

UAD update: Revamped rules engine saves time, ensures compliance

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Since starting the Uniform Appraisal Dataset series of labs articles back on March 4th, we've covered what the Uniform Mortgage Data Program is as well as what UAD means to you the appraiser and we took an in depth look at two of the fields that received the most change. While these topics are important, we also know that what really matters to you is that you're able to fill out a compliant report as quickly as you do now, and without having to sift through pages of references manuals. We've upgraded TOTAL 2011 and WinTOTAL Aurora's rules engine to include features like in-field guidance, real time validation, and a comprehensive UAD rule set so you don't have to memorize all the different requirements.

Don't sweat the small stuff

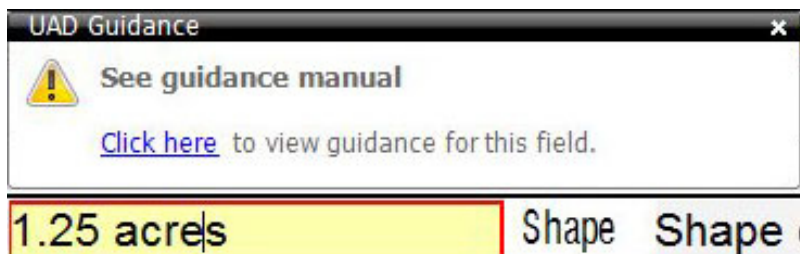
You won't get a pop up for every field that's changing. Many of the changes are minor. They only require you to enter data in a prescribed format. For example, dates should be entered in the mm/dd/yyyy format. But to know that single requirement, you would've had to pour through Appendix D, a fairly lengthy guide. So, we've updated our status bar at the bottom of the screen to help you with each UAD-affected field. We'll simply display the requirement and bookmark directly to the rule in our HTML version of the guidance manual so you know exactly how to approach each field. By using these quick tips you'll be able to fill out your report quickly and limit the number of items found during signature or delivery.



The status bar in the bottom left of your screen will tell you the required format for each field.

Keeping you compliant every step of the way

However, our new real-time validation engine will be the biggest time saver. When you're working on a UAD-compliant report, WinTOTAL will verify that the data in the field meets the GSE requirements. And if it doesn't,



Our latest time-saving feature alerts you to the non-compliance issues immediately, rather than during the delivery process.

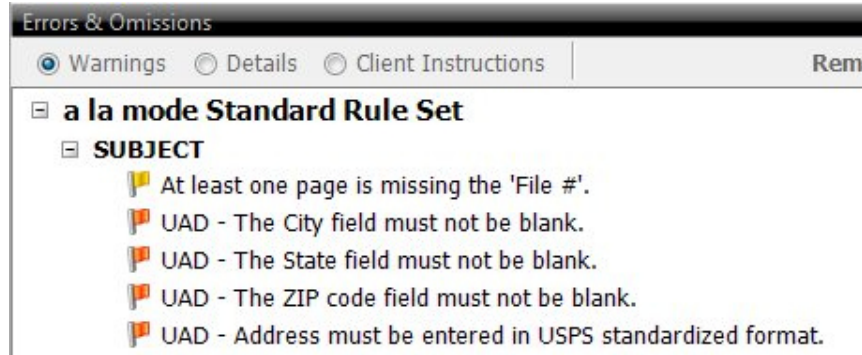
we'll alert you to any issues with a red outline of the field. When you click back into that field, you'll see the GSE formatting requirement as well as a hyperlink to the rule. In the example to the left, without knowing the format requirement for the Area field, nothing appears to be incorrect with 1.25 acres. However, the GSEs' requirement says that acres must be represented by only "ac". The same applies to square footage when the site area is less than an acre. You should represent the site area in whole numbers only and designate the unit of measure with "sf" rather than sqft or square feet. Rather than alerting you to a compliance issue during E&O or during delivery like WinTOTAL has done in the past, real time



validation will immediately notify you of the issue so you can take care of it right away, shaving minutes off each report.

And E&O compliance too

At the center of both of these improvements stands our upgraded E&O engine. Our rules engine has been enhanced to support both the standard E&O rule sets you're accustomed to as well as the UAD. Don't worry



though, if you're working on a non-UAD report, the E&O engine is smart enough to run only the default E&O rule sets and ignore the UAD requirements. A comprehensive compliance check of your report can be done at any time by clicking on the E&O button at the top of your screen or by clicking the sign or delivery buttons. From the results screen, you'll see any errors categorized by section of the report and can quickly jump to the form to resolve them.

The updated E&O engine shows you any out-of-compliance fields and lets you jump to the field immediately to make corrections.

And to help reduce the number of out-of-compliance reports being delivered to your clients by accident, we've also integrated the rules engine into the signing and delivery process. Now, when signing your report, you'll be notified of the number of errors that were found in the report and given the option to run E&O to display the errors or sign the report anyway. We're confident you'll deliver with fewer errors as a result.



When you sign a report, we'll show you how many errors are unresolved. It's one last check before you deliver.

At this point, you should have a good understanding of the UAD project as a whole, what types of changes have been made for UAD in regards to how data will be entered on the forms and what steps we're doing to limit the impact on you by building in time-saving functions like data collection pop ups, our real time validation and enhanced E&O. In our next article (April 15th), we'll talk about how you'll deliver your report to your clients and why XML is better than a PDF.

