

The Paperless Appraisal Office



Pulp Fiction?

Las Vegas - 2007

“Appraisal offices may never get rid of paper entirely - but minimizing its use can help appraisers cut costs and increase office efficiency.”

This class will help you:

- Understand the real costs of paper;
- Learn how to create a ***paperless mind set***, and
- Learn how to get your paperless office started!





The Traditional vs. Paperless Office

Traditional

- Faxed appraisal orders.
- Print all research
- Paper field notes
- Print and deliver paper reports
- Photocopier acts as copying/replication system
- Paper storage in filing cabinets and drawers
- No offsite backup

Paperless

- Online ordering process
- Print or save research to PDF
- Print and deliver reports electronically
- Replication achieved by combination of imaging software and a scanner
- Document storage electronically
- Economical offsite backup options

Why we love paper?

A little history?

For the most part, we file “True Copy” appraisal reports, workfile research, and financial records.

- Just in case" we ever need to retrieve them for litigation, E&O, tax purposes, etc.;
- Because records management is required by USPAP and state licensing regulations;
- And as part of our business research, again, for future retrieval. We may need an old sketch?



Why we love paper?

Philosophical

- The importance of Touch – One of the 5 basic senses.
- Environmental Friendly – We can easily recycle paper and purchase 100% recycled paper products.
- Creativity – Free association is possible by glancing though printed pages.



Why we love paper?

Practical

- **Permanence** - Unlike a digital file, paper cannot be imperceptibly altered.
- **Cost** - The use of familiar paper documents can often be less costly in the long run. (Temporary use)
- **Portability** – Easily folded and taken with us. No need for computers or power.
- **Mark-up** – Easy to make notes, highlight, or sign
- **Others**



Issues With Paper

- Takes up considerable physical storage space.
- Requires extensive labor to organize, file and retrieve, and dispose properly
- Can become lost, misfiled or damaged
- Can only be used by one person at a time, without making costly copies



More Paper Issues!

- Is expensive to produce, requiring printers and printing supplies and photocopies
- Does not lend itself to disaster recovery plan (fire or water damage)
- Is difficult to conveniently make file cabinets secure (lock-unlock-lock)



Overlooked Drawback With Paper

Inefficiency Costs \$\$\$!

Example: A lender (client) calls to question data source or adjustment

- You or staff have to pull the documents from a file cabinet (or storage box) and call the client back when the file has been retrieved
- Leads to phone tag and poor time allocation
- Poor customer service = Lost client and business



Why Go Paperless?

1. Cost Effective
2. Improved Service
3. Fierce competition = Fast / Cheap / Good
4. Technology has reached a point where the paperless office is within reach
5. Environmental concerns
6. Paper has no memory; cannot be networked



What is the cost of storing paper ?

[A Federal Estimate of Storage Costs](#) - For office space, a cubic foot of records was estimated to cost \$23.24, about 98% of which is the rental cost of the office space.

That is only the cost of leaving the records in place for many years.

The cost of employee time to prepare the records for storage, access them as needed, and determine when they can be disposed of is usually much larger.

One estimate puts document retrieval labor at three times the space cost!



Retrieving just **ONE** document that has been stored in a physical format can take anywhere from a few minutes, to several hours, or **even days**.



The time required to retrieve a document depends upon:

- **How long it has been since the paper was stored**
- **The efficiency of the storage method**
- **The physical location of the stored document**

The Cost of Paper



- The number of pages consumed in U.S. offices is going up at a rate of 20% per year.
- It is estimated that 80% of information is still retained on paper even though more than 80% of the documents we work with are **already** in a computer somewhere. (CAP Venture Group)
- Organizations now maintain 30 times more data than in 1999. (Gartner)
- The U.S. annually spends \$25-35B filing, storing and retrieving paper. (IDC)

The Cost of Paper

Typical office workers spend 40% of their time looking for information

- Professionals spend over 500 hours annually reviewing and routing files, and another 150 hours looking for incorrectly filed documents
- Over 42 billion pages were **faxed** last year alone
- Average document is copied 9 times (Gartner)



The Cost of Paper

- 70% of time is spent processing paper
- 90% of documents are paper
- 7.5% of documents are lost
- 15% of documents are misplaced
- 30% of the work day is spent searching for hardcopy documents
- 30% of documents contain obsolete information

Source: Inc. Magazine



Cost of Mishandling Paper

- 7.5% of all documents are misfiled
- 5% of all documents are lost
- It takes 10 minutes to retrieve and properly file a misfiled document.
- It costs \$250 to reproduce a lost document.
- In the average office, staff makes more than 60 trips per week to the fax, copier and printer

Source: The Gartner Group of
PriceWaterhouseCoopers



Cost of Handling Paper

One four drawer file cabinet:

- Holds 15K-20K pages
- Costs \$25,000 to fill
- Costs \$2,000 per year to maintain

(Accounting Technology Magazine
Insert)

**While a \$300, 300GB
hard drive can hold
millions of
documents!**



The Cost of Paper

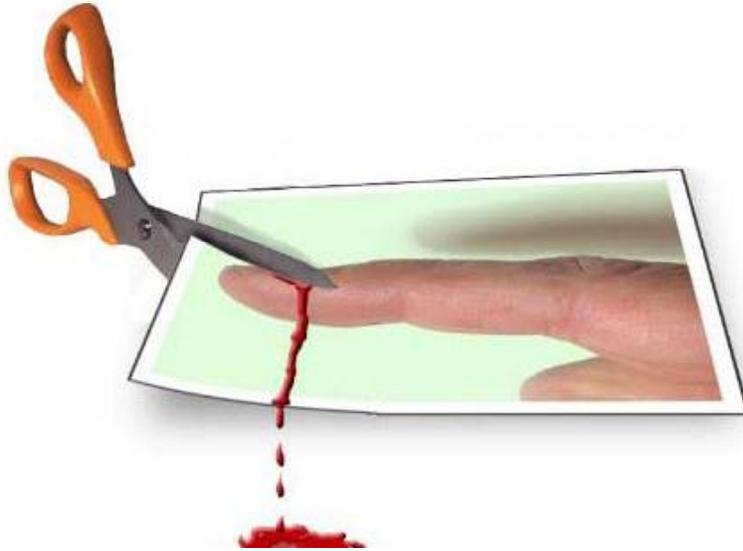
- **What is holding people back?**
- What are the issues in your office?
- Too busy?
- Not *technology savvy*?
- Too Much FUD

(Fear, Uncertainty & Doubt)



Paper Cuts

Do they HAVE to hurt?



- Gain the complete commitment of the **entire** office.
- Break down and study current business processes
- Plan, plan, plan
- Implement in stages
- Change and communicate
- Don't expect immediate success
- Stay flexible and well informed
- Backup, Backup, Backup!
- "Saving" is the biggest benefit

So it's worth it. And it's getting easier all the time.

Organize Your Office Desk in 10 Simple Steps!

Set aside time to do the job right

Clear off your desk (and floor)

Scrub and polish everything

Trash it - outdated equipment, files, etc.

Toss! Toss! Toss! – unused office supplies

Take a break and hit the office supply store

Reorganize your files

Rethink where to put things

Don't put that on the DESK!

Promise yourself you'll keep it this way



Before & After



What's the right scanner?

- What hardware should I buy?
- What software should I buy?
- The right question is

“How do I Manage Digital Documents?!”



Change in culture must occur

- To go paperless, you must instill a paperless culture.
- You must examine how work is done today, and the processes that will work in a paperless environment
- If you do not create these processes, processes will be created . . . **“under fire”!**



What will you manage?

- What types of documents are stored?
- Who needs access to them?
- What information is sensitive?
- Why is it needed?
- How long is the information to be kept?
- What is the “***Economic Life***” of the document?



Paperless Appraisal Office Technologies

- Computers
- Scanners
- E-mail
- Storage systems
- Fax over IP (Internet protocol)
- Wireless local area networks.
- Secure remote access
- E-learning systems.
- Advanced printers



“I’ve finally achieved a paperless office.”

Each appraisal office's technology needs vary

- Assess current paper usage,
- Determine which electronic systems are most useful,
- Get familiar with and read reviews about available products,
- And get the best price.



You're ready? What's FIRST?

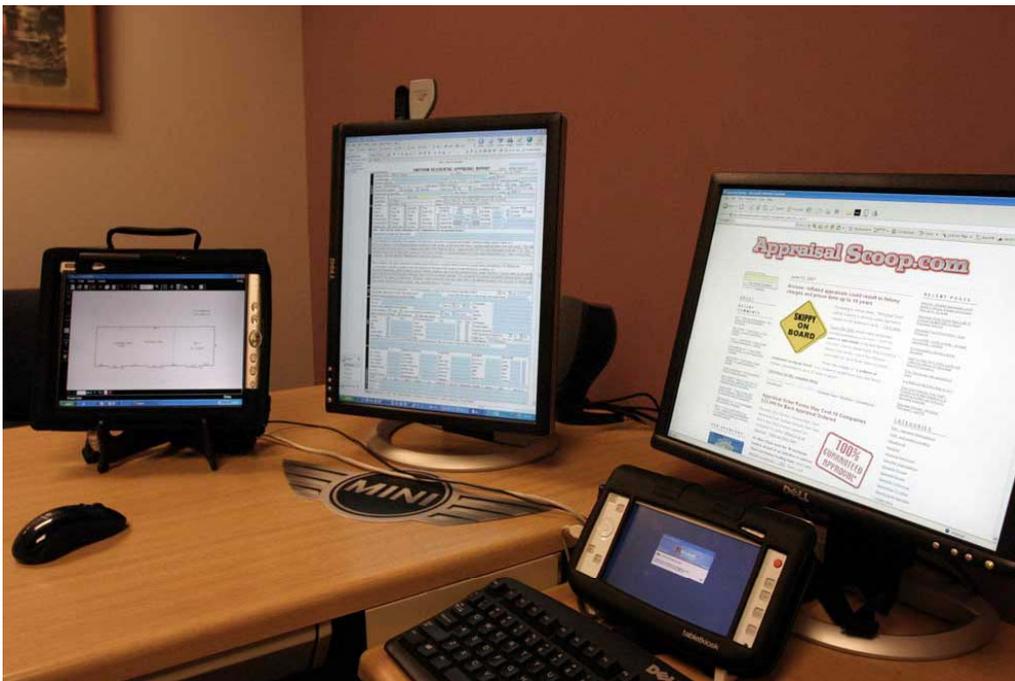
My recommendation would be to get a **second monitor**.

You will be amazed at how much easier things will be to do AND how much **less PRINTING** you'll do!

With your forms software open on one display, you can have your cost software, MLS, data provider, map, or even Outlook running on the second display.

No more constant minimizing and maximizing.

Simply cut and paste between the two screens!



Let's Get DIGITAL!

Dust off your multi-function printer-scanner with sheet-feeding capability.



What can imaging technology do for us now!

- Much faster document retrieval.
- Easier file preparation.
- Greatly reduced data entry when OCR is used.

These benefits alone can probably save an hour or two a week.

Scanner Types

Inexpensive Flatbed Scanners

- Lacks an automatic document feeder
- (ADF) = cannot process paper quickly enough to be useful

Small, single-sheet fed scanners

- Too slow to be of much benefit

High-speed sheet-fed scanners

- Lack ability to handle books & magazines
- May require use of transparent sleeve to hold small, fragile documents through the Automatic document feed (ADF)

Combination scanners (4 in 1)

- Combines the benefits of flatbed & sheet-fed model
- Has the ability to acquire images at a rate > 20 ppm

Small Office?



- Inexpensive ink-jet (\$89 to \$129)
- Network ready
- Built-in card readers
- Sheet-fed capable
- 4 in 1 Printer – Copier – Fax - Scan

Larger Office?



- Mid-range 4 in 1 laser (\$800)
- Speed – Lower Print Cost



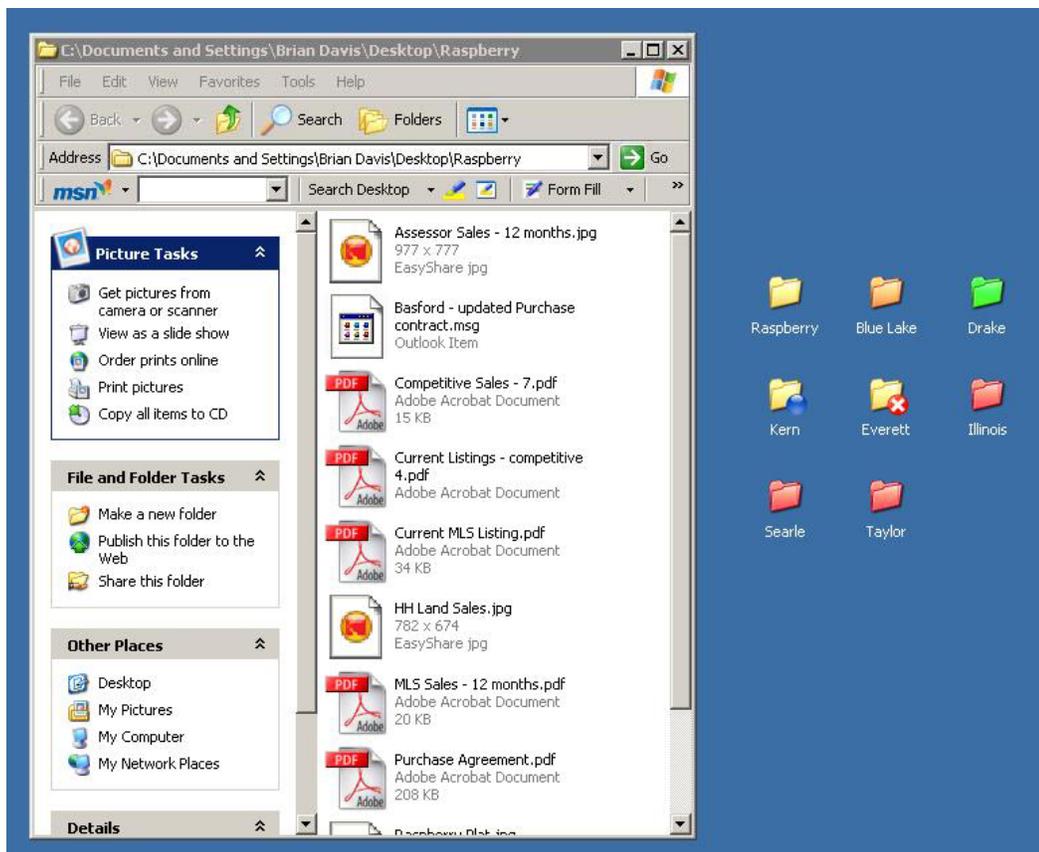
Think before you print!

Sometimes it is necessary for documents to be printed. **Try to print responsibly.**

- Promote a “think before you print” attitude. Consider sharing some documents with co-workers.
- Print only the number of copies needed for meeting, don’t make extras.
- Read newspapers and magazines on line instead of getting a “hard copy”.
- If you have a PDA copy files from your computer to your handheld that you would normally have printed

Creating A Paperless Appraisal Workfile!

We'll see how I've combined an inexpensive sheet fed scanner, PDF software, and screen capture software to develop a "less-paper" appraisal workfile protocol for my small appraisal office.



What's in a paperless workfile?

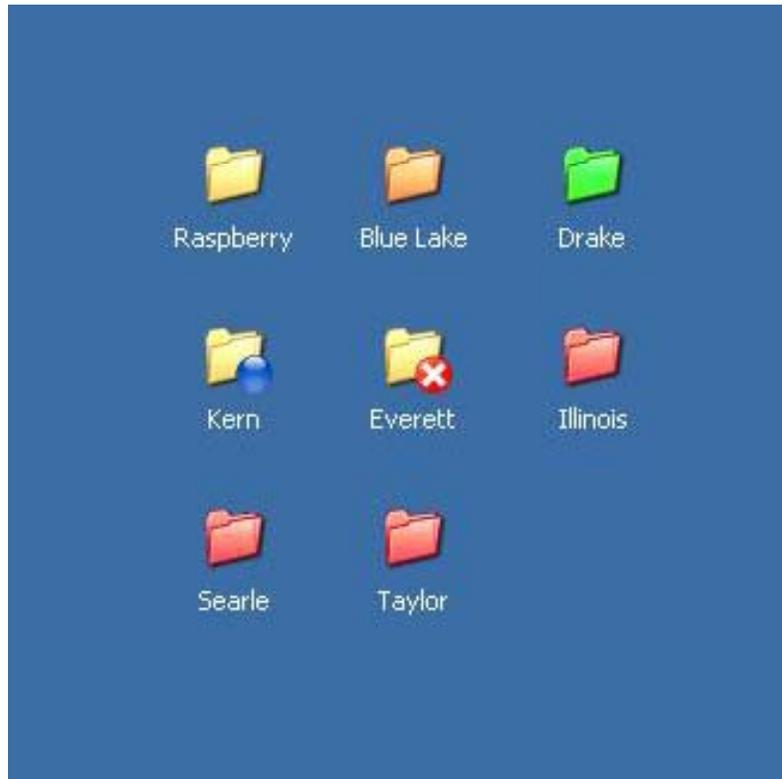
- Field notes
- Property Sketches
- Phone messages
- emails
- Data verification docs.
- Public Records
- Faxes
- Maps
- Images
- Charts – Graphs
- Spreadsheets



Keeping all of this information organized is critical.

You'll need a few tools . . .

Create A Desktop Folder



- As each new assignment is accepted, a Windows desktop folder is created.
- Folders are given an easily recognized name and are color coded for quick reference.
- At a glance one can see which orders are complete, in progress, canceled, or on hold.

Control Your Desktop

<http://www.foldermarker.com/>



Cost? Free Version Available

Getting stuff in there!

-  Assessor Sales - 12 months.jpg
977 x 777
EasyShare.jpg
-  Basford - updated Purchase contract.msg
Outlook Item
-  Competitive Sales - 7.pdf
Adobe Acrobat Document
15 KB
-  Current Listings - competitive 4.pdf
Adobe Acrobat Document
-  Current MLS Listing.pdf
Adobe Acrobat Document
34 KB
-  HH Land Sales.jpg
782 x 674
EasyShare.jpg
-  MLS Sales - 12 months.pdf
Adobe Acrobat Document
20 KB
-  Purchase Agreement.pdf
Adobe Acrobat Document
208 KB
-  Raspberry Plat.jpg
1045 x 699
EasyShare.jpg
-  Transfer History.jpg
790 x 541
EasyShare.jpg



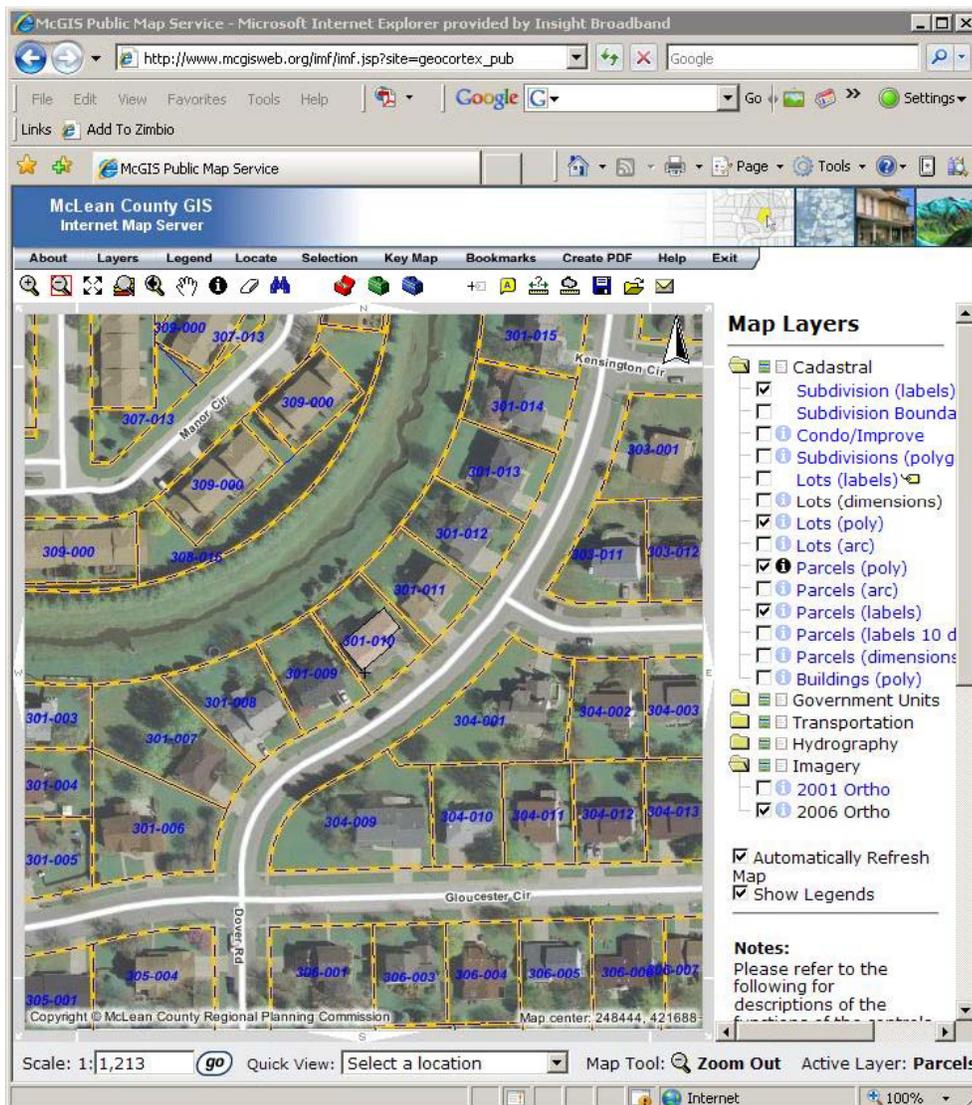
Need to grab an image?

MWSnap Screen Capture Utility

<http://www.mirekw.com/winfreeware/mwsnap.html>

or

Just enter **[MWSnap]** into Google!



MWSnap it!



Parcel ID	Address	Sale Date	Sale Price	Story	Total SF	Blsg AV	Total AV	Use Code	NH	NH Qual	Est Walls	Grade	% Good	Fin Attic	Fin Bsmt	AV3/SF	SP/SF
15-30-457-008	28 INGLEWOOD LN	8/25/2006	258000	1 Story	1646	51693	77926	R 0044	49	1.324093	Brick	B+5	98	0	1314	151.21	168.88
15-30-452-019	42 INGLEWOOD LN	2/28/2007	202000	1 Story	1684	51738	78768	R 0044	49	1.324093	Brick Front	B	98	0	950	149.18	165.4
15-30-457-006	22 INGLEWOOD LN	7/28/2006	297500	1 Story	1738	53384	79939	R 0044	49	1.324093	Brick	B+5	98	0	1043	137.96	171.17
15-30-451-018	1904 LONGWOOD LN	3/21/2007	405500	1 Story	2049	152120	176122	R 0040	49	1.324093	Alum/Vinyl	A-5	98	0	1050	287.87	198.39
15-30-452-083	4 ALDER CT	11/6/2006	245558	1 Story	2127	8736	8940	R 0044	49	1.324093	Brick Front	B+5	98	0	0	12.81	115.5
15-30-457-001	14 INGLEWOOD LN	7/17/2006	270000	2 & 1	2142	64206	91236	R 0044	49	1.324093	Brick	B+5	98	0	0	127.78	126.05
15-30-451-017	1908 LONGWOOD LN	12/18/2006	510000	1 Story	2340	153948	184625	R 0040	49	1.324093	Shuood	A-5	98	0	2054	236.7	217.95
15-30-302-015	10 ASPEN CT	8/1/2006	253000	2 & 1	2406	85128	78187	R 0044	49	1.324093	Alum/Vinyl	B	98	0	0	97.49	105.15
15-30-430-005	3601 BAYWOOD RD	8/14/2006	337000	2 & 1	2793	60465	81729	R 0040	49	1.324093	Alum/Vinyl	B-5	98	0	0	87.79	120.65
15-30-430-008	3607 BAYWOOD RD	8/9/2006	395000	2 & 1	2890	84734	105997	R 0040	49	1.324093	Brick & Frame	B	98	0	0	110.03	127.68
15-30-478-006	18 STRAWBERRY RD	7/14/2006	427600	2 Story	2892	91814	110091	R 0040	49	1.324093	Alum/Vinyl	B	98	0	0	120.43	147.82
15-30-478-010	15 STRAWBERRY RD	9/21/2006	392500	2 & 1	3033	104051	125302	R 0040	49	1.324093	Brick Front	B+10	98	0	0	123.54	120.11
15-30-402-001	2 CURRIE CT	1/30/2007	472500	2 & 1	3110	141420	165418	R 0040	48	1.324093	Brick	A+5	98	0	1044	169.57	151.93
15-30-376-007	121 BRENNAN LN	1/2/2007	515700	1 1/2 Fl	3171	117705	140041	R 0040	49	1.324093	Brick	A	98	0	0	132.49	162.05
15-30-492-012	8 WEAVER CT	11/14/2006	487250	2 Story	3189	130152	154154	R 0040	49	1.324093	Brick Front	B+10	98	0	1232	145.02	152.79
15-30-456-004	8 CARMEL CT	12/29/2006	396000	2 Story	3200	116147	140149	R 0040	49	1.324093	Brick Front	B+10	98	0	1110	131.99	124.36
15-30-492-004	8 CURRIE CT	12/19/2006	429900	2 & 1	3248	144855	168654	R 0040	49	1.324093	Brick Front	B+10	98	0	1977	165.98	132.36
15-30-331-004	2104 HACKBERRY RD	6/9/2006	449990	2 & 1	3388	101914	127270	R 0040	49	1.324093	Brick Front	B+10	98	0	0	112.09	132.82
15-30-428-004	22 DERBY WAY	6/7/2006	587500	2 & 1	3414	80952	104954	R 0040	49	1.324093	Brick Front	A-10	98	0	1675	92.23	172.09
15-30-428-010	34 DERBY WAY	7/26/2006	475000	2 Story	3447	51493	75465	R 0040	49	1.324093	Brick Front	B+5	98	0	1528	65.68	137.8
15-30-325-003	3204 WISTERIA LN	12/13/2006	411500	2 Story	3514	78907	105163	R 0040	49	1.324093	Brick Front	B+10	98	0	1209	89.78	117.1
15-30-428-005	3 DERBY WAY	12/4/2006	529000	2 & 1	3518	152941	176843	R 0040	49	1.324093	Brick Front	A-5	98	0	1900	150.8	150.37
15-30-452-006	3 CARMEL CT	6/21/2006	480000	2 & 1	3536	140245	164247	R 0040	49	1.324093	Brick Front	A-5	98	0	1430	139.35	130.09
15-30-377-008	1901 REDBUD LN	8/9/2006	415000	2 & 1	3545	101127	129278	R 0040	49	1.324093	Brick Front	B+5	98	0	1648	109.4	117.07
15-30-331-005	2111 CURRIANT CT	11/3/2006	590000	2 & 1	3565	148942	174896	R 0040	49	1.324093	Brick & Frame	A+5	98	0	1147	147.18	142.76
15-30-326-013	1908 HACKBERRY RD	11/3/2006	496900	2 & 1	3621	107898	133355	R 0040	49	1.324093	Brick	B+10	98	0	0	110.48	137.05
15-30-401-018	2102 LONGWOOD LN	12/12/2006	529500	2 & 1	3748	153096	177096	R 0040	49	1.324093	Brick Front	A	98	0	1179	141.75	141.28
15-30-332-005	2105 HACKBERRY RD	6/29/2006	512375	2 & 1	3780	142919	168275	R 0040	49	1.324093	Brick	A+5	98	0	0	133.2	135.19
15-30-451-021	6 WINDSONG WAY	6/5/2006	827800	2 & 1													
15-30-303-018	7 MILTON LN	1/9/2007	351000	2 St													
15-30-401-025	2106 LONGWOOD LN	10/17/2009	755000	2 & 1													
15-30-426-011	2108 WOODBINE RD	12/13/2006	554000	2 St													
15-30-452-008	7 CARMEL CT	10/19/2006	490000	2 & 1													

OFFICIAL RECORDS Valid From 01/02/1970 Thru 05/18/2007

Median Square Feet: 3248
 Median Sales Price: 449990
 Median Total Av: 140041
 Median SP/SF: 137.8
 Average Square Feet: 3092.09
 Average Sales Price: 447726.45
 Average Total Av: 136566.76
 Average SP/SF: 145.97
 Total Count: 33

Date Filed	Kind	Comments	Orig Index	File Number	Original File Number	Amount
03/05/2002	ASSGN	FIFTH ADDITION BOOK 26	OFF	2002-00008750	2002-00008749	\$0.00
FIRST GRANTOR: HEARTLAND BANK						
FIRST GRANTEE: WASHINGTON MUTUAL BANK CA						
03/01/2002	WARR	FIFTH ADDITION BOOK 26		2002-00008479		\$459,000.00
FIRST GRANTOR: RIST, ROBERT D						
FIRST GRANTEE: HICKS, MARK E						
03/01/2002	MORT	FIFTH ADDITION BOOK 26		2002-00008480		\$382,455.00
FIRST GRANTOR: HICKS, KIM R						
FIRST GRANTEE: STATE FARM						
02/20/2003	MORT			2003-00008581		\$381,825.00
FIRST GRANTOR: HICKS, KIMBERLY R						
FIRST GRANTEE: STATE FARM BANK CHICAGO						
04/05/2006	MORT			2006-00008259		\$381,400.00
FIRST GRANTOR: HICKS, MARK E						
FIRST GRANTEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS						
04/17/2006	REL		OFF	2006-00009382	2003-00008581	
FIRST GRANTOR: STATE FARM BANK CHICAGO						
FIRST GRANTEE: HICKS, KIMBERLY R						

Other capture options

SNAGIT - <http://www.techsmith.com/>

- **Capture** an article, image, or Web page directly from your screen. Or, capture windows, menus, icons, and regions from any application that runs on your PC.
- **Snagit Editor** makes it easy to transform your images with a full-featured paint tools palette, a variety of edge effects, and practical options for color and size adjustment.
- **E-mail, copy and paste**, print, and IM your screen captures, or upload them to your Web site.
- **Cost - \$39.00**

You can't take it with you?

FolderShare

<https://www.foldershare.com/>



1 Install FolderShare on at least two devices.

- Login to: www.foldershare.com with the same email address and password on all devices.
- Each device needs internet access.



2 Select the content you would like to sync from the first device or create a new folder you can add files to later.



3 Repeat step 2 for all the devices you would like to keep in sync.



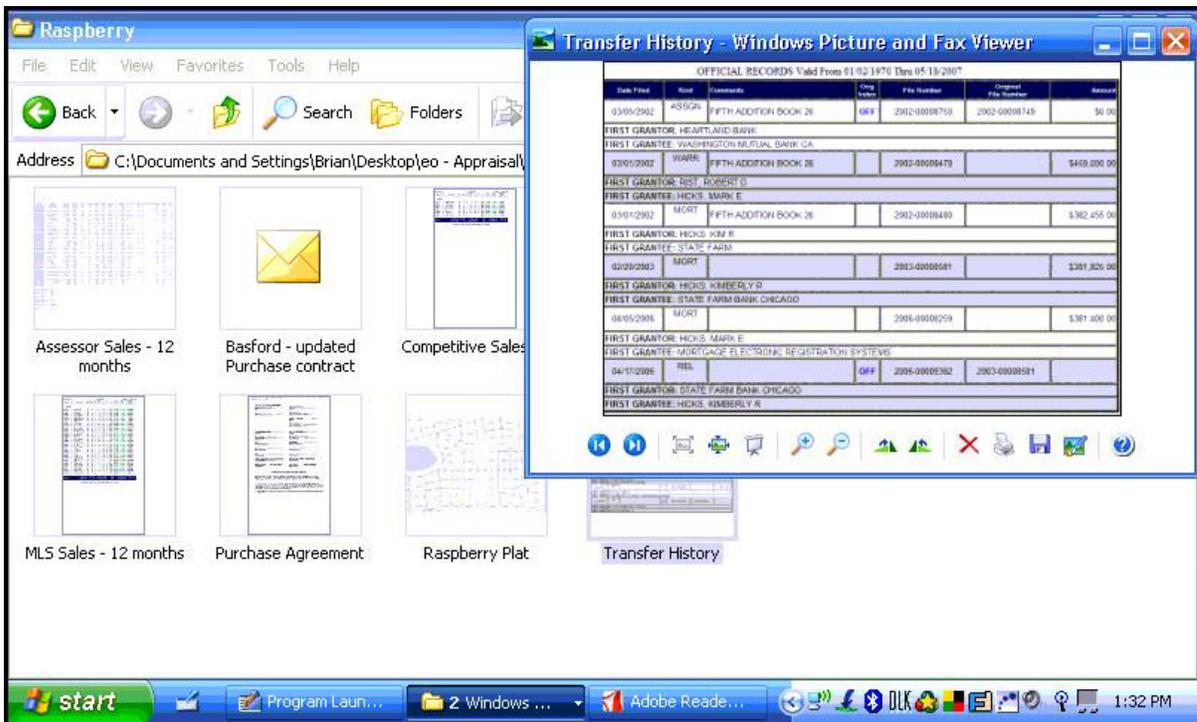
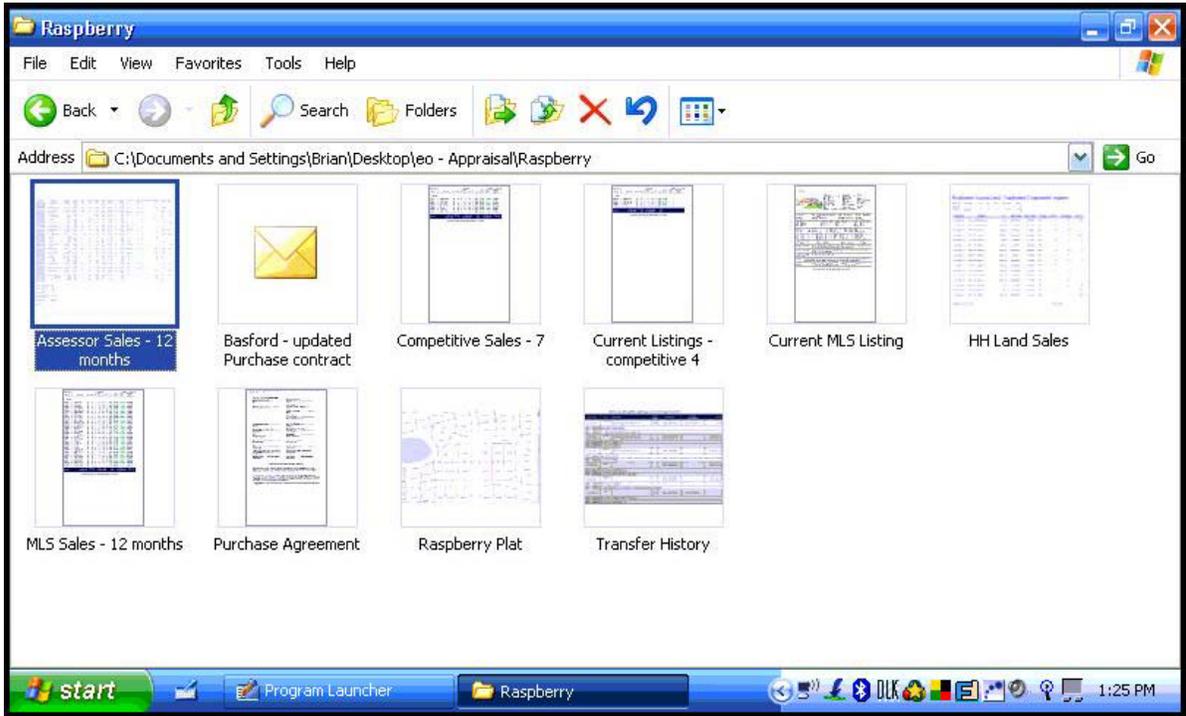
Start Syncing!



- Works as you work
- FolderShare runs in the background as long as your devices are online.

Cost? FREE!

Here it is on an eo UMPC!



Let's Put It All Together - Here's How I Do It!



To start, I **developed a basic plan** that my "one-man" office could work with on a day-to-day basis over the long term.

- **Eliminate paper at the source**
- **Going from paper to pdf**
- **Bringing it all together**
- **Backup! Backup! Backup!**
- **What to do with all that paper?**

The Plan!

To start, I developed a basic plan that my "one-man" office could work with on a day-to-day basis over the long term.

- The first step was to **replace my individual fax machine**, scanner, copier and card reader, with a single 4-in-1 one multi-function device that was network ready and had sheet-feed capability.
- The next step was to **install the PaperPort software** that came with the 4-in-1 device, and upgrade it to the full version. The PaperPort standard or professional versions include an excellent PDF writer and editor. PaperPort is also integral to organizing paperless files.
- Finally, I made a few **decisions on how I would implement the hardware** and software technologies into my existing workflow. I had to decide if I would keep some paper? How would I do backups? At what point will I create transitional or permanent workfiles for individual appraisals? etc.



Eliminate paper at the source

For each new assignment, I create a folder on my Windows desktop to temporarily hold files that will be created in the process of developing the appraisal.

By default, **I print everything to PDF** so that I resist the temptation to print to paper first.

If I need a paper copy, I'll print it from the pdf.

That simple step eliminates the need to later scan all that stuff.

The pdf's are all saved to their respective temporary folder on the desktop.

ALSO: emails, fax tif files, voicemail files, screen shots, maps, etc. are saved to that same folder

Lets take a step-by-step look at the process!

New faxed order – via email

From: 614-480-1690 [noreply@ureach.com]
To: 8778080168@uNumber.alamode.com
Cc:
Subject: 4 page fax message
Attachments: Fax_May29_2007_0220pm.tif (114 KB)

The screenshot shows a Microsoft Office Document Imaging window titled "fax_May29_2007_0220pm.tif". The window displays a faxed order form with the following text:

May-29-07 02:07pm
0 1 1 0 0 0 0 0 1 1

To: Brian Davis

Appraiser: Licensed App

From: The Huntington N
101 N 4th St
IN34
Lafayette, IN 479

Loan No.: 5637939

The window also shows a thumbnail view of the document on the left side, with the first page selected. The status bar at the bottom indicates "Ready" and "OCR Language: English".

Order entered online



Assignment Information

Client*:	The Huntington National Bank - Lafayette - Ann Miller (XSite Client)		
Lender:	The Huntington National Bank - Lafayette - Ann Miller (XSite Client)		
Appraiser:	Brian Davis	Supervisor:	(None Selected)
Order Date*:	5/29/2007	Due Date*:	6/5/2007
Priority:	Rush	Loan Amount:	365000
Job Type:	1004 (3/05) URAR 1 Ur	Sale Price:	509450
Prop Type:	Single Family	Sale Date:	6/1/2007
Loan Type:	Purchase	Refinance:	
Internal Order #:	070529001	Owner Est. Value:	
Lender Case #:	5637939	Property Rights:	Fee Simple
Client File #:		Ordered By:	Ann Miller
FHA/VA Case #:		Other Ref #:	5637939

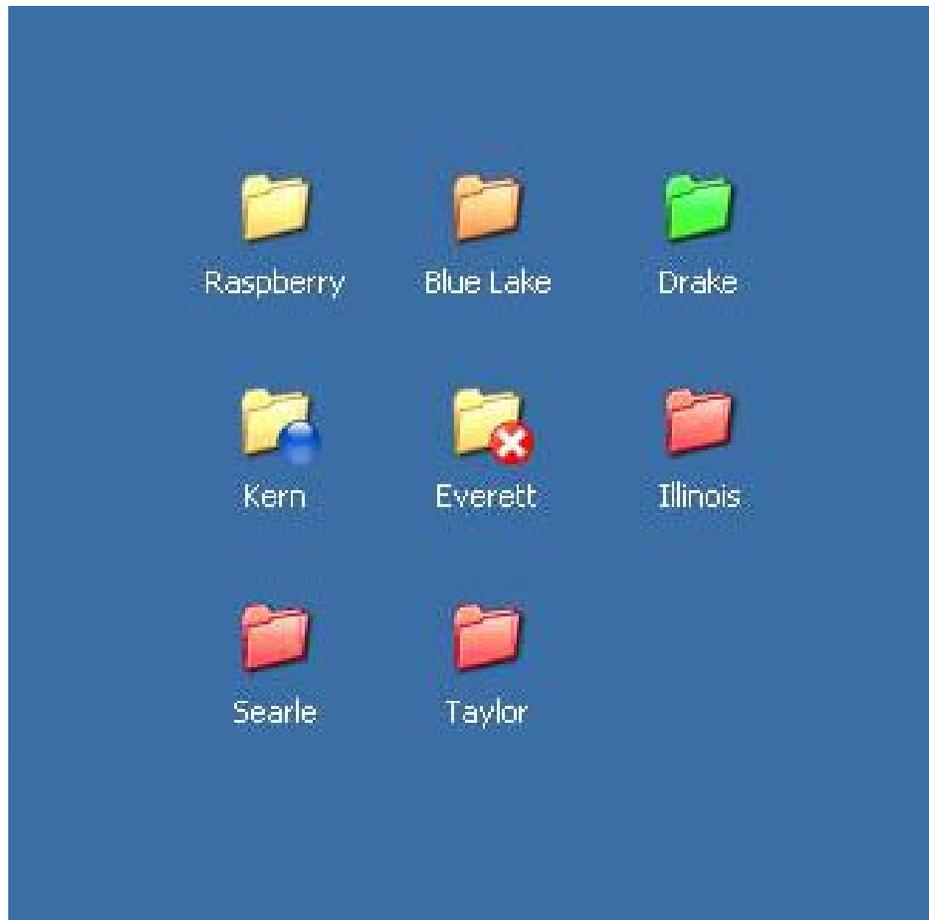
Property Information

Address*:	9 Raspberry	City*:	Bloomington		
State*:	Illinois	Zip*:	61704	County:	Mclean
Legal Desc:	HAWTHORNE II SUB 5TH ADD LOT 155	APN:	15-30-4		
Neighborhood:	HH H2 Hawthorn	R.E. Taxes:	11476.7	Tax Year:	2006
Year Built:	2001	Special:	0	Sqft:	3,174
Tot. Rooms:	8	Tot. Bedrooms:	4	Tot. Baths:	4

Billing Information

Bill To:	The Huntington National Bank - Lafayette - Ann Miller (XSite Client)
Ship To:	The Huntington National Bank - Lafayette - Ann Miller (XSite Client)

Create new desktop folder



Synch new order into appraisal software

The screenshot displays the net.X Connect application window. The main area contains the following options:

- Download new & changed orders from XSite
- Upload new & changed orders to XSite (Orders, Invoices, & Payments)
- Send status and/or client notifications
- Send new and updated files to the Vault

Below these options are two empty tables for configuration:

Address
None

Address	Status Desc	Notify Email
None		

At the bottom of the window, there is a file list:

Name	Size	Type	Date
Desktop Qu...			
URAR 06-0			
URAR 06-04-2007 121347.d#	25 KB	D# File	6/4/2007 12:13 PM
URAR 06-05-2007 045231.d#	38 KB	D# File	6/5/2007 4:52 AM

On the right side of the screenshot, a separate list of addresses is visible:

Address
9 Raspberry
7 Blue Lake Ct
27 Drake Ct
12 Everett Ct
1701 E Taylor St
815 Kern St
1226 Searle Dr
1610 Illinois St
306 W Market St
4119 Pump House Lane
4117 Pump House Lane
1406 Chadwick Dr
506 E. Locust
503 E. Locust
19217 Briar Dr
8 Harvest Ct
401 N. Wall

XSite To-Do-List



Daily Status Summary

Dear Brian,

Below is a list of the open orders you currently have on the XSites Network.

Current Status -Delayed 5/14/2007 2:16:37 PM

[View](#)

Notes: Patty - Please advise when you'd like to schedule the appraisal appointment for your home appraisal. Thanks - Brian Davis

1004 (3/05) URAR 1 Unit w/ Cost Approach \$300 5/16/2007	39 Holder Way Bloomington, IL 61704- 8153	Patricia Hoffman Stevens Patricia A Hoffman Stevens (309) 662-5090 pattystevens@insightbb.com
---	---	--

Current Status -In Progress 5/15/2007 12:26:57 PM

[View](#)

Hanson, Shane 1073 (3/05) Condo \$300 5/21/2007	12 Everett Ct Bloomington, IL 61704- 6557	Kristine Ritter Mainstreet Bank (651) 256-7253 kristiner@localbankers.com
--	---	--

Current Status -Inspection Complete 5/17/2007 12:21:35 PM

[View](#)

Notes: Inspected on 5/16/2007 1:00 PM The property inspection has been completed. Anticipate providing a value on Friday.

Kiddy, Abby 2055 Exterior \$250 5/21/2007	1701 E. Taylor Bloomington, IL 61701	Abby Kiddy (309) 212-3342 abikiddy@yahoo.com
--	---	--

Current Status -Inspection Scheduled 5/17/2007 2:16:41 PM

[View](#)

Notes: Inspection date is 5/21/2007 3:30 PM New appointment date.

P. Beall, Jeffrey 1004 (3/05) URAR 1 Unit w/ Cost Approach \$300 5/22/2007	27 Drake Ct Bloomington, IL 61704- 1284	Amanda Heinrich Dominion Home Mortgage (630) 357-1694 aheinrich@dominionhomemortgage.com
--	---	---

Current Status -Inspection Complete 5/16/2007 11:26:52 AM

[View](#)

Notes: Inspected on 5/15/2007 1:00 PM

S. Cunliffe, Connie Unknown \$300 5/18/2007	815 Kern St Normal, IL 61761-3408	conni.cunliffe Premier Mortgage Funding (309) 242-2451 rachelb@pmfbanking.com
--	--------------------------------------	--

Mobile Solutions



Open order form and begin appraisal research

Tools		Options		Deliver Report		Help		
Save		Contents		Merge		Print		
Send		Sign		Close		Help Videos		
Report Description 9 Raspberry								
ASSIGNMENT INFORMATION	CLIENT	The Huntington National Bank						
	LENDER	The Huntington National Bank						
	APPRAISER	Brian Davis						
	SUPERVISOR							
	Order Date	05/29/2007	Due Date	6/5/2007				
	Priority	Rush	Loan Amount	365,000				
	Job Type	1004 (3/05) URAR 1 Unit w/▶	Sale Price	509,450				
	Property Type	Single Family	Sale Date	6/1/2007				
	Loan Type	Purchase	Refinance					
	Form Type		Owner Est. Val.					
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) _____								
PROPERTY	PROPERTY ADDRESS	9 Raspberry						
	City	Bloomington	State	IL	Zip Code	61704		
	County	Mclean	APN	15-30-478-019				
	Legal Description	Hawthorne II Sub 5th Add Lot 155						
		Neighborhood	HH H2 Hawthorne Hills					
	Map Ref.	14060	Tax Yr.	2006	Taxes	11,476.7	Special	0
	Year Bld.	2001	Tot. Rms.	8	Tot. Bdms.	4	Tot. Baths.	3.5
		Sq.Ft.	3,174					
S & ACCESS INFORMATION	Instructions from Client							
		Name		Work Phone				
BORROWER	Greg R. & Tamara Basford							
CO-BORROWER								
OWNER	Mark & Kimberly Hicks (see Adm.)							
OCCUPANT								
AGENT								
Appointment Date	06/01/2007		Time	11:00 AM				
Duration			Appointment Notes					
			<input checked="" type="checkbox"/> Owner Occupied		<input type="checkbox"/> Tenant Occupied			

HoverLinks are my link to online data sources

 **Options** 
[Default Settings](#) | [Help](#)

Customize order form:

- Order Map
- [With directions](#)
- Extended Contacts
- Extended Billing
- Extended Info
- [Auto Internal Order](#)
- [FEMA/Census data](#)
- [XSite Integration](#)

 **Status** 

6/4 [Inspection Comp](#)

6/4 [Inspection Schem](#)

6/2 [In Progress](#)

 [Set Status](#)

 **HoverLinks** 

INSPECTION CONTACTS & ACCESS INFORMATION

	Name
BORROWER	Greg R. & Tamara Basford
CO-BORROWER	
OWNER	Mark & Kimberly Hicks (se
OCCUPANT	
AGENT	

Appointment Date

Duration Appointment Notes

Scheduled By

Appointment Contact [GIS](#)

[Add Li](#) 

[Report Description](#) / [Assignment Info](#) / [File Numbering](#) / [Billing & Delivery](#) / [P](#)

Retrieve online maps, public records, sales history, etc.

double-click or use
Alt+# to insert an
entry.
new >

RMA1
APPRAISER Brian Davis
SUPERVISOR

McGIS Public Map Service - Microsoft Internet Explorer provided by Insight Broadband

http://www.mcgisweb.org/imf/imf.jsp?site=geocortex_pub

McGIS Public Map Service

McLean County GIS
Internet Map Server

About Layers Legend Locate Selection Key Map Bookmarks Create PDF Help Exit

Scale: 1:3,563 go Quick View

Directions to Property

Query Results

Buildings (poly)
See Related Records:
[County Assessor](#)
[County Recorder](#)
[Town of Normal Assessor](#)
[City of Bloomington Township Assessor](#)

ADDRESS:	9 RASPBERRY RD
HOUSE_NUM:	9
STREETNAME:	RASPBERRY
TYPE:	RD
CITY:	BLOOMINGTON
STATE:	IL
ZIP_4:	61704
CORPORATE:	BLOOMINGTON
ZIP:	0
PIN:	1530478019
PIN2:	15-30-478-019
FID_BUILDINGS_POLYGON3:	50172
PARCELS_:	25680
PARCELS_ID:	25294
DEED_AC:	0
COMPUTED_AC:	0.36730324
INITIALS_1:	TJO

Scheduled By Brian Davis
Appointment Contact

Inspection Comp
Inspection Sched
In Progress
Set Status

Client Fi
HAYVA
Main Fil
Other Fil
NVOIC
NVOIC
ORDER
BILL TC

Add all “paperless” research data to your desktop folder

-  Assessor Sales - 12 months.jpg
977 x 777
EasyShare.jpg
-  Basford - updated Purchase contract.msg
Outlook Item
-  **PDF** Competitive Sales - 7.pdf
Adobe Acrobat Document
15 KB
-  **PDF** Current Listings - competitive 4.pdf
Adobe Acrobat Document
-  **PDF** Current MLS Listing.pdf
Adobe Acrobat Document
34 KB
-  HH Land Sales.jpg
782 x 674
EasyShare.jpg
-  **PDF** MLS Sales - 12 months.pdf
Adobe Acrobat Document
20 KB
-  **PDF** Purchase Agreement.pdf
Adobe Acrobat Document
208 KB
-  Raspberry Plat.jpg
1045 x 699
EasyShare.jpg
-  Transfer History.jpg
790 x 541
EasyShare.jpg



Add supporting documents to your appraisal report

end | Add | Sign | Spell | Close | Help Videos | Order | Forms | Comps | Image

U | al | A | A | | 123 .00 | +/- | Sq. Ft. Adj. | SwiftEstimator

Current MLS Listing



9 Raspberry
MLS#: 207131
Area: Hawtho
Grid: 724
Loc: Bloom-

Agent: Jim Schilkoski **Agt Cell:** 309-826-
Agt Phone: 309-826-9333 **Agt Pager:**
Co Agt Cell: **Co Agt Pager:**

Yr Built(Est.): 2001	Lot Dim: 100x160	Tax ID: 42-15-30-47
Est. Age: 6	Lot SF:	Tax Yr: 05
ACD:	Acres:	Taxes: \$11,188
New Const: N	Zon: R1A	Fireplace: 2gs

1st BL: 1436 **Total Fin Abv (GLA):** 3354 **Grade:** Other

Import PDF

Select your options and click OK.

Type of form(s) to add into report:
 [Full Legal] Full Page Legal Document

Title of form(s):
 Current MLS Listing

Path to file, click 'Browse...' to select:
 C:\Documents and Settings\Brian Davis\Desktop

Quality settings: Fax Black & White Color
 Maintain highest possible quality

Select PDF file

Look in: Raspberry

- Competitive Sales - 7.pdf
- Current Listings - competitive 4.pdf
- Current MLS Listing.pdf
- MLS Sales - 12 months.pdf
- Purchase Agreement.pdf

File name:

Files of type: PDF Files (*.pdf)

Add multiple page documents the same way!

The screenshot displays a software application window with a menu bar (Tools, Options, Deliver Report, Help) and a toolbar (Merge, Contents, Send, Add, Sign, Spell, Close, Help Videos). A sidebar titled "Jump to forms" lists various document types, including "Purchase Contract - Page 1" through "Purchase Contract - Page 7". The "Add" dropdown menu is open, showing options: "Document from clipboard...", "Document from image..." (highlighted), "Document from scanner...", and "Document from PDF...". The main document area shows a "Purchase Contract" form with fields for "From-Huntington ~ Mortgage Direct", "From-", "Farm Mutual Automobile Insurance Company", "Security No. or FEIN:", "Farm Plaza", "on, IL 61710-0001", and "ZIP".

But don't you still end up with some paper?

Sure! But as soon as my assignment is complete and delivered, I **purge my existing paper workfile** of all extraneous and duplicate documents that may have been printed throughout the assignment.

For example: If a map is in the appraisal, there's no need for me to also save it to a workfile.

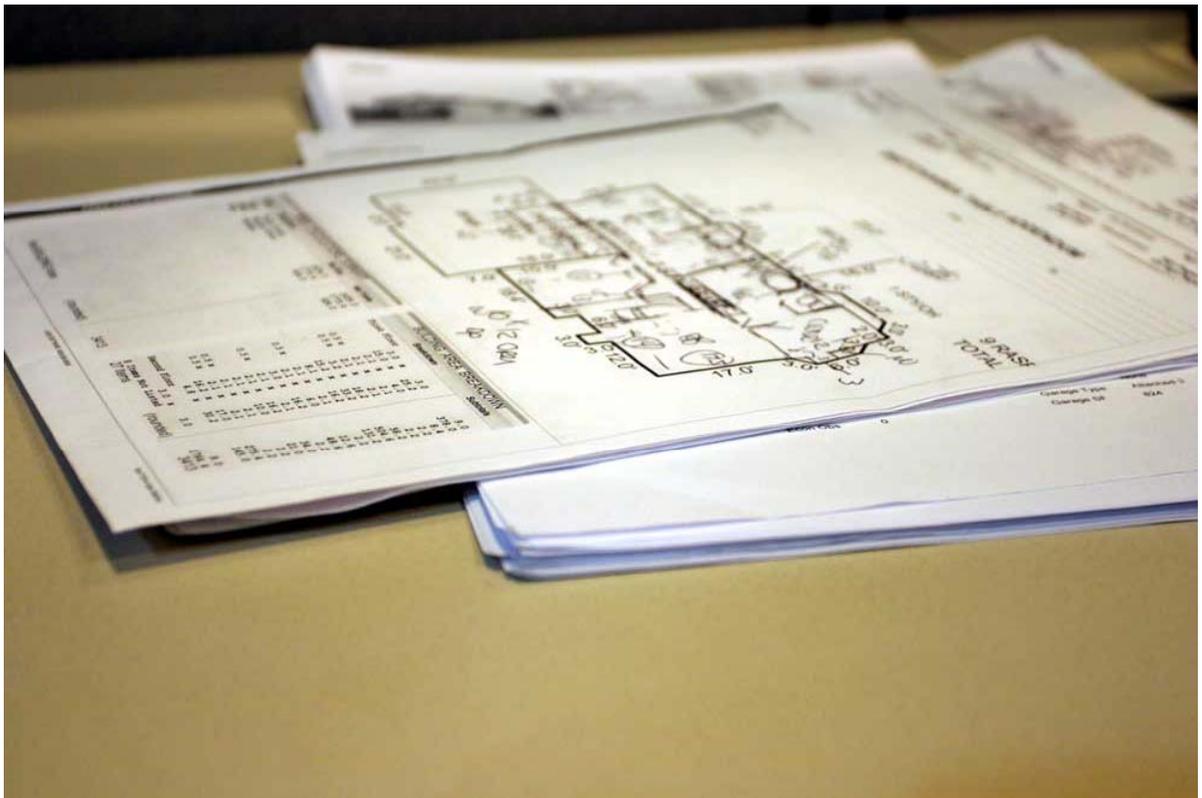


Typical “Left Over” Research Paper



Most commonly the remaining paper will be field notes, sketches, and data confirmation sheets.

Purge! Purge! Purge!



On average . . . My typical scanned workfile PDF is only 5-10 pages

Shred / Recycle



Successfully becoming "paperless" is directly tied to:

1. The **quality** of the electronic document management software that you use;
2. The software's **integration** with your PC and scanner. (appraisal software or document management software)
3. A **short learning curve**
4. A system that is **easy to maintain**.
5. A **system that we know we can stick with and rely on for many years**





Nuance PaperPort

- Easily Create PDF Files from all your Applications - PaperPort Professional includes Scansoft's "PDF Create"! providing cost effective PDF creation right on the PaperPort Desktop.
- You can also create PDF files from your scanner or PC applications.
- PaperPort produces **industry standard PDF files** that are compatible with, but do not require, Adobe Acrobat and support PDF password protection for document security.



5 Steps to Better Digital Document Management

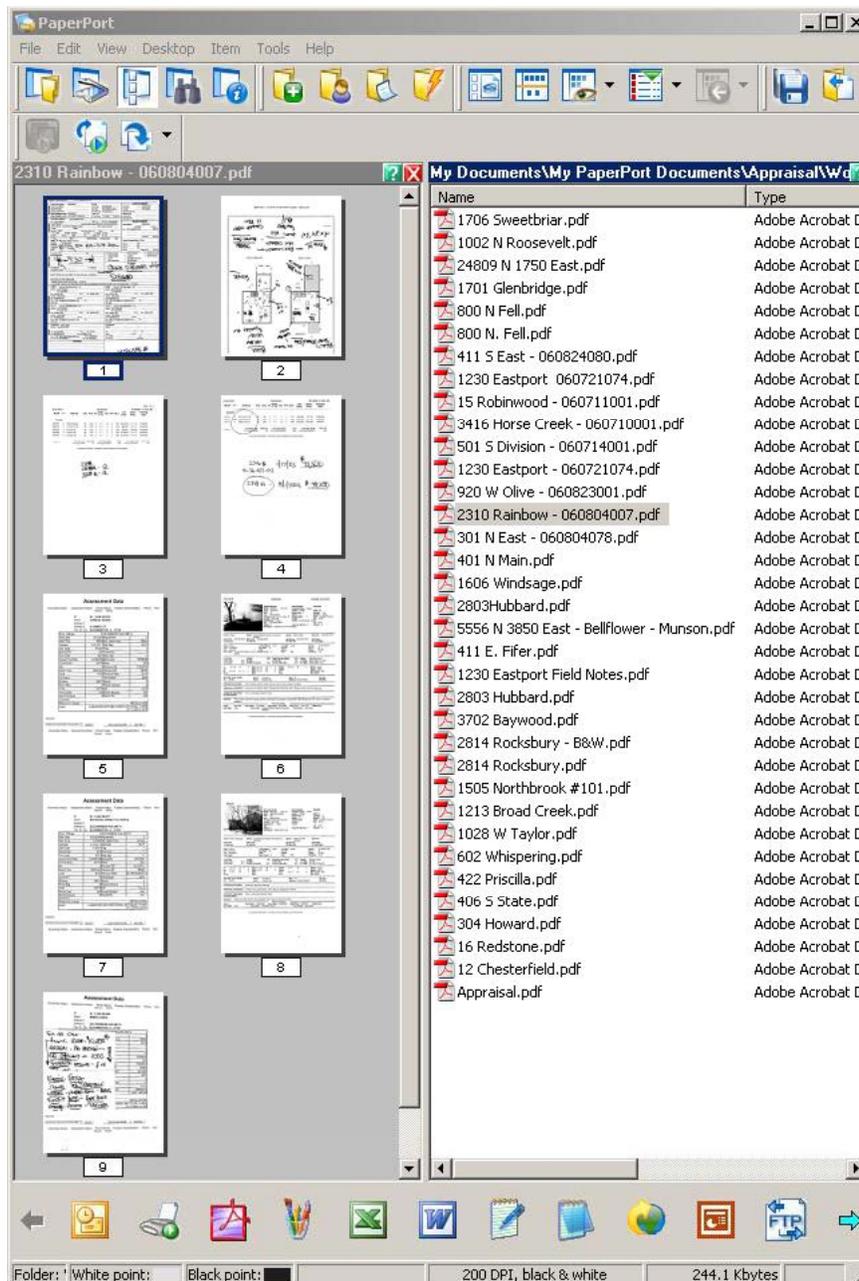
1. Determine what files are actually needed and for how long.
2. Create a realistic Records Retention Policy.
3. Scrub and purge servers and workstation of old and unnecessary files.
4. Purchase adequate hardware for primary and archival storage.
5. Train staff on what is to be kept, and for how long!

Monitor your policy on a regular basis!

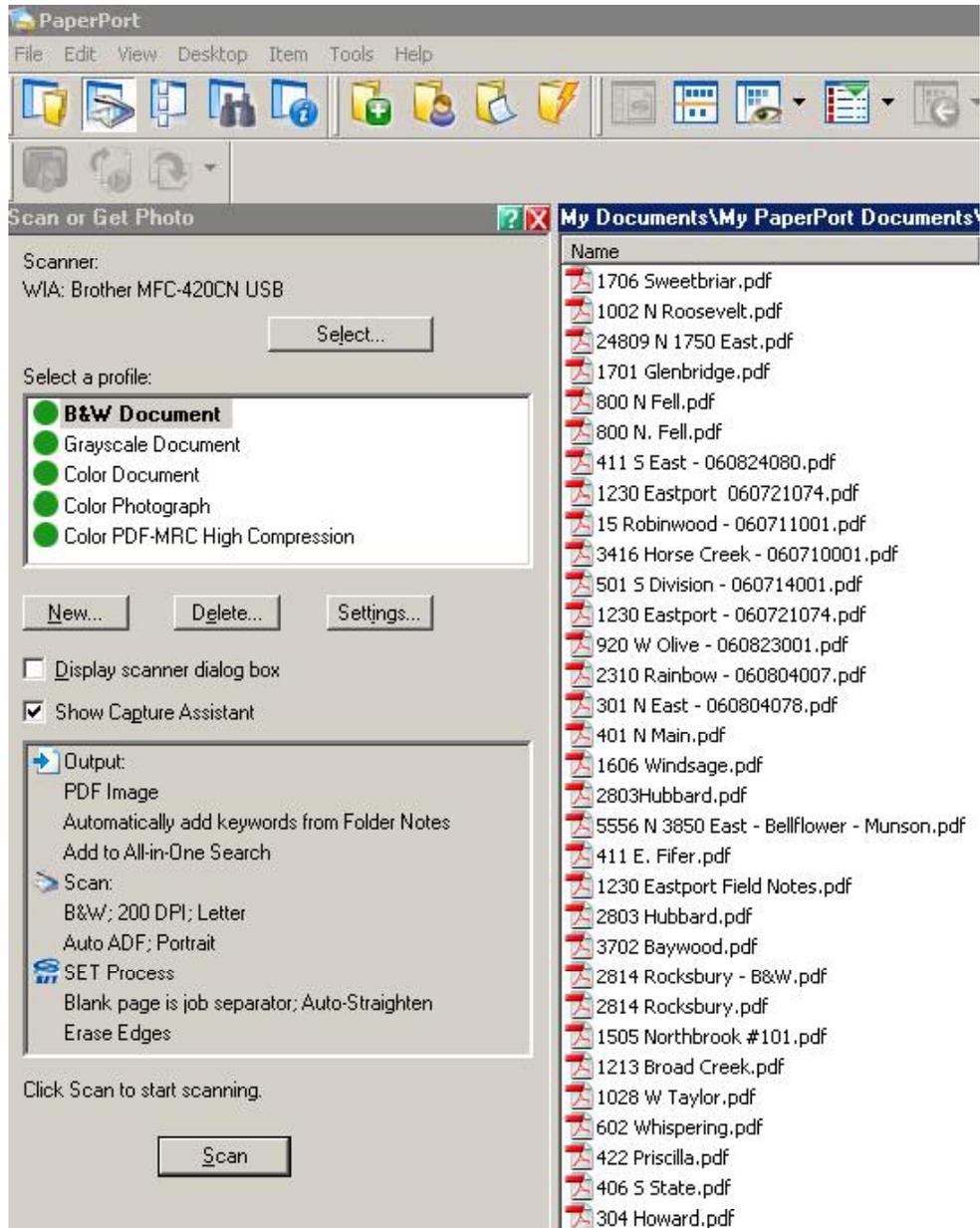
Going from paper to PDF

My sheet-fed scanner is set to scan documents using PaperPort's PDF creator and save to the Appraisal folder in [My Documents].

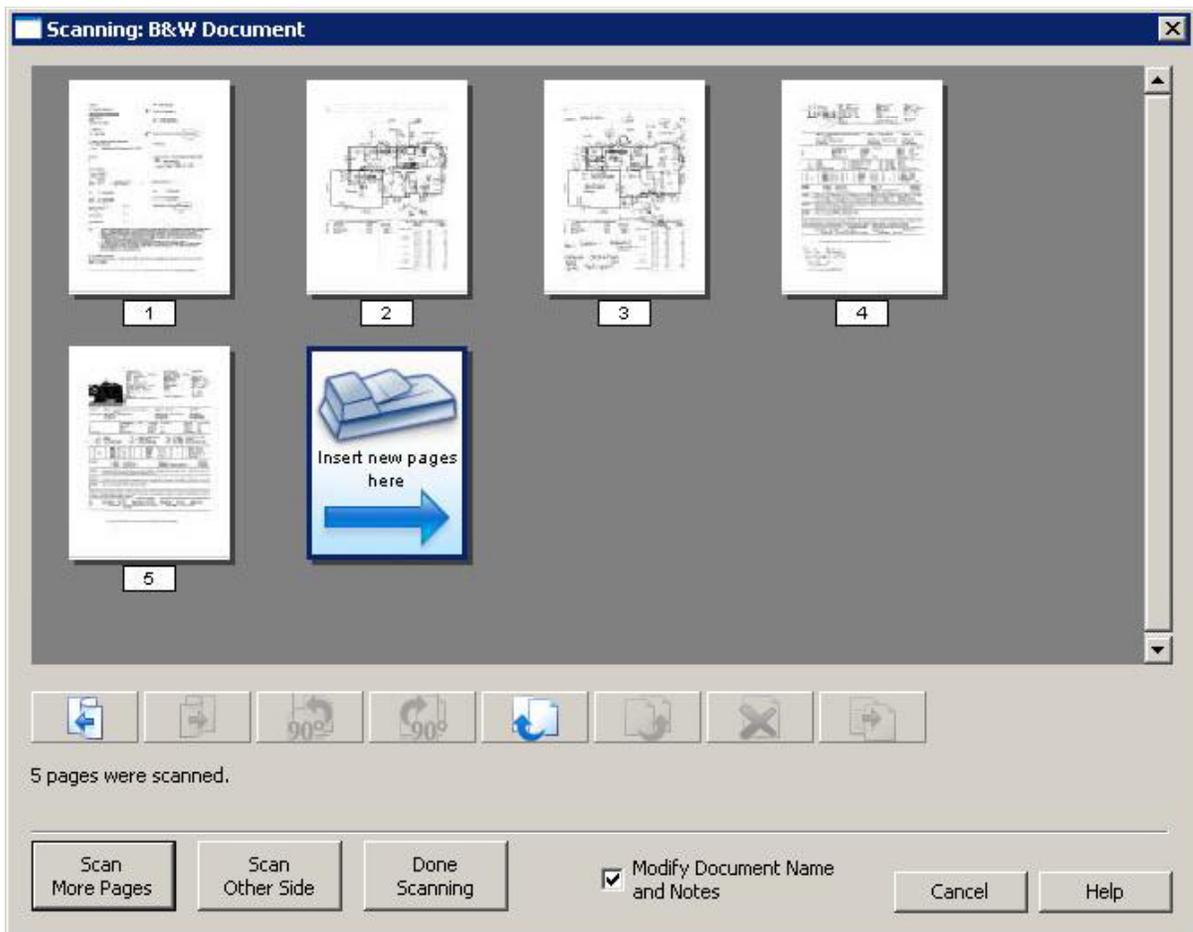
Everything will be scanned to a single multi-page PDF



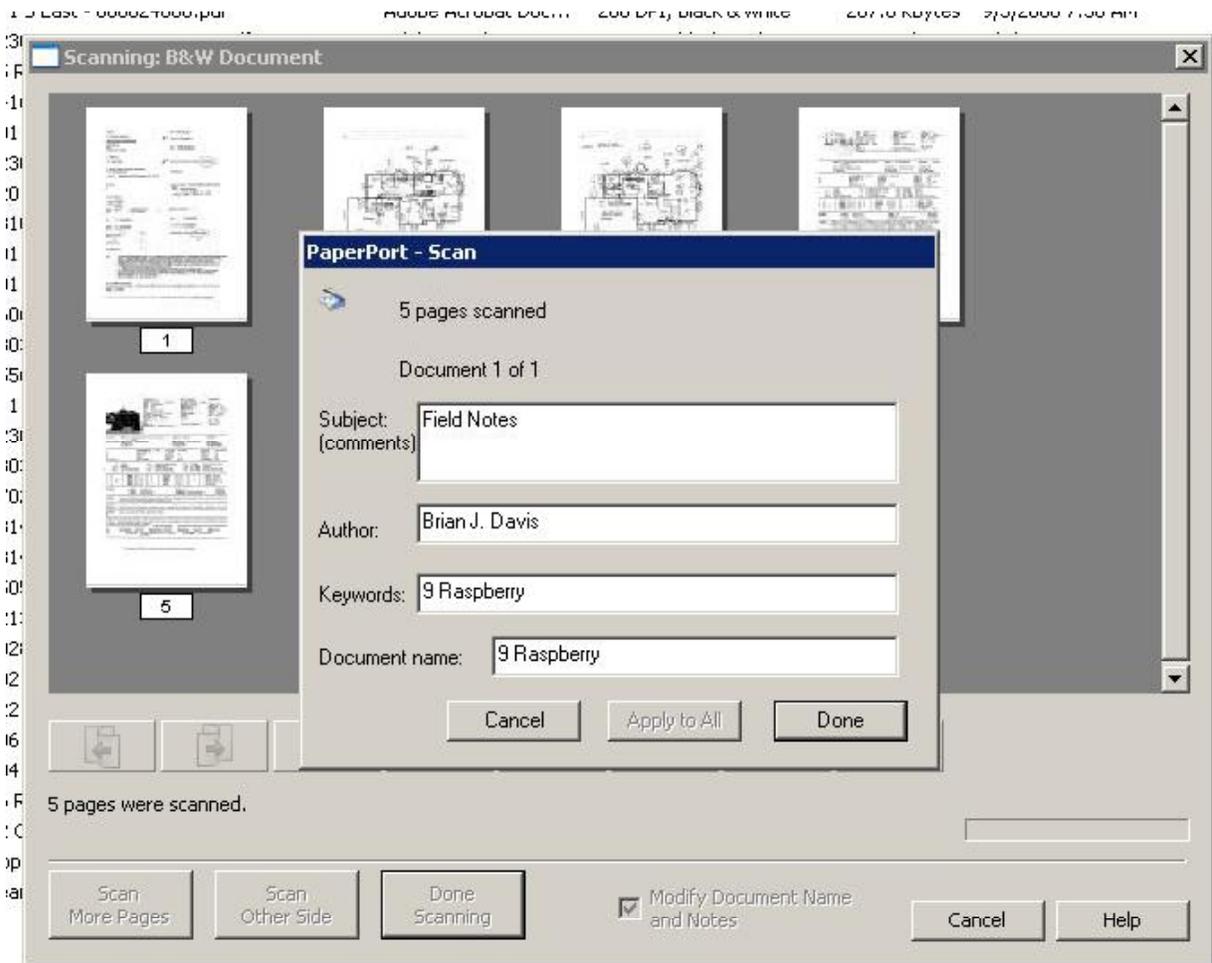
Open Scan Application



Start the scan



Enter Search / Retrieval Data (PaperPort)



All-in-One-Indexer (Convert to text)

60823001.pdf	Adobe Acrobat Doc...	200 DPI, black & white	294.9
060804007.pdf	Adobe Acrobat Doc...	200 DPI, black & white	244.1
0804078.pdf			218.1
.pdf			376.2
df			591.8
ist - Bellflower			372.7
:			744.8
field Notes.p			272.1
pdf			105.0
pdf			373.5
r - B&W.pdf			5.1
r.pdf			585.5
rk #101.pdf			2.1
ek.pdf			1.1
pdf			793.8
.pdf	Adobe Acrobat Doc...	200 DPI, black & white	1.2
.pdf	Adobe Acrobat Doc...	200 DPI, black & white	3.1

All-in-One Indexer

Folder: Workfiles

Item: 9 Raspberry.pdf

Status: Converting page 1 of 5 to text...

Items indexed in folder: 0 of 1

Folders completed: 0 of 1

Stop

Completed Scan Graphical View

2814 Rocksbury
Page 1

1505 Northbrook #101
Page 1

1213 Broad Creek
Page 1

406 S State
Page 1

304 Howard
Page 1

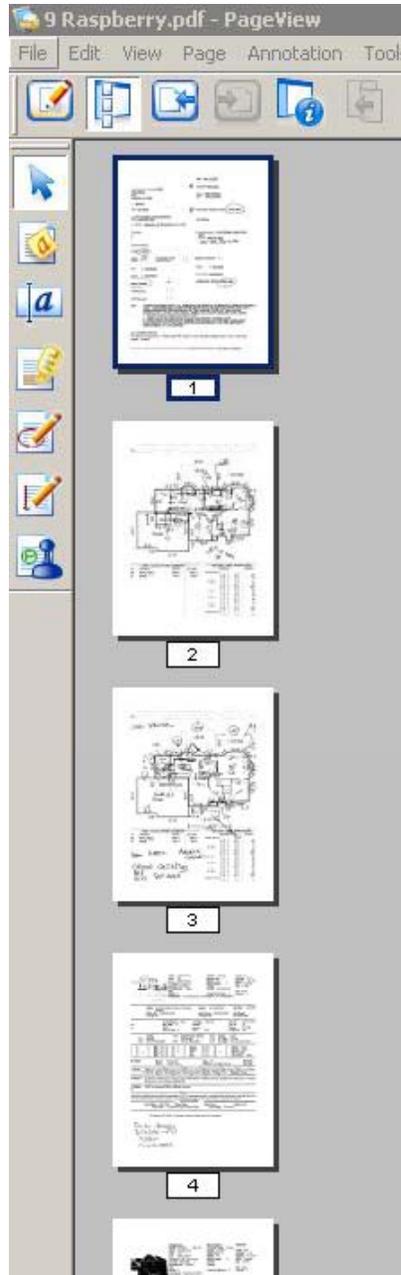
16 Redstone
Page 1

12

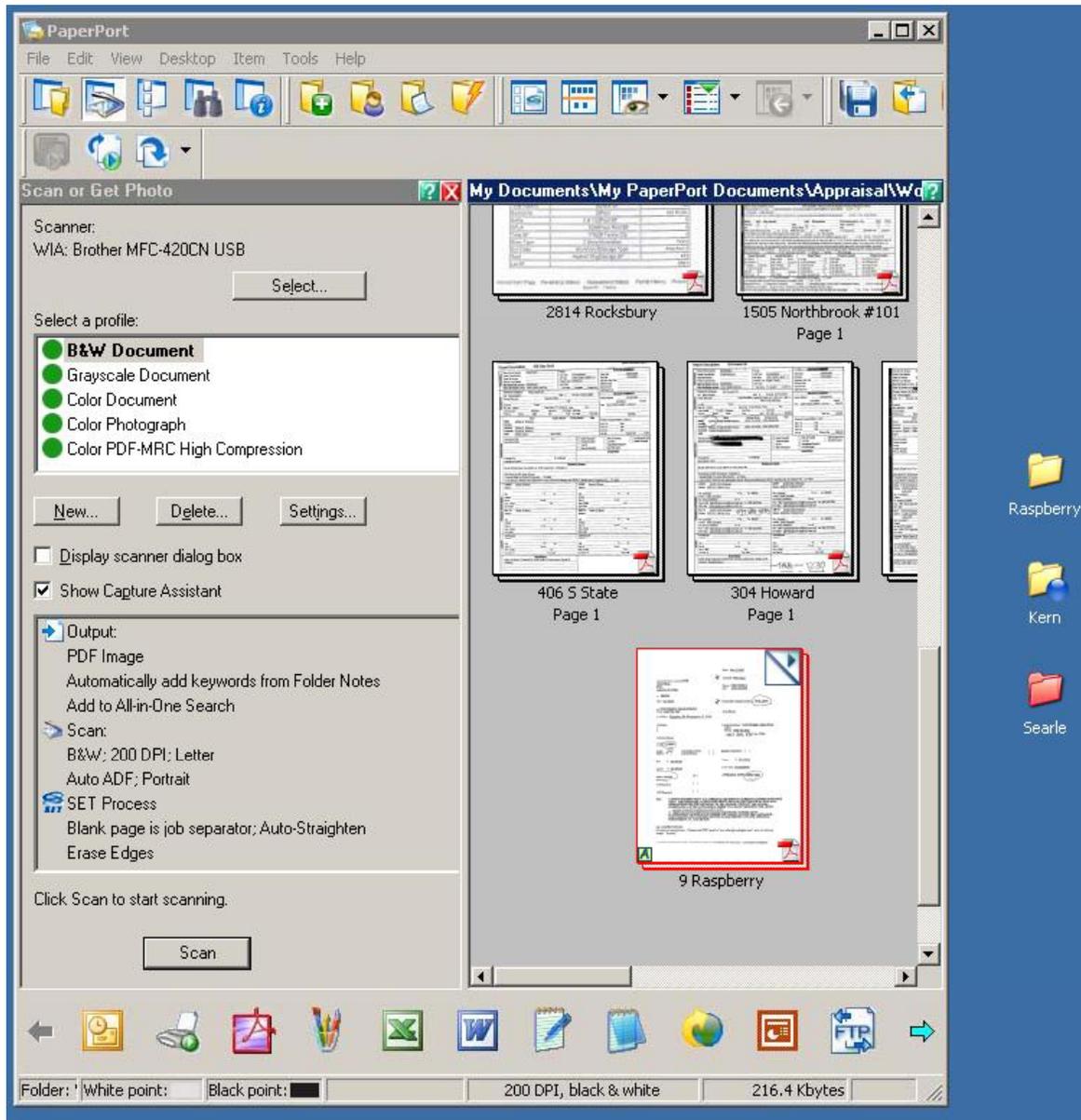
9 Raspberry

Page View

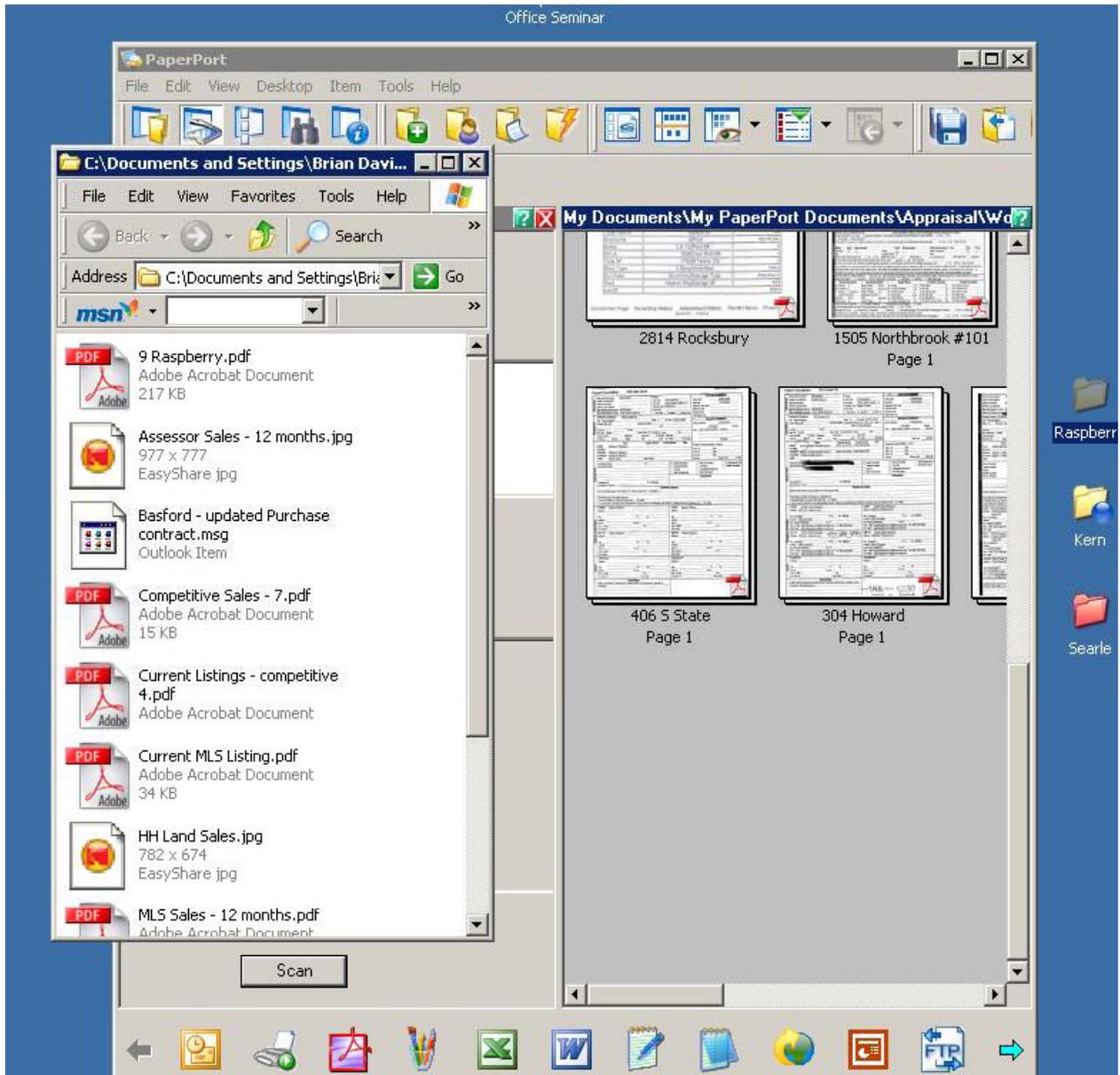
Thumbnail image



Copy scanned notes PDF to workfile folder



It's IN there!



Retrieval



Document Retrieval

- Documents should be readily available to those who **need** it
- Available to **authorized** persons only
- Available from **many locations**

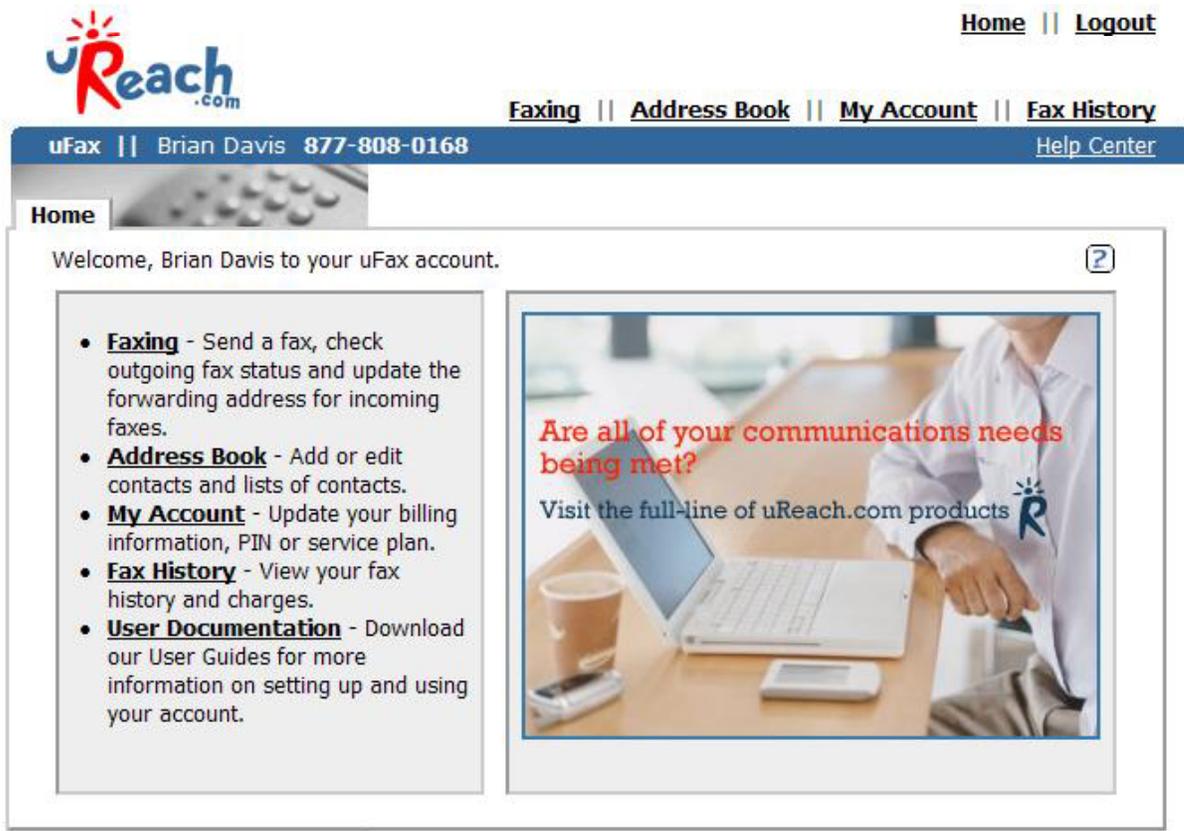
The screenshot displays two overlapping browser windows. The top window is titled 'Advanced Search - Microsoft Internet Explorer provided by Insight Broadb...' and shows a search interface for 'All reports'. It includes sections for 'File Information' (File Name, Description, File Number) and 'Subject Information' (Property Address: 9 Raspberry, Property City). The bottom window is titled 'a la mode, inc. - Vault - Microsoft Internet Explorer provided by Insight Broadband' and shows a search results table. The table has columns for File Number, Subject Address, Borrower, and Major Form. The search results are as follows:

	File Number	Subject Address	Borrower	Major Form
<input type="checkbox"/>	Edit 070529001	9 Raspberry	Greg R. & Tamara Basford	1004
<input type="checkbox"/>	Edit 070525001	7 Blue Lake Ct	Abby Kiddy	205
<input type="checkbox"/>	Edit 070523001	401 N. Willis	Alicia Ahart	1004DM
<input type="checkbox"/>	Edit 070517001	27 Drake Ct	Jeffrey P. Beall	1004
<input type="checkbox"/>	Edit 070515001	12 Everett Ct	Shane Hanson	1073
<input type="checkbox"/>	Edit 051407001	1701 E Taylor St	Abby Kiddy	205
<input type="checkbox"/>	Edit 070513107	815 Kern St	Connie S. Cunliffe	1004
<input type="checkbox"/>	Edit 05012007001	1226 Searle Dr	Melissa Pate	1004

Best Tip?

Eliminate Scanning!

- Have **faxes** delivered as **PDF or TIF**
- Save or print final documents as a **PDF directly** from your appraisal software
- Set your **default printer** to your PDF creator software



The screenshot shows the uReach.com website interface. At the top left is the uReach.com logo. To the right are links for [Home](#) and [Logout](#). Below the logo is a navigation bar with links for [Faxing](#), [Address Book](#), [My Account](#), and [Fax History](#). A blue header bar displays "uFax || Brian Davis 877-808-0168" and a [Help Center](#) link. The main content area has a "Home" tab and a welcome message: "Welcome, Brian Davis to your uFax account." Below this is a list of service features:

- **Faxing** - Send a fax, check outgoing fax status and update the forwarding address for incoming faxes.
- **Address Book** - Add or edit contacts and lists of contacts.
- **My Account** - Update your billing information, PIN or service plan.
- **Fax History** - View your fax history and charges.
- **User Documentation** - Download our User Guides for more information on setting up and using your account.

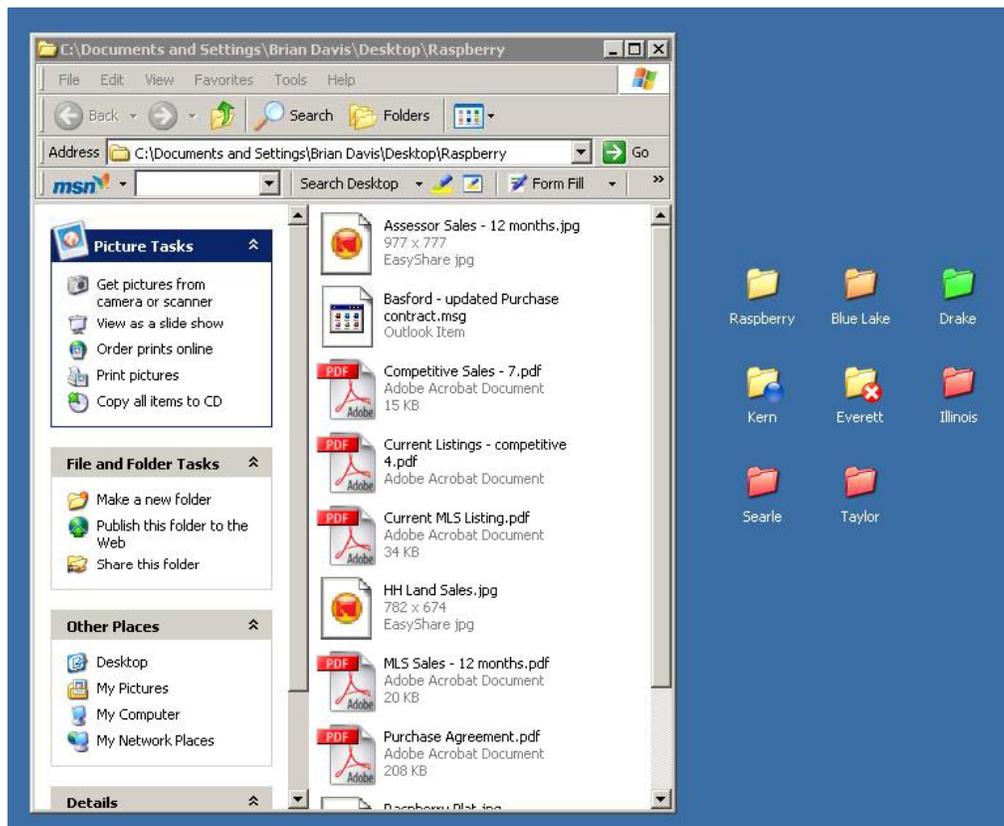
To the right of the list is a promotional image of a person in a white lab coat sitting at a desk with a laptop and a coffee cup. The text overlaid on the image reads: "Are all of your communications needs being met? Visit the full-line of uReach.com products" with the uReach logo.

Bringing it ALL together!

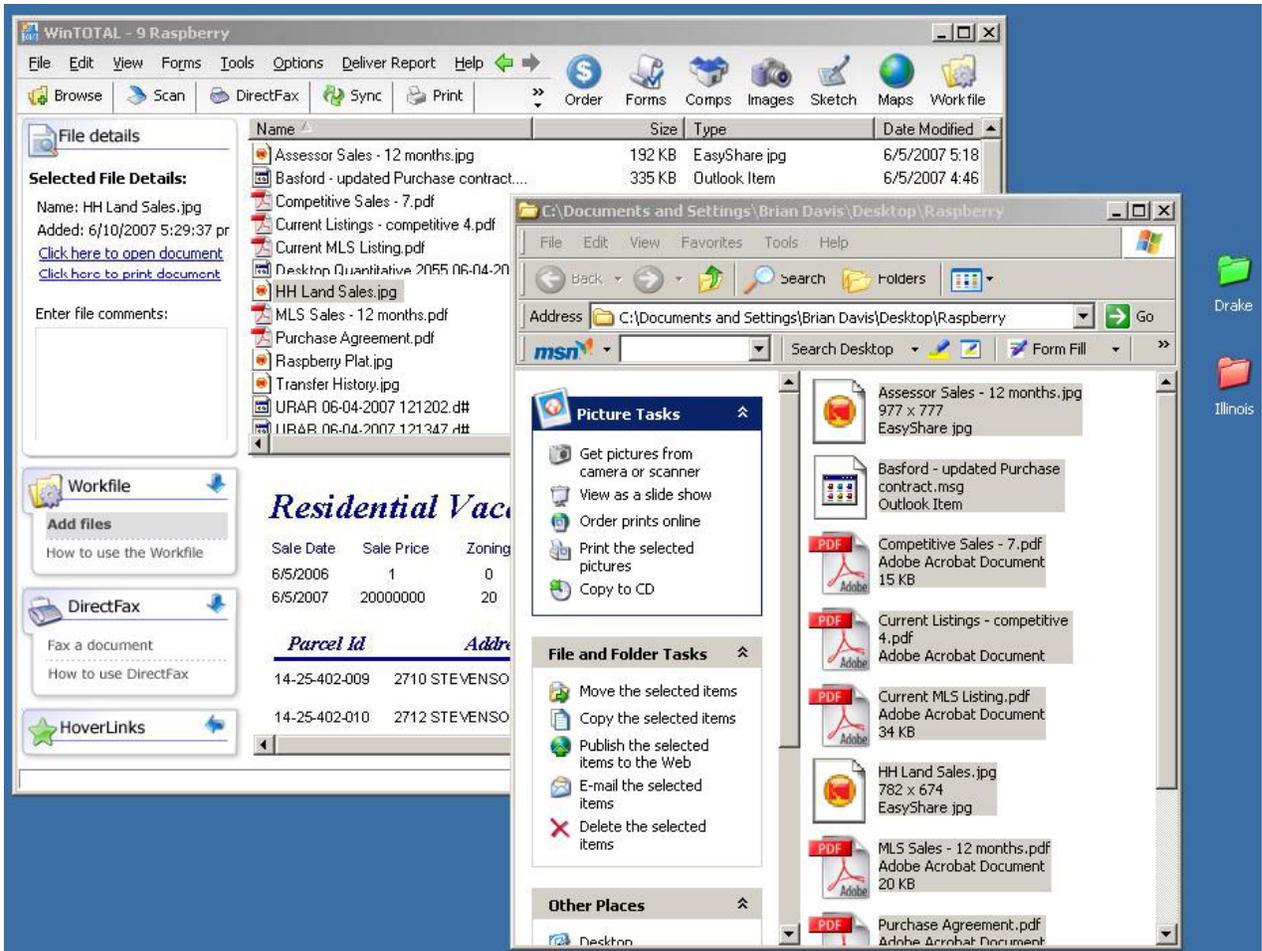
The WinTOTAL Aurora appraisal software has the ability to add [drag and drop] workfile documents directly to the appraisal's [digital workfile](#).

The temporary desktop workfile allows us to [select all] files and drag all of the previously created files into the appraisal report zap file.

Lets take a look at that process!



Drag 'n Drop to Aurora WinTOTAL workfile



Protect Your Appraisal Data By Storing It Remotely

*Even if you regularly save copies of files to removable media or an external drive **each time** you make changes, you might want to consider adding another layer of data protection to your **paperless** office.*

*At least **ONE** set of data should be stored off-site!*





Backup! Backup! Backup!



*Whether you need backup just your own transaction data or the entire office's, **remotely** backing up your information is a **smart** thing to do routinely. Approach it as a complement to, rather than a replacement, for backups you already create, and you can rest assured all your data is safely secured.*

- Do You Need Remote Data Backup?
- Evaluating the Plans
- Back-up measures
- Price
- Test the service
- Look for errors or disrupted transmissions
- Off-Site Backup For Appraisers: [The Vault.](#)

The Vault



Cheaper and faster than traditional backup solution: Floppy disks, CDs, tape backups, and file cabinets are expensive, time-consuming, and unreliable. Most of the time, they aren't stored off-site. Vault is far more dependable and cost effective than any other backup method. Plus, you can easily search Vault to find your files in seconds. Other backup methods can't compete with that.

Automatic scheduling gives you peace of mind: Schedule Vault to run automatically every day, so you don't even have to think about it. Your files will be safe and you'll remain USPAP compliant. And you'll always get a confirmation e-mail telling you which files were stored.

Move/Copy | Delete | Rename | Print | Send | Tracking Status | Send to Vault

Look for: Search In All Folders

	XSite	Vault	QB	Total Due	Appraisal Date	Order Date	File No.	Appointment Date/Time	Address
				300	6/1/2007	5/29/2007	070529001	06/01/2007 11:00 AM	9 Raspberry
								00 AM	7 Blue Lake Ct
								30 PM	27 Drake Ct
								PM	12 Everett Ct
								00 PM	1701 E Taylor S
								00 PM	815 Kern St
								45 PM	1226 Searle Dr
									1610 Illinois St
									306 W Market S
								M	4119 Pump Hou
								M	4117 Pump Hou
								15 PM	1406 Chadwick
									506 E. Locust
									503 E. Locust
									19217 Briar Dr
								00 PM	8 Harvest Ct
									401 N. Willie

Send Files to the a la mode File Vault

The following files will be sent to your Vault account. If you would like your Vault software to send them at your regularly scheduled time or would like to add additional files, press 'Send Later'. You can send them to the Vault now by pressing 'Send Now'.

There are 1 files waiting to be sent to the Vault.

File Name	Date
070529001.zap	06/10/2007 05:39:44 PM

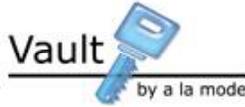
Remove Send Now Send Later Cancel

Name	Size	Type	Date Modified
Assessor Sales - 12 months.jpg	192 KB	EasyShare jpg	6/5/2007 5:18 AM
Basford - updated Purchase contract...	335 KB	Outlook Item	6/5/2007 4:46 AM
Competitive Sales - 7.pdf	15 KB	Adobe Acrobat Document	6/5/2007 6:16 AM
Current Listings - competitive 4.pdf	12 KB	Adobe Acrobat Document	6/5/2007 6:14 AM
Current MLS Listing.pdf	34 KB	Adobe Acrobat Document	6/5/2007 4:55 AM
Desktop Quantitative 2055 06-04-200...	22 KB	D# File	6/4/2007 12:11 PM
HH Land Sales.jpg	80 KB	EasyShare jpg	6/5/2007 6:42 AM
MLS Sales - 12 months.pdf	20 KB	Adobe Acrobat Document	6/5/2007 5:41 AM
Purchase Agreement.pdf	208 KB	Adobe Acrobat Document	6/5/2007 4:46 AM
Raspberry Plat.jpg	107 KB	EasyShare jpg	6/5/2007 4:41 AM
Transfer History.jpg	108 KB	EasyShare jpg	6/5/2007 4:40 AM
URAR 06-04-2007 121202.d#	32 KB	D# File	6/4/2007 12:11 PM
URAR 06-04-2007 121347.d#	25 KB	D# File	6/4/2007 12:13 PM
URAR 06-05-2007 045231.d#	38 KB	D# File	6/5/2007 4:52 AM

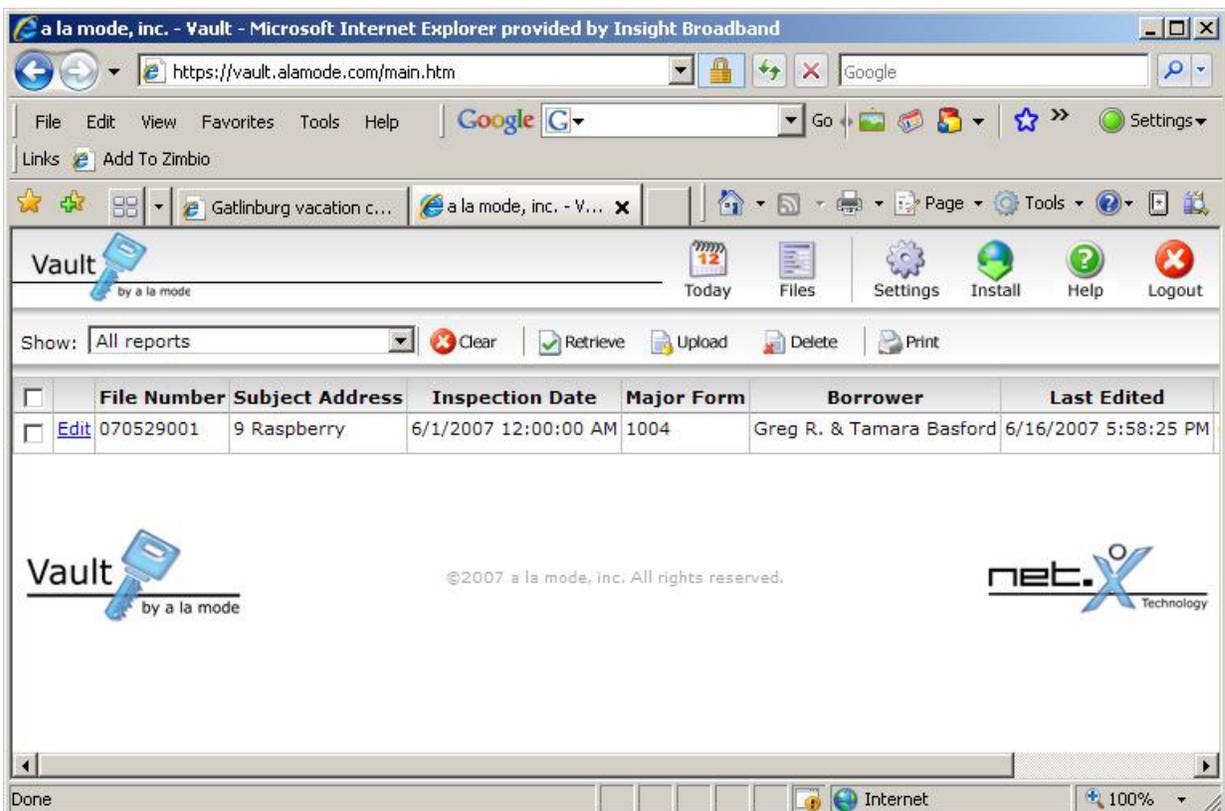
REMEMBER!

Not ONLY your appraisal report is backed up . . .but ALSO your workfile!

The Vault



More than just a backup — it's like a remote PC: Have you ever been working at home but needed a report you left at the office? If it's in Vault, you can grab it from anywhere with an Internet connection. Many offices also use it as an online file server for sharing with remote appraisers.



The Vault - Search

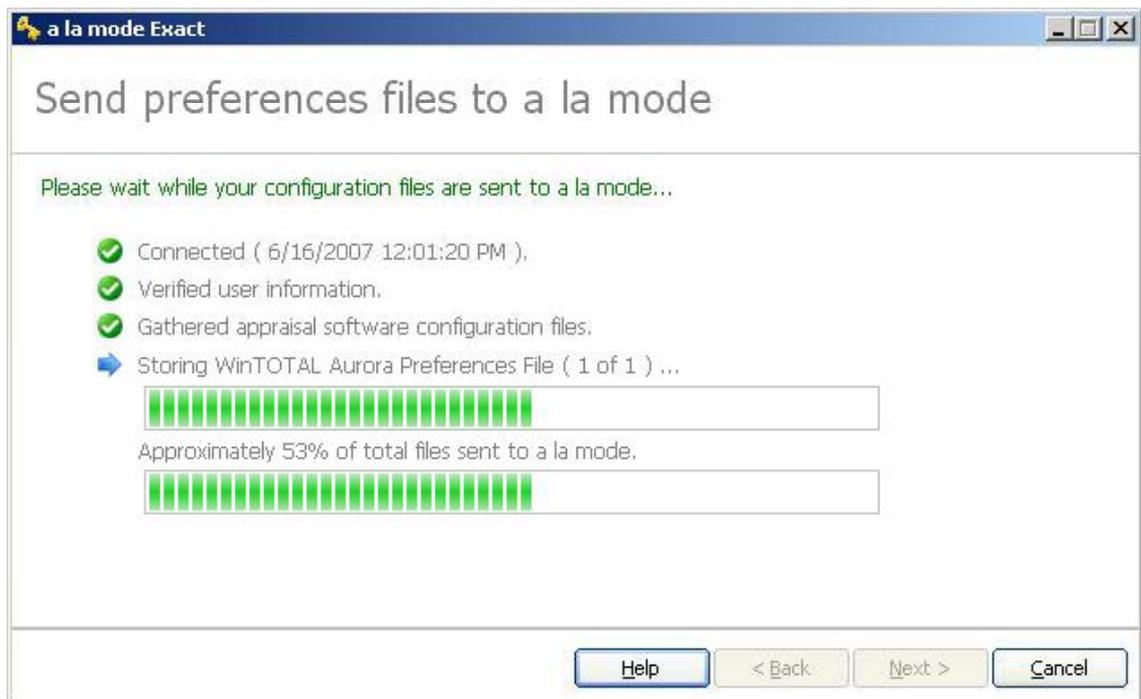


The screenshot shows a Microsoft Internet Explorer browser window displaying the 'Advanced Search' page of the Vault system. The browser's address bar shows the URL: <https://vault.alamode.com/search/apprfilemaint.aspx?szHeader=All reports>. The page title is 'Advanced Search'. Below the title, there is a section for 'Apply search criteria to "All reports"'. This section is divided into two parts: 'File Information' and 'Subject Information'. The 'File Information' section has three input fields: 'File Name:', 'Description:', and 'File Number:'. The 'Subject Information' section has two input fields: 'Property Address:' (containing '9 Raspberry') and 'Property City:'. Below the search criteria, there is a table of search results. The table has five columns: 'File Number', 'Subject Address', 'Borrower', and 'Major For'. Each row in the table has a checkbox on the left and an 'Edit' link. The table contains 10 rows of data. The browser window also shows the 'a la mode, inc. - Vault' logo and navigation buttons like 'Today', 'Files', 'Settings', 'Install', 'Help', and 'Logout'. The browser's status bar at the bottom shows 'Done' and 'Internet'.

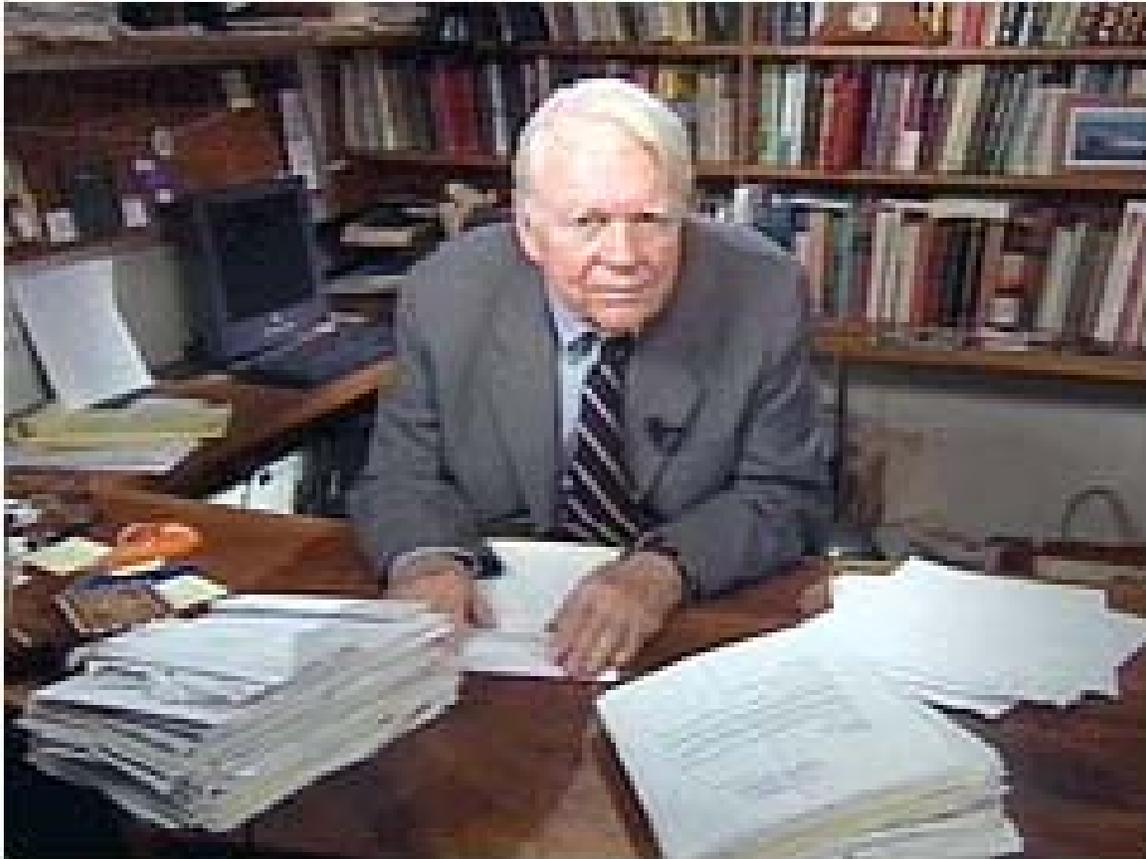
	File Number	Subject Address	Borrower	Major For
<input type="checkbox"/>	Edit 070529001	9 Raspberry	Greg R. & Tamara Basford	1004
<input type="checkbox"/>	Edit 070525001	7 Blue Lake Ct	Abby Kiddy	205
<input type="checkbox"/>	Edit 070523001	401 N. Willis	Alicia Ahart	1004DM
<input type="checkbox"/>	Edit 070517001	27 Drake Ct	Jeffrey P. Beall	1004
<input type="checkbox"/>	Edit 070515001	12 Everett Ct	Shane Hanson	1073
<input type="checkbox"/>	Edit 051407001	1701 E Taylor St	Abby Kiddy	205
<input type="checkbox"/>	Edit 070513107	815 Kern St	Connie S. Cunliffe	1004
<input type="checkbox"/>	Edit 05012007001	1226 Searle Dr	Melissa Pate	1004

The Vault - Exact

If you use WinTOTAL, your software settings are safe too: All of your text database, QuickLists, contacts, digital signatures and more are safe with Exact



Andy Rooney on . . . “The Paperless Office”



The Stuff Andy Never Looks At!

Andy Rooney's office is filled with papers and other, well, stuff. But once it's been saved, Andy never seems to look at his collection again.



QUESTIONS?

I feel that these simple “Paperless Office” protocols will require a minimum amount of change in your "paper-based" workflow.

Electronic data collection devices and software have been improving year after year and with the advent of the full featured Tablet/UMPC hardware, combined with [new sketching and data collection applications](#), we may be **rapidly** approaching the ultimate paperless solution for appraisers!