



Exceeding Compliance Standards, Reducing Lender Risk

LINCOLN APPRAISAL[®]
& SETTLEMENT SERVICES

The Home of Experienced Nationwide Leadership



Lincoln Appraisal meets and exceeds today's industry compliance standards

Lincoln Appraisal & Settlement Services (“LASS”) is a premier provider of a full suite of residential, commercial, and specialized appraisal, title, and closing services to the real estate and financial industry.

In an effort to reduce lender risk, **we meet and exceed all standard Appraisal Management Company (“AMC”) protocols** of the Consumer Finance Protection Bureau (“CFPB”).

By working with a compliant AMC, lender risk is reduced.

LASS embraces and operates in accordance with all federal and state laws, agency policies, and client requirements as it pertains to consumer protection and appraiser independence.

LASS provides compliance documentation to our partners as needed.

Lincoln Appraisal is a valuable strategic partner because

- ❖ Our top priority is reducing your risk through enhanced compliance standards matched only by our superior customer service.
- ❖ Our commitment is to provide fast, accurate, high-quality real estate valuation, appraisal management and settlement services.

The Lincoln Appraisal Difference

Consumer Protection

- IT Security/Consistent Security Reviews
- Fraud Protection
- Loss Prevention
- Risk Governance Programs
- Documented Business Continuity Plan
- Employee Security Awareness Training



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Third Party Compliance

- Licensed AMC in all states
- Compliance management and documented policies
- Appraiser independence firewalls
- Vetted appraiser panel with all required certifications and documentation
- Industry leading quality assurance process
- Robust reporting capabilities with daily, weekly and monthly metrics
- Appraiser performance scorecards

Appraisal Management Process

- Dedicated Client Services Team
 - ❑ *Ensuring all client needs are met in a timely, professional manner*
 - ❑ *Input/tracking of orders*
 - ❑ *Updating the client and addressing client concerns*
 - ❑ *Assigning orders, requesting updates and delivering information to and from appraiser partners*
- Appraiser Management Team
 - ❑ *Recruiting and maintaining appraiser partner panel – in accordance with all federal, state and client requirements*
 - ❑ *Completing appraiser profiles*
 - ❑ *Ordering assignment, tracking and client notifications*
 - ❑ *Managing client appraiser panels that meet LASS guidelines*
- Quality Assurance Team
 - ❑ *Comprised of licensed/certified in-house appraiser employees*
 - ❑ *Monitoring independent appraiser quality and overall performance*
 - ❑ *Scoring appraisers on quality, timeliness, number of post completion requests, responsiveness and competitive fees*
 - ❑ *Reviewing appraisal reports for methodology, USPAP and compliance with all client guidelines and GSE (including Fannie Mae, Freddie Mac and FHA)*



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For more information, contact:

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