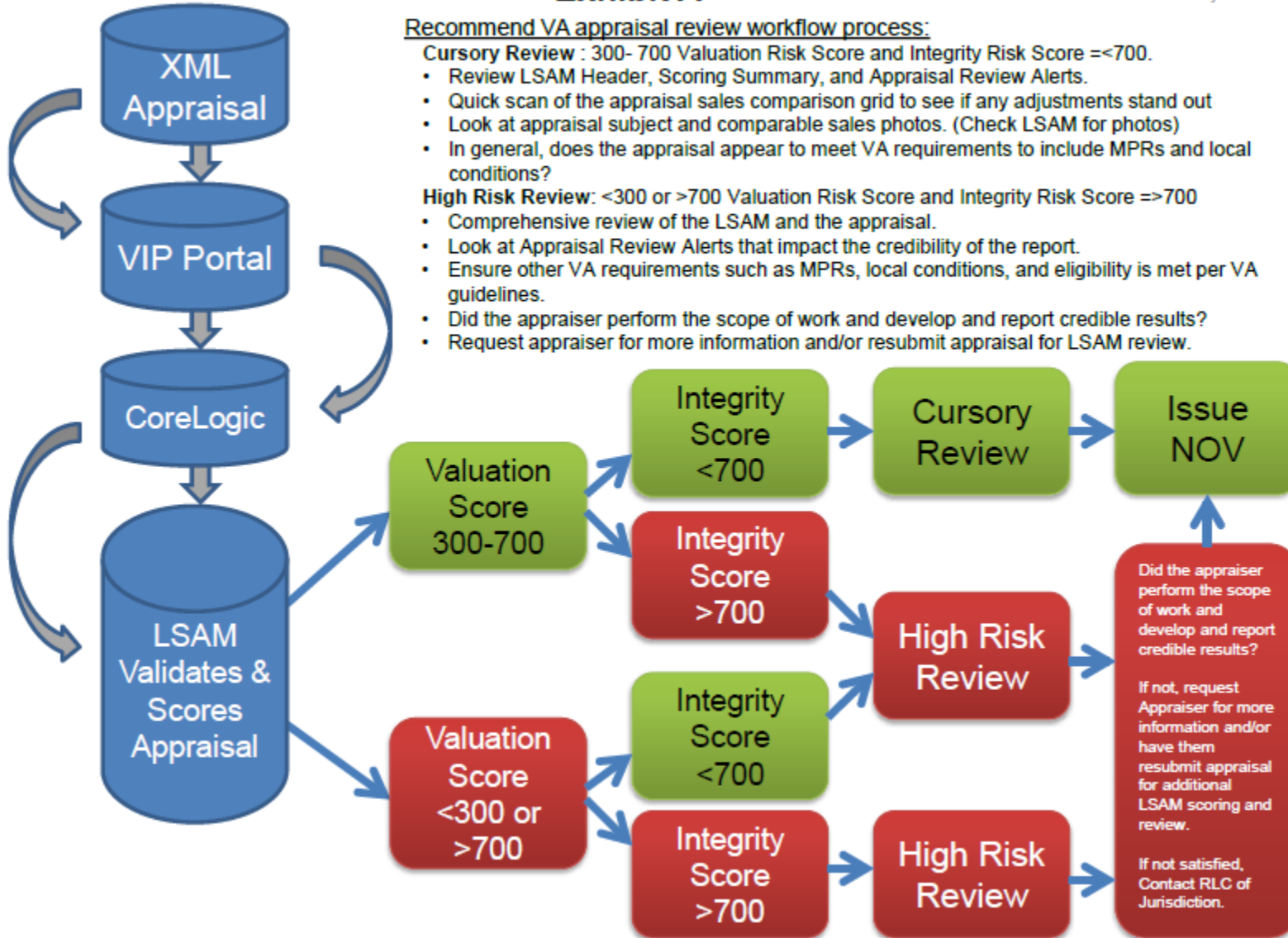


Exhibit A



Recommend VA appraisal review workflow process:

Cursory Review : 300- 700 Valuation Risk Score and Integrity Risk Score =<700.

- Review LSAM Header, Scoring Summary, and Appraisal Review Alerts.
- Quick scan of the appraisal sales comparison grid to see if any adjustments stand out
- Look at appraisal subject and comparable sales photos. (Check LSAM for photos)
- In general, does the appraisal appear to meet VA requirements to include MPRs and local conditions?

High Risk Review: <300 or >700 Valuation Risk Score and Integrity Risk Score =>700

- Comprehensive review of the LSAM and the appraisal.
- Look at Appraisal Review Alerts that impact the credibility of the report.
- Ensure other VA requirements such as MPRs, local conditions, and eligibility is met per VA guidelines.
- Did the appraiser perform the scope of work and develop and report credible results?
- Request appraiser for more information and/or resubmit appraisal for LSAM review.

Exhibit B

LSAM Errors	
Status Message	Description
LSAM Report Pending	Displays when a request for an LSAM Report has been sent to Core Logic, but a response has not yet been received.
LSAM Report Failure. Please contact the Help Desk. (error message ID)	Displays when any failure response was received from the contractor. The message will also include identification of any error messages/transaction identifications for troubleshooting.
LSAM Report could not be generated. Please create and upload a new XML appraisal file. If you continue to receive this message, please contact the Help Desk. (error message ID)	Displays when a response was received from the contractor requesting more information from the user. The message will also include identification of any error messages/transaction identifications for troubleshooting.
No XML Appraisal uploaded. Please upload an XML Appraisal.	Displays if 1) No appraisal has been uploaded (default message) or 2) Only PDF appraisals have been uploaded.