

**Consumer Assistance  
5 years later....still mass  
confusion**

# Confusion Among Consumers

- Prior to 2009
  - Most did not work with AMC' s
  - ROV process didn' t exist
  - Consumer **eligible** to receive a copy of appraisal
  - UAD requirements

# AMC Assistance

- If AMC delivers valuations to consumer
  - Determine lender involvement
  - Determine consumer notification
  - Determine communication with consumer
- Consumer complaints
  - Written internal policies
  - Assist lender client/conference call
  - Consumer communication with the appraiser

# ROV Process

- Written policies and procedures
- Clear expectations
  - Required documentation
  - Acceptable communication to appraiser
  - Streamlined process



Q & A