

Introducing an Enhanced Appraisal Process

Reunion Mortgage is pleased to introduce an enhanced appraisal process through our new Appraisal Management Company (AMC), StreetLinks, effective Thursday, December 3, 2009.

The new process is very similar to our current process. Brokers will access StreetLinks through the *Online Services Login* page of our website to sign up with StreetLinks and request an appraisal. The enhancements include:

- Lower fees overall
- A published Fee Schedule ([click here](#) to view)
- Higher quality appraisals to reduce the need for Desk Reviews
- Improved customer support

StreetLinks will replace Reunion's current AMCs. A temporary link to Property Sciences' online portal will be available on the *Online Services Login* page of our website under *Request Appraisal*, so brokers with pending appraisals can complete those orders. Please do not start new orders with Property Sciences after December 2nd.

The new GFE requirements that become effective on January 1st will require brokers to accurately quote all fees, unless there is a changed circumstance. The published Fee Schedule will enable brokers to quote a correct appraisal fee, unless the property is later discovered to be complex and require additional fees.

The January 1st changes will also prevent brokers from paying for an appraisal before the borrower receives the initial disclosures. Therefore, this option will not be available through StreetLinks for the remainder of this year.

Brokers will also be required to use StreetLinks for all FHA appraisals beginning January 1st. FHA appraisals can be ordered through StreetLinks beginning December 3rd.

Links to sign up with StreetLinks and begin requesting appraisals will be available on the *Online Services Login* page of our website early tomorrow morning.

Reminder: Submit an [eCommunication Disclosure Consent](#) form with your 1003 and GFE so Reunion can email initial disclosures to your borrower and eliminate the 3-day mailing period!!

Please contact your Account Executive or branch if you have any questions.