



Appraisal Management Services of America, Inc.

Nationwide Appraisal & Review Services

Providing Quality Appraisal & Review Services in ALL 50 STATES

- Conventional
- FHA
- REO
- Reviews
- BPO
- Portfolio Valuation Services
- Disaster Inspections
- AVM



**Appraisal Management
Services of America, Inc.**

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Company Information

Appraisal Management Services of America (AMSA) was founded in 2000 to meet the appraisal needs of mortgage lenders and investment banks. The principals have a combined 30 years of experience in the mortgage and appraisal industries. AMSA offers a variety of nationwide appraisal services including reviews, FHA and REO appraisals, BPOs, conventional appraisals and portfolio valuation. Unlike large management firms that bundle numerous loan services, AMSA focuses on appraisal and review services. We intentionally limit the services we offer in order to provide our clients with high quality reports, fast turnaround and unparalleled customer service.

At AMSA, we understand the competitive nature of the mortgage industry and strive to give our clients a competitive edge by offering quick turnaround. AMSA guarantees all orders received by 4 p.m. (PST) will be processed the same day. We will always do our best to accommodate rush orders and meet requested due dates. We are also sensitive to the current volatile market conditions and understand the urgency in getting properties valued promptly and that all unique investor or lender guidelines are met.

AMSA takes pride in providing unparalleled customer service. Our customer service representatives are knowledgeable, courteous and available to assist you with all your appraisal needs. AMSA customer service representatives will place your orders with the approved appraiser offering the quickest turnaround, monitor and track your orders, send updates on the status of your orders including immediate notification of problems or delays and send daily confirmations of orders received. Clients may also keep track of their orders and get up to the minute status on our website at www.amsainc.net. Customer satisfaction is our number one priority.



Advantages of Using AMSA

QUALITY PRODUCT & QUALITY APPRAISERS

- Extensive nationwide network of appraisers
- Approval process for appraisers which includes review of their work, verification of licensing and references
- Appraiser's license, resume and insurance coverage kept on file
- Established relationships with approved appraisers ensures quality work product and timely turnaround

REASONABLE FEES AND FAST TURNAROUND

- Relationship with approved appraisers results in reduced fees from volume pricing, allowing AMSA to charge competitive rates
- Appraisers provide quick turnaround time based on long term loyalty
- Ability to accommodate rush orders or special requests

EASE OF USE AND TIME SAVINGS

- We monitor and keep track of your orders
- Nationwide coverage (all orders can be sent to AMSA)
- Save time and money by not having to screen for quality appraisers; your loan agents can focus on what they do best, selling! Our coordinators can handle all your appraisal needs for you
- Custom Reports for Portfolio Valuation products or for volume clients

UNPARALLELED CUSTOMER SERVICE

- Knowledgeable and courteous customer service representatives
- Immediate notification of problems or delays
- Continuous updates on the status of your orders
- Account manager assigned to each client. We are NOT a call center. Your account manager will handle all your files from start to finish.

INTERNAL REVIEW

- All appraisals and appraisal reviews are reviewed for quality and content prior to being sent to the client.
- AMSA also reviews reports for individual lender or investor requirements specified for each individual client

PAYMENT METHOD OPTIONS

- We accept MC/Visa, Discover and American Express from both clients and borrowers.
- We offer the option to bill the lender upon credit approval when accounts is set up
- We offer the option to collect COD on full appraisal orders.
- Payment can also be processed on our website



Advantages of Using AMSA (cont.)

UP-TO-THE-MINUTE STATUS AVAILABLE ON OUR WEBSITE

- Each client is given a log-in and password for our website
- Status can be accessed on all your appraisal orders
- Ability to run reports to check on all files for single loan agent, or order status (assigned, scheduled, on hold)
- Website has direct e-mail link to the account manager for questions on your files

You are logged in as: HLC Inc dba
Lending Tree Loans

[Search For Appraisals](#) [logout](#)

| | |
|----------------|-------------------------------------------------------------------------------------|
| File ID | 33741 |
| File Status | SCHEDULED |
| Appraisal Type | FULL |
| Loan Manager | GEORGE WASHINGTON |
| AMSA Contact | DANIELLE GRIEGO X205 danielle@amsainc.net |
| Email Contact | Email |

| Loan # | Borrower Name | Address | City | Date Received | Date Due | Inspection Date | Date Sent |
|---------|---------------|--------------|---------|---------------|----------|-----------------|-----------|
| 4044545 | POITRY, TRACY | 53285 AURORA | KASILOF | 2/28/2006 | 4/5/2006 | 3/8/2006 | |

Lender Comments
3/30 value ok, proceed! 3/29 contacted loan agent, value issue, on hold

End Of Record

Website example, status page

PAY ON THE WEB

We now offer the option of payment directly on our website. Clients and borrowers can go to our payment page and pay through Pay Pal using a credit card, paperless check, debit card and more.

A Pay Pal account is not required.



We are continually working to keep our website as up-to-date as possible with current technology. Goals for the near future include the ability to download completed appraisals from the website, order on-line and obtain instant fee quotes on the website.

Visit our website at www.amsainc.net

APPRAISAL SERVICES

Standard Appraisal Services

1004 Full Appraisal for SFR
1073 Full Appraisal for Condo
2055 Drive-By Appraisal for SFR
1075 Drive-By Appraisal for Condo
1025 Small Residential Income Property
1004-D Appraisal update
1004-C Manufactured Home Appraisal
Land Only Appraisal



AMSA covers All 50 States

Specialty Appraisal Services

REO Appraisal

- Completed on 1004 form for SFR's
- Addendum with list of repairs needed and cost to cure
- "As-is" and "As-Repaired" values
- Photos of all deferred maintenance and items listed for repair
- Specific lender/client requirements can be added

FHA Appraisal

- Completed by an FHA approved appraiser. AMSA verifies appraiser status with HUD prior to assigning each order to check for recent status changes.
- AMSA provides appraisers with required additional items for FHA appraisals and reviews report to make sure in HUD compliance and all required additional photos and comments are included

Enhanced Full Appraisal

- Completed on the 1004 form for SFR
- Includes 1-2 current listing comps
- Includes 2 sales within 90 days
- Marketing time provided for all sales
- Additional information supplied on market data if in a declining market

Portfolio Valuation Products

BPO Broker Price Opinion
2055 Drive-by
2075 Desktop Valuation
Portfolio Valuation Reports (customized for each client)

REVIEW SERVICES

Field Review

- 72 hour (3 business days) typical turnaround in most areas
- Completed on Fannie Mae 2000 form
- Includes pictures of subject and comparables

Enhanced Field Review

- Additional new comps provided with 2000 form by review appraiser

Technical Desk Review

- 24 hour turnaround
- Completed on the Fannie Mae 2006 form
- Completed by using nationwide data sources: Dataquick, Experian, etc.

Local Desk Review

- 24-48 hour turnaround
- No specific form unless requested by lender
- Completed by local appraiser in the area



OTHER SERVICES

Disaster Inspections

- Inspect properties after natural disasters (hurricanes, earthquakes, floods, etc.) to verify that no damage has occurred to exterior of home
- Includes description of any damage to the property
- Includes picture of the front of subject and additional photos as needed

Final Completion Certificate

- Completed on 442 form or the new 1004-D form
- Re-inspection of property to show work completed

AVM

- Automated Valuation Model (valuation provided by computer program)

Partial Client List

1st Metropolitan Mortgage
Accelerated Equity & Development
Acceptance Capital Mortgage
Adobe Mortgage
ADP Financial
ALG Capital, Inc.
American Home Loans
Amstar Mortgage Corp.
Ascent Home Loans
Apex Lending, Inc.
Apex Mortgage
Avantor Capital, Inc.
BNC Mortgage
California Mortgage Fund
Carteret Mortgage Corp.
Chase Manhattan Bank
Cendant Mortgage
Citywide Financial Group
Countrywide Lending
Direct Lender
Direct Loan Funding
Donaldson, Lufkin & Jenrette
E-loans Funding, Inc.
Equifirst Corporation
First Western Residential Services
Franklin First Financial, Ltd
Freedom Mortgage
Genisys Financial
GMAC Mortgage
Great Western Bank
H & R Block Mortgage Corp.
Home Loan Center Inc.
HomePoint Lending
Horizon Mortgage Bankers
Infinity Home Loans
Infinity Processing
Investors Mortgage
IMAX Mortgage
JP Capital Markets
LBT Capital, Inc.
Legacy Mortgage, LLC
Lenders Rate Approval
Lending Tree, Inc.
Lenox Financial
Loan Country
LSI Mortgage
Merit Funding Group
Millenia Mortgage Corp.
MortgageIt, Inc.
Nationwide Lending
New American Funding
New Century Mortgage
Newline Home Mortgage
Optima Mortgage Corp.
Pacific Wholesale Mortgage, Inc.
PanAm Mortgage & Financial Services
Residential Mortgage Fund
Secured Funding
Security Pacific Financial
Segway Financial
Silverstar Finance
Stifel Bank & Trust
Stockton, Turner & Levy
TDF Financial Services
TopDot Mortgage
Tripoint Mortgage Group (Greenstar)
United Financial Mortgage Corp.
United Wholesale Lending
US Bank
Vanguard Capital Funding
Wells Fargo Home Mortgage
Western Capital Mortgage
Western Thrift & Loan
Windsor Capital

****AMSA has worked with over 300 Lenders, Investors and Mortgage Bankers**

Contact Information

Mailing Address:

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Contact Personnel:

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