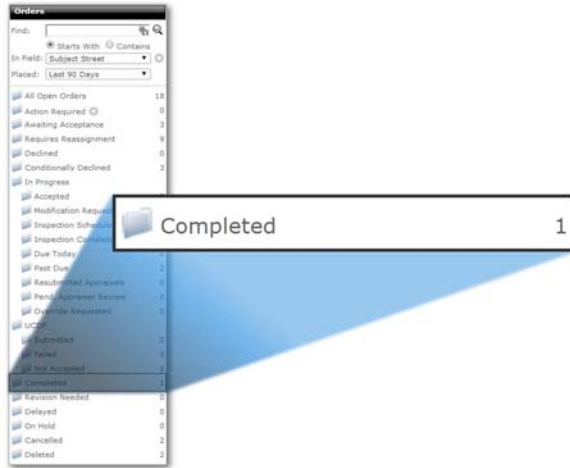
4. In the screen that appears, do one of the following:
  - If there is a new due date for the order, enter it in the **New due date** field.
  - **If you're using double-blind ordering** - Select one of the pre-provided reasons for resuming the order and click **OK**.
  - **If you're NOT using double-blind ordering** - Type a message explaining the reason for resuming the order and then click **OK** to resume the order.

## Request Revisions

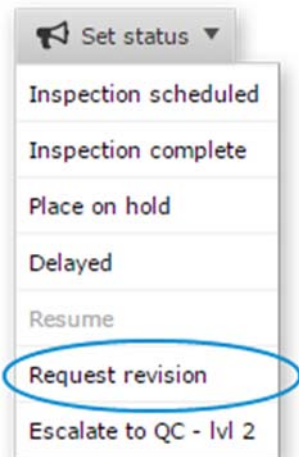
If you need to request a revision to a completed appraisal order:

1. [In Mercury Network](#), click **Completed** in the list of order statuses on the left.

# Mercury Network User's Guide

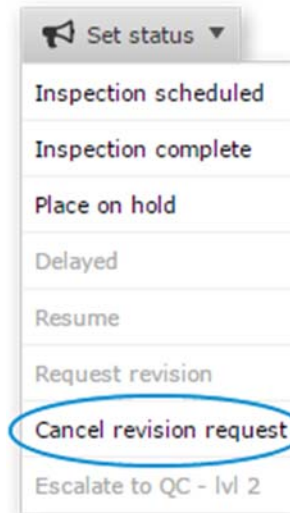


2. Find the order in the list of orders and double-click it.
3. Click **Set status** in the top toolbar, and select **Request revision** from the drop-down menu.



4. In the screen that appears, type a message explaining the reason you're requesting the revision and then click **OK** to send the revision request. Since the order has already been completed, you can type a "free-form" message because double-blind rules no longer apply.

5. If, after you have requested a revision, you determine that it is no longer necessary, you can cancel the revision request. To do so, simply open the order for which you requested a revision, then click **Set status** and select **Cancel revision request**. Provide notes for the status change, then click **OK** to complete the change.



## Submit to UCDP

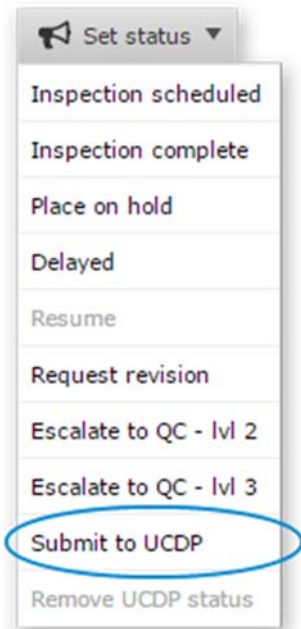
You can submit appraisals directly to the GSEs' Uniform Collateral Data Portal (UCDP) from Mercury Network. In order to do so, you must first [set up your connection to the UCDP](#). Also, unless you are the Mercury Network admin, you must have permissions to submit to UCDP. If you don't have the [necessary privileges](#), you won't see the option to submit to UCDP.

Here's how to submit an appraisal to UCDP:

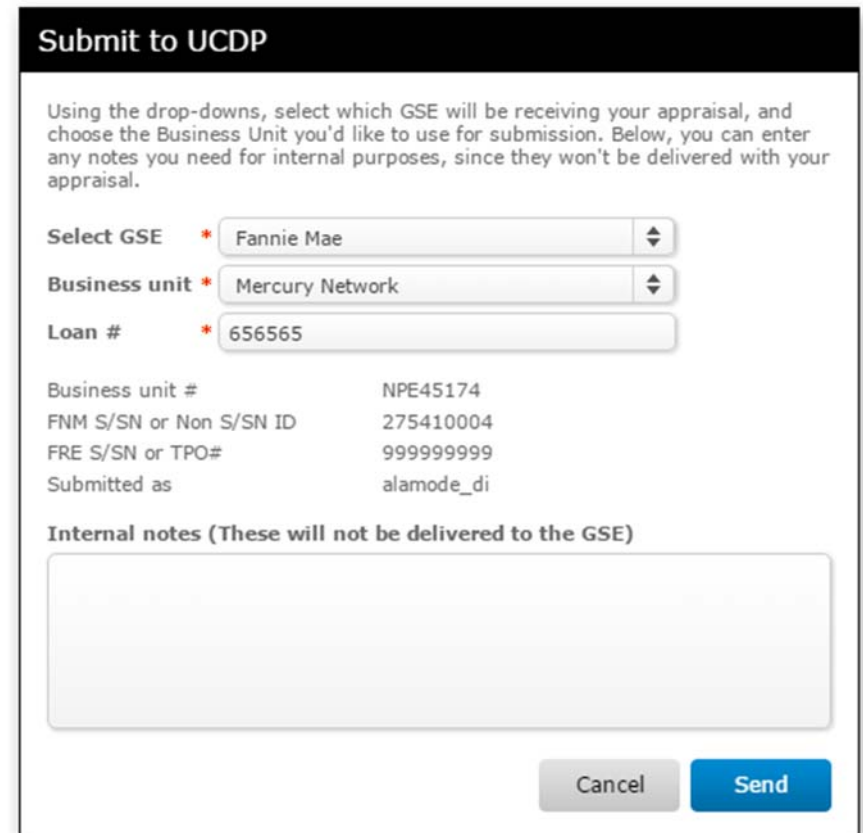
1. Log into Mercury Network.
2. In the **Orders** view, double-click any completed appraisal to view the order details.

# Mercury Network User's Guide

3. On the toolbar, click **Set Status**, and choose **Submit to UCDP**.



4. In the dialog that appears, you'll need to choose how you'll be submitting to UCDP:

A screenshot of the 'Submit to UCDP' dialog box. At the top, it says 'Submit to UCDP'. Below that, a paragraph of text explains the purpose of the dialog. There are three dropdown menus: 'Select GSE' with 'Fannie Mae' selected, 'Business unit' with 'Mercury Network' selected, and 'Loan #' with '656565' entered. Below these is a table with the following data:

Business unit #	NPE45174
FNM S/SN or Non S/SN ID	275410004
FRE S/SN or TPO#	999999999
Submitted as	alamode_di

Below the table is a text area labeled 'Internal notes (These will not be delivered to the GSE)'. At the bottom right are 'Cancel' and 'Send' buttons.

- Use the **Select GSE** drop-down to select the GSE(s) to which you intend to submit the appraisal.
- Use the **Business Unit** drop-down to choose the Business Unit name with which you intend to submit the appraisal. When you choose a Business Unit, the associated Seller/Service Number(s) or Third Party Originator Number(s) will be displayed below so you can confirm that the correct Business Unit was selected.
- Enter the loan number in the **Loan #** field. If the loan number is already in the order details, it will be populated for you.

# Mercury Network User's Guide

- o In the **Internal Notes** field, enter any comments you'd like for your own purposes. These will only be visible within your Mercury Network account; they won't be delivered to the UCDP.

5. Click **Send** to submit the appraisal to UCDP.

Now, you'll return to the Order Grid, where you'll immediately see one or more events regarding the status of your submission. [Click here to find out more about monitoring your submission status.](#)

## *a. Monitor Submission Status*

When submitting appraisals to UCDP in Mercury Network, it's important to know what needs to be done before the appraisal has been completely accepted by the GSE(s). Mercury Network gives you real time feedback about the submission status, so you just need to know what to look for.

**Here are the steps that must be completed before your appraisal has been completely submitted to UCDP:**

### 1. [Successfully submit the report to UCDP](#)

After you submit the appraisal, you'll see a new **Appraisal Submitted** event in the order's audit trail. This tells you that the UCDP received your submission without a problem.

Appraisal Submitted to FNM and FRE via UCDP by Client (Pebbles Folsom)

For detailed instructions on submitting appraisals to UCDP in Mercury Network, [click here](#).

### 2. **Receive your Document File ID (Doc File ID) from UCDP.**

Document File ID Added to Order by Client (Pebbles Folsom)  
Notes: Doc File ID: 110005C24D

You'll see the Doc File ID in your audit trail immediately upon submitting your appraisal to UCDP for the first

time. **It does not indicate that your submission is successful**, only that the appraisal has been submitted. You'll only have one Doc File ID per appraisal, regardless of how many times you resubmit to UCDP. So, it only appears once in the audit trail.

### 3. **Receive a Submission Summary Report.**

#### o **For a successful submission:**

Appraisal Submission Accepted by FNM and FRE via UCDP

The **Appraisal Submission Accepted** event will appear in the audit trail just a few minutes after you submit the appraisal.

Along with the event in the audit trail, you'll see links to the Submission Summary Report(s) from the GES(s) to which the appraisal was submitted.

[View Results](#) | [View FNM SSR](#) | [View FRE SSR](#)

Although you aren't required to make changes to the appraisal, you can click **View Results** to see what (if any) errors occurred during submission.

#### o **For an unsuccessful submission:**

Appraisal Submission to FNM and FRE Not Successful

The **Appraisal Submission Not Successful** message will appear in the audit trail a few minutes after you submit the appraisal.

As with any submission to UCDP, you'll see links to the Submission Summary Report(s) from the GSE(s) to which the appraisal was submitted.

[View Results](#) | [View FNM SSR](#) | [View FRE SSR](#)

Since your submission was not accepted, you'll want to click **View Results** to find out what errors caused the



# Mercury Network User's Guide

problem. From there, you'll be able to request revisions from the appraiser or overrides from the UCDP.

[Click here for the UCDP FAQ.](#)

## Reading Submission Summary Reports and Viewing Results

There are a few different links you may see on the submission event in the audit trail. Here's what they mean:

[View Results](#) | [View FNM SSR](#) | [View FRE SSR](#)

- **View Results:** This will display a list of the errors that occurred during submission. These include errors that are specific to the UCDP, as well as UAD-related errors. [Click here for details about these errors.](#)

When viewing these results, you'll have the option to request an override (if applicable) or request a revision from the appraiser. This makes revision requests easy, since information about the errors will automatically be included for the appraiser.

- **View FNM SSR | View FRE SSR:** This will display a PDF of the SSR exactly as it was returned from the GSE(s). The SSR contains important information about the appraisal report as well as the submission results. Since this is a PDF, you can save a copy for yourself, or to submit to investors who may request it. Since the SSR shows the submission status as well as the Doc File ID, this is a pretty important document.

### *b. Request UCDP Revisions and Overrides*

When you submit an appraisal to UCDP, the Submission Summary Report is returned from the GSE, and you'll find links in the audit trail that let you view the results of the submission.

10/25/11 12:21 AM Appraisal Submission to FNM and FRE Not Successful [View Results](#) | [View FNM SSR](#) | [View FRE SSR](#)

When you click **View Results**, you'll see a detailed list of the errors returned during submission.

UCDP Errors & Warnings (5)	Request Revisions
Appraised value is missing or provided in an invalid format	<input checked="" type="checkbox"/>
Unknown subject address	<input type="checkbox"/>
UAD Compliance - Subject (Final Estimate of Value) The appraiser's opinion of market value must be provided in whole dollars.	<input checked="" type="checkbox"/>
UAD Compliance - Subject (Appraised Value of Subject Property) The Appraised Value of Subject Property must be provided in whole dollars, and must match the appraiser's opinion of market value in the Reconciliation section.	<input checked="" type="checkbox"/>
Unmatched appraiser license information	<input type="checkbox"/>

■ A hard stop error that must be corrected before acceptance.  
■ An error, but you can choose to override it manually.  
■ An error, but not a hard stop. You can correct it if you choose.

OK Cancel

The errors in this list are color coded to indicate the severity of each. Here's what each color means:

- A hard stop error that must be corrected before UCDP acceptance. You'll need to request a revision from the appraiser, then submit the revised appraisal. If there is a hard stop error in the list, you won't be able to request an override, since the appraisal must be resubmitted.
- An error, but you can choose to override it manually. You should only override these errors after ensuring that the information on the appraisal is correct.
- An error, but not a hard stop. These errors won't keep you from having a successful submission, but you can correct them and resubmit the appraisal, if needed.

## Requesting Revisions

If there are hard stop errors in the list, the **Request Revisions** box will be checked by default, since the appraisal will have to be revised and resubmitted. Overrides cannot be requested for appraisals with hard stop errors. Since the hard stop error(s)

# Mercury Network User's Guide

will already be checked, check any additional errors you'd like the appraiser to address, then click **OK**.

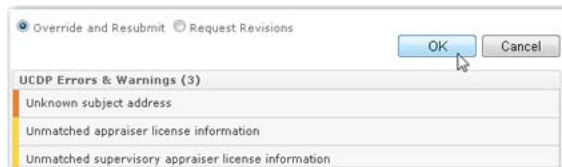
If there are no hard stop errors, but you still see errors you'd like the appraiser to correct, select **Request Revisions**, then click **OK**. This will let you select any errors you'd like the appraiser to revise. Click **OK** when you've selected the errors you intend the appraiser to fix.

Now, you'll see a dialog that's pre-populated with comments requesting the revisions you selected. Add any notes you'd like the appraiser to see, and click **OK**.

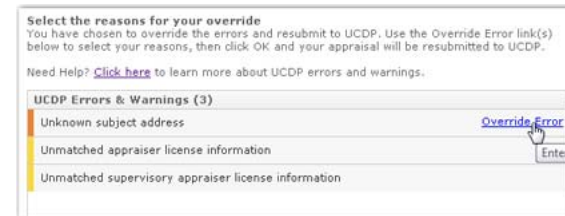
Now, the appraiser will be notified of your request. When the revised report is delivered by the appraiser, you'll find the new version in the same order, where you can resubmit it to UCDP.

## Requesting Overrides

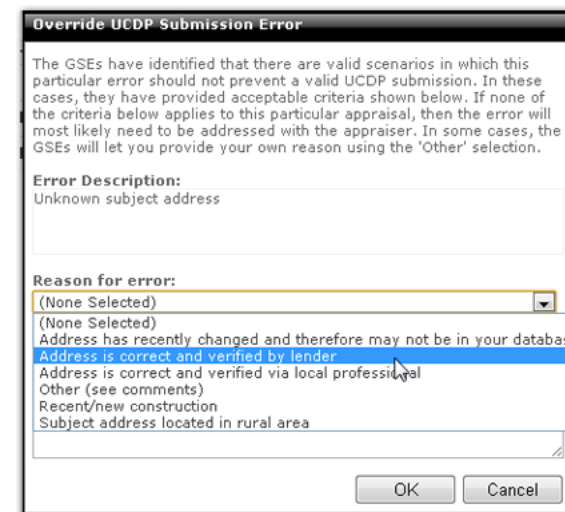
If there are no hard stop errors in the list, you'll be able to request overrides for any errors that require it. To do so choose **Override and Resubmit**, then click **OK**.



Now, you'll see a list of errors, and if an override is available or necessary, there will be an **Override Error** link to the right. Click it to see a list of valid reasons for requesting the override.



Now use the **Reason for error** drop-down to select the reason you are requesting the override. Provide any comments if they're required (or if you prefer) and click **OK**.



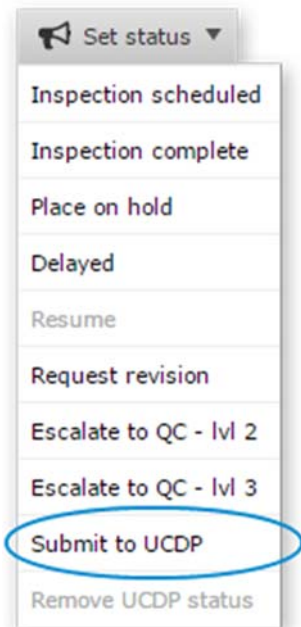
Now you can choose override reasons for the remaining errors, or click **OK** to submit the entire override request. After a few moments - usually less than a minute - the GSE will respond to your override request(s) and you'll see a new submission event in the audit trail.

## Resubmit Revised Reports

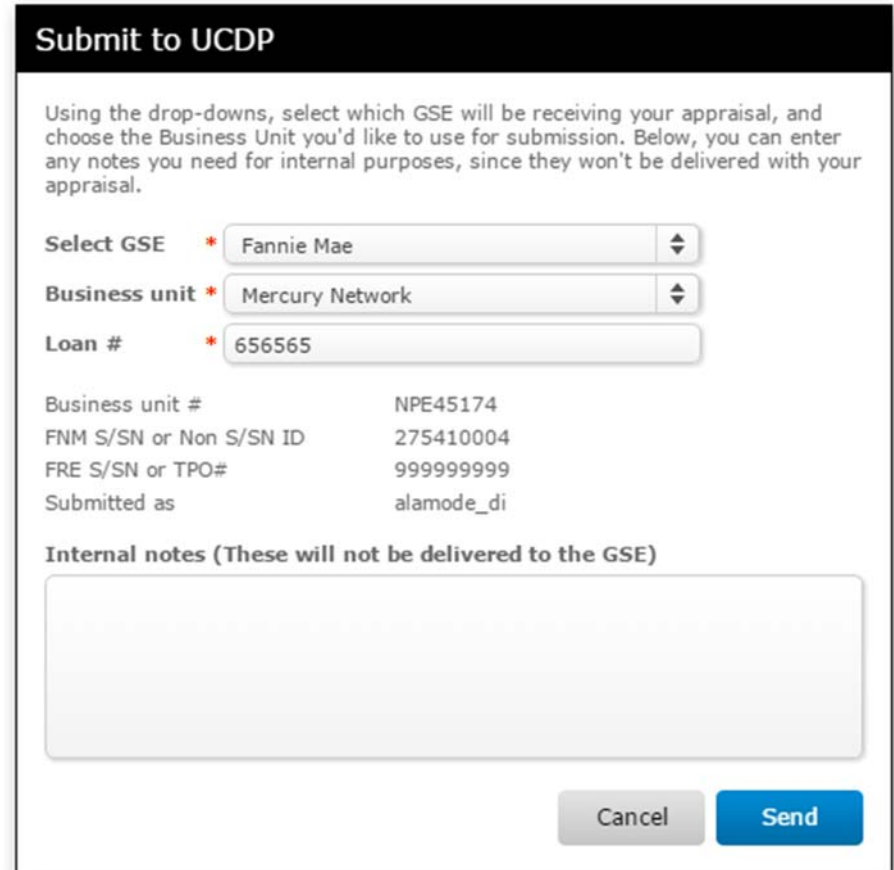
When you've received the corrected report from the appraiser, you'll need to submit it to UCDP to receive a successful Submission Summary Report (SSR.) This process is nearly identical to the way you submitted the appraisal the first time.

# Mercury Network User's Guide

1. Log into Mercury Network.
2. In the **Orders** view, double-click the appraisal you intend to resubmit. This will open the Order Details.
3. On the toolbar, click **Set status**, and choose **Submit to UCDP**.



4. In the dialog that appears, you'll see that the fields are populated with the information you entered the first time you submitted the appraisal, but you can make changes if you need to.

A screenshot of a 'Submit to UCDP' dialog box. At the top, it says 'Submit to UCDP'. Below that, a paragraph explains that users should use drop-downs to select a GSE and a Business Unit, and can enter internal notes. The form includes three main input fields: 'Select GSE' (with a red asterisk) set to 'Fannie Mae', 'Business unit' (with a red asterisk) set to 'Mercury Network', and 'Loan #' (with a red asterisk) set to '656565'. Below these are four informational fields: 'Business unit #' (NPE45174), 'FNM S/SN or Non S/SN ID' (275410004), 'FRE S/SN or TPO#' (999999999), and 'Submitted as' (alamode\_di). There is a large text area for 'Internal notes (These will not be delivered to the GSE)'. At the bottom right are 'Cancel' and 'Send' buttons.

- Use the **Select GSE** drop-down to select the GSE(s) to which you intend to submit the appraisal.
- Use the **Business unit** drop-down to choose the Business Unit name with which you intend to submit the appraisal. When you choose a Business Unit, the associated Seller/Service Number(s) or Third Party Originator Number(s) will be displayed below so you can confirm that the correct Business Unit was selected.

# Mercury Network User's Guide

- o Enter the loan number in the **Loan #** field. This field will already contain the loan number you entered when you submitted the first appraisal.
- o In the **Internal notes** field, enter any comments you'd like for your own purposes. These will only be visible within your Mercury Network account; they won't be delivered to the UCDP.

5. Click **Send** to submit the appraisal to UCDP.

Now, you'll return to the Order Grid, where you'll immediately see one or more events regarding the status of your submission. [Click here to find out more about monitoring your submission status.](#)

When you submit the revised appraisal, the new appraisal will replace the previous one in UCDP. However, you'll still be able to view each appraisal separately in Mercury Network.

## Submit Multiple Appraisals

Mercury Network gives you the ability to submit multiple appraisals to UCDP for a single loan file. This is useful if the loan requires more than one appraisal, since all appraisals for a single loan (up to three of them) are to be submitted under the same Doc File ID in UCDP.

Here's the general process for using Mercury Network to submit multiple appraisals for a single UCDP loan file:

1. The first appraisal is submitted to UCDP and a Doc File ID is assigned by UCDP. This becomes "Appraisal 1" for this loan in UCDP.
2. A second appraisal is ordered, then, on the Mercury Network order, you manually enter the Doc File ID (see instructions below) that was assigned by UCDP for "Appraisal 1." This way,

when the second appraisal is submitted to UCDP, it becomes "Appraisal 2" for this loan in UCDP.

3. If needed, a third appraisal is ordered, and the existing Doc File ID for the loan is manually entered on the Mercury Network order. Then, when the appraisal is submitted, it becomes "Appraisal 3" for this loan in UCDP.

Notice that the key is that you manually enter the loan's Doc File ID on the Mercury Network orders for "Appraisal 2" and "Appraisal 3" prior to submitting those appraisals. That's because the Doc File ID tells Mercury Network that an appraisal was previously submitted for this loan.

1. Log into Mercury Network.
2. Double-click any order to view the Order Details.
3. In the **Assignment Information** section, on the **GSE Doc File ID** line, click **Edit** or click the existing Doc File ID (which appears as a link) — whichever appears.

Assignment information	
Form/Type	Uniform Residential Appraisal (FNMA 1004)
Order due	11/20/2015
Loan #	56-898-4236
Disclosure	11/16/2015
Other ref #	12-4125-7845
Loan type	Conventional
File #	478-965-3214
Loan purpose	Purchase
FHA #	
Lender	VOX Lending
GSE Doc ID	11000DAF62
Lender addr	2020 Lending Way Oklahoma City, OK 73120
Ordered by	Jill Johnson
Order group	Vendor Group I

4. In the dialog that appears, enter the intended Doc File ID and click **OK**.

If you enter a Doc File ID that's already associated with another Mercury Network order, you'll see information about the other

# Mercury Network User's Guide

order(s) associated with this Doc File ID near the top of the **Order Details** window.



## Edit or Enter a Doc File ID

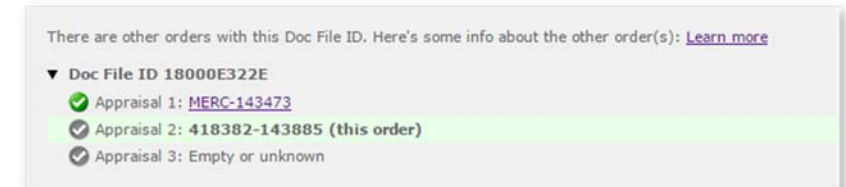
Sometimes a loan requires more than one appraisal, so UCDP accepts up to three appraisals for a single loan, and each of those appraisals must be submitted using the same Doc File ID. It's these cases where you might need to manually enter a Doc File ID on a Mercury Network order. Here's how to do it:

1. Log into Mercury Network.
2. Double-click any order to view the Order Details.
3. In the **Assignment information** section, on the **GSE Doc File ID** line, click **Edit** or the click the existing Doc File ID (which is displayed as a link) – whichever appears.

Assignment information	
Form/Type Uniform Residential Appraisal (FNMA 1004)	
Order due <a href="#">11/20/2015</a>	Loan # 56-898-4236
Disclosure <a href="#">11/16/2015</a>	Other ref # 12-4125-7845
Loan type Conventional	File # 478-965-3214
Loan purpose Purchase	FHA #
Lender VOX Lending	<b>GSE Doc ID <a href="#">11000DAF62</a></b>
Lender addr 2020 Lending Way Oklahoma City, OK 73120	Ordered by Jill Johnson
Order group Vendor Group I	

4. In the dialog that appears, enter the intended Doc File ID and click **OK**.

If you enter a Doc File ID that's already associated with another Mercury Network order, you'll see information about the other order(s) associated with this Doc File ID near the top of the **Order Details** window.



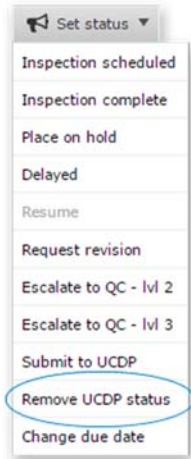
## Remove UCDP Status

In some cases, you might want to remove the UCDP status tag from an order. For instance, if you submitted the appraisal to UCDP and it failed, but now you've found that the loan *will not* be sold to a GSE, you can use the Remove UCDP Status to set the loan back to its previous status, since the UCDP status no longer has any bearing on the loan's progress.

To remove the UCDP status from an order...

1. In the Orders view, double-click the order for which you'd like to remove the status.
2. Click **Set Status**, and choose **Remove UCDP Status**.

# Mercury Network User's Guide



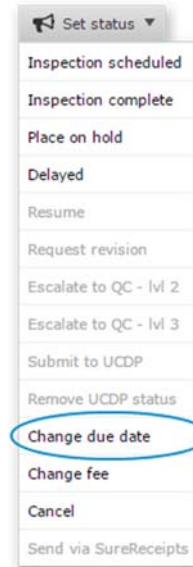
3. You'll be prompted to enter a note for the change. This note will be preserved in the audit trail for the order. Type the text, and click **OK**.

That's it. The order status will revert to the last status before you submitted to UCDP. Note that you'll still be able to see all the UCDP events in the audit trail, and all records of the submission remain with the UCDP. This simply removes the UCDP status from the order.

## Change due date

You can make changes to the due date without even editing the order. Here's how:

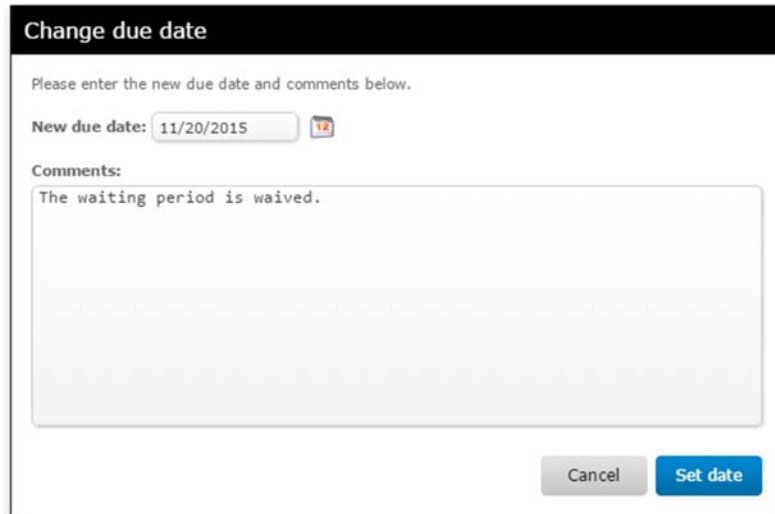
1. In Mercury Network's **Orders view**, double-click the order for which you intend to change the due date.
2. In the **Order Details** view, click **Set status** and select **Change due date**.



3. In the dialog that appears, type the new due date or click the calendar icon to select it.
4. Enter comments to explain the reasons for the change. These comments will be visible to the vendor and preserved in the audit trail.
5. Click **Set date**.



# Mercury Network User's Guide



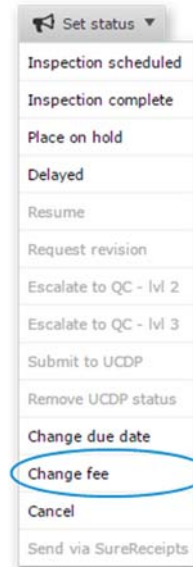
That's it. The new due date will be reflected on the order and your vendor will be instantly notified.

## Change Fee

If you need to change the fee for an order, you can do so, as long as you provide a reason for the change.

To change the appraisal fee:

1. In [Order Management](#), double-click the order for which you want to change the fee.
2. On the toolbar, click **Set status**, then choose **Change fee**.



3. In the window that appears, enter the new fee in the **New Fee** field.
4. Enter comments describing the reason for the fee change.
5. Click **Set fee** to commit your changes.

## Mark Orders Complete

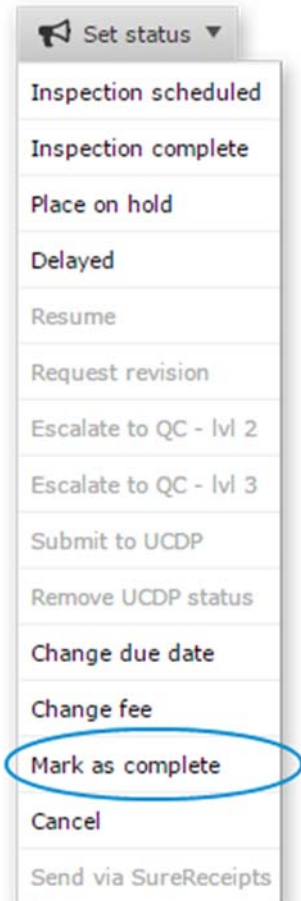
If you've ordered an appraisal in Mercury Network but received the report outside Mercury Network, you'll be able to upload the completed report. This allows you to continue to manage the appraisal order just as you would've if the appraiser had delivered the report using Mercury Network.

Note that you will need the **Compliance** permission to use this feature. [Click here for more info.](#)

**Here's how to mark an order complete and upload the report:**

# Mercury Network User's Guide

1. Log into Mercury Network.
2. In the Orders view, double-click the order you intend to mark complete.
3. Click **Set Status**, then select **Mark as complete**.



4. If you've already received the appraisal (for example, if it was delivered via DataCourier and you downloaded the MISMO XML file) you can upload the MISMO XML file using this window. Click **Upload**, and select the file from your PC. The upload will start immediately.

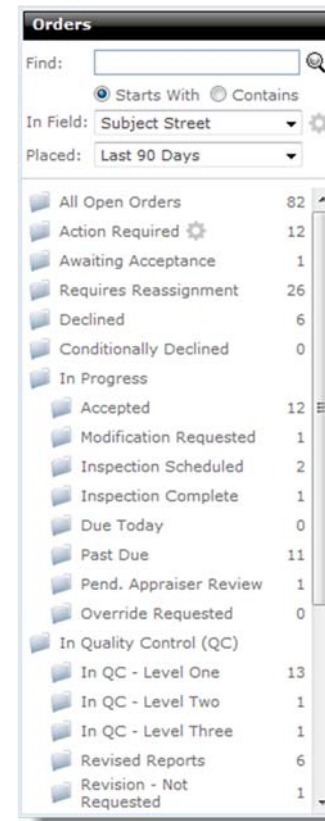
5. Add a note, then click **OK**.

That's all there is to it. Now you can work with the report as you would with any other report you've received via Mercury Network.

## Cancel Orders

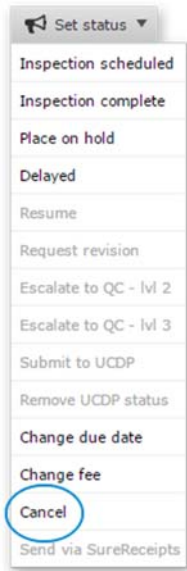
If you need to cancel an existing order, whether or not it's been acknowledged, you may do so.

1. [In Mercury Network](#), click the status of the order you wish to cancel in the filter list on the left.



# Mercury Network User's Guide

2. Find the order in the list of open orders and double-click it.
3. Click **Set Status** in the top toolbar, and select **Cancel** from the drop-down menu.



4. In the screen that appears, do one of the following:
  - o **If you're using double-blind ordering** - Select one of the pre-provided reasons for canceling the order and click **OK**.
  - o **If you're NOT using double-blind ordering** - Type a message explaining the reason for canceling and click **OK** to cancel it.

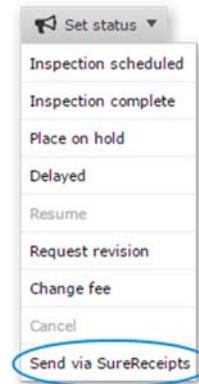
## ii) Send to Borrower

You can easily send documents to any contacts on the order using Send via SureReceipts. When you do, you'll have an audit trail of when the documents were viewed and by whom in the history of the order. Best of all, when an appraisal has been completed, you can deliver the report securely to your borrower

and other recipients, since the appraisal itself is not in the e-mail they receive.

To send documents to recipients:

1. Open the order that is tied to the documents you want to send.
2. From the toolbar at the top, click **Set status** and select **Send via SureReceipts** from the drop-down menu.



3. In the dialog that appears, you'll be guided through the delivery.

# Mercury Network User's Guide

**Send via SureReceipts**

1 Select your contacts and enter e-mail addresses. Use the '+' icon to add another recipient.

Contact: Borrower E-mail: borrower@borrower.com +

Contact: Agent E-mail: agent@agent.com X -

2 Select the documents you'd like to send. [Attach document\(s\)](#)

☒ Report PDF Aurora\_1004\_UAD\_4th\_Option\_5... (12/17/14 04:30:41 PM)

☐ Statement of Engagement shortname\_1.pdf (04/16/15 11:34:13 AM)

3 Enter a message to be sent with the selected documents.

**SureReceipts** Cancel Send

- **Step 1** You can select recipients by choosing a contact title from the dropdown. If the contact you choose is already tied to the order, their e-mail will populate just to the right. To add another recipient, click the blue plus sign icon to repeat the process. You can add up to 4 recipients per delivery.
- **Step 2** Select the documents you'd like to send. Any documents already uploaded to the order will be available for you to select for delivery. There is no limit to the number of documents you can send at a time. If you want to add another document, click the **Attach document(s)** link and follow the prompts for attaching a document to the order.
- **Step 3** In the message field, type anything you would like to appear in the body of the e-mail message that is sent to the recipients. Then click **Send**.

4. When the message is sent, a time-stamped event detailing recipients and the documents sent is added to the audit trail of the order.

**History (Completed)**

11/16/15 03:42 PM Appraisal Viewed by Borrower  
Notes:  
The borrower, m.borrower@fithelper.com, has downloaded the appraisal report completed on 11/11/2014 01:44 PM.

11/16/15 03:42 PM Borrower consented to receive the appraisal electronically [View](#)  
Notes:  
The borrower, m.borrower@fithelper.com, has consented to receive the appraisal report completed on 11/11/2014 1:44 PM in electronic (PDF) format.

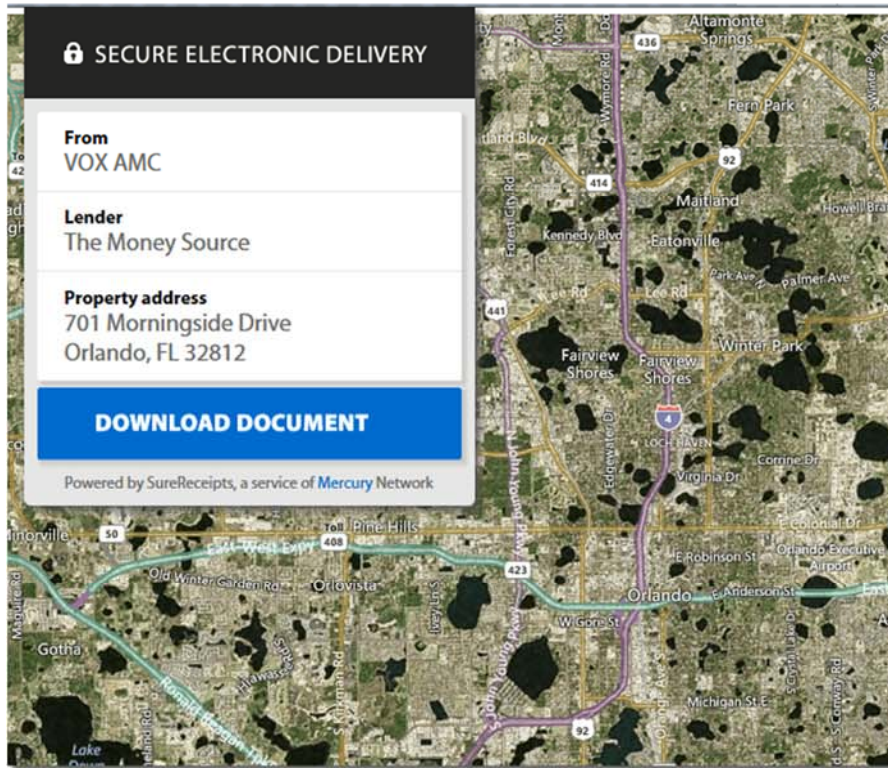
11/16/15 03:41 PM Document(s) sent via SureReceipts by Client (Kevin Secure)  
Recipient(s) Borrower (m.borrower@fithelper.com)  
Document(s) Report PDF (11/11/14 01:44 PM)

## What the borrower sees

Mercury Network covers your bases regarding the Equal Credit Opportunity Act (ECOA) rules. The steps below outline the general workflow of what the borrower or co-borrower sees when a report is delivered using the **SureReceipts** feature.

- When the borrower selects the download documents button in the e-mail notification they receive, they are directed to the SureReceipts delivery web page.

# Mercury Network User's Guide



- **Step 1** From the delivery page, the recipient selects the **Download Document** button to receive the documents.
- **Step 2** When you deliver an appraisal to the borrower or co-borrower, they must acknowledge or decline consent to download the report electronically.

**Download Appraisal PDF**

**1 Acknowledge electronic delivery**

Choose whether to consent to electronic delivery.

In a few moments you'll be able to download an electronic (Adobe Portable Document Format, or PDF) copy of the appraisal report associated with your loan. First, you'll need an authorization code. But even before that, we're required by law to make sure that you understand the following.

By completing the steps below, you're consenting to receive the appraisal report in electronic (PDF) format, instead of a paper copy. And, you're acknowledging the following:

- You can still also receive a paper copy of the report by contacting your loan officer.
- You can withdraw this consent at any time. Contact your loan officer to do so.
- Your consent applies only to this appraisal report, and doesn't apply to other files related to your loan in the future.

Now, we need to make sure your computer or device is able to open the electronic (PDF) copy of the appraisal report. To do this, we're going to give you an authorization code to enter before you can access the appraisal report.

☒ I understand the provided information and consent to receive the appraisal report in electronic format.

☐ I decline to provide my consent and do not wish to receive the appraisal report electronically.

Cancel Continue

The consent requirement applies to appraisal documents delivered to the borrower or co-borrower contact titles only, and not to other recipients such as the broker or agent.

Click here for the full text shown to the borrower.

*In a few moments you'll be able to download an electronic (Adobe Portable Document Format, or PDF) copy of the appraisal report associated with your loan. First, you'll need an authorization code. But even before that, we're required by law to make sure that you understand the following.*

*By completing the steps below, you're consenting to receive the appraisal report in electronic (PDF) format, instead of a paper copy. And, you're acknowledging the following:*

- *You can still also receive a paper copy of the report by contacting your loan officer. Note that in some cases, there may be a fee involved in sending a paper copy of the appraisal report after you've already received an electronic (PDF) copy.*



# Mercury Network User's Guide

- You can withdraw this consent at any time. Contact your loan officer to do so.
- Your consent applies only to this appraisal report, and doesn't apply to other files related to your loan in the future.

Now, we need to make sure your computer or device is able to open the electronic (PDF) copy of the appraisal report. To do this, we're going to give you an authorization code to enter before you can access the appraisal report.

To get your authorization code, here's what you do.

- Click the button 'Download Auth Code'. When you do, an electronic file in PDF format with your authorization code on it should open, or be saved to your computer or device. (You may be given a choice to either 'Open' or 'Save' the file. If you are given a choice, choose 'Open'.) If it downloads without opening, go to the folder on your computer or device where the file is saved, and open the file from there.
- If the file opens and you can see your authorization code — great! That means your computer or device is able to open the electronic (PDF) copy of the appraisal report, too.

Enter the authorization code in the box below, and click 'Continue'.

You'll need an Internet connection, a compatible web browser, and a PDF Viewer (like Adobe Reader®) that can open and read PDF files. If you're able to open and read your authorization code, that means you probably have everything you need.

If you have any trouble getting the authorization code or accessing or opening the appraisal report, please contact your loan officer.

- **Step 3** Regardless of which option the borrower chooses, the response will be placed in the order's audit trail. If a borrower declines to receive it electronically, you can automatically trigger the report to appear in your **Action Required** folder. This allows you to mail a hard copy in compliance with ECOA.

The screenshot shows a web interface titled "Download Appraisal PDF". It contains three numbered steps:

- 1 Acknowledge electronic delivery**  
Choose whether to consent to electronic delivery.  
In a few moments you'll be able to download an electronic (Adobe Portable Document Format, or PDF) copy of the appraisal report associated with your loan. First, you'll need an authorization code. But even before that, we're required by law to make sure that you understand the following.  
By completing the steps below, you're consenting to receive the appraisal report in electronic (PDF) format, instead of a paper copy. And, you're acknowledging the following:
  - You can still also receive a paper copy of the report by contacting your loan officer.
  - You can withdraw this consent at any time. Contact your loan officer to do so.
  - Your consent applies only to this appraisal report, and doesn't apply to other files related to your loan in the future.Now, we need to make sure your computer or device is able to open the electronic (PDF) copy of the appraisal report. To do this, we're going to give you an authorization code to enter before you can access the appraisal report.
- 2 Obtain your authorization code**  
Click the download button and your computer will start downloading a PDF containing your security code. If you have any trouble, contact your loan officer.  
[Download Auth Code](#)
- 3 Enter your authorization code**  
Enter the case-sensitive security code exactly as it's shown in the PDF to download your appraisal.  
Auth Code:   
[Cancel](#) [Download Appraisal](#)

- **Next** Once the borrower has consented to downloading the appraisal, they proceed to step 2 where they download the authorization code required to obtain the PDF file. When the



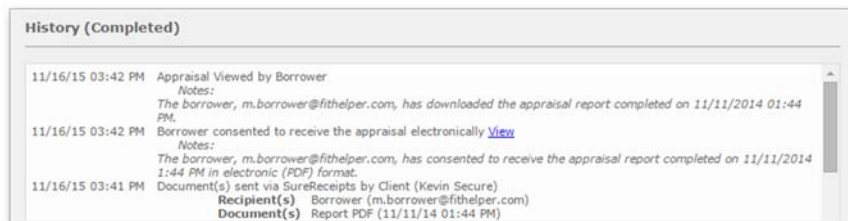
# Mercury Network User's Guide

borrower clicks the **Download Auth Code** button, a PDF file is downloaded that contains the authorization code.

The borrower then copies and pastes or manually enters the auth code from the PDF file into the **Auth Code** field. When the borrower has entered the auth code, they simply click **Download Appraisal** to download the completed report.

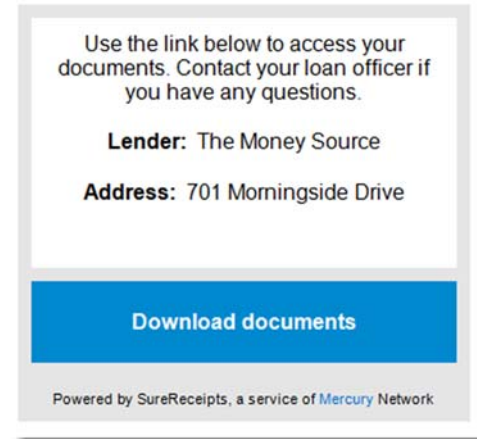
**Note:** When the borrower agrees to the ECOA guidelines and downloads the appraisal electronically, a SureReceipts Compliance Certificate is created and attached to the order. [Click here](#) to see an example of the Compliance Certificate.

- An event appears in the order history when the borrower downloads and views the PDF.

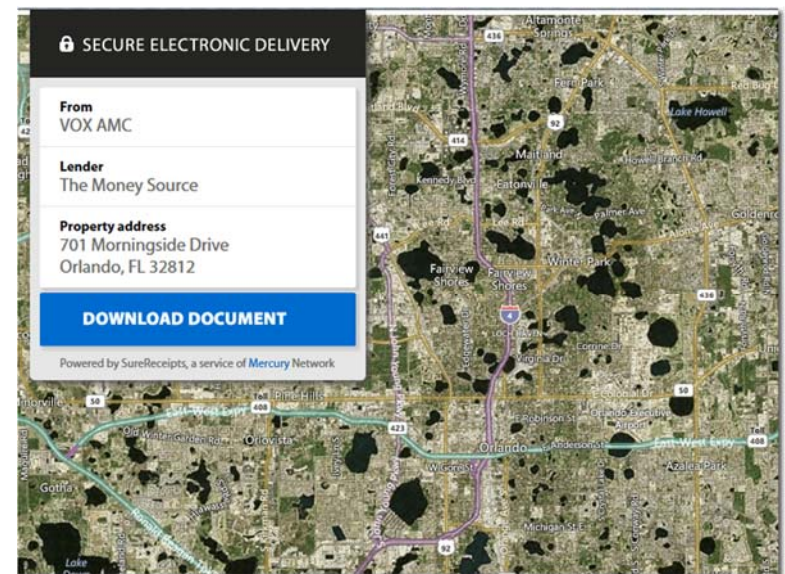


## What other recipients see

The recipient receives an e-mail notification that includes a button to download the documents.



Once they click the button, they are directed to the SureReceipts delivery web page.



- From the delivery page, the recipient selects the **Download Document** button to receive the documents.

# Mercury Network User's Guide

- When a recipient downloads the documents, an event appears in the order history. Click on the **View Details** link to see the specifics of the documents each contact has viewed.



## Reassign Orders

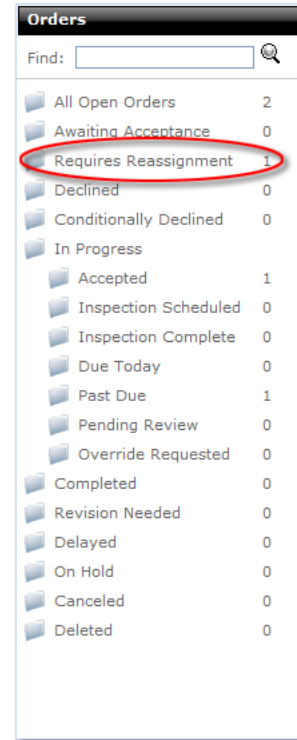
To make your vendor workflow more manageable, Mercury can automatically reassign the following orders by default:

- Orders that expire after 24 hours without acknowledgment by an appraiser
- Orders that are declined by the vendor
- Double-blind Mercury Network vendor orders

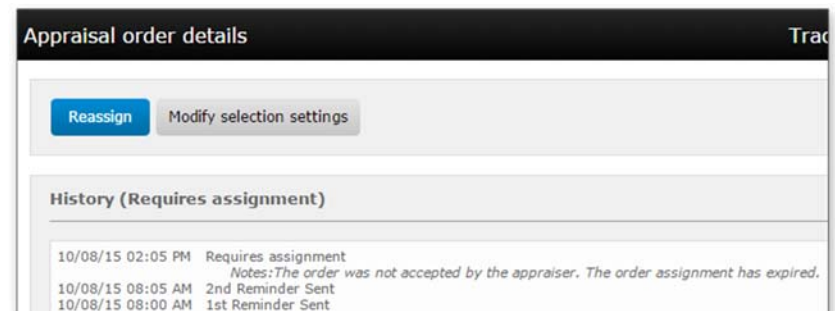
However, you can [set Mercury to give you manual control](#) over order reassignment.

To manually reassign an order...

1. [In Mercury Network](#), click **Requires Reassignment** in the folder list on the left.



2. Find the order in the list that appears, and double-click it.
3. Click **Reassign** in the **Order Details** section at the top of the order.

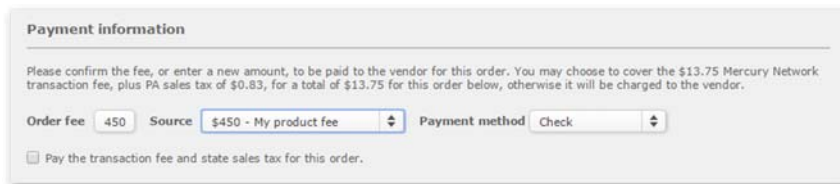


4. Browse through the list of vendors provided.

# Mercury Network User's Guide

- **To select a vendor from the Mercury Network panel-**  
Just click the vendor's name in the **ISS** tab and then click **Next**.
- **To select a vendor from your favorites list** - Click the **Fee Panel** tab, click to select the vendor's name, and then click **Next**.
- **To search for a vendor** - Click the **Search** tab, fill out the desired search criteria, click to select the vendor's name in the results that appear, and then click **Next**.
- Use the **Top-Ranked Vendors** map to select the perfect vendor for the job. [Read more here](#).

5. When prompted to confirm your order, review the order details, select a preferred **Payment Method**. Select a fee option from the **Source** drop down.



**Payment information**

Please confirm the fee, or enter a new amount, to be paid to the vendor for this order. You may choose to cover the \$13.75 Mercury Network transaction fee, plus PA sales tax of \$0.83, for a total of \$13.75 for this order below, otherwise it will be charged to the vendor.

Order fee: 450    Source: \$450 - My product fee    Payment method: Check

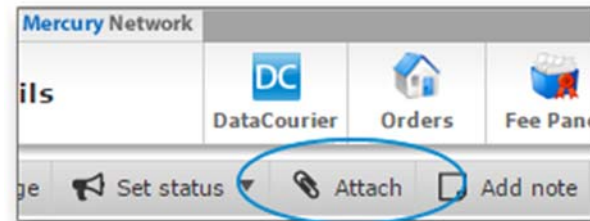
☐ Pay the transaction fee and state sales tax for this order.

Next, fill out any necessary payment details, and click **Finish** to reassign the order. If you're prompted for credit card information instead of a preferred payment method, the vendor you've selected has chosen to require payment by credit card. When you enter your credit card information for the order, you will NOT be charged. This simply ensures that you can provide payment by credit card and you will not be charged until the order has been completed and delivered.

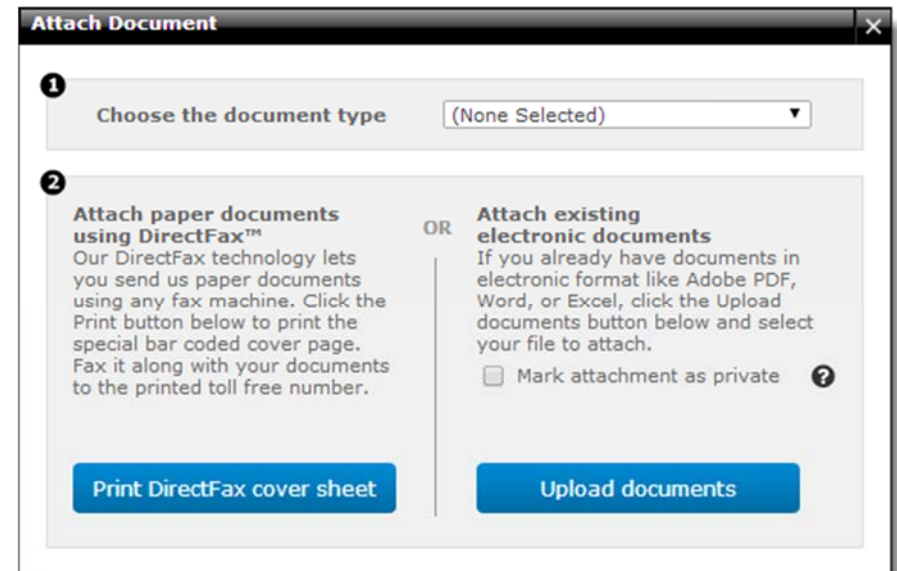
## Attach Documents to Orders

To attach documents to a Mercury Network order:

1. [In Mercury Network](#), click the status of the order to which you wish to attach documents in the folder list on the left.
2. Find the order in the list of open orders and double-click it.
3. Click **Attach** in the top toolbar.



4. In the screen that appears, you can attach documents to the appraisal order either by fax or by directly uploading the files. Choose the type of document you're uploading using the drop-down menu at the top, then choose your upload method below:



**Attach Document**

1 Choose the document type: (None Selected)

2

**Attach paper documents using DirectFax™**  
Our DirectFax technology lets you send us paper documents using any fax machine. Click the Print button below to print the special bar coded cover page. Fax it along with your documents to the printed toll free number.

**OR**

**Attach existing electronic documents**  
If you already have documents in electronic format like Adobe PDF, Word, or Excel, click the Upload documents button below and select your file to attach.

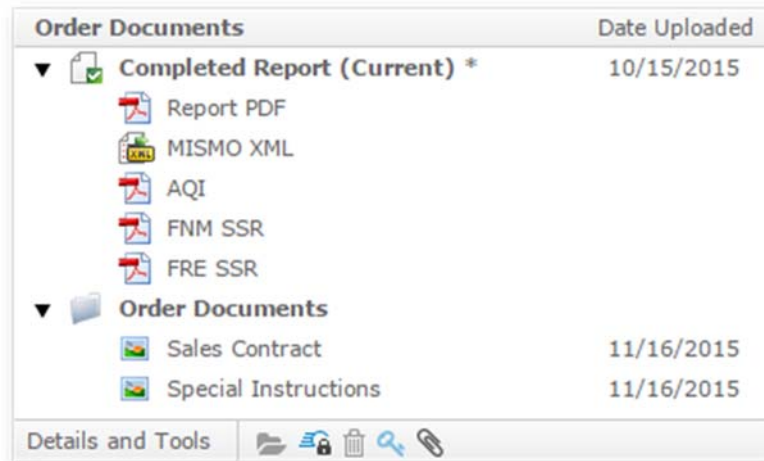
☐ Mark attachment as private

**Print DirectFax cover sheet**    **Upload documents**





# Mercury Network User's Guide

- **Attach paper documents using DirectFax** - Click **Print DirectFax cover sheet**, print the fax cover page that appears, and fax your document to the number listed in the cover sheet with the cover sheet on top. After a few moments, our DirectFax servers will convert your fax to a PDF and attach it to your order.
- **Attach existing electronic documents** - Click **Upload documents**, **Browse** to the file you wish to attach to your order and click **Open** to attach it. If this document should only be available internally to staff members with rights to the order, check the box to mark the attachment as private before clicking **Upload document**.

5. Once your document is attached to the order, it appears in the **Order Documents** section of the **Documents, Maps, & Stats** panel of order details. There are a few things you can do here.



- Click any document in the list, to view information about the document in the **Details and Tools** section below.

- To open a document, select it from the list and click the open icon (  ) in the **Details and Tools** section below. It will open using your PC's default application. So, for instance, if you select a MISMO XML file and click **Open**, the file might open in Internet Explorer, and a PDF might open with Adobe Reader.
- To send a document via SureReceipts, select it from the list and click the SureReceipts icon (  ) in the **Details and Tools** section below. It will open the Send via SureReceipts dialog. There you'll be able to select your contact recipients, select additional documents, and add a message that will display in the body of the e-mail.
- To remove the document, select it from the list and click the delete icon (  ) in the **Details and Tools** section.
- To mark a document as private so that it is only available internally to staff members with rights to the order, select it from the list and click the mark private icon (  ) in the **Details and Tools** section. If the document was available to others previously, it is removed from any corresponding orders and a **document deleted** status is added to the order's audit trail.

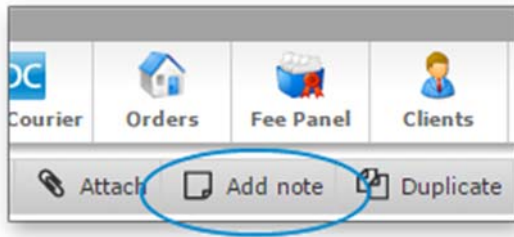
## Add an Internal Note

If you need to add a note to an order for your own audit purposes, there's a feature for that. Keep in mind, these notes are only visible to you and your other Mercury Network users. The appraiser will not see this type of note, nor will any notification be sent.

To add an internal note:

# Mercury Network User's Guide

1. In [Mercury Network's Order view](#), click on the status of the order to which you'd like to add a note.
2. Find the order in the list of orders on the right and double-click it.
3. On the toolbar, click **Add note**.



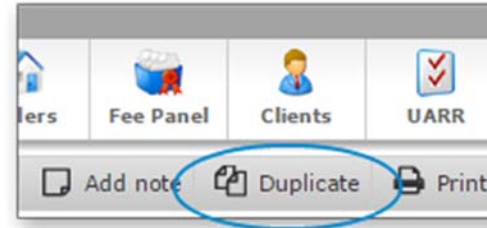
4. After confirming the prompt that appears, you'll see a window that will allow you to type the note.
  - o Since this note is entirely for your internal purposes and is visible only to you and your other Mercury Network users, you can type any message that you like.
5. When you're satisfied with the note you typed, click **Add**. The note's contents will appear in the order's audit trail along with a time-stamp and the name of the user who added the note.

## Duplicate Orders

On occasion, you may need to duplicate an existing order for use as a "template" for a new order that you're creating. This is especially useful when you need to place a new order for the same product because an appraiser canceled the original. It is also handy when you need to order follow up products (e.g. 1004D) from the same appraiser who did your original report. To copy an existing order as a template for another order...

1. In [Mercury Network](#), click the status of the order you wish to edit in the list of folders on the left.

2. Find the order in the list of open orders and double-click it.
3. When the order loads, click **Duplicate** in the top toolbar.



4. Mark the option to indicate whether you want to place a new order with the same vendor or with a different vendor. You'll also need to choose whether or not all documents attached to the original order should be attached to the duplicated order. Then, click **Enter New Order**.
5. Fill out any necessary order details or changes and click **Next**.
6. Depending on your Mercury Network ordering preferences and whether you indicated that you need to use a different vendor, you may need to select a vendor for the job.
  - o **If you are NOT using double-blind or automatic ordering and need to select a new appraiser** - Use the Vendor Fee Panel, Intelligent Selection System, or Search to find the vendor you want. Once you find the vendor you want, click to select the vendor, click **Next**, confirm the fee, payment method, and any **Fee Notes**, then click **Finish** to place the order.
  - o **If you ARE using double-blind or automatic ordering and chose to select a new vendor** - If you've set Mercury Network to place your automatic orders with a vendor on your fee panel and none of your fee panel vendors are available to complete the order, you're prompted to use the entire Mercury Network as a platform to find a vendor. Click **OK** or **Cancel** to indicate



# Mercury Network User's Guide

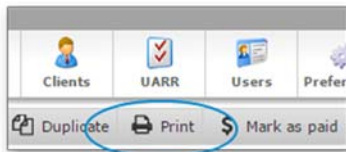
whether you want to select a vendor from the full Mercury Network vendor panel. Select your payment method, if required enter your credit card information, review any applicable fee notes, and check the box to confirm that you understand the potential for additional fees as per the fee notes. Then, click **Finish** to place your order.

7. After any vendor selection, you'll see the final step where you'll finish placing the order. This works the same way it does when placing any order, so complete the information and click **Finish** when you're done.

## Print Orders

To print a vendor order from Mercury Network:

1. [In Mercury Network](#), click the status of the order you wish to print in the folder list on the left.
2. Find the order in the list of orders and double-click it.
3. Click **Print** in the top toolbar.



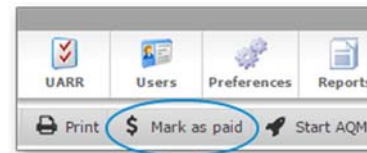
4. Use the standard Windows print screen to select a printer and print your order.

## Mark as Paid

Mercury Network provides the ability to mark an order as paid and, optionally, share the payment information with the

appraiser. To record a payment for an order, select the 'Mark as Paid' toolbar item.

The ability to mark orders as paid can be enabled on a user basis by turning on the 'Mark as Paid' order management permission.



When the toolbar item is selected, the 'Enter new payment' dialog will appear. To record a payment, enter the date, a payment method and a payment amount. Partial payments are allowed.

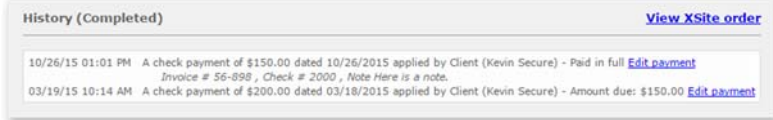
A screenshot of the 'Enter new payment' dialog box. It has a title bar that says 'Enter new payment'. Inside, there are fields for Date (10/20/2015), Invoice # (1236-6687), Pay method (PayPal), Ref # (NW-2287), and Amount (\$) (200). There is also a Note field with the text 'Thanks for the quick turn time' and a 'QL' button. At the bottom, there is a checkbox for 'Notify vendor of payment' which is checked, and 'Cancel' and 'Save' buttons.

Optionally, you may choose to share the payment information with the vendor by checking or un-checking the 'Notify vendor of payment' check box. The vendor will be able to view but not edit any payment information.



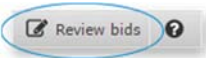
# Mercury Network User's Guide

When a payment has been applied to an order, an entry will be logged in the history. You may select the 'Edit payment' link in the history entry to view or edit the payment information.

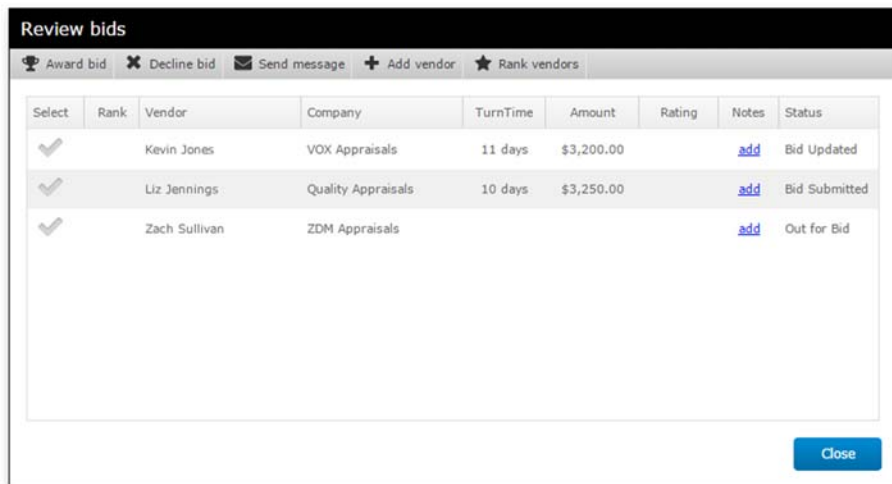


## Review Bids

When an order has been issued for bid, the 'Review bids' menu option allows the bids to be reviewed and managed. Bidding only applies to commercial orders in Mercury Network at this time.



When selected, the Review bids dialog displays to allow management of outstanding bids.



## Award Bid

When an appraisal bid is selected from the Review bids dialog and the Award bid button is selected, the Award bid dialog is displayed. On this screen, the order is awarded to the selected vendor and any appraiser not yet declined are marked for decline.

The dialog shows the property address, vendor selected for award and vendors who will be marked for decline.

To complete the dialog do the following:

- Add an award note
- Verify the payment method used to pay the selected appraiser
- Add a decline note
- Select the 'Award' button (cancel the award process by selecting the 'Cancel' button).

**Note:** The appraisers listed in the decline section will not be notified they have been declined until the awarded appraiser 'accepts' the award.

# Mercury Network User's Guide

**Award Bid**

The order for **1130-1 Commercial Way** will be awarded to:

Vendor	Company	TurnTime	Amount	Order Due
Kevin Jones	VOX Appraisals	11 days	\$3,200.00	12/11/2015

**Award Note**

Your bid has been accepted. Please review, sign and return the attached statement of engagement letter.

Confirm the method used to pay the selected vendor

**Order Fee** \$3,200      **Payment Method** Check

The following vendors will be notified the order has been assigned.

Vendor	Company	TurnTime	Amount
Liz Jennings	Quality Appraisals	10 days	\$3,250.00
Zach Sullivan	ZDM Appraisals		

**Decline Note**

Thank you for your bid. We have considered it carefully but are going in another direction.

We look forward to additional opportunities in the future.

Cancel Award

View the [Review bids](#) dialog.

## Decline Bids

The Decline bids dialog appears when you have selected one or more appraiser bids from the Review bids dialog and choose the Decline bid option. The selected vendor(s) will appear in a list

and you have the opportunity to provide a note about why the bids were declined.

When you select the 'Decline' button, the vendor(s) will be sent an e-mail containing your note with the bid declined notification.

**Decline Bid**

The following vendors will be notified when the order has been assigned.

Vendor	Company	TurnTime	Amount
Kevin Appraiser	VOX Appraisals	11 days	\$3,200.00

**Decline Note**

Thank you for your bid. We have considered it carefully but are going in another direction.

We look forward to additional opportunities in the future.

Cancel Decline

View the [Review bids](#) dialog.

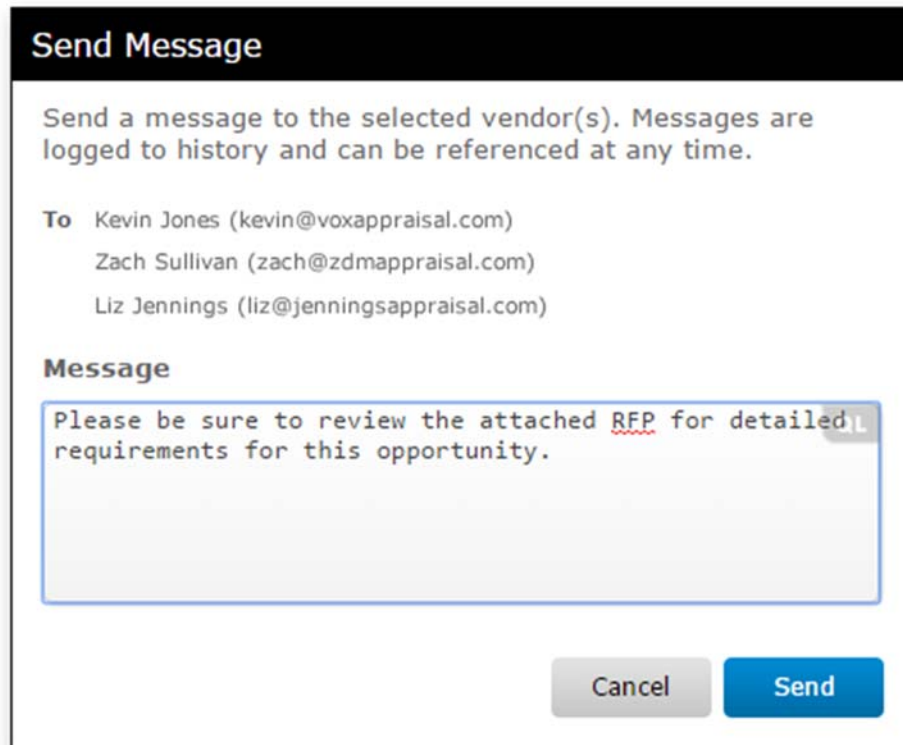
## Send Message

To send a message to the appraisers selected from whom you've requested a bid, select the desired appraisers from the Review bids dialog and click the 'Send message' option. You may send a message to one or more appraisers.

# Mercury Network User's Guide

When you select the 'Send' button, the appraiser(s) will be sent an e-mail containing your message and an entry added to the order history.

**Note:** The receiving appraiser will not be able to view other appraisers who have been sent a message.



**Send Message**

Send a message to the selected vendor(s). Messages are logged to history and can be referenced at any time.

**To** Kevin Jones (kevin@voxappraisal.com)  
Zach Sullivan (zach@zdmappraisal.com)  
Liz Jennings (liz@jenningsappraisal.com)

**Message**

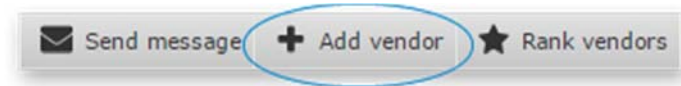
Please be sure to review the attached RFP for detailed requirements for this opportunity.

View the [Review bids](#) dialog.

## Add Vendor

Any time prior to awarding a bid order to an appraiser, you may add additional appraisers to the bid request. From the Review

bids dialog, select the 'Add vendor' menu option and you will be taken to the Vendor selection screen for the order.



**Note:** If you are using automatic vendor selection and have reached your maximum number of appraisers, you will need to decline 1 or more bids before you can add additional appraisers.

View the [Review bids](#) dialog.

## Rank Vendors

To help in your evaluation of the bids you receive, you have the option to rank the appraisal bids.



Select	Rank	Vendor	Company	TurnTime	Amount
<input checked="" type="checkbox"/>	1	Kevin Jones	VOX Appraisals	12 days	\$3,100.00
<input checked="" type="checkbox"/>	2	Liz Jennings	Quality Appraisals	15 days	\$3,000.00
<input checked="" type="checkbox"/>		Zach Johnson	ZDM Appraisals		

View the [Review bids](#) dialog.

## Add Notes

You have the ability to add notes to each individual appraiser's bid. To add a note, select 'add' (or 'view') for the bid from the Review bids dialog.

# Mercury Network User's Guide

TurnTime	Amount	Rating	Notes	Status
11 days	\$3,200.00		<a href="#">view</a>	Bid Updated
10 days	\$3,250.00		<a href="#">add</a>	Bid Submitted
			<a href="#">add</a>	Out for Bid

You will then be presented with the Add note dialog allowing you to add your note.

### Add note

We have worked with this appraiser in the past and had positive experiences.

CancelSave

Multiple notes can be added for each appraiser. If you have already entered a note and click 'view' from the review bids screen, you will be presented with the Notes dialog.

Notes for Kevin Appraiser					
Date	Time	Added by	Note	To Client	Actions
11/30/15	04:30 PM	Kevin Secure	We have worked with this appraiser in the past and have positive experiences.		
11/30/15	04:38 PM	Kevin Secure	Spoke with the appraiser to answer some questions about the specifics of the RFP.		
				<button>Close</button>	<button>Add</button>

The Notes dialog allows you to view, edit or delete any notes associated with the appraiser's bid opportunity.

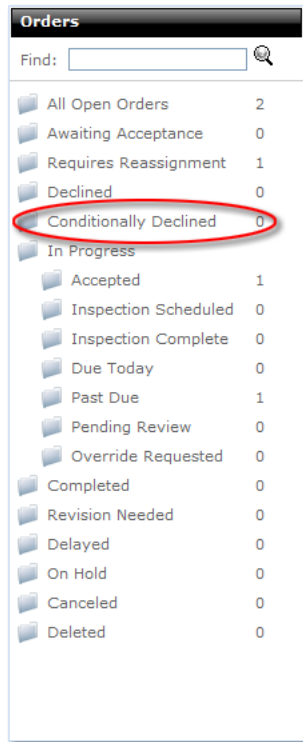
View the [Review bids](#) dialog.

## Negotiate About Orders

When you place an order, the vendor you select may conditionally decline it pending an adjusted fee or due date. If this happens, you'll receive a notice about the conditionally declined order and must respond to the order in Mercury. To do so:

1. [In Mercury Network](#), click **Conditionally Declined** in the status list on the left.

# Mercury Network User's Guide

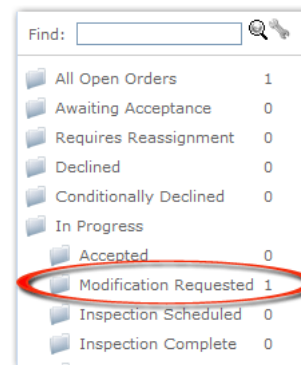


## Modification Requests

After accepting an order, the vendor may determine that there needs to be some change to the order. This change can affect the job type, due date, fee, or payment method. When the vendor changes the status to **Modification Requested** you will receive a notification, and must respond for the order to continue.

If you receive a notice that one of your orders has a status of **Modification Requested**:

1. [Log into Mercury Network](#).
2. By default, you'll be viewing your list of open orders. To view the order for which modification was requested, click the **Modification Requested** folder on the left.



3. Now you'll be viewing any orders for which modification has been requested. Double-click on any order to view the details.
4. In the history of the order, you will see when the modification was requested, what changes were made, and the appraiser's reason for the changes.

2. Find the order in the list of open orders and double-click it.
3. Select one of the responses at the top of the screen and click **OK**. Responses include:
  - o **Agree** - Accept the proposed fee and due date
  - o **Conditionally Agree** - Continue "haggling" about the due date and fee. Be sure to update the due date or fee if you mark this option.
  - o **Reassign** - If you select this option, you must select a new vendor and accept the payment terms for that vendor.

# Mercury Network User's Guide

History (Modification Requested)

11/16/15 03:52 PM	Modification Requested by Vendor (Kevin Appraiser) Notes: Original Product: Uniform Residential Appraisal (FNMA 1004) Proposed Product: FHA Appraisal (FNMA 1004) Original Fee: 450 Proposed Fee: 465 Reason for modification: This should be an FHA appraisal rather than a standard 1004.
11/16/15 03:51 PM	Order accepted by Client (Kevin Secure) and In Progress

5. If the order is not double-blind, choose whether you **agree** or **do not agree** to the modification, then type any comments regarding your decision in the **Comments** field.

If the order *is* double-blind, you'll still choose whether you agree or do not agree. But, if you agree, you will not be able to type any comments, and if you *do not agree* you will need to choose from a list of pre-written responses.

Modification required

☐ I agree to the requested product modifications OR ☒ I do not agree to the product modifications requested

Comments to vendor

☐ Based on the information provided, we are unable to accept these modifications

☐ The closing date mandates that the appraisal be delivered by the original due date

☐ The original fee is as high as we can go

☐ The original product ordered is correct

☐ The report must be delivered by the original due date

☐ This is not an FHA assignment

☐ Use Other contact to schedule appointment

☐ We do not support the proposed payment method

OK

6. When you are satisfied with your response, click **OK**. The order will now have a status of "In Progress" and the appraiser will receive a notification that the modification has been approved or declined.

## Retrieve Completed Orders

To retrieve a completed order:

1. [In Mercury Network](#), click **Completed** in the list of folders on the left.

Orders

Find: [Search Icon]

☒ Starts With ☐ Contains

In Field: **Subject Street**

Placed: **Last 90 Days**

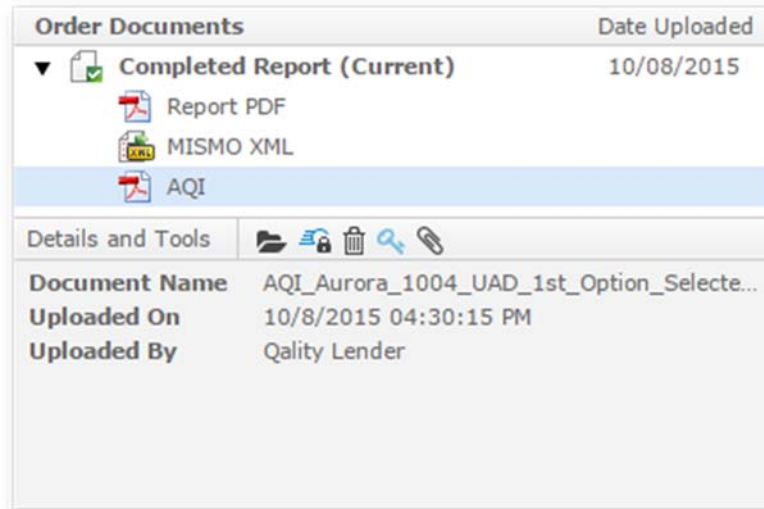
All Open Orders	18
Action Required	0
Awaiting Acceptance	3
Requires Reassignment	9
Declined	0
Conditionally Declined	3
In Progress	
Accepted	
Modification Request	
Inspection Schedule	
Inspection Complete	
Due Today	0
Past Due	2
Resubmitted Appraisals	0
Pend. Appraiser Review	0
Override Requested	0
UCDP	
Submitted	0
Failed	0
Not Accepted	0
<b>Completed</b>	<b>1</b>
Revision Needed	0
Delayed	0
On Hold	0
Cancelled	2
Deleted	2

2. Find the order in the list of orders and double-click it.




3. Attached documents are displayed in the Documents, Maps, & Stats panel on the right:



# Mercury Network User's Guide



- **Completed Report** — This section of documents contains items related to the report that was delivered by the appraiser. Each individual report that was delivered by the appraiser will appear here. The most recently delivered report will be displayed as **Completed Report (Current)** in the list. Documents you may find here include:
  - **Report PDF:** This is the PDF of the completed report as delivered by the vendor.
  - **MISMO XML:** This is the MISMO XML file that contains the report data. This is the file that's required by the GSEs for submission to the UCDP.
  - **UARR Results:** This is the report that displays the results when the Uniform Appraisal Review Rules (UARR) were run on the appraiser's desktop.
- **Order Documents** — This section contains documents that were attached to the order, either by you or the appraiser.

- Click any document in the list, to view information about the document in the **Details and Tools** section below.
- To open a document, select it from the list and click the open icon (  ) in the **Details and Tools** section below. It will open using your PC's default application. So, for instance, if you select a MISMO XML file and click **Open**, the file might open in Internet Explorer, and a PDF might open with Adobe Reader.
- To remove the document, select it from the list and click the delete icon (  ) in the **Details and Tools** section.
- To mark a document as private so that it is only available internally to staff members with rights to the order, select it from the list and click the mark private icon (  ) in the **Details and Tools** section. If the document was available to others previously, it is removed from any corresponding orders and a **document deleted** status is added to the order's audit trail.

## Assignment Ratings

If the Vendor Ratings permissions are enabled by your administrator, you are able to rate the quality and professionalism of your vendors. After an order has been placed and accepted by the vendor, open the order. On the right under **Documents, Maps, & Stats** is **Assignment Ratings**.


4. Select a document for additional options:


# Mercury Network User's Guide

---

### Assignment ratings

Use the stars below to rate the quality of the report and the professionalism you experienced with the vendor during this assignment.

**Quality**   
*Rated: stars*

**Professionalism**   
*Rated: stars*


**Comments**

Great work, no revisions, delivered on time.

Hover your mouse over the stars and click to set the vendor rating. Add any comments and click **Save**. These comments are saved to the **Notes** tab of the vendor's profile with a link to the order details.

# Mercury Network User's Guide

## QuickLists

Use QuickLists to reduce repetitive typing by quickly selecting commonly used text from customizable lists. QuickLists are available in fields throughout Mercury, and are accessible when the QuickList icon (  ) appears on the upper right of a field when you move your cursor over any part of the field.


QuickLists are specific to each field, so you don't have to scroll through several pages of text to find the entries you're looking for. You can add names, words, addresses — even several paragraphs of information if you need to. Each item receives its own description, or Short Name, so you can easily identify the one you need.

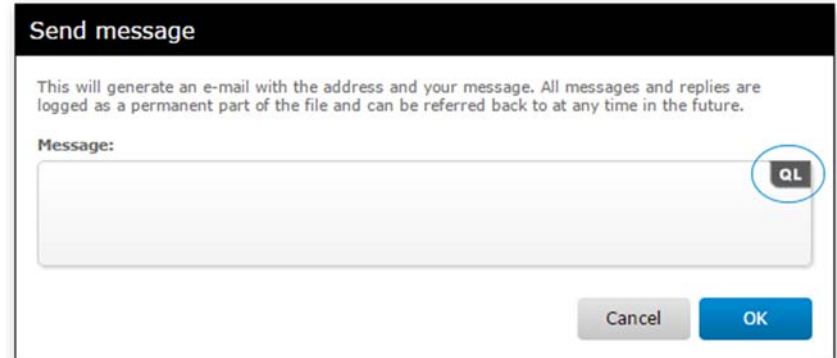
And of course, you can [add new items](#), [edit existing ones](#), or [remove them](#) at any time.

## Add QuickList entries

Using QuickLists will save you a lot of time by preventing you from re-typing paragraphs or sentences that you use often. To use QuickLists, you'll add entries to your QuickList database to select from.


Follow the steps below to begin adding QuickLists entries:

1. Move your cursor over the field where you want to add the QuickList item. When you do, you'll see the **QuickList icon** (  ) appear in the upper right corner of the field. When you see the icon, **click it**.

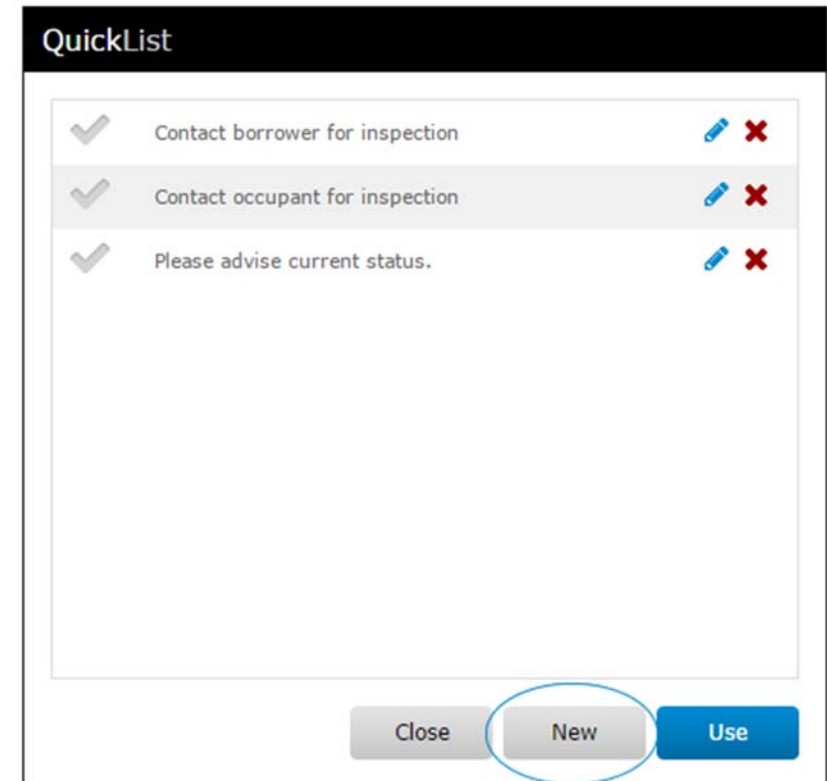


**Send message**







This will generate an e-mail with the address and your message. All messages and replies are logged as a permanent part of the file and can be referred back to at any time in the future.


Message: 

2. Once the **QuickList window** appears, click **New** button.



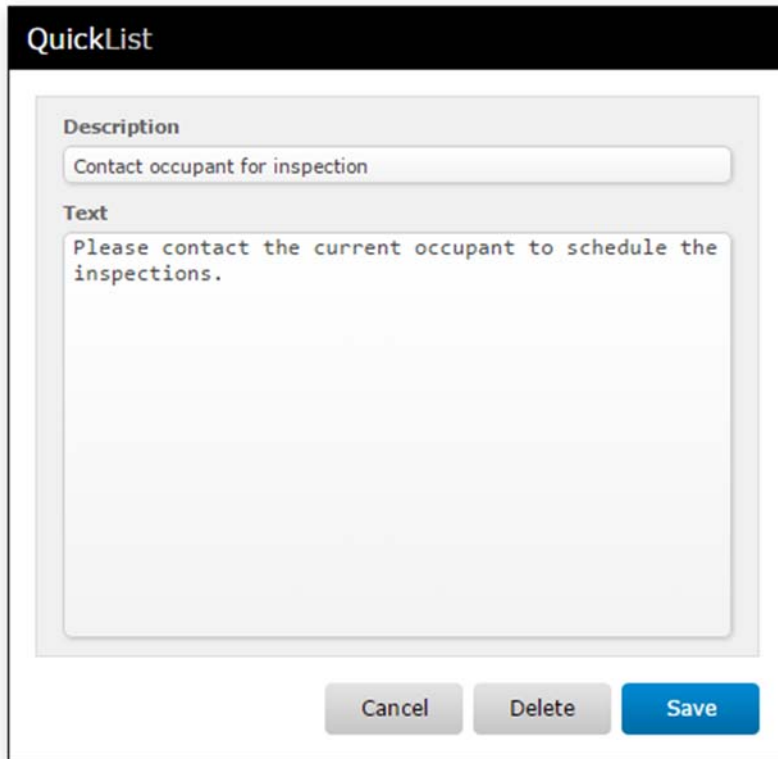
**QuickList**

<input checked="" type="checkbox"/>	Contact borrower for inspection		
<input checked="" type="checkbox"/>	Contact occupant for inspection		
<input checked="" type="checkbox"/>	Please advise current status.		



# Mercury Network User's Guide

3. Use the editor to enter the description and text for the QuickList entry you're adding. The text that you type in the 'Description' field is what appears in the list of entries when choosing one to use. The wording you enter in the 'Text' field is what populates in a field after selecting to use this QuickList entry.



The screenshot shows the 'QuickList' editor window. It has a black header bar with the title 'QuickList'. Below the header, there are two main sections: 'Description' and 'Text'. The 'Description' section has a text input field containing 'Contact occupant for inspection'. The 'Text' section has a larger text area containing 'Please contact the current occupant to schedule the inspections.' At the bottom of the window, there are three buttons: 'Cancel', 'Delete', and 'Save'.

4. When you're ready to save the QuickList entry, click the **Save** button.

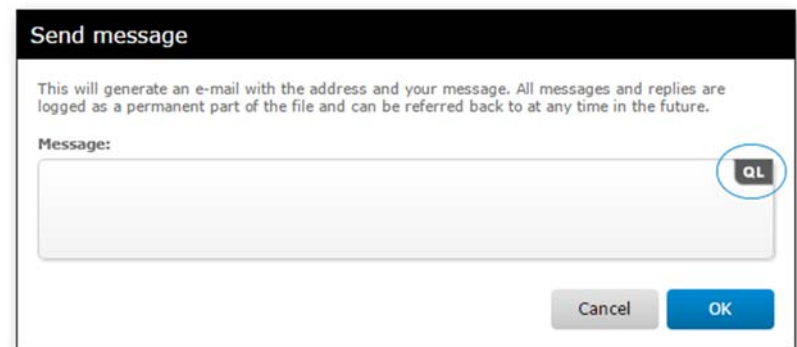
Now you're returned to the QuickList window where you can [use the entry](#), [add a new one](#), or make further edits. If you're finished with QuickLists, click the **Close** button of the QuickList window.

## Edit QuickList entries

You can make changes to existing QuickList entries whenever you need — including the description and the text for the entry.

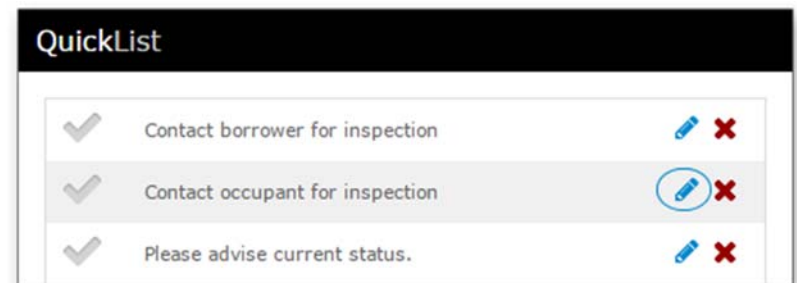
To edit a QuickList item:

1. Move your cursor over the field where you want to edit the QuickList item. When you do, you'll see the **QuickList icon** ( **QL** ) appear in the upper right corner of the field. When you see the icon, **click it**.



The screenshot shows the 'Send message' dialog box. It has a black header bar with the title 'Send message'. Below the header, there is a text area for the message. At the bottom right of the text area, there is a small icon with the letters 'QL' inside a circle. Below the text area, there are two buttons: 'Cancel' and 'OK'.

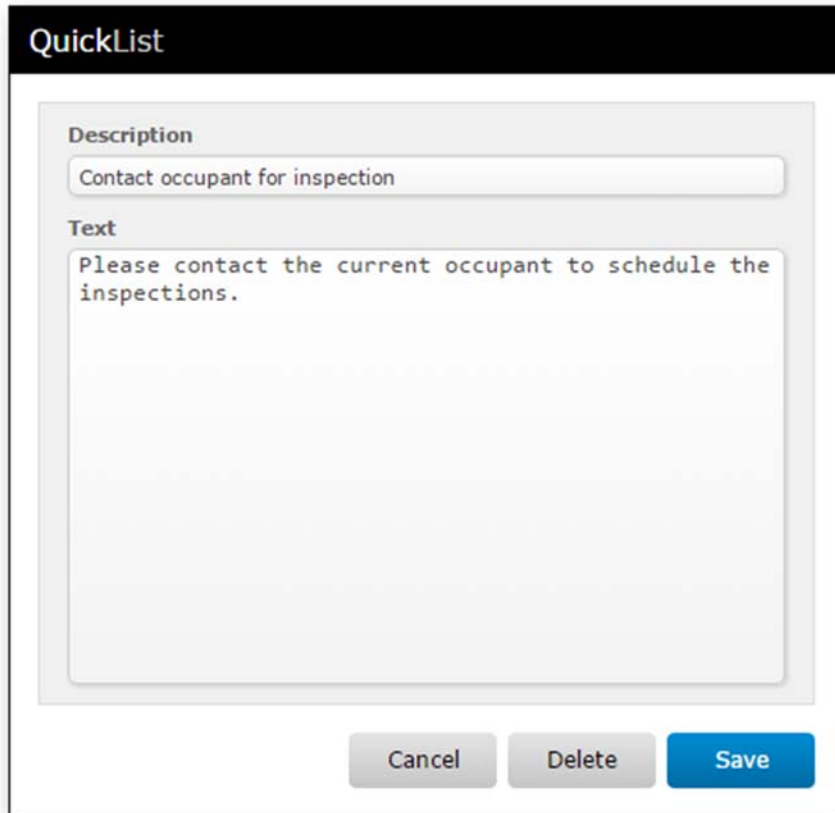
2. Now, in the QuickList window, click the **edit** link next to the QuickList item you want to edit.



The screenshot shows the 'QuickList' window. It has a black header bar with the title 'QuickList'. Below the header, there is a list of entries. Each entry has a checkmark on the left, the entry text in the middle, and two icons (a pencil and a red X) on the right. The entry 'Contact occupant for inspection' is highlighted, and the pencil icon next to it is circled in blue.

3. Now, in the QuickList editor, make the necessary changes, and when you're done, click **Save**.

# Mercury Network User's Guide




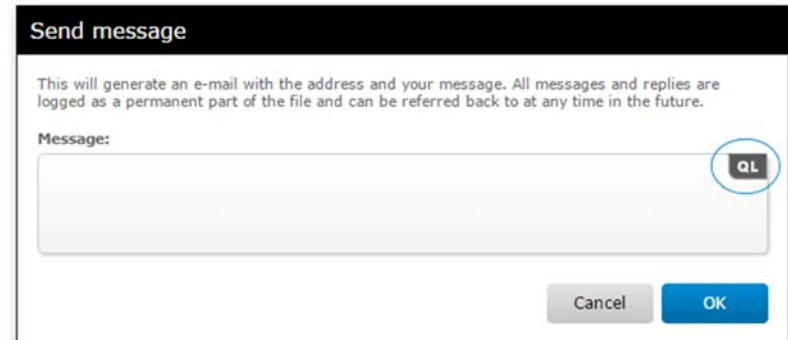
Now you're returned to the QuickList window where you can [use the entry](#), [add a new one](#), or make further edits. If you're finished with QuickLists, click the **Close** button of the QuickList window.

## Using QuickList entries

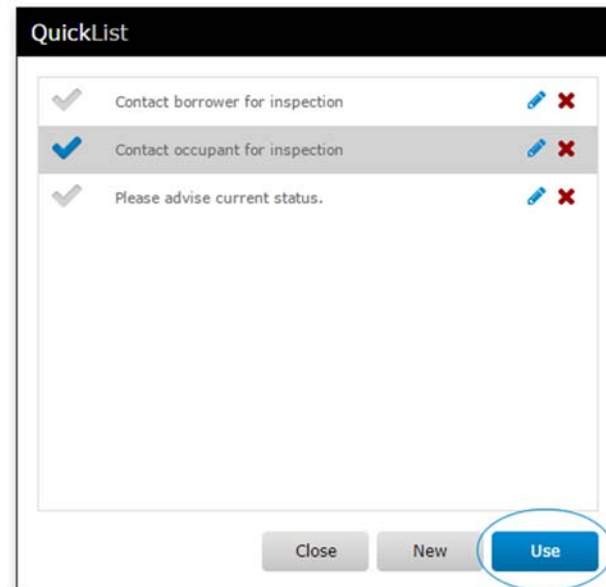
Using your QuickList entries is quick and easy — significantly increasing the speed of your order management. Keep in mind that you must [add QuickList entries](#) first, if you haven't already done so.

To use the QuickList entries you've already added:

1. Move your cursor over the field where you want to use the QuickList entry. When you do, you'll see the **QuickList icon** (  ) appear in the upper right corner of the field. When you see the icon, **click it**.



2. When the QuickList window appears, click any entry to select it. You'll know that it's selected when the checkmark is on. Keep in mind: you can select multiple QuickList entries.



# Mercury Network User's Guide

3. When you've selected the QuickList entry you want to use, click the **Use** button.

Now, you're returned to the field where you started and the field is populated with the QuickList data you selected. To add additional QuickList items, repeat these steps to append additional text.

3. Confirm the deletion when prompted by clicking **Yes**.


4. Select the **Close** button when you're finished deleting

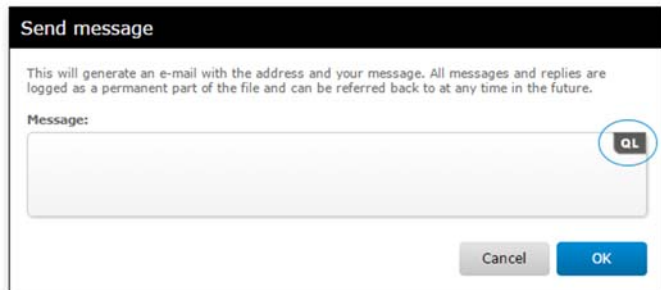
If you're finished with the QuickList, click the **Close** button to exit.

## Delete QuickList Items

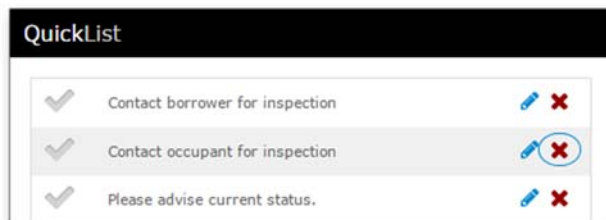
If you need to remove a QuickList item, it can be easily deleted.

To delete a QuickList item...

1. Move your cursor over the field where you want to delete the QuickList item. When you do, you'll see the **QuickList icon**  appear in the upper right corner of the field. When you see the icon, **click it**.



2. When the QuickList window appears, select the 'X' icon next to the item you wish to delete.





# Mercury Network User's Guide

## Appraisal Quality Management (AQM)



Our Appraisal Quality Management (AQM) software system helps you build your own fully compliant appraisal quality control process. Your reports are scrubbed against the most robust rule set, and you'll save time in underwriting since AQM isolates the incurable issues for your staff's focused review. With AQM, you can get consistent QC across all your appraisal channels, and an end-to-end audit trail of your due diligence to reduce buyback risk and prove compliance.

AQM is a system for applying consistent and sound rules to each appraisal. The rules check potential risks in terms of:

- Completeness
- Accuracy
- Value
- Property
- Market

The system allows for all members of your QC team or Vendor's QC teams to provide consistent, transparent, and organized quality control to each appraisal submitted. The final result of

this system is the AQI or Appraisal Quality Index — a pdf that can travel with the loan to assist in making business decisions regarding a property and appraisal.

## End User License Agreement (AQM)

Effective 08/21/2015

To download a PDF copy of the Mercury Network EULA, [click here](#).

APPRAISAL QUALITY MANAGEMENT END USER LICENSE ("License") BY MERCURY NETWORK, LLC IMPORTANT NOTICE TO USER - PLEASE READ CAREFULLY  
YOU MAY NOT ACCESS THE APPRAISAL QUALITY MANAGEMENT SOFTWARE (THE "SOFTWARE") OR USE ANY OF THE INFORMATION INCLUDED THEREON UNLESS YOU FIRST REVIEW AND ACCEPT THE TERMS AND CONDITIONS OF THIS USER AGREEMENT (The "AGREEMENT") BY CLICKING ON "I AGREE," YOU REPRESENT AND WARRANT TO MERCURY NETWORK, LLC (REFERRED TO HEREIN AS "MN" or "WE") THAT YOU ARE AN AUTHORIZED EMPLOYEE OF A BANK, MORTGAGE COMPANY, OR OTHER PARTICIPANT IN THE REAL ESTATE MORTGAGE INDUSTRY. THIS AGREEMENT CONSTITUTES A BINDING AGREEMENT BETWEEN MN AND THE SOFTWARE USER ("USER" OR "YOU"). AFTER REVIEWING THE TERMS AND CONDITIONS BELOW, PLEASE ACKNOWLEDGE YOUR AGREEMENT BY CLICKING ON "I AGREE," OR INDICATE THAT YOU DECLINE THIS AGREEMENT BY CLICKING ON "I DO NOT AGREE" AT THE BOTTOM OF THIS FILE. YOU CANNOT OBTAIN ACCESS TO THE NETWORK UNLESS YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT BY CLICKING ON "I AGREE."

# Mercury Network User's Guide

---

1. Access to Network. MN hereby grants to you, and you hereby accept, a limited, revocable, non-exclusive right to access the Software solely for purposes directly related to your professional activities arising in the ordinary course of business, subject to and in accordance with the terms and conditions hereof. Any other use of the Software is strictly prohibited.

2. Transaction Fees. You shall pay the fees and other charges for the Services as stated on the [Mercury Network Transaction Fees](#) page or in this Agreement. MN reserves the right to change its fees at any time. You shall make all payments in U.S. currency. Your credit card will be billed in arrears for any and all fees. MN reserves the right to suspend or terminate your account if credit card charges are denied. Such suspension or termination shall not relieve you of the obligation to pay the transaction fees due. You agree to pay MN its reasonable expenses, including attorneys' and collection agency fees, incurred in enforcing its rights under this Agreement.

2.2 Credit Card Processing. By entering credit card information, User is authorizing MN to charge the supplied credit card for each transaction made by User.

3. Use of Software. In connection with your activities while using the Software, you shall (i) operate your business in accordance with all applicable laws and regulations, (ii) not participate or engage in any illegal, deceptive, misleading, unethical or improper practice or infringe any third party's copyright, patent, trademark, trade secret or other proprietary rights or rights of publicity or privacy.

Your use of the Software acknowledges that the Software does NOT perform nor attempt to perform any one or more of the following function(s) on behalf of a lender, financial institution, client, or any other person, such as:

- (1) Administering an appraiser panel;
- (2) Recruiting, qualifying, verifying licensure or certification, and

negotiating fees and service level expectations with persons who are part of an appraiser panel;

(3) Receiving an order for an appraisal from one person and delivering that order to an appraiser who is part of an appraiser panel for completion;

(4) Tracking and determining the status of orders for appraisals;

(5) Conducting quality control of a completed appraisal prior to the delivery of the appraisal to the person that ordered the appraisal;

(6) Providing a completed appraisal performed by an appraiser to one or more persons that have ordered an appraisal report.

Additionally, Your use acknowledges that you are making all decisions, responsible for all actions, that you are contracting directly with the appraiser, etc. with no management oversight from Mercury Network, LLC, nor from the Software.

## 4. Privacy.

4.1 Information Rights. MN may retain and use information collected in User's use of the Software. MN will use this information to operate the Software and to provide service(s) or carry out transaction(s) you have requested or authorized. MN will not share personally-identifiable information with any third parties unless we (i) have Your consent; (ii) conclude that it is required by law or a good faith belief that access, preservation or disclosure of such information is reasonably necessary to protect the rights, property or safety of MN, its users or the public; or (iii) provide such information in certain limited circumstances to third parties to carry out tasks on MN's behalf (e.g., billing or data storage) with strict restrictions that prevent the data from being used or shared except as directed by MN. When this is done, it is subject to agreements that oblige those parties to process such information only on MN's instructions and in compliance with this Agreement and appropriate confidentiality and security measures.

# Mercury Network User's Guide

---

4.2 Confidentiality. The term "nonpublic personal information" means the same under this Agreement as it does under §509 of the Gramm-Leach-Bliley Act (15 U.S.C. §6809). In the course of providing the services, MN may receive nonpublic personal information ("NPI") about the User's customers. MN shall maintain the confidentiality of the NPI and shall not, without the prior written consent of the User, disclose, copy or use any NPI other than to carry out the services provided hereunder.

4.3 Safeguarding Customer Information. MN shall implement appropriate measures designed to: (a) ensure the security and confidentiality of NPI; (b) protect against any anticipated threats or hazards to the security or integrity of NPI; and (c) protect against unauthorized access to or use of NPI that could result in substantial harm or inconvenience to any customer.

4.4 Use and Storage of Information. By using the Software, you agree that you are enhancing the Software with the data that you input into the Software. You consent to future use of and storage the data you input, by you or by third parties. Such data will only be used to enhance the Software and MN does not become the owner of the data.

4.5. Incident Response. In the event MN becomes aware of any unauthorized access to or use of NPI (an "Incident"), MN shall undertake appropriate actions to address the Incident including, without limitation, assessing the nature and scope of the Incident, identifying what NPI may have been compromised, notifying appropriate law enforcement authorities where applicable, notifying User and taking appropriate steps to contain and control the Incident.

4.6 Indemnification. MN agrees to indemnify and hold the User harmless from and against any and all claims, demands, liability, damages, loss, cost and expenses, including reasonable attorney's fees arising out of or in any way related to MN's failure to maintain the confidentiality of any NPI.

5. Use of Name. MN will not include your name and/or company logo in advertisements and releases promoting the Software without your consent.

6. User Communication. MN reserves the right to send service e-mails notifying User of operational or other changes that may affect or change the Services offered by MN. Please note that you cannot opt out of such service e-mails because these service e-mails provide information critical for the operation of the Software.

USER HEREBY GRANTS MN EXPRESS WRITTEN PERMISSION TO SEND FAX AND OR EMAIL SOLICITATIONS OR ADVERTISEMENTS, THUS SATISFYING ANY EXPRESS WRITTEN PERMISSION REQUIREMENT.

7. Restrictions. You may not publish, display, disclose, rent, lease, sublease, modify, loan, distribute, or create derivative works based on the Software or any part thereof. You may not reverse engineer, decompile, translate, adapt, or disassemble the Software, nor shall you attempt to create the source code from the object code for the Software. You shall not transmit the Software over any network or between any devices, although you may use the Software to make such transmissions of other materials.

8. Ownership. You have no ownership rights in the Software. Rather, you have a license to use the Software as long as this Agreement remains in full force and effect. Ownership of the Software, Documentation and all intellectual property rights therein shall remain at all times with MN. Any other use of the Software by any person, business, corporation, government organization or any other entity is strictly forbidden and is a violation of this Agreement.

9. Copyright. The Software and Documentation contain material that is protected by United States Copyright Law and trade secret law, and by international treaty provisions. All rights not

# Mercury Network User's Guide

---

granted to you herein are expressly reserved by MN. You shall not remove any proprietary notice of MN from any copy of the Software or Documentation.

10. Termination. This Agreement shall become effective upon your acceptance of the terms and conditions contained herein and shall continue until terminated. You may terminate this Agreement at any time by ceasing to use the Software.

MN reserves the right to terminate this Agreement for any breach of the provisions hereof or the provisions of the Agreement, as determined by MN in its sole discretion. MN shall have no obligation to refund any of User's fees due to MN's early termination of this Agreement.

11. Amendments/Modifications. MN reserves the right to amend the Service offerings, and add, delete, suspend or modify the terms and conditions of the Services at any time, and to determine whether and when, at its sole discretion, any such changes apply to existing or future Users.

12. MN's Rights. You hereby acknowledge that the Software is the proprietary property of MN, the names and marks "Appraisal Quality Management" and "AQM," and all associated names, marks and logos (collectively, the "Marks") are the trademarks and/or service marks of MN or its affiliates, and that any trade dress, trademarks, service marks or designs related to Appraisal Quality Management, AQM and/or the Marks are the intellectual property of MN and are protected by United States copyright laws, trademark laws, trade secret laws, international treaties and applicable laws of the states and jurisdictions where they are used. This Agreement does not grant to you any ownership rights in the Marks or in any other intellectual property of MN. All right, title and interest in and to the Marks, and any other intellectual property of the MN shall remain with MN. You further acknowledge that the Software and its functionality, structure and organization, and the code format of the Software are valuable confidential trade secrets of MN.

13. Disclaimer of Warranties. User understands that the Internet and other various networking communication mediums are not secure, unless explicitly specified as such, and may be subject to interception or loss. MN makes no representations or warranties of any kind, either express, implied or statutory, concerning the data or information available through the Software or the Internet. MN'S SERVICES ARE PROVIDED ON AN "AS IS" BASIS. MN MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT; THAT THE SERVICES WILL MEET USER'S REQUIREMENTS OR WILL ALWAYS BE AVAILABLE, ACCESSIBLE, UNINTERRUPTED, TIMELY, SECURE OR OPERATE WITHOUT ERROR; ANY IMPLIED WARRANTY ARISING FROM A COURSE OF DEALING OR USAGE OF TRADE; REGARDING ANY THIRD PARTY SOFTWARE OR SERVICES; AND/OR ANY OBLIGATION, LIABILITY, RIGHT, CLAIM OR REMEDY IN TORT WHETHER OR NOT ARISING FROM THE NEGLIGENCE OF MN. TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW, MN DISCLAIMS ANY AND ALL SUCH REPRESENTATIONS AND WARRANTIES.

14. Limitation of Liability. IN NO EVENT WILL MN BE LIABLE TO USER FOR ANY CONSEQUENTIAL, INCIDENTAL, EXEMPLARY, INDIRECT, SPECIAL OR PUNITIVE DAMAGES WHATSOEVER (INCLUDING DAMAGES FOR LOST PROFITS OR LOSS OF BUSINESS) ARISING OUT OF OR RELATED TO (I) THE SERVICES, (II) YOUR USE OF ANY DATA, INFORMATION OR THIRD PARTY SOFTWARE AVAILABLE THROUGH THE SOFTWARE, (III) THIS AGREEMENT OR (IV) ANY FAULTY VALUES DELIVERED THROUGH THE SOFTWARE REGARDLESS OF THE NATURE OR BASIS OF THE CLAIM INCLUDING, BUT NOT LIMITED TO, TORT, CONTRACT OR STRICT LIABILITY CLAIMS. IN ADDITION, MN SHALL HAVE NO LIABILITY OF ANY KIND OR NATURE TO USER ARISING OUT OF OR RELATED TO

# Mercury Network User's Guide

---

USER'S USE OF OR INABILITY TO USE USER'S ACCOUNT. IN THE EVENT THAT MN IS LIABLE TO USER FOR ANY LOSS ARISING OUT OF OR RELATED TO THE SERVICES, THIS AGREEMENT, MN'S AGGREGATE LIABILITY TO USER WILL IN NO EVENT EXCEED \$100.00.

14.2 No Liability for Unauthorized Use or Access. User is solely responsible for ensuring that each password for User's account is utilized only by User or, if applicable, by User's authorized employees and agents. MN shall have no liability for any loss, claim, damage or other liability that may arise from the unauthorized use of a password. If a password is lost or stolen or if you have reason to believe that your account is no longer secure for any reason, it is your responsibility to notify MN of such loss or theft so that the password can be deactivated and a new password assigned. MN will use commercially reasonable efforts to effect password deactivation requests promptly.

15. Indemnity. Indemnification; you agree to indemnify and hold MN harmless from any and all claims and demands, including, but not limited to reasonable attorneys' fees, made by any third party due to or arising out of or in connection with or resulting from your participation in the Software and or any information, including, but not limited to, information provided by MN. The foregoing indemnity shall not apply to any claims and demands arising out of or in connection with or resulting from the negligence of MN. The information, software, products, and services may include inaccuracies or typographical errors. Changes are periodically added to the information herein. MN, its affiliates and/or its respective suppliers may make improvements and/or changes in this site at any time. In no event shall MN be liable for any direct, indirect, punitive, incidental, special, consequential damages or any damages whatsoever including, without limitation, damages for loss of use, data or profits, arising out of or in any way connected with the use or performance of MN services and software.

16. Release. In the event a dispute arises between you and any other user of the Software, you shall and do hereby release MN and its officers, directors, employees and agents from any and all claims, demands, losses, costs, expenses, liabilities and damages of every kind and nature, known and unknown, suspected and unsuspected, disclosed and undisclosed, arising out of or in any way connected with such dispute. If you are a California resident, you waive California Civil Code 1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."

17. Force Majeure. MN shall not be liable for nonperformance, delay, errors, data loss or other loss caused by any event reasonably beyond MN's control including, but not limited to, acts of God, war, terrorism, hostilities, revolution, civil disorder, national emergency, strikes, lockouts, unavailability of supplies, epidemics, fire, flood, earthquake, force of nature, explosion, embargo or any law, proclamation, regulation, ordinance or other act or order of any court, government or governmental agency.

18. Governing Law. This Agreement shall be construed and governed by the internal laws of the State of Florida , U.S.A. , excluding the application of its choice-of-law principles. MN may seek any interim or preliminary relief from a court of competent jurisdiction in Naples, Florida necessary to protect the rights or property of MN pending the completion of litigation or settlement.

19. Severability. If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced. You agree that this Agreement may be assigned by MN, in its sole discretion, to a third party in the event of a merger or acquisition. This

# Mercury Network User's Guide

Agreement sets forth the entire understanding and agreement between you and MN with respect to the subject matter hereof.

20. Modifications to Terms of Service and Other Policies. MN reserves the right to change or modify any of the terms and conditions contained in this Agreement or any policy governing the Software at any time, by posting the new agreement to the site located at <http://www.mercuryvmp.com/> (or such other URL as MN may provide). You are responsible for regularly reviewing the policy. No amendment to or modification of this Agreement will be binding unless (i) You accept updated terms online, or (ii) You continue to use the Service after MN has posted updates to the Agreement or to any policy governing the Software.

21. Assignment. User may not assign this Agreement or any of its rights or obligations hereunder without the prior written consent of MN. MN's rights and obligations hereunder will bind and inure to the benefit of its successors and assigns.

22. No Waiver. Neither the failure nor the delay of MN in exercising, enforcing or taking action against you with respect to any of the MN's powers or rights shall operate as a waiver of such powers or rights. No single or partial exercise by MN of any of its powers or rights will preclude MN from exercising such powers and rights in the future or from exercising other powers and rights.

23. Section Headings. The headings of sections in this Agreement are provided for convenience only and will not affect the construction of the sections.

**YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, THAT YOU UNDERSTAND IT AND AGREE TO BE BOUND BY ITS TERMS AND CONDITIONS. YOU FURTHER ACKNOWLEDGE THAT THIS LICENSE CONSTITUTES THE ENTIRE AGREEMENT BETWEEN YOU AND MN AND SUPERSEDES ANY PROPOSAL OR PRIOR**

**AGREEMENT, ORAL, OR WRITTEN, AND ANY OTHER COMMUNICATIONS BETWEEN US RELATING TO THE SUBJECT MATTER OF THIS LICENSE. YOU ALSO AGREE THAT ALL OF THE TERMS AND CONDITIONS OF THIS LICENSE APPLY TO YOUR USE OF THE SOFTWARE, SHOULD YOU CHOOSE TO PROCEED WITH THE USE AND IMPLEMENTATION OF THE SOFTWARE.**

Mercury Network, LLC and its products are trademarks or registered trademarks of  
Mercury Network, LLC Copyright © 2015 Mercury Network, LLC  
1-800-434-7260

## Using AQM

To use AQM in Mercury Network:

1. Log in to your Mercury Client Portal [here](#).
2. Click **Orders** on the toolbar to view **Order Management**, then double-click the order you want to send through AQM.
3. Click **Start AQM** on the toolbar of the Order Details screen.



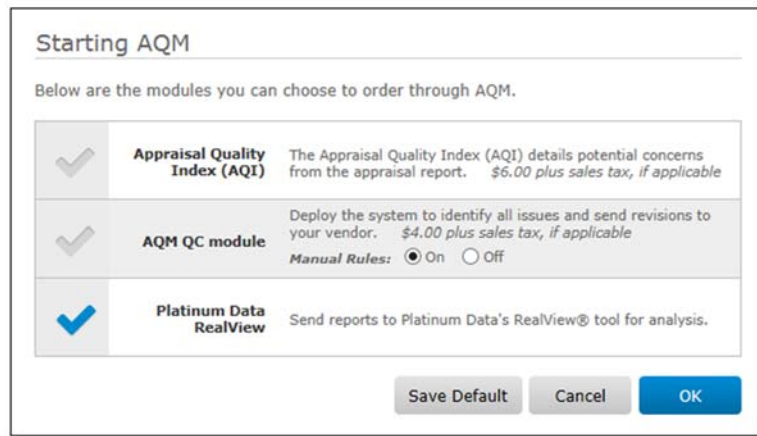
4. After you click **Start AQM**, you're prompted to choose which modules you'd like to order. Make your selections and click **OK**.

On the Starting AQM dialog, your default products will be pre-selected for convenience. If you wish to change your default products, simply make the selections and click **Save Default**. Alternatively, you may select your default modules in the [AQM Settings](#).



# Mercury Network User's Guide

- **AQI** - The Appraisal Quality Index automatically creates a report that details possible concerns from the appraisal report.
- **QC module** - The QC module allows you to manually review possible issues in the appraisal report and relay revisions to your vendor. For more information on the QC module, [click here](#).
- **Platinum Data RealView®** - **Soon to be released in a feature update!** Our integration allows you to send reports to [Platinum Data RealView®](#) to generate, review, and attach a RealView® Summary or the full RealView® Report to an order directly from DataCourier.



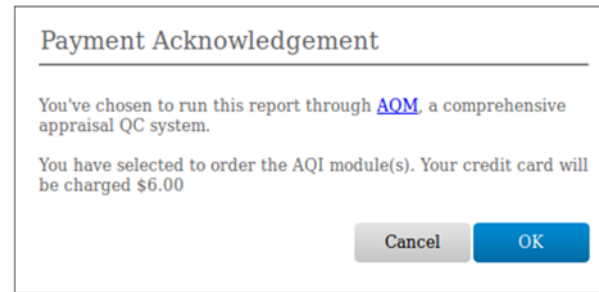
The 'Starting AQM' dialog box displays a list of modules available for selection. It includes a 'Save Default' button, a 'Cancel' button, and an 'OK' button.

Module	Description	Cost
<input type="checkbox"/> Appraisal Quality Index (AQI)	The Appraisal Quality Index (AQI) details potential concerns from the appraisal report.	\$6.00 plus sales tax, if applicable
<input type="checkbox"/> AQM QC module	Deploy the system to identify all issues and send revisions to your vendor. Manual Rules: <input checked="" type="radio"/> On <input type="radio"/> Off	\$4.00 plus sales tax, if applicable
<input checked="" type="checkbox"/> Platinum Data RealView	Send reports to Platinum Data's RealView® tool for analysis.	

You can choose to run both the AQI and QC modules simultaneously, or you can run them individually.

5. Now, you're presented with detailed payment information based on the modules you selected. Click **OK** to acknowledge the transaction fee and submit your report to AQM. If you need directions on adding a credit card to your account, [click here](#).

Your **AQI report** is now being generated.



The 'Payment Acknowledgement' dialog box informs the user of the transaction fee and provides 'Cancel' and 'OK' buttons.

You've chosen to run this report through [AQM](#), a comprehensive appraisal QC system.

You have selected to order the AQI module(s). Your credit card will be charged \$6.00

6. When the results are returned, the order's audit trail is updated with a link to the **Results**.

## QC Module

Using AQM with the QC module in Mercury Network:

1. Log in to your Mercury Client Portal [here](#).
2. Click **Orders** on the toolbar to view **Order Management**, then double-click the order you want to send through AQM.
3. Click **Start AQM** on the toolbar of the Order Details screen.

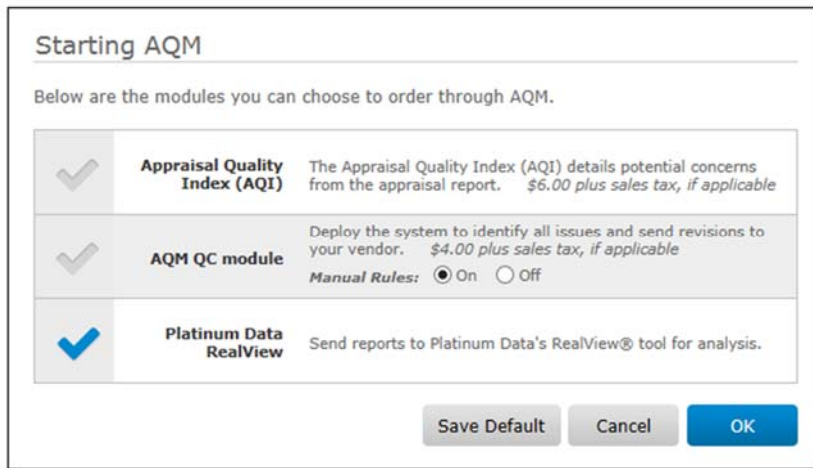


4. After you click **Start AQM**, you're prompted to choose which modules you'd like to order. Make your selections and click **OK**.

On the Starting AQM dialog, your default products will be pre-selected for convenience. If you wish to change your default products, simply make the selections and click **Save Default**. Alternatively, you may select your default modules in the [AQM Settings](#).

# Mercury Network User's Guide

- **AQI** - The Appraisal Quality Index automatically creates a report that details possible concerns from the appraisal report.
- **QC module** - The QC module allows you to manually review possible issues in the appraisal report, and relay revisions to your vendor. The **Manual Rules** option toggles rules that require photos and commentary to be reviewed on or off.
- **Platinum Data RealView®** -Our integration allows you to send reports to [Platinum Data RealView](#) to generate, review, and attach a RealView Summary or the full RealView Report to an order directly from DataCourier.



**Starting AQM**

Below are the modules you can choose to order through AQM.

<input checked="" type="checkbox"/>	<b>Appraisal Quality Index (AQI)</b>	The Appraisal Quality Index (AQI) details potential concerns from the appraisal report. \$6.00 plus sales tax, if applicable
<input checked="" type="checkbox"/>	<b>AQM QC module</b>	Deploy the system to identify all issues and send revisions to your vendor. \$4.00 plus sales tax, if applicable Manual Rules: <input checked="" type="radio"/> On <input type="radio"/> Off
<input checked="" type="checkbox"/>	<b>Platinum Data RealView</b>	Send reports to Platinum Data's RealView® tool for analysis.

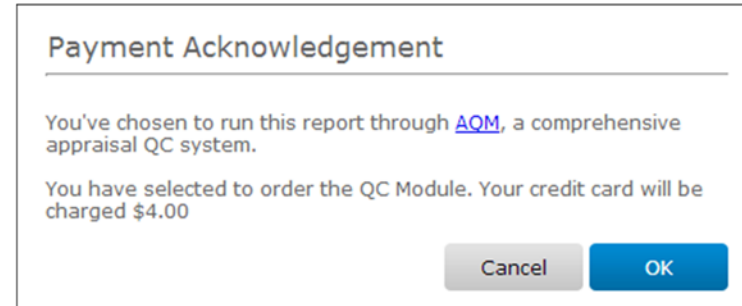
Save Default Cancel OK

If you want to run the **QC module** by itself, simply uncheck **AQI** and click **OK**. If you change your mind and would like to order the AQI later on down the road, you can add it on at any time. Simply open the [AQM Preliminary Results](#) for your order, click **Calculate** on the lower right, and click **Upgrade**.

5. Now, you're presented with detailed payment information based on the modules you selected. Click **OK** to

acknowledge the transaction fee and submit your report to AQM. If you need directions on adding a credit card to your account, [click here](#).

Your **Preliminary Results** are now being generated.



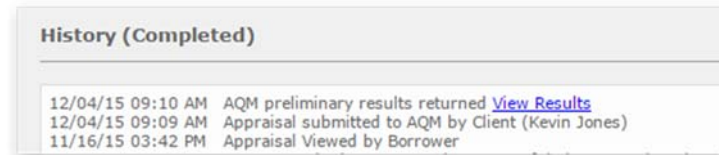
**Payment Acknowledgement**

You've chosen to run this report through [AQM](#), a comprehensive appraisal QC system.


You have selected to order the QC Module. Your credit card will be charged \$4.00

Cancel OK

6. When the results are returned, the order's audit trail is updated with a link to the **Preliminary Results**.



History (Completed)		
12/04/15 09:10 AM	AQM preliminary results returned	<a href="#">View Results</a>
12/04/15 09:09 AM	Appraisal submitted to AQM by Client (Kevin Jones)	
11/16/15 03:42 PM	Appraisal Viewed by Borrower	

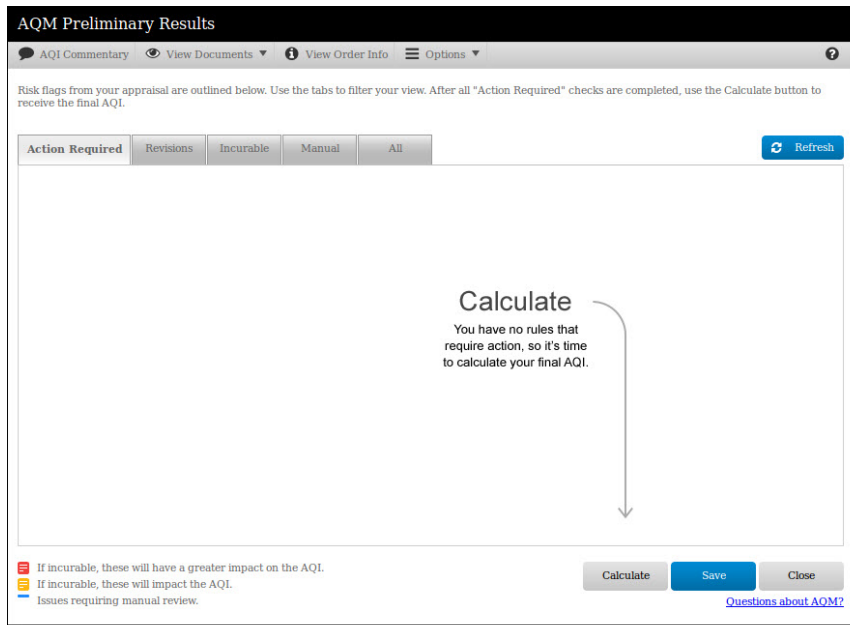
7. Click **View Results** to open the **Preliminary Results**. From here you can request revisions, pass rules, mark rules as incurable, or add comments as necessary. To view a PDF of the appraisal report or other documents attached to the order while reviewing the results, click  **View Documents**.

# Mercury Network User's Guide

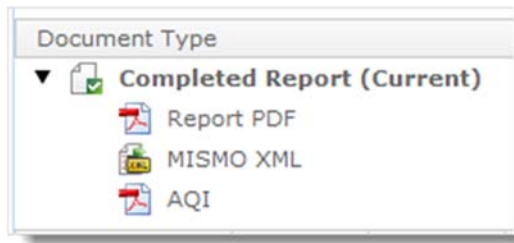
8. After you have addressed all of the rules requiring an action, click **Save** to proceed.
- o If you have marked any rules for revisions, click **Close** on the **Preliminary Results** and the *Set Order Status* window appears with the revision requests automatically populated. Clicking **OK** on this screen will send the revision requests to the vendor and update the order status.

9. When you're ready to calculate the final index, re-open the **Preliminary Results** window from the **View Results** link, ensure that all revisions have been verified and set to either Pass or Incurable. Then, click **Calculate** to submit a request for the final index.

# Mercury Network User's Guide



10. After the final index is created, the AQI PDF is displayed in the Documents, Maps, & Stats section of the order. Click the link (or the AQI Document) to download the AQI PDF containing the final index results.



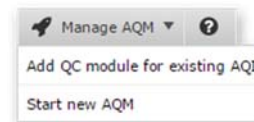
That's it! You now have an Appraisal Quality Index, complete with a comprehensive score. To learn more about AQM click [here](#).

## Ordering the QC module after receiving the AQI

In some cases, the best workflow option might be to order only an AQI to gauge the risk involved with the loan with the appraisal report as-is. Then, if the AQI score is low, or if the rules triggered raise “red flags”, you can add the QC module after the fact.

When an AQI is ordered without the QC module, the Start AQM button on the toolbar will transform into a **Manage AQM** button. To add the QC module to an existing order for an AQI, click the Manage AQM button on the toolbar to expand a dropdown menu containing two options.

**Add QC module for existing AQI** will generate AQM's QC module, making it available to you via a “View Results” link in Order History. Once added, the same rules used to calculate the AQI score will be listed in the QC module so you can work with them. Add notes & comments, request revisions from your vendor as necessary, and eventually mark each rule Passed or Incurable. Then, after completing the QC module, Calculate the results to generate a second, updated AQI complete with a new AQI score that reflects your work with the QC module at no additional cost.



With the second option, **Start new AQM**, you can start a new AQM transaction when needed. For example, if your vendor delivers an updated copy of the appraisal report and you want to get an AQI score for it, you can select Start new AQM to initiate a separate AQM transaction to order the second AQI.

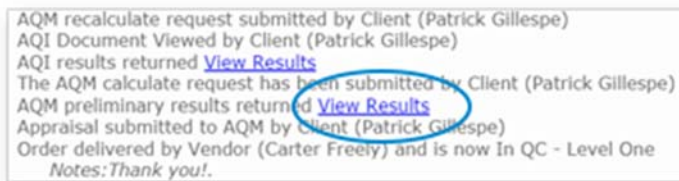
# Mercury Network User's Guide

## Recalculating the AQI

After you deliver the report and the AQI to your client, they might ask you for changes to the AQI or the report itself. If that happens, you can open the QC module to make any changes to comments and actions and request revisions based on your client's request. Then—at no additional cost—you can recalculate the AQI to reflect the revisions as well as your updated actions and comments.

To use the QC Module on a report that's already been completed:

1. In the Order's *History* window, click the **View Results** link to open the AQM preliminary results. This will let you use the QC module for this order.



AQM recalculate request submitted by Client (Patrick Gillespe)  
AQI Document Viewed by Client (Patrick Gillespe)  
AQI results returned [View Results](#)  
The AQM calculate request has been submitted by Client (Patrick Gillespe)  
AQM preliminary results returned [View Results](#)  
Appraisal submitted to AQM by Client (Patrick Gillespe)  
Order delivered by Vendor (Carter Freely) and is now In QC - Level One  
Notes: Thank you!

2. Now, in the QC module, make any changes to comments or actions that you need to. If you select **Request Revision** for any items, you'll see the *Set order status* window (which lets you send the revision request) when you click **Close** at the bottom of the window.

When the appraiser delivers the revised report, open the QC module again as you did in step 1 above. You'll see that the report has already been checked to make sure any revisions you requested have been completed.

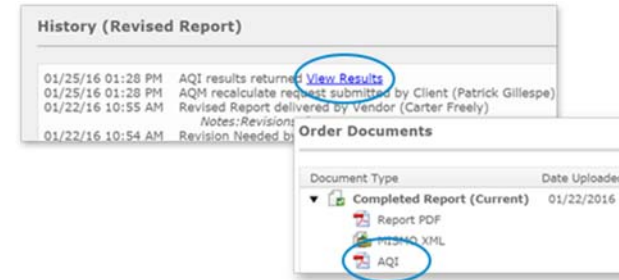
1. In the *Action Required* tab, use the dropdown to select an action to address any items. You can enter comments here as well. Items marked **Revision Passed** require no further action, but you can still select another action and leave a comment if you want.



2. At the bottom of the QC module, click **Recalculate**.



Now, you can look for the new AQI results in the *History* window. Click the **View Results** link to see the new AQI report. You'll also find the AQI report in the *Order Documents*.





# Mercury Network User's Guide

## AQM Preliminary Results

The screenshot displays the 'AQM - QC module' interface. At the top, there's a navigation bar with tabs: 'AQI Commentary' (1), 'View Documents' (2), 'View Order Info' (3), and 'Options' (4). Below this, a message states: 'Risk flags from your appraisal are outlined below. Use the tabs to filter your view. After all "Action Required" checks are completed, use the Calculate button to receive the final AQI.' Below the message are five tabs: 'Action Required' (6), 'Revisions' (7), 'Incurable' (8), 'Manual' (9), and 'All' (10). A 'Refresh' button (11) is located to the right of the tabs. The main area lists several appraisal rules, each with a status icon, a description, and a 'Select an action' dropdown menu. The rules include: 'Verify occupancy is consistent with photos in report. (PH-1060)', 'Verify bedroom photo or photos are included. (PH-1005)', 'Verify there is no functional obsolescence on the appraisal, sketch, or photos. (PH-1080)', 'Review photos for any discrepancies between narrative and photos. (PH-1015)', 'Please verify that no people or religious artifacts are displayed in the subject photos. (PH-1020)', 'Subject front, rear, and street photos are included and labeled accordingly. (PH-1025)', 'If subject contains outbuildings, verify there are no safety issues and interior/exterior photos are provided. (PH-1035)', 'Verify the sketch and photos have similar outbuilding and features are labeled. (Barn, garage, pool, etc...) (PH-1075)', 'Subject site size is not bracketed. (SCA-1205)', 'Sales Comp 1, 2 - The 1004MC indicates a different marketing time than what the comparables within the report spent on the market. Appraiser clarification is needed. (SCA-1260)', and 'The effective date of this appraisal is over 89 days. Most lenders will require additional documentation or a new report. (REC-1005)'. At the bottom, there are buttons for 'Calculate' (13), 'Save' (14), and 'Close' (15). A legend at the bottom left explains the status icons: a red square for 'If incurable, these will have a greater impact on the AQI score', a yellow square for 'If incurable, these will impact the AQI', and a blue line for 'Issues requiring manual review'. A 'Questions about AQM?' link (16) is also present.

1. **AQI Commentary** — Any notes entered here display on page one of the final report. If you would like default commentary added to every AQI, that can be set within AQM Settings [Click here](#) for more information.

2. **View Documents** — Any document attachments, except for XML or ENV files, can be viewed from this drop-down menu.

3. **View Order Info** — This screen shows you the information in the order compared to the data within the appraisal. It can be copied and pasted, as necessary.

4. **Options** — View the options for AQM preliminary results.

- **Show rules requiring manual review** — Toggle rules that require photos and commentary to be review on or off. If unselected, the rules are hidden from all tabs, but are still used when calculating the AQI.
- **Show comments for each rule** — When selected, rules with comments are automatically expanded to show all comments when first opening the AQM Preliminary Results.
- **Show menu icons only** — Show or hide the descriptive text on the main AQM menu items.

5. **Help icon** — View the help manual for AQM.

6. **Action Required** — This tab will house any rules which don't have an action selected in the drop-down or rules that require a comment entered.

7. **Revisions Tab** — Choose Revision Request to request revisions on a specific rule. After marking a rule for revision, the default response is automatically populated for you. If you wish, you can modify the response and choose to save your changes as the default response going forward.

8. **Incurable** — Lists any rules that have been manually set as incurable.

9. **Manual Tab** — See any rules that need to be manually reviewed, such as rules that require photos or commentary that needs to be reviewed.

10. **All** — The All tab houses all rules, whether manual, passed, incurable, or in revision request.



# Mercury Network User's Guide

11. **Refresh** — Update all tabs with the most current state for each rule.

12. **Severity Indicators** — Lists the severity of each rule.



—

If incurable, these will have a greater impact on the AQI.



—

If incurable, these will impact the AQI.



—

Issues requiring manual review.

13. **Calculate** — Calculate the final AQI index. If any rules aren't marked as **Pass** or **Incurable**, or if Incurable is set, but there are no comments for that rule, we won't calculate the final AQI index.

- o If you don't require comments for Incurable or Pass, you are able to calculate your AQI index without entering comments for each rule.

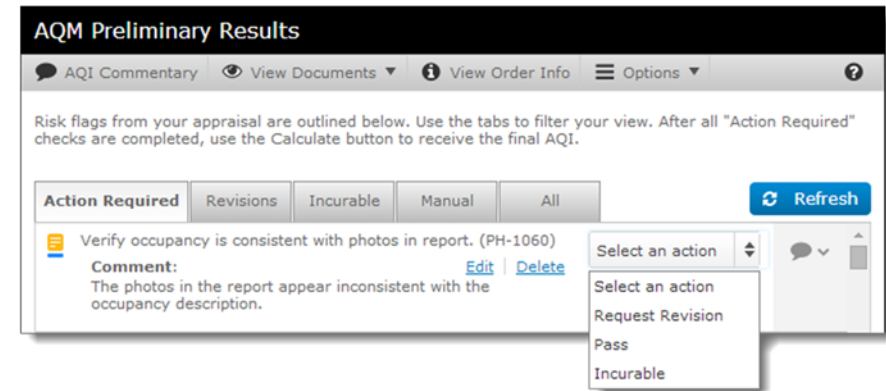
14. **Save** — This saves any changes made, but will not close the application.

15. **Close** — Close the application, and move forward with any revision requests. If you have changes that aren't saved, you will be prompted to save before the application closes.

16. **Questions about AQM?** — This opens a dialog box that allows you to contact us with questions regarding AQM.

## iii) AQM Actions

When viewing the Preliminary Results, you're able to choose from the following in the drop-down menu. Choose the option that best fits each rule:



### Request Revision

Request a revision from the vendor. Choosing to request a revision automatically adds the response to the vendor to the comments section, allowing you to review and revise them before the request is delivered. If you make changes to the default response, you're able to save this text as the new default for the next time a revision for this rule is requested.

### Revision Sent

Once you have requested a revision from the vendor, any rule that had a revision request is updated to 'Revision Sent' status the next time you open the preliminary results. This lets you see at a glance which revisions have already been sent.

### Pass

Choosing to Pass a rule means that the rule has been cleared and should no longer affect the AQI score or be displayed on the AQI report. If you'd still like your client to see passed rules and the commentary involved, you can choose the option to 'Include in AQI'. This option will add the passed rule and your

# Mercury Network User's Guide

explanation to the Additional Notes sections at the bottom of the AQI.

## Incurable

Choosing to mark a rule as Incurable means the issue cannot be made passable by a revision request or change to the appraisal report. Rules marked as Incurable are listed on the Appraisal Quality Index with any comments you've added. By default, Incurable rules require a comment before calculating. For more information, [click here](#).

## Hotkeys

On the Preliminary Results screen, we have introduced a hotkey feature which allows you to quickly select Request Revision, Pass, or Incurable without taking your hands off of your keyboard. To use the hotkeys, simply press **Tab** on your keyboard when the Preliminary Results screen opens, then press **R** to choose Request Revision, **P** to choose Pass, or **I** to choose Incurable. Once the option has been selected, simply press **Tab** again to move to the next rule.

## Comments

After an action is selected, we display a comment indicator that lets you know whether or not a rule has comments for the current action that is selected.



When a comment needs to be entered for a rule, but hasn't been, the comment bubble is empty.



The comment bubble is filled in if there is a comment entered for a rule.

## RealView

Mercury Network and Platinum Data have come together to integrate the Mercury Network vendor management platform and the Platinum Data RealView® quality management module. You can generate, review, and attach a RealView summary or the full RealView report to an order directly from Mercury.



To activate the integration for your account, you'll need the following information:

- Your Platinum Data username
- Your Platinum Data password

The first time you click on the RealView module, a dialog will appear prompting you to enter and save your Platinum Data username and password. Once you click **save**, RealView is activated for your account. Then you're ready to begin sending

# Mercury Network User's Guide

appraisal reports for analysis and review. You have the option to submit XML or PDF copies of the appraisal report. RealView supports the following forms:

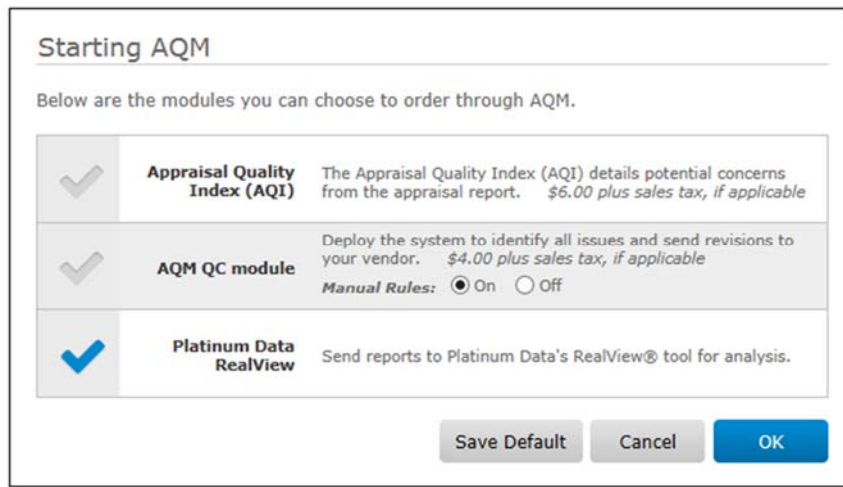
- **UAD Forms** – 1004, 2055, 1073, 1075
- **Non-UAD Forms** – 1025, 1004C, 2095

Follow the instructions below to run a RealView report:

1. Log in to your Mercury Client Portal [here](#).
2. Click **Orders** on the toolbar to view **Order Management**, then double-click the order you want to send through AQM.
3. Click **Start AQM** on the toolbar of the Order Details screen.



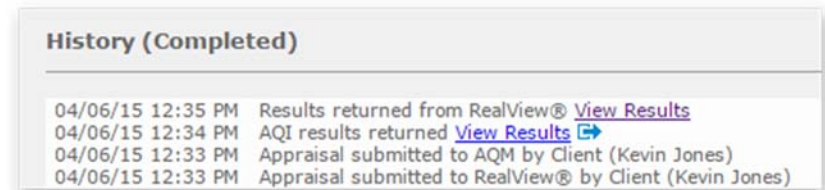
4. After you click **Start AQM**, at minimum, check the box next to **RealView®**.

A screenshot of a 'Starting AQM' dialog box. It contains a list of modules to be ordered through AQM. The 'Platinum Data RealView' module is selected with a blue checkmark. At the bottom are 'Save Default', 'Cancel', and 'OK' buttons.

Module	Description
<input checked="" type="checkbox"/> Appraisal Quality Index (AQI)	The Appraisal Quality Index (AQI) details potential concerns from the appraisal report. \$6.00 plus sales tax, if applicable
<input checked="" type="checkbox"/> AQM QC module	Deploy the system to identify all issues and send revisions to your vendor. \$4.00 plus sales tax, if applicable Manual Rules: <input checked="" type="radio"/> On <input type="radio"/> Off
<input checked="" type="checkbox"/> Platinum Data RealView	Send reports to Platinum Data's RealView® tool for analysis.

On the Starting AQM dialog, your default products will be pre-selected for convenience. If you wish to change your default products, simply make the selections and click **Save Default**. Alternatively, you may select your default modules in the [AQM Settings](#).

5. When the results are returned, the order's audit trail is updated with a link to the results. Click **View Results** to access the RealView report. From here you can review results, respond, and request revisions.

A screenshot of a 'History (Completed)' table showing a list of events with timestamps and descriptions, including links to 'View Results'.

History (Completed)	
04/06/15 12:35 PM	Results returned from RealView® <a href="#">View Results</a>
04/06/15 12:34 PM	AQI results returned <a href="#">View Results</a>
04/06/15 12:33 PM	Appraisal submitted to AQM by Client (Kevin Jones)
04/06/15 12:33 PM	Appraisal submitted to RealView® by Client (Kevin Jones)

6. When you're ready to download the report, you have two options to choose from. Click **Summary Report** on the upper right to download a summary of the report results, or click **Save to PDF** to download the complete report.



When downloaded, the report is attached to the Mercury order.

# Mercury Network User's Guide

Order Documents		Date Uploaded
▼	Completed Report (Current)	02/12/2015
	Report PDF	
	MISMO XML	
	SureReceipts Cert	
▼	Order Documents	
	RealView® Summary	03/18/2015
	RealView® Report	03/19/2015
Details and Tools		
Document Name	RVReport_20150119 GP Residenti...	
Uploaded On	03/19/2015 12:13:00 PM	
Uploaded By	David Henshaw	

If you request a revision to the appraisal from the RealView interface, the request is issued by Mercury Network and the order is moved to the Revision Requested folder where it is processed as a standard revision request.

## Appraisal Quality Management Settings

In the Appraisal Quality Management Settings (AQM) Settings, you can configure AQM and the final Appraisal Quality Index (AQI) to fit your company's needs. Here you can select which modules you'd like to order by default, choose which actions require comments, enable automatic AQM submission, and more.

To access the AQM settings:

1. Log in to Mercury Network.
2. Click **Preferences** in the toolbar at the top.
3. Select **Appraisal Quality Management Settings** from the drop-down menu.



4. In the window that appears, there are a number of options that can be adjusted. Below is a breakdown of the available settings:

### AQM Modules

#### AQI

Checks the appraisal against automatic rules and returns the AQI results. No preliminary results or QC tools are included with the standalone AQI module.

#### QC Module

Allows you to identify issues and communicate revisions to your vendor. The Manual Rules option toggles rules that require photos and commentary to be reviewed on or off.

#### RealView®

Sends the report to Platinum Data's RealView® tool for analysis and allows you to review results, respond, and request revisions. Pricing information is not listed on this screen as that information is confidential between you and Platinum Data.

# Mercury Network User's Guide

**Default AQM modules**

Configure the modules and preferences to set as your company's default.

		Mercury Network Users	DataCourier Users
<input checked="" type="checkbox"/>	<b>Appraisal Quality Index (AQI)</b> The Appraisal Quality Index (AQI) details potential concerns from the appraisal report.	\$6.00	\$7.00
<input checked="" type="checkbox"/>	<b>AQM QC module</b> Identify all issues and send revisions to your vendor. <i>Manual Rules:</i> <input checked="" type="radio"/> On <input type="radio"/> Off	\$4.00	\$5.00
<input checked="" type="checkbox"/>	<b>Platinum Data <a href="#">RealView</a></b> Send reports to Platinum Data's RealView® tool for analysis.	\$*	\$*

\* Price set by partner. Inquire with partner for details.

**Preferences**

☒ Always order default modules and don't prompt per-order when AQM is started manually.

☒ Automatically order default modules:  an order's status changes to:

More QC tools landing soon

## Ordering Options

### **Always order my default modules and do not prompt per order when AQM is started manually**

Allows you to skip the Start AQM screen and automatically order the modules selected in **AQM Modules** when selecting **Start AQM**.

### **Automatically start AQM...**

Allows you to automatically run AQM or RealView when an order matches a specific order status. You can set this up to only start automatically the first time an order goes into that status or every time. Click on the gear icon to pull up the Automatic submission screen, where you can select the forms that will submit for each QC service you utilize.

**Automatic submission preferences**

Select the forms you want automatically submitted to AQM for the QC service(s) you utilize.

**Appraisal Quality Index (AQI)**

- ☒ Uniform Residential Appraisal (FNMA 1004)
- ☒ Exterior Only Residential Appraisal (FNMA 2055)
- ☒ Condo Appraisal (FNMA 1073)
- ☐ Exterior Only Condo Appraisal (FNMA 1075)

**AQM QC module**

- ☒ Uniform Residential Appraisal (FNMA 1004)
- ☒ Exterior Only Residential Appraisal (FNMA 2055)
- ☒ Condo Appraisal (FNMA 1073)
- ☐ Exterior Only Condo Appraisal (FNMA 1075)

**Platinum Data - RealView**

- ☐ Uniform Residential Appraisal (FNMA 1004)
- ☐ Exterior Only Residential Appraisal (FNMA 2055)
- ☐ Condo Appraisal (FNMA 1073)
- ☐ Exterior Only Condo Appraisal (FNMA 1075)
- ☒ Multi-Family Appraisal (FNMA 1025)

## QC Comments

Allows you to require comments be added for rules if they are marked as Incurable or Passed.

# Mercury Network User's Guide

**QC comments**

Select the actions that are required to have comments.

☒ Require comments when rules are set to Incurable

☐ Require comments when rules are set to Passed

## Default Messages

### **AQI Commentary**


Allows you to add default commentary automatically to every AQI. If you're using the QC Module, you'll be able to edit the commentary on a per order basis. This commentary is always available at the bottom of the first page on every AQI report.


### **Revision Requests**

Appears at the beginning of all revision requests sent to your vendors through the QC module automatically. Use this text to introduce your process, company, or anything else you need to communicate. You can also edit the commentary on a per order basis.

**Default messaging**

Configure default text for AQI Commentary & revision requests.

☒ **AQI Commentary**   
Appears at the bottom of the first page of every AQI report.


☒ **Revision Requests**   
Appears before revision requests sent to your vendors.

## Custom Logo

The **Custom Logo** section gives you the option of uploading a custom logo to appear at the bottom of the first page of the AQI report.

**Custom logo**

Select a custom logo to be displayed to your clients on the AQI:

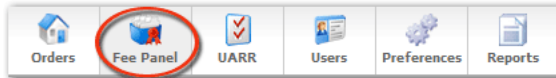
☒ Display custom logo on AQI 

UPLOAD LOGO



# Mercury Network User's Guide

## Fee Panel



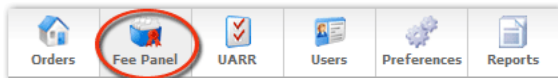
Your Mercury Network "fee panel" is your organization's favorite appraisers list. There are several ways you can create your fee panel:

1. Hand pick appraisers that you would like to add to your fee panel.
2. Select from a list of qualified Mercury Network appraisers based on criteria you provide.
3. Import a list of preferred appraisers from a CSV file (comma-separated values) you create in Excel or a similar program.

## Hand Picking Vendors

To select specific appraisers that you wish to add to your fee panel...

1. [Log into your Mercury account](#) and click **Fee Panel**.



2. Click **Add an Appraiser to Fee Panel** in the top toolbar.
3. In the screen that appears, type an e-mail address and/or phone number for the appraiser you want to add to your fee panel.

A screenshot of a dialog box titled "Add an Appraiser to Fee Panel". The text inside says: "To add an appraiser to your fee panel, enter an e-mail address and/or phone number and click 'Next'. If they're already on the network, we should be able to match them from one of those. If they're not already on the network, we'll send them an e-mail with a link to a 20 day free demo." Below this is a note: "Note: If you're building a large fee panel, use the [Fee Panel Builder](#) instead. It lets you select large groups of appraisers based on the criteria you specify and will also allow you to upload your own list of appraisers". There are two input fields: "E-mail Address" and "Phone". At the bottom are three buttons: "Back", "Next", and "Cancel".

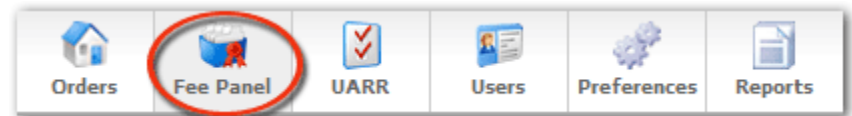
4. Click **Next**.
5. Check the box(es) beside each appraiser you wish to add to your fee panel. Then, click **Add**.

To remove an appraiser from your fee panel at any time, just click the appraiser in your **Fee Panel** tab and click **Remove from Fee Panel** in the top toolbar.

## Select Qualified Vendors

To select from a list of qualified appraisers on the Mercury Network...

1. [Log into your Mercury account](#) and click **Fee Panel**.

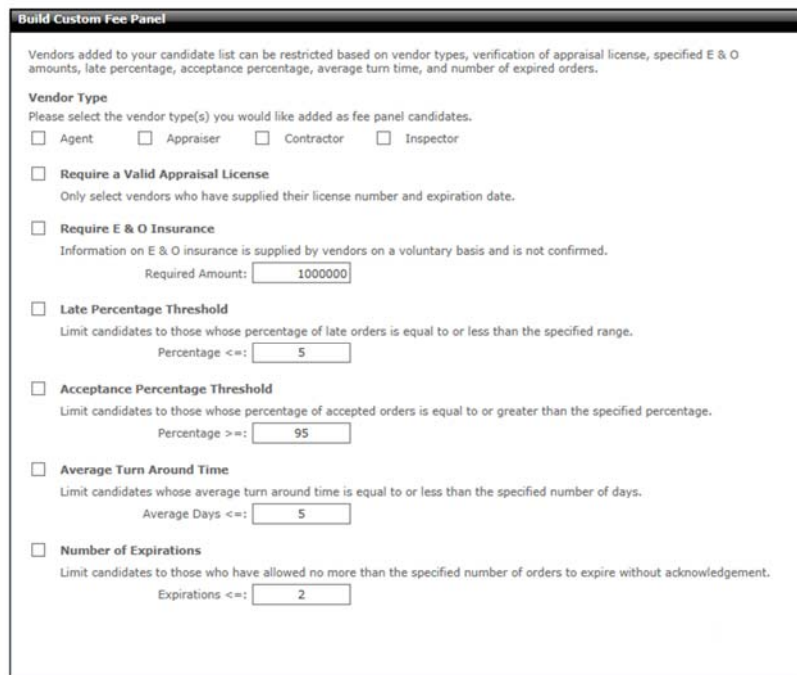


2. Click **Fee Panel Builder** in the top toolbar.
3. In the screen that appears, mark the **Mercury Network Appraisers** option and click **Next**.

# Mercury Network User's Guide

4. Mark the criteria you want to use to limit your appraiser candidate list and then click **Next**. Be sure to specify limits in the boxes provided. Options include:

- Vendor Type
- Require a Valid Appraisal License
- Require E&O Insurance
- Late Percentage Threshold
- Acceptance Percentage Threshold
- Average Turn Around Time
- Number of Expirations



5. From the list of states and counties, select the states and counties where you require appraisals. To select multiple counties at a time, hold down **Ctrl** on the keyboard while

you click to select them individually or hold down **Shift** while you click to select counties in groups. Once you've selected the counties you need, click **Select** to add them to your list.

6. Click **Finish** to view your appraiser candidate list.

7. From the candidate list, you can accept or reject the candidates on the Mercury Network. Note that any candidates that have no license or coverage area listed in their Mercury Network profiles will be noted by a caution symbol and you should consider [requesting this information](#) from the candidate so you can accurately gauge the appraiser's qualifications.

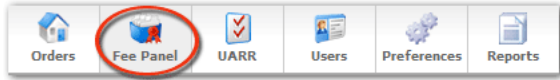
- **To accept some candidates** - Click the appraisers you wish to accept while holding down the **Ctrl** key on your keyboard. Once you've selected the appraisers you want to accept, click **Accept Candidates** in the toolbar. Then, click **Yes** to confirm your acceptance.
- **To accept all of the candidates** - Click the **Click here to accept and add all these to your fee panel** link above the candidate list. Then, click **Yes** to confirm your acceptance. Then, click **Yes** to confirm your acceptance.
- **To reject some candidates** - Click the appraisers you wish to reject while holding down the **Ctrl** key on your keyboard. Once you've selected the appraisers you want to reject, click **Reject Candidates** in the toolbar. Then, click **Yes** to confirm your rejection.
- **To reject all of the candidates** - Click **Discard All Candidates** in the top toolbar. Then, click **Yes** to confirm your rejection.

# Mercury Network User's Guide

## Import Vendors

To import a list of preferred appraisers from a CSV file (comma-separated values) that you created in Excel or similar program...

1. [Log into your Mercury account](#) and click **Fee Panel**.



2. Click **Fee Panel Builder** in the top toolbar.

3. In the screen that appears, mark the **Import Custom Appraiser List** option and click **Next**.

4. Click **Browse** and find the CSV file you wish to import on your computer. When you find it, click **Open** to select it.

5. Mercury Network adds the appraisers in your CSV file into the candidate list, notating each with a status indicator. Statuses include:

- **M** - A Mercury Network account was found for the appraiser
- **!** - A Mercury Network account was NOT found for the appraiser
- **x** - There is bad information in at least one of your appraiser contact fields and you will need to Edit it to proceed

6. Depending on the status of the candidate, you can accept or reject the candidate, invite the candidate to join the Mercury Network and your fee panel, or edit the candidate to fix the bad information in it.

- **To accept select Mercury Network candidate** - Click to select the candidate(s), click **Accept Candidates** in the toolbar, and click **Yes** to confirm your acceptance.
- **To accept all Mercury Network candidates** - Click the **Click here to accept and add all** link above the

candidate list and then click **Yes** to confirm your acceptance.

- **To reject select Mercury Network candidate** - Click to select the candidate(s), click **Reject Candidates** in the toolbar, and click **Yes** to confirm your rejection.
- **To reject all Mercury Network candidates** - Click **Discard All Candidates** in the top toolbar and then click **Yes** to confirm your rejection.
- **To invite select non-Mercury candidates to join the Mercury Network and your fee panel** - Click to select the candidate(s), click **Invite Candidates**, fill out an invitation message (or use the default invitation), and click **Send**.
- To invite all non-Mercury candidates to join the Mercury Network and your fee panel - Click the **Click here to e-mail sign-up instructions** link above the candidate list, fill out an invitation message (or use the default invitation), and click **Send**.
- **To edit the candidate to fix errors** - Click to select the candidate(s), click **Edit**, use the provided fields to update the candidate's information, and click **Save**.

## Create a CSV Import File

To create a CSV file (comma-separated values) file you can use to import a list of appraisers into your fee panel:

1. Download the sample CSV file at <http://help.mercuryvmp.com/lender/mercury/sample.csv>.
2. Edit the sample file with a program like Excel. Since CSV files are nothing more than lines of text values separated by commas, you can even use a text editor if you prefer.

# Mercury Network User's Guide

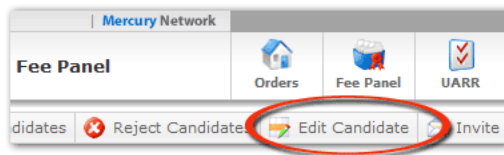
3. Remove the sample data and type the list of appraisers into the appropriate fields (FirstName, LastName, etc). Be sure that you only list one appraiser per row and that you do NOT add any columns beyond what are currently in the sample file.
4. Save the file. If you're warned about saving in the CSV format instead of the native Excel format, be sure to click **Yes** to save in CSV format anyway.

Once your CSV file is complete, [upload it to Mercury Network](#) to import the list of appraisers into your fee panel.

## Edit Imported Candidates

If you receive errors for any of the appraisers you import into your fee panel, you can correct those errors, by editing the candidate in the list. To edit an imported appraiser candidate...

1. [Log into your Mercury account](#) and click **Fee Panel**.
2. Click the **Candidate List** tab.
3. Find the candidate you wish to edit and click to select him/her. Then, click **Edit Candidate** in the toolbar.



4. In the screen that appears, update any or all of the contact information for the candidate and click **Save**.

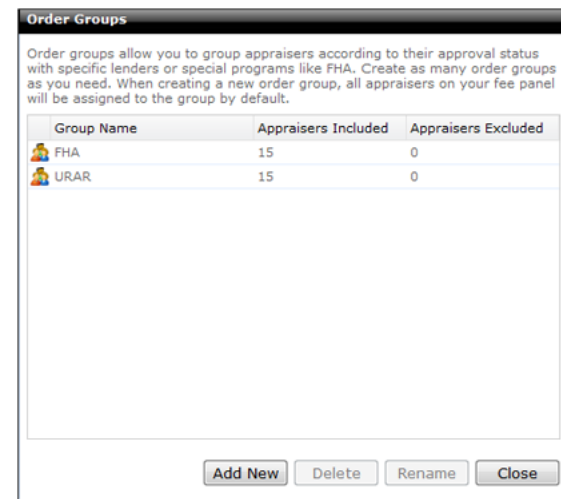
Mercury saves the candidate and updates the status icon beside the candidate.

## Order Groups

Mercury Network's "order groups" are effectively miniature fee panels you can setup within your custom fee panel. These order groups allow you to set up special case groups of appraisers within your fee panel to limit the range of appraisers available for a given order to a specific set. For instance, if your organization has office branches in a number of different locations, you might set up order groups for each branch to limit the appraiser choices for each branch to just those appraisers that are nearby to each branch.

To set up order groups in Mercury Network:

1. In the Mercury Network [Fee Panel](#), click **Order Groups** in the top toolbar.



2. Click **Add New** and type a name for your new group into the provided box.
3. Repeat the process for as many order groups as you need.
4. Click **Close** when finished to return to your Fee Panel.

To delete an order group, just return to the **Order Groups** screen, click to select the group you want to delete, click

# Mercury Network User's Guide

---

**Delete**, and click **Yes** to confirm that you want to delete the group. To rename an order group at any later time, just return to the **Order Groups** screen, click to select the group you want to rename, click **Rename**, and then type in the new name for your group.

To assign an appraiser from your fee panel into a specific order group:

1. In the Mercury Network [Fee Panel](#), click **View** in the **Order Groups** column beside the appraiser you want to assign to a group.
2. Check the box beside each group you wish to include the appraiser in or uncheck a box to remove an appraiser from an order group.
3. Click **OK** when finished to save your changes.

## Select Vendors for Coverage Areas

Some lenders prefer to order appraisals from specific appraisers depending on the location of the property. For instance, even though one of your preferred appraisers does work in three or four different counties, you may only want to consider him when dealing with a property in one county. To restrict Mercury's ordering behaviors so that it only considers an appraiser for specific counties...

1. [In Mercury Network](#), click **Fee Panel**.
2. In the **Fee Panel** tab, find the appraiser you wish to limit to appraising in certain counties and click the **View** link in the **Profile** column.
3. Click the Coverage tab.

4. In the list of counties that appears, uncheck the counties where you do not want to order from this appraiser and click **OK**.

## Select Vendors for Products

Some lenders prefer to order appraisals from specific appraisers depending on the type of the appraisal involved. For instance, even though one of your preferred appraisers does a 2055, you may only want to consider him when dealing with URAR work and at an agreed upon price you've arranged with the appraiser. To restrict Mercury Network's ordering behaviors so that it only considers an appraiser for specific counties...

1. [In Mercury Network](#), click **Fee Panel**.
2. In the **Fee Panel** tab, find the appraiser you wish to limit to appraising in certain products and click the **View** link in the **Profile** column.
3. Go to the Products tab.
4. In the list of products, uncheck the products where you do not want to order from this appraiser.

# Mercury Network User's Guide

Products - Kathy Franklin

General Products Coverage Statistics Ratings Notes

Approve the vendor's products or override the vendor's fee below. Choose to always pay the transaction fee for orders placed to this vendor with the checkbox below the vendor's product list.

Approved	Product	Fee	Override Fee
<input checked="" type="checkbox"/>	Uniform Residential Appraisal (FNMA 1004)	350	
<input checked="" type="checkbox"/>	Uniform Residential Appraisal w/ REO (FNMA 1004)	400	
<input checked="" type="checkbox"/>	FHA Appraisal (FNMA 1004)	375	
<input checked="" type="checkbox"/>	Single Family Investment (1004, 1007, and 216)	500	
<input checked="" type="checkbox"/>	Single Family FHA Investment (1004, 1007, and 216)	500	
<input checked="" type="checkbox"/>	Single Family Investment w/Comparable Rent Sch (1004 and 1007)	500	
<input checked="" type="checkbox"/>	Single Family FHA Investment w/Comparable Rent Schedule (1004 and 1007)	500	
<input checked="" type="checkbox"/>	Exterior Only Residential Report (FNMA 2055)	500	
<input checked="" type="checkbox"/>	Exterior Only Residential Report w/ Comparable Photos (FNMA 2055)	500	
<input checked="" type="checkbox"/>	Exterior Only Investment (2055, 1007, and 216)	500	
<input checked="" type="checkbox"/>	Exterior Only Investment w/Comparable Rent Schedule (2055 and 1007)	500	
<input checked="" type="checkbox"/>	Multi-Family Appraisal (FNMA 1025)	500	
<input checked="" type="checkbox"/>	Multi-Family FHA (FNMA 1025)	500	
<input checked="" type="checkbox"/>	Condo Appraisal (FNMA 1073)	500	
<input checked="" type="checkbox"/>	Condo FHA (1073)	500	
<input checked="" type="checkbox"/>	Condo Investment (1073, 1007, and 216)	500	

☐ Always pay the transaction fee for this vendor.

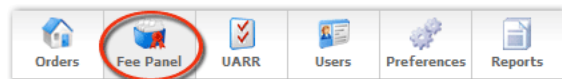
OK Cancel

5. As necessary, specify the arranged fee you have with the appraiser for each type of product in the **Override Fee** box.
6. When finished, click **OK** to save your changes.

## Request Credentials and Sample Work

As you set up your appraiser fee panel, you may want to see additional appraiser credentials beyond what the appraisers have provided in their profiles. If you wish to see a copy of the appraiser's E&O insurance, license, resume, or sample work, you can request that the appraisers provide those in their profiles using Mercury's Contact Candidates tool. To do so...

1. In [Mercury Network](#), click **Fee Panel**.



1. Click the **Candidate List** tab.

2. Find and click to select the appraisers from which you want additional credentials and sample work. To select multiple appraisers, hold down the **Ctrl** or **Shift** keys while you click.
3. Click **Contact Candidates** in the top toolbar.
4. In the window that appears, use the editor to rewrite the e-mail as you see fit. To use placeholders for your contact information or for the appraiser's information, use the **My Fields** and **Contact Fields** drop-down menus respectively.

Send E-mail to Candidates

From: Michael.Smith@alamode.com  
To: Michael Smith;  
Subject: A La Mode Inc. Fee Panel Update

Verdana 2 A My Fields Contact Fields

Dear \$FirstName#,

I am considering you for approval to my Mercury Network fee panel. However, prior to approval, please add the following information to your Mercury Network profile.

Copy of your resume  
Sample of your work (one minimum)  
Copy of your license  
Copy of your E&O Policy

Please add this information to your Mercury Network profile as soon as you can. You can simply reply to this e-mail to let me know when you've updated your Mercury Network profile or to ask me any questions you might have.

Sincerely,

\$MyFirstName# \$MyLastName#  
\$MyCompanyName#

5. When finished, click **Send** to send your request.

Mercury sends out your request encouraging your appraiser candidates to update their Mercury profiles so that you can access the information you need.

## Contact Fee Panel Vendors

At times you may want to contact one or more of your fee panel appraisers to notify them about process changes not related to any specific order. Mercury Network provides a way for the Mercury administrator on your account (not for your loan

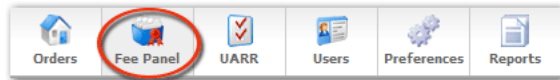


# Mercury Network User's Guide

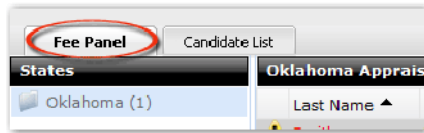
---

originators) to contact the appraisers on your fee panel independently from an order. To do so...

1. [In Mercury Network](#), click **Fee Panel**.



2. Click the **Fee Panel** tab.



3. Find and click to select the appraisers you want to contact. To select multiple appraisers, hold down the **Ctrl** or **Shift** keys while you click.
4. In the top toolbar, click **Contact Appraisers**.
5. In the window that appears, use the editor to rewrite the e-mail as you see fit. To use placeholders for your contact information or for the appraiser's information, use the **My Fields** and **Contact Fields** drop-down menus respectively.
6. When finished, click **Send** to send your message.

# Mercury Network User's Guide

## Vendor Profiles

Whenever you are viewing a list of vendors, such as in your fee panel or when selecting a vendor for an order, click **View** in the Profile column to get details about that vendor, see statistics on their performance, and even add custom notes or documents.

## Vendor Overview

The General tab gives an overview of the vendor's profile.

**Profile - Michael Smith**

**General** | Products | Coverage | Statistics | Ratings | Notes

**Michael Smith**  
**Smith Appraisal**  
Vendor ID: [344513](#)  
2512 Briar Ridge Road  
Naples, FL 34102  
(312) 958-2242  
[Mike.Smith@SmithAppraisal.biz](mailto:Mike.Smith@SmithAppraisal.biz)  
[Use a different address](#)

**Vendor's Attachments**

- [License](#)
- [Insurance Policy](#)
- [Resume](#)
- [Sample Appraisal](#)

**Experience:** 26 Years

**Designations:** FHA, FHA203K, ASA, CDA, GAA, IFA, MAI, RAA, SRA

**Order Groups:** New Group

**Payment Methods:** Check, C.O.D., Money Order, Net 30, Paypal, Invoice, Deferred CC, CC to Vendor

Insurance Types	Expires	Amount	Company
E & O Insurance	10/31/2027	\$1,000,000.00	Nationwide Carrier

Licenses	License #	Expires	Type
FL	943046840	10/31/2017	Certified Residential Appraiser

[Remove this vendor from your custom fee panel](#)

OK Cancel

From here you can:

- Create a Vendor ID. Click **Add** to create a new Vendor ID or click the existing Vendor ID to modify it. Vendor IDs are for your own internal purposes and are used for reporting or when you're searching for orders completed by certain vendors or a group of vendors.
- Click **Use a different address** to enter an alternate address for billing activities and other reports.
- View attachments by clicking their description.
- Remove the vendor from your custom fee panel by clicking the link on the lower left.

## Vendor Products

Click the Products tab to see which products this vendor provides.

**Products - Kathy Franklin**

**General** | **Products** | Coverage | Statistics | Ratings | Notes

Approve the vendor's products or override the vendor's fee below. Choose to always pay the transaction fee for orders placed to this vendor with the checkbox below the vendor's product list.

Approved	Product	Fee	Override Fee
<input checked="" type="checkbox"/>	Uniform Residential Appraisal (FNMA 1004)	350	
<input checked="" type="checkbox"/>	Uniform Residential Appraisal w/ REO (FNMA 1004)	400	
<input checked="" type="checkbox"/>	FHA Appraisal (FNMA 1004)	375	
<input checked="" type="checkbox"/>	Single Family Investment (1004, 1007, and 216)	500	
<input checked="" type="checkbox"/>	Single Family FHA Investment (1004, 1007, and 216)	500	
<input checked="" type="checkbox"/>	Single Family Investment w/Comparable Rent Sch (1004 and 1007)	500	
<input checked="" type="checkbox"/>	Single Family FHA Investment w/Comparable Rent Schedule (1004 and 1007)	500	
<input checked="" type="checkbox"/>	Exterior Only Residential Report (FNMA 2055)	500	
<input checked="" type="checkbox"/>	Exterior Only Residential Report w/ Comparable Photos (FNMA 2055)	500	
<input checked="" type="checkbox"/>	Exterior Only Investment (2055, 1007, and 216)	500	
<input checked="" type="checkbox"/>	Exterior Only Investment w/Comparable Rent Schedule (2055 and 1007)	500	
<input checked="" type="checkbox"/>	Multi-Family Appraisal (FNMA 1025)	500	
<input checked="" type="checkbox"/>	Multi-Family FHA (FNMA 1025)	500	
<input checked="" type="checkbox"/>	Condo Appraisal (FNMA 1073)	500	
<input checked="" type="checkbox"/>	Condo FHA (1073)	500	
<input type="checkbox"/>	Condo Investment (1073, 1007, and 216)	500	

☐ Always pay the transaction fee for this vendor.

OK Cancel

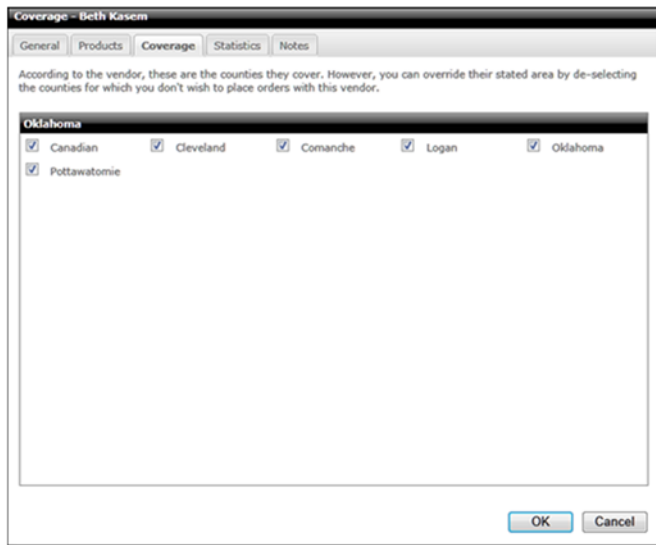
# Mercury Network User's Guide

By default a vendor is approved for all products. However, you can prevent them from being considered for certain job types by clearing the checkbox in the approved column.

If you have special fee arrangements worked out with the vendor, you can enter a custom fee in the Override Fee column. This keeps you from having to manually change the fee when placing an order to this vendor.

## Vendor Coverage

To see what counties a vendor covers, click the Coverage tab.



If your user profile allows for management of the fee panel, you can uncheck counties to prevent that vendor from being considered for your orders in the given county.

## Vendor Statistics

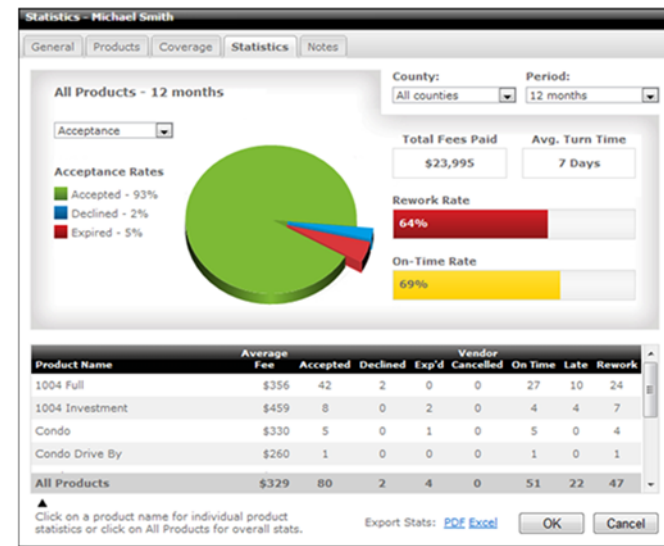
To help you get an idea of a vendor's performance for orders from your company, click the Statistics tab.

- Use the dropdowns on the upper-right to filter by county or time frame
- Click an individual product name from the list at the bottom to filter the graph by that specific product. By default, All Products is selected.
- Click the PDF and Excel links to export the stats currently being viewed for use outside of Mercury Network.

## Acceptance Statistics

This lets you know how conscientious a vendor is about responding to your orders. When a vendor is responsive, it saves you time from either calling them or have precious time tick away on an assignment. The percentages are color-coded so at a glance you can see if a vendor is performing well or not.

- If the rework rate is 0-30%, this will display in green, 31-60% will be displayed in yellow, over 60% will be red.
- Over 85% is green, 60-84% is yellow, and under 60% is red.

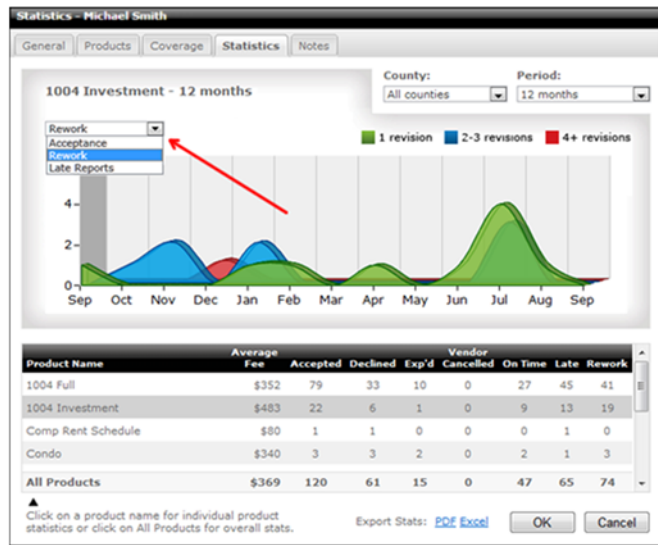


# Mercury Network User's Guide

## Rework Statistics

Click the dropdown near the chart and choose rework to see stats on how often your company requested a revision from the vendor.

- The table counts revisions for an order only once. For example, if there were five revisions on the same order, it would only count once here.
- The graph shows how many reports had 1 revision, 2-3 revisions etc, over time using color-coded lines.

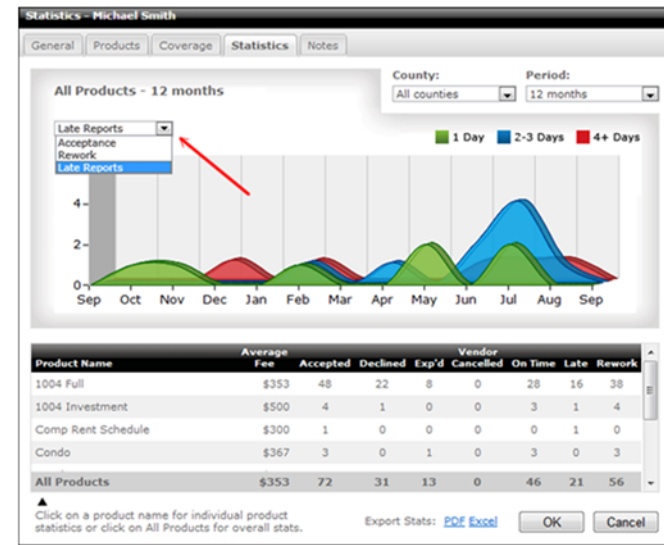


## Late Reports

Select Late Reports from the drop down to see how on time a particular vendor is.

- The on-time rate is based on the due date saved in the order.

- Reports are considered late when the due date is less than the date when the appraiser first marks a report as complete. Orders that are put on hold or delayed during the order cycle are excluded.
- Often, the actual due date changes during the course of an assignment, but isn't necessarily updated in the order. To use this statistic reliably, make sure you update your orders when the due date must change.



## Vendor Ratings

Open a vendor's profile to view additional information.

The screenshot shows the 'Vendor Information' window. A red arrow points to the 'Name' field. The details are as follows:

Field	Value	Field	Value
Name	Kathy Franklin	Phone	239-757-8822
Company	Hamilton Appraisals	Fax	
Address	1442 N 15th St. Naples, FL 34109	E-mail	kathy@ehamiltonappraisals.com

Click **Ratings** to view the full list of compiled ratings for your vendor that have been calculated from their performance

# Mercury Network User's Guide

history. The Ratings selected in [Vendor Selection Settings](#) are grouped together and listed by their importance to you at the top. The bottom group of ratings are the ratings chosen not to be considered in Vendor Selection Settings:

**Ratings - Kathy Franklin**

General Products Coverage Statistics **Ratings** Notes

Below are the compiled ratings for this vendor. The Quality Rating and Professionalism Rating are assigned by the client on a per-order basis. Based on your weighted selection settings, the top section of ratings are used to determine the overall ratings when placing orders.

★★★★★	<b>Quality Rating</b> Internal Rating per assignment for report quality.
★★★★★	<b>Professionalism Rating</b> Internal Rating per assignment for vendor professionalism.
☆☆☆☆☆	<b>Turn Time</b> The average days until order is completed after the vendor accepted the order.
★★★★★	<b>On Time Percentage</b> The percentage of orders that have been completed on time.
★★★★☆	<b>Proximity to Subject Rating</b> This is based on the vendor's location in relation with the subject property address.
☆☆☆☆☆	<b>Acceptance Percentage</b> The percentage of orders that have been accepted.
☆☆☆☆☆	<b>Expiration Percentage</b> The percentage of orders that were not allowed to expire.
★★★★★	<b>Rework Percentage</b> The percentage of orders that have required a revision.

OK Cancel

- **Acceptance Percentage** - This is percentage of orders that have been accepted by the vendor.
- **Expiration Percentage** - This is the percentage of orders that the vendor did not allow to expire.
- **On Time Percentage** - The percentage of orders that have been completed by the vendor on time.
- **Professionalism Rating** - This is a rating of the vendor's professionalism per assignment. This rating comes from your staff's experience with the vendor.

- **Proximity to Subject Rating** - This is based on the vendor's location in relation to the subject property address.
- **Quality Rating** - This rates the quality of the vendor's work on a per-assignment basis. This comes from your staff's experience with the vendor.
- **Rework Percentage** - The percentage of orders that require revisions.
- **Turn Time** - This is the average number of days between order acceptance and completion.

## Vendor Notes

Many times, you'll want to keep custom notes with a vendor. This is accomplished in the Notes tab. As long as your user profile allows for Fee Panel Management, you may click **Add Note** to enter a time-stamped comment regarding the vendor or click **Add Document** to upload extra documents pertinent to the vendor.

**Notes - Beth Kasem**

General Products Coverage Statistics **Notes**

Add Note Add Document

**Notes** Remove

Note Added 09/05/12 10:49 AM by Richard Brown:  
This vendor specializes in properties outside the metro area that generally have special conditions.

**Documents**

Name	Type	Added By	Added On	Remove
<input checked="" type="checkbox"/> Beth Kasem Summarized Resume.doc	Resume	Richard Brown	9/5/2012 10:50 AM	

OK Cancel

# Mercury Network User's Guide

## UARR



Mercury Network gives you the power to set customized review rules to ensure every report meets your standards - without the hassle of viewing the report and requesting revisions. Every report is automatically reviewed according to your settings, and the appraiser is notified of necessary changes before delivering the report.

### Setting Review Rules

Mercury Network's built-in review rules help ensure that the appraisal passes underwriting without requiring as many revision requests as would otherwise be necessary. And not only does it include pre-defined review rules that are applied to the appraisal before delivery, but it also allows you to customize those rules to accommodate the typical requirements of your underwriters. To customize Mercury's review rules for any appraisal type...

1. [In Mercury Network](#), click **UARR**.



2. In the screen that appears, click the form type you wish to adjust in the **Forms** list on the left.
3. From the review rules list on the right, check the box beside each rule you wish to apply to the appraisal type you selected.
4. Then, click the **Severity** beside each rule you selected and indicate whether it is a **Warning**, **Note**, or **Error**.

- o **Errors** prevent the appraisal from being delivered and issue a notice to the appraiser to fix the item.
- o **Warnings** allow the appraiser to deliver the appraisal but first provide the appraiser with a warning about this item.
- o **Notes**, like warnings, allow the appraiser to deliver the appraisal but first provide the appraiser with a comment about the item.

5. Lastly, click the **Message** column beside each rule you selected and, if you wish, adjust the text that appears for the appraiser whenever the warning, error, or note appears in the review process.

6. When finished, click **Save** to apply your changes and repeat the process for each additional form type you need to adjust.

At any later time, if you wish to restore Mercury's default review rules, just open the review rules for the desired form and click **Restore** in the upper left corner to confirm that you wish to restore the defaults.



# Mercury Network User's Guide

## Users



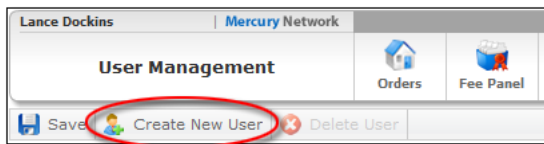
Mercury Network permits you to create as many loan originator user accounts as you need for your organization. In addition to controlling and securing access to your Mercury Network account, these loan originator user accounts also speed up the appraisal ordering process by using information from the loan originator's profile to fill out the order and allow you to control the items your users can access. To access your Mercury Network user manager:

1. Log into Mercury Network.
2. Click **Users** on bar at the top.

## Create Accounts

To create loan originator user accounts in your Mercury Network user manager...

1. In your Mercury [user manager](#), click **Create New User**.



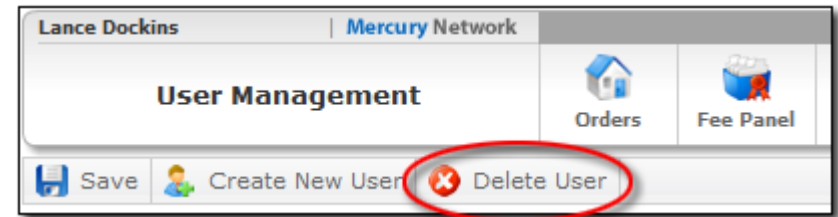
2. In the screen that appears, fill out the user's profile information. At a minimum, set an e-mail address, password, security question/answer, name, and address.
3. As necessary, fill out the rest of the profile.
4. In the **Permissions** section at the bottom of the profile, mark any of the user privileges you wish to grant to the user account.

5. When finished, click **Save** at the top of the screen to save your profile.

## Delete Accounts

To delete loan originator user accounts in your Mercury Network user manager...

1. In your Mercury [user manager](#), click the account you wish to delete in the list on the left.
2. Click **Delete User** in the toolbar at the top of the screen.



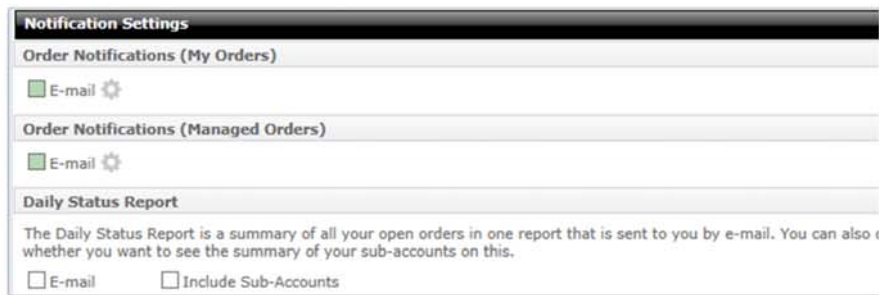
3. Click **Yes** to confirm that you wish to delete the account.

## Notification Settings

Mercury allows you to specify how each user prefers to receive notifications about changes to their appraisal orders. To change a user's notification settings:

1. [In Mercury Network](#), click **Users**.
2. In the screen that appears, scroll to the **Notification Settings** section.

# Mercury Network User's Guide



Here you can control, in detail, what notifications the user will receive:

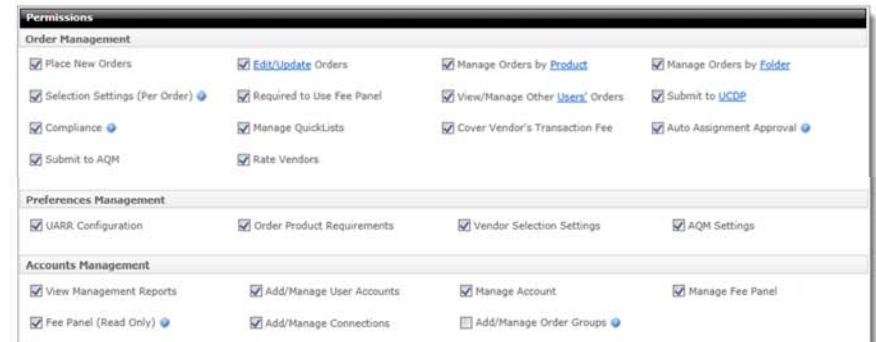
- In **Order Notifications (My Orders)** you can specify which notifications the user will receive for orders *placed by that user*.
- In **Order Notifications (Managed Orders)** you can specify which notifications the user will receive for orders *managed by that user*.
- In **Daily Status Report** you can specify how the user would like to receive the Daily Status Report for all their open orders. If you're setting options for the administrator, you'll have the option to **Include Sub-Accounts** which will include information about the user's sub-accounts in the Daily Status Report.

3. After you've selected the user's notification options, click **Save** in the upper left to commit your changes.

## Grant Permissions

Mercury Network gives you complete control over what your staff members can and cannot do inside your account. For each user account, you simply grant the permission for an account to do each kind of task required. To set the permissions in a Mercury Network user account:

1. In [User Management](#), select a user from the list to manage their permissions.
2. Scroll to the bottom of the account profile and find the **Permissions** section.



3. Check the box beside each permission you want to give to this user. Permissions include:

Order Management	
<b><u>Place New Orders</u></b>	Allows users to place new appraisal orders
<b><u>Edit/Update Orders</u></b>	Allows the user to perform specific actions on the orders available to them including requesting revisions, editing the order, sending via SureReceipts, and more. Click the <b>Edit/Update</b> link to specify which actions you'd like to grant the user.
• Assign/Reassign Orders      • Change Fee	

# Mercury Network User's Guide

- |                                |                           |
|--------------------------------|---------------------------|
| • Accept/Decline Conditions    | • Cancel Orders           |
| • Accept/Decline Modifications | • Delete/Undelete Orders  |
| • Edit Order                   | • Attach Documents        |
| • Send Message                 | • Add Notes               |
| • Inspection Scheduled         | • Request Revision        |
| • Inspection Complete          | • Cancel Revision Request |
| • Place On Hold                | • Accept/Reject Overrides |
| • Delayed                      | • Send via SureReceipts   |
| • Resume                       | • Send to BlitzDocs       |
| • Change Due Date              | • Duplicate               |

## Manage Orders by Product

Allows the user to access orders that are available to them based on product types. Click the **Product** link to specify the product types you want the user to have access to from a complete list of all available products. Keep in mind that that any products that are disabled here cannot be accessed or managed by the user.

## Manage Orders by Folder

Allows the user to access orders available to them in specific status folders. Click the **Folder** link to specify the status folders you want the user to have access to. Keep in mind that that any folders

that are disabled here cannot be accessed or managed by the user while the order is actively set to that status. Once an order status is updated to a status the user has permission to access, it will be made available to them.

- |                          |                            |
|--------------------------|----------------------------|
| • Awaiting Acceptance    | • Revised Reports          |
| • Requires Reassignment  | • Revision - Not Requested |
| • Declined               | • UCDP - Submitted         |
| • Conditionally Declined | • UCDP - Failed            |
| • Accepted               | • UCDP - Not Accepted      |
| • Modification Requested | • Completed                |
| • Inspection Scheduled   | • Revision Needed          |
| • Inspection Complete    | • Delayed                  |
| • Override Requested     | • On Hold                  |
| • canceled               | • Deleted                  |

## Required to Use Fee Panel

User's orders will only be assigned to appraisers on the [Fee Panel](#).

## Selection Settings (Per Order)

# Mercury Network User's Guide

Allows the user to change the vendor selection settings on a per-order basis. This includes the ability to override default settings for requiring a valid license, E&O insurance, preferring a local vendor, and automatic/double-blind assignment to name a few. Changes made on a per-order basis will be recorded in the audit trail.

## **View/Manage Other Users' Orders**

Allows this user to manage other users' appraisal orders — Note that by clicking the **Users'** link you can select which users' orders this user can manage.

## **Submit to UCDP**

Allows this user to submit appraisals directly to UCDP.

- o Click the **UCDP** link to choose which Business Units this user can submit for.
- o This user will also handle all revision requests, overrides, and resubmissions for the appraisals they submit to UCDP.

## **Compliance Manage QuickLists**

If this is selected, the user will be able to add and remove items from the [QuickLists](#). If it is not selected, the user will simply use the QuickList items that have already been configured.

## **Cover Vendor's Transaction Fee**

This allows the user to cover the Mercury Network transaction fee for the vendor, if they choose.

## **Auto Assignment Approval**

When auto-assigning an order to a vendor, this allows the user to see the vendor contact information before placing the order. This allows them to confirm that the vendor can accept the order.

## **Submit to AQM**

This enables the user submit orders to AQM.

## **Rate Vendors**

This enables the user to rate the vendors that work on appraisal assignments on the quality of their work and their professionalism.

## **Preferences Management**

### **UARR Configuration**

This will allow the user to manage the preferences in the [Uniform Appraisal Review Rules](#).

### **Order Product Requirements**

Check this box to let the user change the [requirements](#) for all orders of a specific type

### **Vendor Selection Settings**

When selected, the user will be able to adjust the preferences that control how

# Mercury Network User's Guide

appraisers are selected for appraisal orders.

## **AQM Settings**

This permission will allow the user to change preferences for AQM.

## **Accounts Management**

### **View Management Reports**

This will allow the user to view the [reports](#) that detail your Mercury Network appraisal orders.

### **Add/Manage User Accounts**

Select this to allow the user to create new users and manage existing users' settings.

### **Manage Account**

Allows the user to add and/or update the credit card on file used for transaction fees and view the transaction fee invoice history.

### **Manage Fee Panel**

This permission lets the user add or remove appraisers from the [fee panel](#) and candidate list.

### **Fee Panel (Read Only)**

This allows a user to see your fee company's fee panel but not make any changes.

### **Add/Manage Connections**

With this enabled, the user will be able to manage your connection to the UCDP. They'll be able to change the DI User ID and password, as well as add, remove, or edit any of your Business Units. Assign this only to a user who is authorized to manage these connections. Invalid connection settings

will interrupt your ability to submit to UCDP.

## **Add/Manage Order Groups**

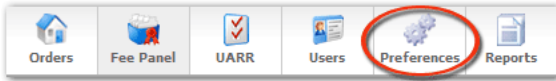
Allows users to manage Order Groups without granting full access to the Fee Panel. This permission is only available when [Fee Panel \(Read Only\)](#) is enabled for the user.

4. When you're finished, click **Save** at the top of the screen to save your changes.

# Mercury Network User's Guide

---

## Preferences



As a Mercury Network administrator for your organization, you can apply strict control over how Mercury Network recommends appraisers, over what forms are required in different report types, how you want to be notified of changes to your order, and more. To access your Mercury ordering preferences...

1. [In Mercury Network](#), click **Preferences** in the top toolbar.
2. From the menu that appears, choose one of the following options:
  - o [Vendor Selection Settings](#) - To control how Mercury ranks appraisers in the network, set up automatic ordering, or set up double-blind ordering, click this item.
  - o [Product Requirements](#) - To control the form requirements of different appraisal products that you order, require appraisers with specific designations, or include standard documents with every order for a certain form type, click this item.
  - o [Connection Settings](#) - This is where you can set up your connection to UCDP so you can submit your appraisals directly to the portal from Mercury Network.

## Vendor Selection Settings

Vendor selection settings allow you to control how Mercury Network's Intelligent Selection System (ISS) qualifies vendors to receive assignments, enable automatic order assignment or

vendor selection, configure compliance controls, and much more.

Selection settings can be configured for residential appraisers, commercial appraisers, agents, inspectors and contractors for the following items:

- Lender compliance (residential appraiser only)
- Specific selection options
- Ordering options
- Intelligent Selection System (ISS)

Specific vendor options apply based on the type of product associated with an order. For example, if the order is for a commercial product, the commercial appraiser settings will apply.

See the related topics links for definitions of the specific settings areas.



# Mercury Network User's Guide

The screenshot shows the 'Lender Compliance' settings for Residential Appraisers. The interface is divided into several sections:

- Lender Compliance:** Includes 'Double-blind Communication' (OFF), 'Canned Comment Override' (OFF), and 'Automatic Order Assignment' (OFF).
- Residential Appraiser Selection:** Includes 'Mercury Network Directory' (selected), 'Custom Fee Panel' (OFF), and 'Order Auto Reassignment' (OFF).
- Ordering Options:** Includes 'Set Default Order Expiration Time' (24 hours), 'Pay All Transaction Fees' (OFF), and 'Require MISO XSL' (OFF).
- Require Valid License:** Only select appraisers who have verified their active state license.
- Require Local Appraiser:** Define acceptable distance from subject property. Note: This could affect availability of appraisers in rural areas. (Require) [X] appraiser located within [25] miles.
- Require Years of Experience:** Define minimum years of experience. (Require) [X] minimum [100] years experience.
- Require Errors and Omissions:** Only select appraisers who have specified their E&O policy and amount of coverage. Amount reported \$ [0].
- Require Vendor Rating:** Define acceptable vendor rating when placing orders. (Require) [X] an overall score of [5] stars. [X] Consider new vendors.
- Selection Weighting Factors:** Click on a weighting factor in the list below and drag it up or down to indicate its relative importance as part of the overall criteria.
  - Turn Time:** Number of days between the time an order was accepted by a vendor and when it was delivered. Ideal Turn Time is within [5] days.
  - Acceptance Percentage:** The percentage of orders that an appraiser has accepted out of the total number of orders that have been placed with them. Higher percentages are returned higher in the list.
  - On Time Percentage:** The percentage of orders that are completed on-time out of the total number of orders that an appraiser has received. Higher percentages are returned higher in the list.
  - Expiration Percentage:** The number of orders an appraiser has received that they neither accepted nor declined. This number can be an indication of responsiveness. Lower numbers are returned higher in the list.
  - Proximity to Subject:** Residential appraisers located closest to the subject property are returned higher in the list than those located farther away. Ideal Proximity to subject is within [30] miles.
  - Quality Rating:** A compiled rating that is applied based on your experience with the quality of the reports delivered by the vendor.
  - Professionalism Rating:** A compiled rating that is applied based on your experience with the professionalism of the vendor.
  - Rework Percentage:** The number of assignments where the vendor has to make changes to the report after delivery.

## Lender Compliance

Available only for residential appraisers, the Lender Compliance options allow you to activate double-blind ordering when selecting an appraiser. Additionally, with appropriate permissions, you have the option to allow the override of canned comments.

The summary shows the following settings:

- Double-blind Communication:** ON. Conceal the identities of all parties in the appraisal ordering transaction and restrict all communication between the parties to pre-written text.
- Canned Comment Override:** OFF. Allow vendors to bypass the requirement of using canned messages when communicating in double-blind orders.

- **Double-blind Communication** — Prevents you from selecting a specific vendor and conceals the vendor's identity until the order is complete. In addition, it limits the range of communications you can have with the vendor to just the most essential communications so you are compliant with coercion concerns.
- **Canned Comment Override** — Allows vendors to bypass canned comments in double-blind orders to send a free form message. The custom messages are visible only to the compliance officer and must be approved before they're made available to non-compliance users.

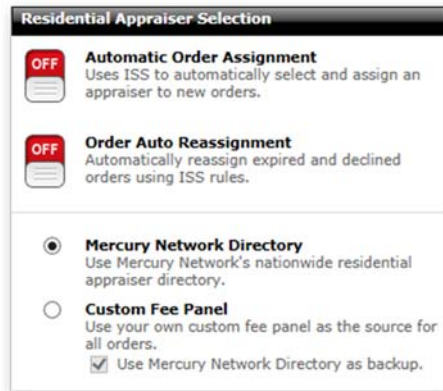
**Note:** Users must have the [Compliance permission](#) enabled for their [User Profile](#), in addition to the Vendor Selection Settings permission, to enable or disable **Canned Comment Override**.

## Specific Selection Options

Each vendor type has specific applicable selection options. For example, residential appraisers can be selected for assignment automatically and commercial appraisers may be selected to bid on a commercial opportunity. Mercury Network allows for specific operation based on vendor and product type.

# Mercury Network User's Guide

## Residential Appraiser, Agent, Inspector and Contractor



**Residential Appraiser Selection**

☐ **Automatic Order Assignment**  
Uses ISS to automatically select and assign an appraiser to new orders.

☐ **Order Auto Reassignment**  
Automatically reassign expired and declined orders using ISS rules.

☒ **Mercury Network Directory**  
Use Mercury Network's nationwide residential appraiser directory.

☐ **Custom Fee Panel**  
Use your own custom fee panel as the source for all orders.  
☒ Use Mercury Network Directory as backup.

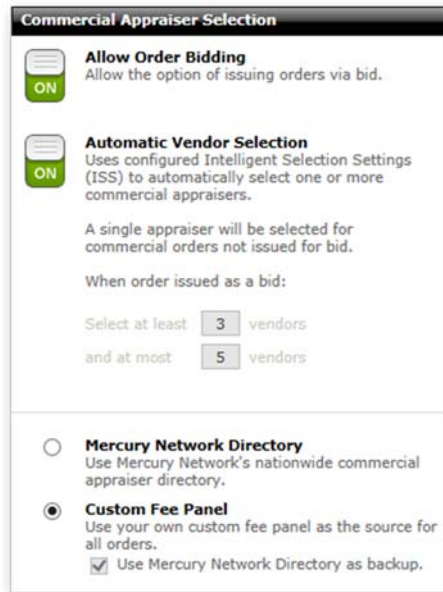
- **To use automatic ordering and/or reassignment** — If you do not wish to use double-blind ordering but do want to automate the ordering and order reassignment process, click the **Automatic Order Assignment** and **Order Auto Reassignment** switches. Automatic ordering and reassignment differs from double-blind ordering in that you will know the identity of the selected vendor and will be able to conduct slightly more open communications with them, but the vendor selection process is completely automatic.
- **To use manual ordering** — Simply leave the **Automatic Order Assignment** and **Double-Blind**

**Communication** switches set to **Off** and mark either the **Mercury Network Panel** or the **Custom Fee Panel** options at the bottom of the **Vendor Selection** section to enable manual ordering.

- Specify the pool from which you want Mercury to recommend or select vendors. Mark **Mercury Network Directory** to use Mercury's entire nationwide vendor directory. To use your own custom directory of vendors, mark **Custom Fee Panel** and then indicate whether you want to use the full nationwide Mercury directory as a backup.

# Mercury Network User's Guide

## Commercial Appraiser



The screenshot shows a settings window titled "Commercial Appraiser Selection". It contains three main sections: "Allow Order Bidding" with a toggle set to "ON", "Automatic Vendor Selection" with a toggle set to "ON" and a description of Intelligent Selection Settings (ISS), and a section for selecting the appraiser source. The "Automatic Vendor Selection" section includes a description of the ISS and a sub-section "When order issued as a bid:" with input fields for "Select at least" (3) and "and at most" (5) vendors. The source selection section has two radio buttons: "Mercury Network Directory" (unselected) and "Custom Fee Panel" (selected). Below the "Custom Fee Panel" option is a checked checkbox labeled "Use Mercury Network Directory as backup."

- **Allow Order Bidding** — When enabled, this option will allow orders for commercial products to be issued as bid opportunities. During vendor selection, a set of vendors can be manually selected or automatically selected for you based on additional settings.
- **Automatic Vendor Selection** — Enabling this option allows your configured [Intelligent Selection Settings \(ISS\)](#) to automatically select the most qualified appraisers for a commercial order. When bidding is used, the ISS will select a set of appraisers between the 'at least' and 'at most' values entered.
- Specify the pool from which you want Mercury to

recommend or select vendors. Mark **Mercury Network Panel** to use Mercury's entire nationwide vendor directory. To use your own custom directory of vendors, mark **Custom Fee Directory** and then indicate whether you want to use the full nationwide Mercury directory as a backup.

## Ordering Options

Each vendor type has specific ordering options. For example, residential appraisers can be required to include MISMO XML files with the report while MISMO XML does not apply to commercial appraisals.

# Mercury Network User's Guide

XML files with their reports for UCDP products.

## Residential Appraiser

The screenshot shows the 'Ordering Options' dialog box for a Residential Appraiser. It contains three main sections: 'Set Default Order Expiration Time' with a checked checkbox and a text box set to '24' hours; 'Pay All Transaction Fees' with an unchecked checkbox; and 'Require MISMO XML' with a checked checkbox. Below the first section, it says 'Default Order Expiration 24 Hours'. Below the second section, it says 'Transaction Fee \$ 13.75' and 'Billed Daily'. Below the third section, it says 'When ordering UCDP products, only utilize appraisers that have the ability to submit MISMO XML with their appraisal PDF file. (Non-UCDP products can be set to require XML on a per order basis.)'

- By default Mercury Network orders expire if they are not acknowledged by a vendor within 24 hours. To change this expiration time, check the **Set Default Order Expiration Time** box and specify the number of hours to use as the default time for order expiration. You can override this default for any order on an as-needed basis.
- You may elect to pay all the Mercury Network Transaction Fees on behalf of your vendor. Check the **Pay All Transaction Fees** box to enable this option.
  - Here, you can also view the current transaction fee amount, as well as your current billing cycle.
- You may also wish to require appraisers with the ability to submit MISMO

## Commercial Appraiser

The screenshot shows the 'Ordering Options' dialog box for a Commercial Appraiser. It contains three main sections: 'Set Default Order Expiration Time' with a checked checkbox and a text box set to '24' hours; 'Set Default Bid Due Time' with a checked checkbox and a text box set to '48' hours; and 'Pay All Transaction Fees' with a checked checkbox. Below the first section, it says 'Default Order Expiration 24 Hours'. Below the second section, it says 'Default Bid Due Time 48 hours'. Below the third section, it says 'Transaction Fee 0.00 % of appraisal fee' and 'Billed Daily'.

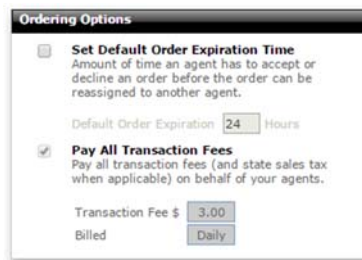
- When a commercial order has been awarded to an appraiser, they must accept the order. By default the appraiser has 24 hours to accept the order/award. To change this expiration time, check the **Set Default Order Expiration Time** box and specify the number of hours to use as the default time for order expiration.
- Commercial orders that are issued for bid have a time period for when the bids are due. The default bid due time is 24 hours. To modify this default, check the **Set Default Bid Due Time** box and enter the number of hours you wish to use as your default. You can override this default for any order on an as-needed basis.
- You may elect to pay all the Mercury Network Transaction Fees on behalf of your vendor. Check the

# Mercury Network User's Guide

**Pay All Transaction Fees** box to enable this option.

- Here, you can also view the current transaction fee amount, as well as your current billing cycle.

## Agent



**Ordering Options**

☐ **Set Default Order Expiration Time**  
Amount of time an agent has to accept or decline an order before the order can be reassigned to another agent.

Default Order Expiration  Hours

☒ **Pay All Transaction Fees**  
Pay all transaction fees (and state sales tax when applicable) on behalf of your agents.

Transaction Fee \$

Billed

- By default Mercury Network orders expire if they are not acknowledged by a vendor within 24 hours. To change this expiration time, check the **Set Default Order Expiration Time** box and specify the number of hours to use as the default time for order expiration. You can override this default for any order on an as-needed basis.
- You may elect to pay all the Mercury Network Transaction Fees on behalf of your vendor. Check the **Pay All Transaction Fees** box to enable this option.
  - Here, you can also view the current transaction fee amount, as well as your current billing cycle.

## Inspector and Contractor



**Ordering Options**

☐ **Set Default Order Expiration Time**  
Amount of time an inspector has to accept or decline an order before the order can be reassigned to another inspector.

Default Order Expiration  Hours

- By default Mercury Network orders expire if they are not acknowledged by a vendor within 24 hours. To change this expiration time, check the **Set Default Order Expiration Time** box and specify the number of hours to use as the default time for order expiration. You can override this default for any order on an as-needed basis.

## Intelligent Selection System

The Intelligent Selection System (ISS) criteria allow Mercury Network to assist you in selecting qualified appraisers for your orders. You have the ability to require specific criteria such as distance from the subject property and years of experience of the appraiser. Additionally, you place a stronger emphasis on certain criteria by moving them higher in the ISS weighting scale.

# Mercury Network User's Guide

## Residential and Commercial Appraiser

The screenshot shows a form with six sections, each with a checkbox and a description:

- ☐ **Require Valid License**  
Only select commercial appraisers who have verified their active state license.
- ☐ **Require Local Commercial Appraiser**  
Define acceptable distance from subject property. Note: This could affect availability of commercial appraisers in rural areas.  
Require ▼ appraiser located within 50 miles
- ☐ **Require Years of Experience**  
Define minimum years of experience.  
Require ▼ a minimum 10 years experience
- ☐ **Require Errors and Omissions**  
Only select commercial appraisers who have specified their E&O policy and amount of coverage.  
Amount required \$ 0
- ☐ **Require Vendor Rating**  
Define acceptable vendor rating when placing orders.  
Require ▼ an overall score of ☆☆☆☆☆  
☒ Consider new vendors

- **Require Valid License** - Mark this option to limit the list of suggested vendors to those with an up-to-date license on file in their profile.
- **Require Errors and Omissions** - Mark this option to limit the list of suggested vendors to those with an E&O policy listed in their profiles and enter the minimum amount of E&O insurance you require in the provided box.
- **Require Local Appraiser** - Mark this option to determine the maximum acceptable distance from the subject which the appraiser may be located. Enter the distance in miles in the **Appraiser located within \_\_\_ miles** field.
- **Require Vendor Rating** - Mark this option to define a minimum acceptable star rating for a vendor to be eligible for orders when new orders are placed. Check the **Consider new vendors** box to allow vendors new to the system to receive orders from you.
- **Require Years of Experience** - Mark this option if you want to define the minimum years of experience a vendor must have to be considered for an order.

## Agent, Inspector and Contractor

The screenshot shows a form with four sections, each with a checkbox and a description:

- ☐ **Require Errors and Omissions**  
Only select agents who have specified their E&O policy and amount of coverage.  
Amount required \$ 0
- ☐ **Require Local Agent**  
Define acceptable distance from subject property. Note: This could affect availability of agents in rural areas.  
Require ▼ agent located within 0 miles
- ☐ **Require Vendor Rating**  
Define acceptable vendor rating when placing orders.  
Require ▼ an overall score of ☆☆☆☆☆  
☒ Consider new vendors
- ☐ **Require Years of Experience**  
Define minimum years of experience.  
Require ▼ a minimum 0 years experience

- **Require Errors and Omissions** - Mark this option to limit the list of suggested vendors to those with an E&O policy listed in their profiles and enter the minimum amount of E&O insurance you require in the provided box.
- **Require Local Vendor** - Mark this option to determine the maximum acceptable distance from the subject which the appraiser may be located. Enter the distance in miles in the **Appraiser located within \_\_\_ miles** field.
- **Require Vendor Rating** - Mark this option to define a minimum acceptable star rating for a vendor to be eligible for orders when new orders are placed. Check the **Consider new vendors** box to allow vendors new to the system to receive orders from you.
- **Require Years of Experience** - Mark this option if you want to define the minimum years of experience a vendor must have to be considered for an order.



# Mercury Network User's Guide

## Weighting Factors

↑↓	<input type="checkbox"/> <b>Turn Time</b> Number of days between the time an order was accepted by a vendor and when it was delivered. Ideal Turn Time is within <input type="text" value="5"/> days
↑↓	<input type="checkbox"/> <b>Acceptance Percentage</b> The percentage of orders that an agent has accepted out of the total number of orders that have been placed with them. Higher percentages are returned higher in the list.
↑↓	<input type="checkbox"/> <b>On Time Percentage</b> The percentage of orders that are completed on-time out of the total number of orders that an agent has received. Higher percentages are returned higher in the list.
↑↓	<input type="checkbox"/> <b>Expiration Percentage</b> The number of orders an agent has received that they neither accepted nor declined. This number can be an indication of responsiveness. Lower numbers are returned higher in the list.
↑↓	<input type="checkbox"/> <b>Proximity to Subject</b> Agents located closest to the subject property are returned higher in the list than those located farther away. Ideal Proximity to subject is within <input type="text" value="20"/> miles
↑↓	<input type="checkbox"/> <b>Quality Rating</b> A compiled rating that is applied based on your experience with the quality of the reports delivered by the vendor.

To prioritize Mercury's vendor suggestions by other factors, check the box beside any of the Selection Weighting factors you want Mercury to consider when suggesting vendors.

Then, click and drag the row for that item up or down the list to prioritize it. Dragging it up the list increases its priority in Mercury's suggestions. Dragging it down the list decreases its priority.

Weighting factors include:

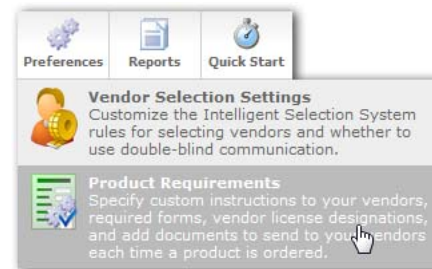
- Acceptance Percentage
- Expiration Percentage
- On Time Percentage
- Professionalism Rating
- Proximity to Subject
- Quality Rating

- Rework Percentage
- Turn Time

## Product Requirements

To include a standard set of requirements for the different appraisal products you order (like a standard number of comps or required forms) or to include a set of standard documents with every appraisal order of a specific type, you can edit your Mercury Appraisal Product Requirements. To edit these preferences:

1. In [Mercury Network](#), click **Preferences**, and select **Product Requirements**.

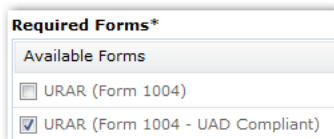


2. In the screen that appears, you can enter a fee under the **My Product Fee** column to implement a standard fee for the product that will replace the vendor's published fee. If you have a My Product fee entered and a Vendor Override Fee exists, the override fee will apply. Be sure to **save** your changes.

# Mercury Network User's Guide

Products	My Product Fee
Uniform Residential Appraisal (FNMA 1004)	\$450
Uniform Residential Appraisal w/ REO (FNMA 1004)	Click to enter fee...
FHA Appraisal (FNMA 1004)	\$500
Single Family Investment (1004, 1007, and 216)	\$400
Single Family FHA Investment (1004, 1007, and 216)	\$750
Single Family Investment w/Comparable Rent Sch (1004 and 1007)	\$600
Single Family FHA Investment w/Comparable Rent Schedule (1004 and 1007)	Click to enter fee...
Single Family Investment w/Operating Income Statement (1004 and 216)	\$600
Single Family FHA Investment w/Operating Income Statement (1004 and 216)	Click to enter fee...
Exterior Only Residential Report (FNMA 2055)	Click to enter fee...
Exterior Only Residential Report w/ Comparable Photos (FNMA 2055)	Click to enter fee...
Exterior Only Investment (2055, 1007, and 216)	Click to enter fee...
Exterior Only Investment w/Comparable Rent Schedule (2055 and 1007)	Click to enter fee...
Multi-Family Appraisal (FNMA 1025)	\$550
Multi-Family FHA (FNMA 1025)	Click to enter fee...
Multi-Family Investment (FNMA 1025 and 216)	Click to enter fee...

3. In the list of products that appears, double-click to select the appraisal product type you wish to adjust, or highlight the product and click **Edit** on the upper left.
4. Type any standard comments or special instructions into the provided box at the top of the screen.
5. In the **Required Forms** section, check the boxes beside each requirement you wish to enforce. If the requirement specifies a quantity (such as the number of required comps), remember to select the appropriate quantity from the drop-down menu to the right of that requirement.
  - o Note that, if you need to receive a UAD-compliant appraisal for this product, simply check the box to **Require UAD** for the selected product.

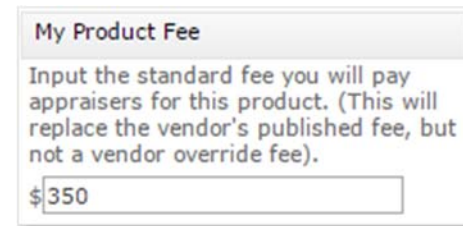


Required Forms*	
Available Forms	
<input type="checkbox"/>	URAR (Form 1004)
<input checked="" type="checkbox"/>	URAR (Form 1004 - UAD Compliant)

- o Note that you can only require a UAD appraisal for forms that have already been UAD-standardized.
6. If you want to restrict or favor appraisers with certain designations for the appraisal product you selected, mark one of the options in the **Designations** section. Options include:

- o **Do not use** - No restriction or preference based on the appraiser's designation.
- o **Prefer appraiser with this designation** - Rank appraisers with the designations you mark higher for this type of appraisal product than those without the marked designations.
- o **Require appraisers to have this designation** - Only order this type of appraisal from appraisers with the marked designation.

7. If you've selected to prefer or require certain designations, be sure to mark the check boxes beside the required designations for this appraisal product type.
8. If you have any standardized attachments you want to include with every appraisal order of this type, click **Upload** in the **Attached Documents** section on the right. Then, click **Upload** again, browse out to the file you wish to attach, click to select it, and click **Open** to attach it to your order preferences.
9. To choose which types of vendors may be selected to fulfill orders for this product, check each applicable vendor in the **Available Vendors** section.
  - o **My Product Fee**: This feature allows you to input a standard fee for the product. This fee will only be ignored if there is a Vendor Override Fee that applies. As a reminder, you can enter multiple My Product Fees in the Product Requirements main screen.

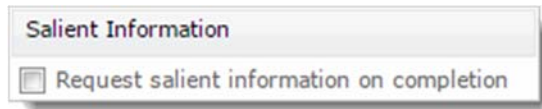


**My Product Fee**

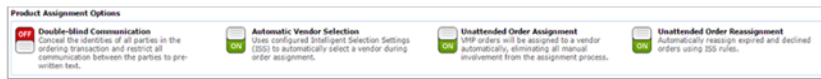
Input the standard fee you will pay appraisers for this product. (This will replace the vendor's published fee, but not a vendor override fee).

# Mercury Network User's Guide

- o **Salient Information:** This feature will allow you to have access to salient information automatically from the completed appraisal report on a per product basis. Once enabled, the requested information will be made available in Order Details for you to view and edit on completed orders.



10. Configure your Product Assignment Options at the bottom.
- Â Click the on/off switch to enable or disable **Double-Blind Communication, Automatic Order Assignment, Unattended Order Assignment, and Order Auto Reassignment.** Â The Product Assignment Options configured for each product override the global settings configured in the Vendor selection settings.Â For example, you can turn on Automatic Order Assignment for all orders in the Vendor Selection Settings, but turn it off for any Appraisal Update/Recertification (FNMA 1004D) products in the Product Requirements.



11. When finished, click **Save** to apply your preferences to the selected product type. Then, repeat the process for each additional product you wish to adjust.

## Connection Settings

Mercury Network has the ability to connect to multiple 3rd party systems.

Once logged into Mercury, click **Preferences** and then **Connection Settings**.



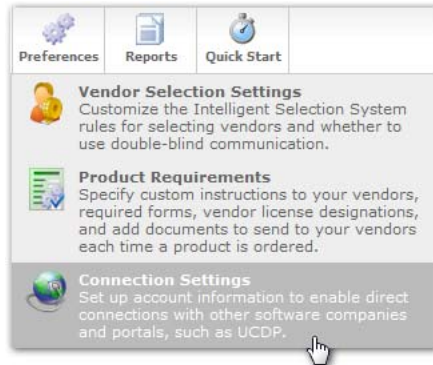
See the topics below for details on each available integration.

## UCDP Settings

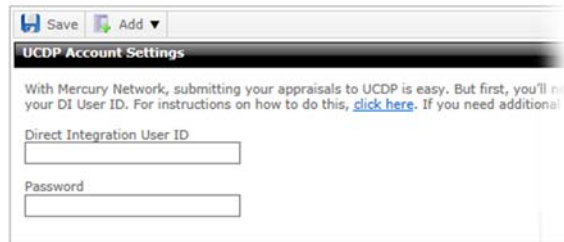
In order to submit to UCDP from Mercury Network, you'll need supply some information about your UCDP registration. Here's what you'll need to do:

1. Log into Mercury Network.
2. At the top, click **Preferences**, and choose **Connection Settings**.

# Mercury Network User's Guide



3. In the **Direct Integration User ID** field, enter your DI User ID. If you don't have a DI User ID, [click here for help getting one or locating yours.](#)

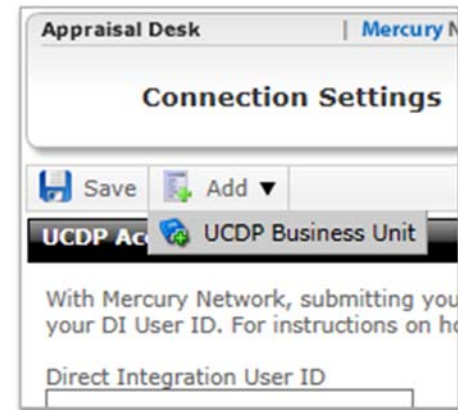


4. Enter the Direct Integration User's password in the **Password** field. This is a password you created when you set up the DI User in the UCDP. It's not necessarily the same as your UCDP User password.
5. Now, click **Save** in the upper-left.

## Add UCDP Business Units

You'll need to set up at least one Business Unit in order to submit to UCDP. You can add multiple Business Units, if necessary.

1. Click **Add**, and choose **Business Unit**.



2. Type the **Business Unit Name** and the **Business Unit Number**. Then, enter the Fannie Mae Seller/Servicer Number or Non-Seller/Servicer ID, and the Freddie Mac Seller/Servicer Number or Third Party Originator Number, if applicable.

# Mercury Network User's Guide

**Business Unit Settings**

Use the fields below to enter your UCDP Business Unit information for Fannie Mae and/or Freddie Mac. You don't have to enter information for both of the GSEs, but at least one is required. The information you'll need is in the UCDP web portal. There, your UCDP administrator can log in and select "User and Business Unit Administration" under the "Account Administration" tab.

Business Unit Name:

Business Unit #:  ?


FNM S/SN or Non-S/SN ID:  ?

FRE S/SN or TPO #:  ?


3. Click **OK**.

Now, the new Business Unit appears in the list, along with any existing Business Units. Here, you can do a couple of different things:

UCDP Business Units			
Business Unit Name	Business Unit #	Fannie Mae Seller Servicer #	Freddie Mac Seller Servicer #
Henshaw Group Lending	95417803	323471498	255991196
Franklin Associates Lending	51057183	897096899	717706563

- Click any column header to sort the list using that column. Click the column header again to reverse the order.
- Hover over the Business Unit and an **Edit** icon (  ) appears to the right. Click it to change the Business Unit's configuration.

UCDP Business Units				Edit	Remove
Business Unit Name	Business Unit #	Fannie Mae Seller Servicer #	Freddie Mac Seller Servicer #		
Henshaw Group Lending	95417803	323471498	255991196		
Franklin Associates Lending	51057183	897096899	717706563		

- When you hover over the Business Unit, you'll also see a **Remove** icon (  ) to the right. Click it, then click **Yes** to confirm that you want to delete the Business Unit.

To add additional Business Units, simply repeat the steps above, starting with [Step 1](#).

## UCDP Automatic Settings

Once you've [added a Business Unit](#), the UCDP Automatic settings become available. These settings allow you to submit UAD compatible appraisals to the UCDP automatically when a specific order status is applied to the appraisal. To set up the UCDP Automatic settings:

- Check the box to **Automatically submit to the UCDP**.
- Choose whether you want to submit it **the first time** or **every time** a specific order status is applied to an order.
- Select your business unit, choose the order status that will automatically submit the appraisal to UCDP when that status is applied, and then select whether you want to submit it to **Fannie Mae**, **Freddie Mac**, or **Both GSEs** using the **Submit to** drop-down.

**UCDP Automatic Settings**

Automatic UCDP submission will submit UAD compatible appraisals to the UCDP automatically based on your settings.

☒ Automatically submit to the UCDP every time an order's status changes to Completed

Business Unit: Henshaw Group Lending

Submit to: Both GSEs



# Mercury Network User's Guide

## QuickBooks

Your VMP XSite allows you to integrate all of your Mercury Network accounting info directly with QuickBooks. You'll save time re-typing data, and keep your ledgers in sync for better accuracy.

To begin using the QuickBooks integration, you'll need to do a quick setup — [you'll find more information here](#).

When you've completed the setup, you're ready to use the integration, and [you can learn more here](#).

## QuickBooks Setup

Before you begin using QuickBooks with Mercury Network, you'll need to a few things:

- Make sure you have a compatible version of QuickBooks installed. [You'll find a list of compatible versions here](#).
- Download and install the **QuickBooks Web Connector**. [You'll find it on this page](#).
- Make sure you know the names of your **Accounts Receivable (AR)**, **Accounts Payable (AP)**, and **Expense Accounts**. If you haven't created these in QuickBooks, you'll need to do so before setting up the integration.

When you're ready, here's how to set up the integration:

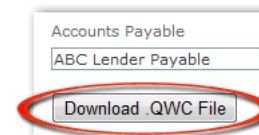
1. Open QuickBooks. QuickBooks needs to be running while you complete the setup process.
2. Log into Mercury Network and click **Preferences**, **Connection Settings**.



3. Check the box to **Enable QuickBooks Web Connector Integration**.



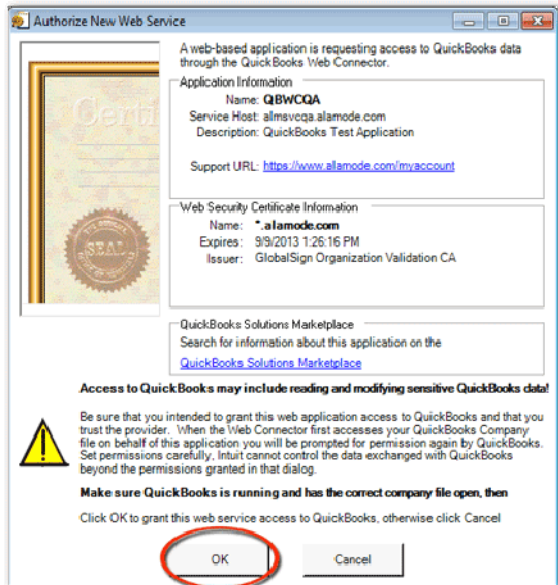
4. In the fields provided, type the names of your **AR**, **AP**, and **Expense** accounts, then click **Save** in the upper-left.
5. After you click **Save**, click **Download .QWC File**.



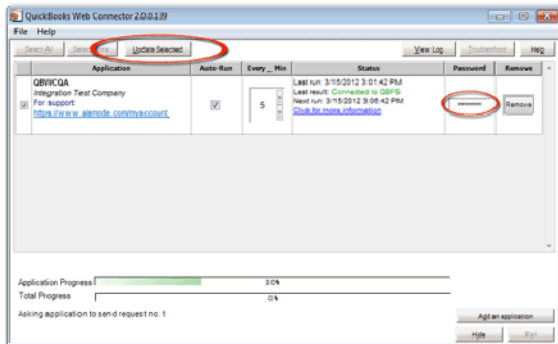
When prompted, go ahead and **Run** or **Open** that file. Depending on your browser, you may need to confirm additional security prompts. You'll also see a dialog to **Authorize a New Web Service**. You'll need to click **OK** for the integration to work.



# Mercury Network User's Guide



6. After a short installation, the Web Connector will appear. Here, you'll need to enter your Mercury Network administrator's password in the **Password** field.



There are also a couple of other options in the QuickBooks Web Connector:

- o Place a check in the box in the far left column, then click **Update Selected** near the upper-left to force the data to sync between QuickBooks and Mercury Network.

- o **Auto-Run:** Check this box, then enter a number in the **Every \_ Min** box. This will make QuickBooks automatically sync on a regular schedule based on the number of minutes you entered.
- o If you'd like to make changes to these settings later, you can click the QuickBooks Web Connector icon in your system tray (in the bottom-right corner near your clock.) This will open the QuickBooks Web Connector again so you can make changes to your settings.

That's it. Now you're ready to begin [using the QuickBooks integration](#).

## b) QuickBooks Workflow

As you begin using the QuickBooks integration, there are a few things to keep in mind:

- o You'll need to create a **Vendor record** in QuickBooks for every appraiser on your **fee panel** in Mercury Network.
- o You'll need to create a **Customer record** in QuickBooks for each of your clients in Mercury Network.
- o You'll need to add an Item in QuickBooks called **Appraisal Fee**.

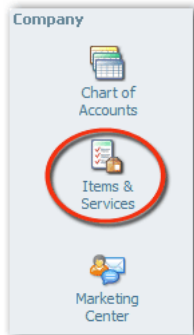
There are also a few requirements before receivables and payables can be synced with QuickBooks. Below, you'll find detailed info about all of this.

## Create the "Appraisal Fee" Item

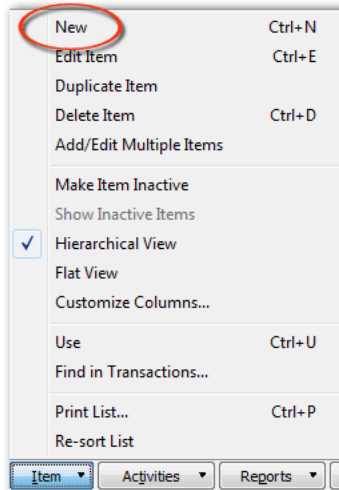
When QuickBooks syncs with Mercury Network, the fee for the appraisal must have an "Item" in QuickBooks. Here's how to create this appraisal fee Item:

# Mercury Network User's Guide

1. From **QuickBooks Home**, in the **Company** area, click **Items and Services**.



2. Click **Item** in the lower-left corner, then choose **New** from the menu.



3. In the dialog that appears, you'll need to do a few things:

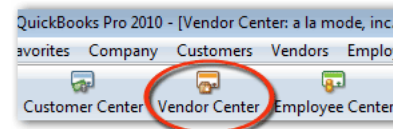
- o Use the **Type** drop-down to select **Service**.
- o In the **Item Name/Number** field, type **Appraisal Fee**.
- o Click **OK** to save your changes.

Now, this fee item will be used for appraisal fees that are synced to QuickBooks from Mercury Network.

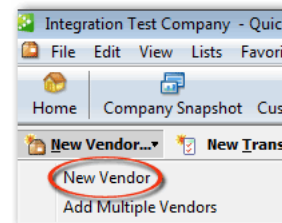
## Create a Vendor record

A Vendor record must be created in QuickBooks for each appraiser before accounting information can be synced from Mercury Network.

1. In QuickBooks, access the **Vendor Center**.



2. Click **New Vendor** and select **New Vendor** in the drop-down.



# Mercury Network User's Guide

3. Now, in the dialog that appears, type the appraiser's **Company name** as it appears in Mercury Network into the **Vendor Name** field in QuickBooks. For example: If you looked at the appraiser's profile in Mercury Network, you would take the **company name** from the second line and enter it in the **Vendor Name** field in QuickBooks.



None of the other fields in this dialog are required, although you can complete as many of them as you like.

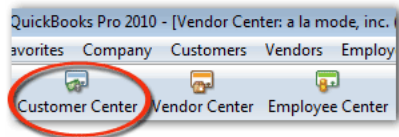
4. Click **OK** to save the new record.

That's it. Now this appraiser is set up to sync accounting information from QuickBooks.

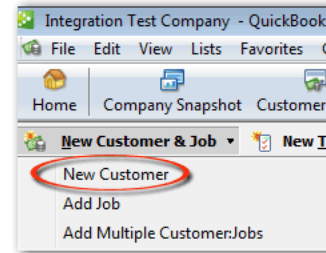
## Create a Customer Record

A new Customer Record must be created in QuickBooks for each client before accounting data can be synced from Mercury Network.

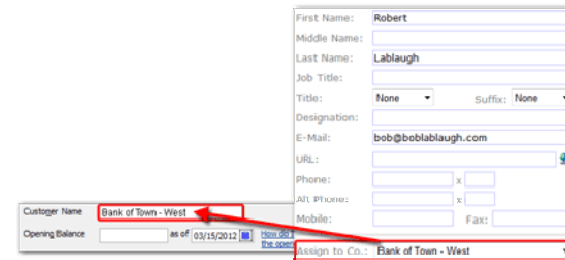
1. In QuickBooks, access the **Customer Center**.



2. Click **New Customer & Job**, then select **New Customer** in the drop-down.



3. In the dialog that appears, you'll need to enter the client's company name in a specific format:
- o The description of the format is "Company name space dash space Branch".
  - o For example, if you have a Mercury Network client with a company name of **Bank of Town** and a branch named **West**, you would create a Customer record in QuickBooks with the following name exactly as it appears in the contact details: **Bank of Town - West**



- o Use your own experienced appraisers, or those already on M

If you were to spell out that formatting it would look like this: "Company name space dash space branch name".

4. Click **OK** to save your changes.

This client is now ready to sync accounting information to QuickBooks from Mercury Network.

# Mercury Network User's Guide

## Requirements for QuickBooks syncing

Here are the requirements for an **Accounts Receivable** item to be synced with QuickBooks:

- o The invoice must be for an order on your VMP XSite. Ad-hoc invoices will not be synced.
- o The invoice must contain an invoice date.
- o The invoice date must be greater than the date your QuickBooks integration was enabled or the Last Sync Date.
- o The fee must be greater than \$0.
- o Bill to contact info must be entered on the invoice

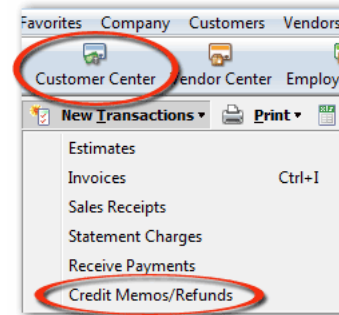
Here are the requirements for an **Accounts Payable** item to be synced with QuickBooks:

- o There must be a vendor assigned to the order.
- o The first completion for the order must occur after the QuickBooks integration was enabled or the Last Sync Date.
- o Orders will only sync with Accounts Payable after the first completion. If the order is completed more than once, only the first completion will actually be synced into QuickBooks.

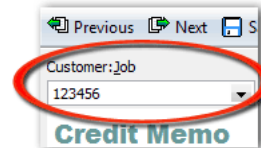
## Issuing a refund

If you need to issue a refund to a client, you can do so in QuickBooks. Here's how:

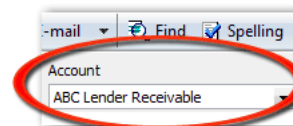
1. In QuickBooks, click **Customer Center**, then select **Credit Memos/Refunds** in the drop-down.



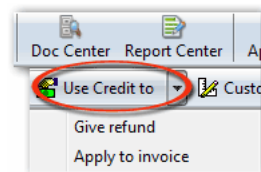
2. In the dialog that appears, use the **Customer: Job** drop-down to select the customer and the job for which you're issuing the refund.



3. Make sure the correct account is selected in the **Account** drop-down. You'll only see this option if you have more than one Accounts Receivable account in QuickBooks.



4. Click the **Use Credit to** menu item and choose **Apply to invoice**.



5. In the **Apply Credit to Invoices** window, choose the invoice to which you want to apply the credit.

6. Click **Save and Close** in the bottom-right corner.

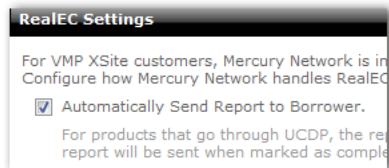
# Mercury Network User's Guide

## RealEC Configuration

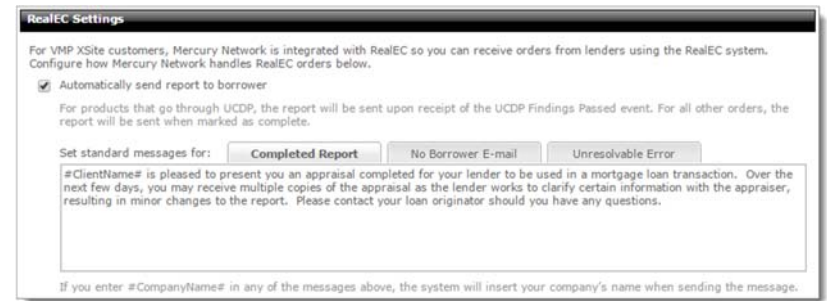
VMP XSite users tied into RealEC can have appraisals automatically routed through their appraisal management XSite. For information on a Real EC integration, contact Client Relations at 888-794-0455 and ask for an integrations specialist.

This area includes a couple of options for clients using this feature within Mercury Network.

- **Automatically send status back to RealEC:** - See full status report for your appraisal in RealEC, and pass all events or just those you choose, back into RealEC automatically.
- **Automatically Send Report to Borrower:** - The report will be sent to the borrower when the the order is marked complete (or upon receipt of the UCDP Findings Passed event for UCDP-bound reports)



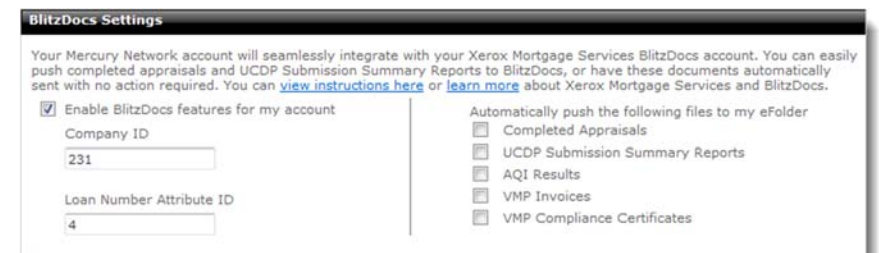
- **Set standard messages for:** - These three tabs let you set up customized messages to be delivered conditionally, depending on the deliverability of the appraisal. In any of these messages, you can enter #CompanyName# and your company name will be inserted in its place.



## BlitzDocs

Our partnership with Xerox Mortgage Services has resulted in a direct integration to their BlitzDocs product. If you have a BlitzDocs account, you can now automatically send appraisals and UCDP documentation directly to your BlitzDocs folder, automatically or manually. It's a huge advantage for your workflow when you use the BlitzDocs intelligent collaborative network to accelerate loans through their lifecycle.

Click **Preferences**, then **Connection Settings** to get to the BlitzDocs configuration for your Mercury Network account.



- The Company ID and Loan Number Attribute ID are assigned by Xerox.
- Documents are tracked according to the Loan Number.

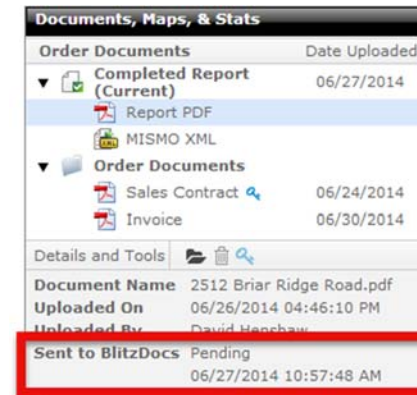
Select the types of files to be automatically pushed to your eFolder:

# Mercury Network User's Guide

- When **Completed Appraisals** is marked, any report marked as completed will automatically be sent to your BlitzDocs account.
- When **UCDP Submission Summary Reports** is marked, the SSR resulting from a UCDP submission will be pushed to BlitzDocs upon it being received back from the UCDP portal. Since UCDP results aren't always instant, this feature keeps you from having to continually check back for your UCDP results.
- When **AQI Results** is checked, Any time AQI results are generated, they are automatically pushed to your eFolder.
- When **VMP Invoices** or **VMP Compliance Certificates** is checked, any time one of those document types is attached or uploaded, they are automatically pushed to your eFolder.

You can manually send a document to BlitzDocs by opening the order, clicking **Set Order Status** and choosing **Send to BlitzDocs**.

Likewise, in the document area, you are shown if a document is pending, was accepted or was rejected. When documents are rejected, be sure to check the loan number on them and make sure there is a corresponding file in your BlitzDocs account.



## BlitzDocs Options in the Orders Grid

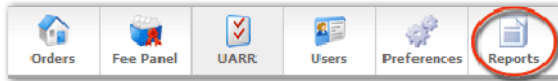
When BlitzDocs features are enabled on your Mercury Network account, you are also able to see which reports have been pushed to BlitzDocs via a column on the right side of the order grid.

Mercury User	Last Updated	Xerox	UCDP	VMP
Richard Brown	07/26/2012 02:00:49 PM	✓		✓
Richard Brown	07/26/2012 02:30:23 PM	✓		✓
Richard Brown	09/05/2012 12:00:54 AM			✓
Richard Brown	09/05/2012 12:02:18 AM	✓		✓
Richard Brown	09/05/2012 02:00:24 PM			



# Mercury Network User's Guide

## Reports

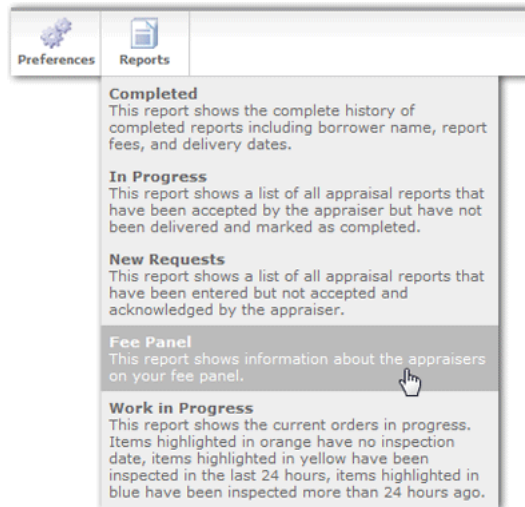


With Mercury Network, you can quickly run reports about your orders' status, your fee panel, and completed reports, then view them in Mercury Network, or export them as data that can be used to fine-tune your organization's appraisal management workflow.

## Reporting

Mercury Network provides a variety of printable reports you can use to track your appraisal orders. To run a Mercury Network report...

1. [Log into your Mercury Network account.](#)
2. Click **Reports** from the menus and select the report to run.



Mercury runs a report displaying the data you selected.

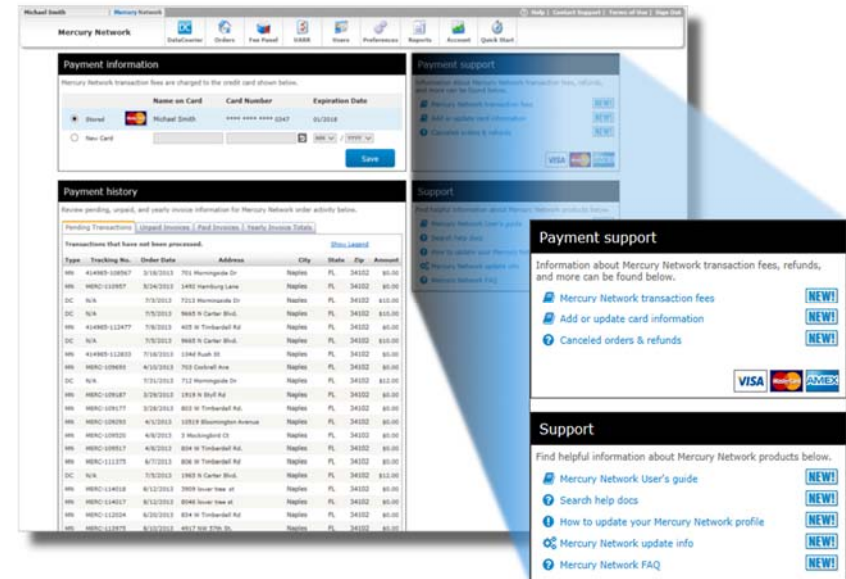
- To print this report, click **Print** in the top toolbar and use your computer's standard print function to finish printing it.
- To export this report, click **Export** in the top toolbar and select either the Excel 2007 Workbook, Excel XP & 2003 Workbook, or Comma Delimited format for your report to download an exported copy of it.

# Mercury Network User's Guide

## Account

The **Account** view allows you to manage your [Payment Information](#) and review your [Payment History](#) for orders you've accepted. From here, you can add or update the credit card used for transaction fees charged for Mercury Network orders you place with vendors, as well as AQM and SureReceipts transaction fees, in the **Payment information** section, as well as review any transactions that are currently pending, your unpaid invoices, paid invoices, and your yearly invoice totals in the **Payment History** section.

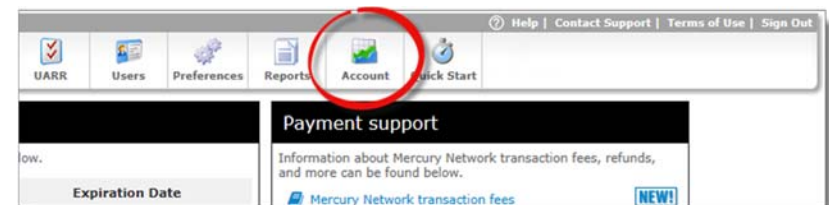
To access the **Account** view, make sure that the admin user for the account has [enabled the permission](#) for your user profile. Then, simply [sign in](#) to Mercury Network and click **Account** in the top toolbar.



## Payment Information

The **Payment Information** section of the [Account](#) view displays the credit card currently on file used for Transaction Fees. It also allows you to update the existing credit card or add a new card to your account. Follow the instructions below to add a credit card:

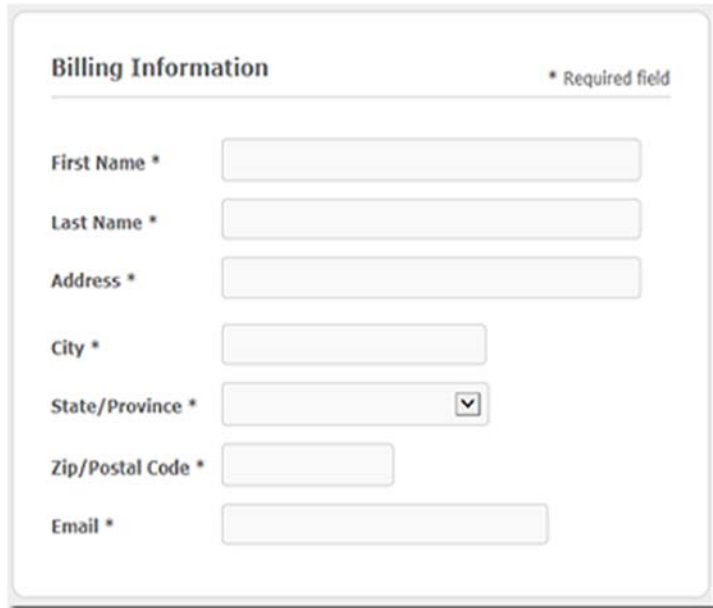
1. [Click here](#) to sign in and go directly to your Mercury Network account.



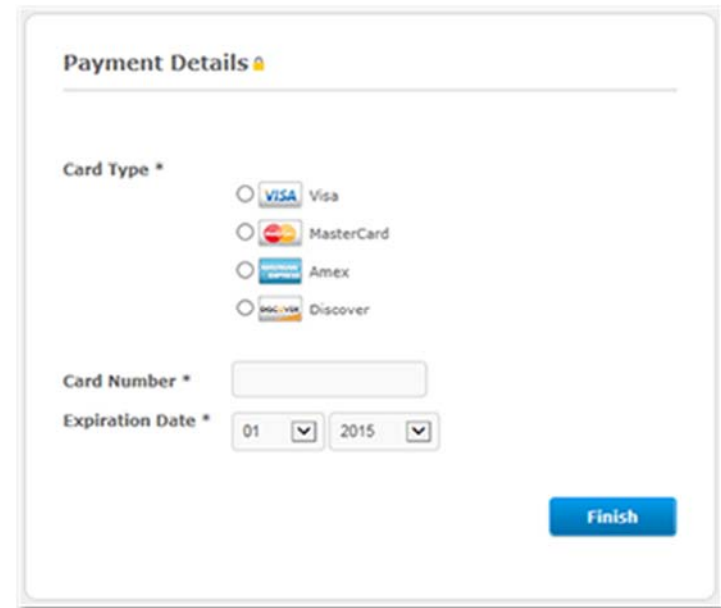
If you weren't taken directly to the Mercury Network Account section, click **Account** in the top toolbar.

# Mercury Network User's Guide

2. In the **Payment information** section, select **New Card**. Then, fill out all of the required fields for the **Billing information**, along with the **Card type**, **Card number**, and **Expiration date** fields.

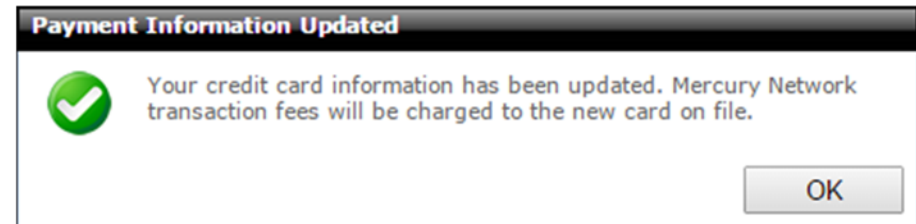


The 'Billing Information' form is a rectangular box with a title bar. It contains several input fields, each with an asterisk indicating it is required. The fields are: First Name, Last Name, Address, City, State/Province (a dropdown menu), Zip/Postal Code, and Email. A small note '\* Required field' is located in the top right corner of the form.



The 'Payment Details' form is a rectangular box with a title bar. It contains several input fields and a 'Finish' button. The fields are: Card Type (radio buttons for Visa, MasterCard, Amex, and Discover), Card Number, and Expiration Date (two dropdown menus for month and year). The 'Finish' button is a blue button located in the bottom right corner.

3. When you're finished, click **Finish**. Then, click **OK** on the confirmation message.



The 'Payment Information Updated' confirmation message is a rectangular box with a title bar. It contains a green checkmark icon, a message stating 'Your credit card information has been updated. Mercury Network transaction fees will be charged to the new card on file.', and an 'OK' button in the bottom right corner.

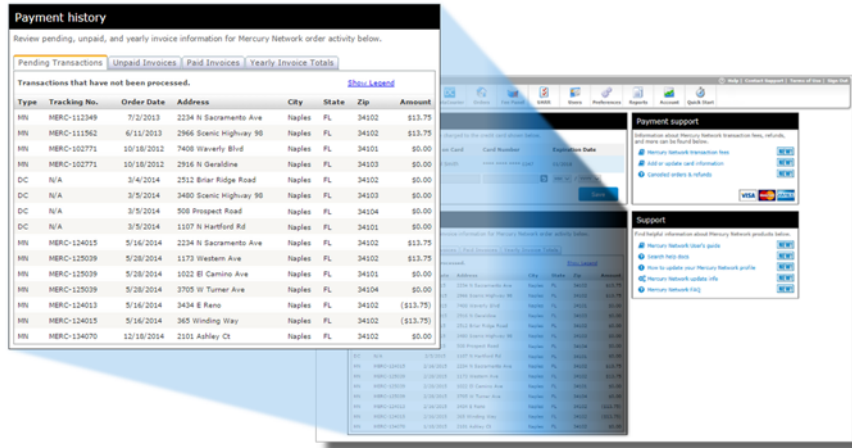
That's it! At this point, you should see the card information listed as **Stored**.

## Payment History

The Payment History section of the [Account](#) view allows you to review any transactions that are currently pending, view a list of

# Mercury Network User's Guide

any unpaid invoices, view a list of your paid invoices, and review your yearly invoice totals.



Type	Tracking No.	Order Date	Address	City	State	Zip	Amount
MN	MERC-112349	2/2/2015	2234 N Sacramento Ave	Naples	FL	34102	\$13.75
MN	MERC-111562	2/11/2015	2966 Scenic Highway 98	Naples	FL	34102	\$13.75
MN	MERC-102771	1/18/2015	7408 Waverly Blvd	Naples	FL	34101	\$0.00
MN	MERC-102771	1/18/2015	2916 N Geraldine	Naples	FL	34103	\$0.00
DC	N/A	2/4/2015	2512 Briar Ridge Road	Naples	FL	34102	\$0.00
DC	N/A	2/5/2015	3480 Scenic Highway 98	Naples	FL	34103	\$0.00
DC	N/A	2/5/2015	508 Prospect Road	Naples	FL	34104	\$0.00
MN	MERC-124015	2/16/2015	2234 N Sacramento Ave	Naples	FL	34102	\$13.75
MN	MERC-125039	2/28/2015	1173 Western Ave	Naples	FL	34102	\$13.75
MN	MERC-125039	2/28/2015	1022 El Camino Ave	Naples	FL	34101	\$0.00
MN	MERC-125039	2/28/2015	3705 W Turner Ave	Naples	FL	34104	\$0.00
MN	MERC-124013	2/16/2015	3434 E Reno	Naples	FL	34102	(\$13.75)
MN	MERC-124015	2/16/2015	365 Winding Way	Naples	FL	34102	(\$13.75)
MN	MERC-134070	1/18/2015	2101 Ashley Ct	Naples	FL	34102	\$0.00

## Pending Transactions

The Pending Transactions tab shows a list of the invoices where an order has been accepted and an attempt to process the transaction fee has not been made. Each transaction displays the order type, tracking number, order date, address/city/state/zip, and the amount of the transaction fee amount. Click **Show Legend** on the upper right of the list to view descriptions of the possible order types that are displayed.

## Payment history

Review pending, unpaid, and yearly invoice information for Mercury Network order activity below.

[Pending Transactions](#) [Unpaid Invoices](#) [Paid Invoices](#) [Yearly Invoice Totals](#)

Transactions that have not been processed. [Show Legend](#)

Type	Tracking No.	Order Date	Address	City	State	Zip	Amount
MN	MERC-112349	2/2/2015	2234 N Sacramento Ave	Naples	FL	34102	\$13.75
MN	MERC-111562	2/11/2015	2966 Scenic Highway 98	Naples	FL	34102	\$13.75
MN	MERC-102771	1/18/2015	7408 Waverly Blvd	Naples	FL	34101	\$0.00
MN	MERC-102771	1/18/2015	2916 N Geraldine	Naples	FL	34103	\$0.00
DC	N/A	2/4/2015	2512 Briar Ridge Road	Naples	FL	34102	\$0.00
DC	N/A	2/5/2015	3480 Scenic Highway 98	Naples	FL	34103	\$0.00
DC	N/A	2/5/2015	508 Prospect Road	Naples	FL	34104	\$0.00
DC	N/A	2/5/2015	1107 N Hartford Rd	Naples	FL	34101	\$0.00
MN	MERC-124015	2/16/2015	2234 N Sacramento Ave	Naples	FL	34102	\$13.75
MN	MERC-125039	2/28/2015	1173 Western Ave	Naples	FL	34102	\$13.75
MN	MERC-125039	2/28/2015	1022 El Camino Ave	Naples	FL	34101	\$0.00
MN	MERC-125039	2/28/2015	3705 W Turner Ave	Naples	FL	34104	\$0.00
MN	MERC-124013	2/16/2015	3434 E Reno	Naples	FL	34102	(\$13.75)
MN	MERC-124015	2/16/2015	365 Winding Way	Naples	FL	34102	(\$13.75)
MN	MERC-134070	1/18/2015	2101 Ashley Ct	Naples	FL	34102	\$0.00

## Unpaid Invoices

The Unpaid Invoices tab shows a list of the invoices where an order has been accepted and an attempt was made to process the transaction fee, but it failed, or the charge could not be processed. Each unpaid invoice displays the invoice number, the invoice date, the status, credits applied, the Client Connect transaction fee total, the Mercury Network transaction fee total, and the total amount of all transaction fees. Click **View/Print Invoice** to open the a specific invoice in a separate window to view the invoice details and/or print the unpaid invoice.

# Mercury Network User's Guide

Payment history						
Review pending, unpaid, and yearly invoice information for Mercury Network order activity below.						
Pending Transactions	Unpaid Invoices	Paid Invoices	Yearly Invoice Totals			
Invoice No.	Invoice Date	Status	Credits Applied	Client Connect	Mercury Network	Total Amount
1001540180	4/3/2014	Failed	0	\$0.00	\$13.75	\$13.75 <a href="#">View/Print Invoice</a>

## Paid Invoices

The Paid Invoices tab shows a list of the invoices where an order has been accepted and the transaction fee was processed successfully. To begin, simply select a month from the drop-down menu and click **Search** to view a complete list of your paid invoices for that month. Each paid invoice displays the invoice number, the invoice date, the status, credits applied, the Client Connect transaction fee total, the Mercury Network transaction fee total, and the total amount of all transaction fees that were processed. Click **View/Print Invoice** to open a specific invoice in a separate window to view the invoice details and/or print the paid invoice.

Payment history						
Review pending, unpaid, and yearly invoice information for Mercury Network order activity below.						
Pending Transactions	Unpaid Invoices	Paid Invoices	Yearly Invoice Totals			
Paid invoices for the month of: Jul 2014				Search		
Invoice No.	Invoice Date	Status	Credits Applied	Client Connect	Mercury Network	Total Amount
1001540180	4/3/2014	Paid	0	\$0.00	\$13.75	\$13.75 <a href="#">View/Print Invoice</a>

## Yearly Invoice Totals

The Yearly Invoice Totals tab shows a summary of the invoices for a selected year. To begin, simply select a year from the drop-down menu and click **Search** to view the total number of invoices, Client Connect transactions, Mercury Network transactions, and the total number of all transactions for that year. Each yearly total also displays the total number of credits applied, the total amount of Client Connect transaction fees, Mercury Network transaction fees, and the total amount of all transaction fees for that year.

Payment history						
Review pending, unpaid, and yearly invoice information for Mercury Network order activity below.						
Pending Transactions	Unpaid Invoices	Paid Invoices	Yearly Invoice Totals			
Paid invoices for the year of: 2013				Search		
No. Invoices	Client Connect Transactions	Mercury Network Transactions	Total Transactions	Total Credits Applied	Client Connect Amount	Mercury Network Amount
238	71	263	334	3	\$621.25	\$3616.25

**Hint:** The Total Amount for the Yearly Invoice Total can be considered a business expense for tax purposes.