

Mark Ayton

From: Mark Ayton
Sent: Tuesday, March 17, 2020 12:27 PM
To: Mark Ayton
Subject: AXIS Update to COVID-19 Impact & Mitigation

The velocity of changes related to COVID-19 continue to accelerate, necessitating an update to our earlier communication. High volume is impacting turn time. A recommendation by the CDC on guidance for citizens over 60 years of age (or younger) with pre-existing conditions to self-quarantine is also having some impact on the availability of a number of senior appraisers. Additionally, "Shelter-in-Place" orders by SF Bay Area counties are expected to be joined by other municipalities. These factors reduce the number of available appraisers to inspect homes and impact turn times. AXIS is rising to these challenges, but we need your help.

First, please review AXIS inspection protocols we've composed for our appraisers to follow:

- *The lender will contact the borrower and/or homeowner before the appraiser scheduling the inspection appointment to determine that no one in the household has knowingly been exposed to COVID 19 nor is anyone in the house currently sick.*
- *The appraiser will re-confirm that there has been no change in the health of the occupant (or person providing access to the property) upon scheduling the inspection and before entering the property. Confirmation must be documented within the order.*
- *The homeowner, when possible, is requested to maintain social distancing during inspections.*
- *The appraiser is recommended to wear gloves and mask when available while inspecting the home and endeavor not to touch any surfaces, door handles or light switches.*
- *The appraiser is recommended to be aware and emulate CDC and local health authority protocols to protect their health and prevent transmission of a virus*
- *The homeowner is requested to turn on all lights in the home and see that all interior doors are open for easy access to every room.*
- *Any questions or concerns at a property, simply stop and call AXIS*

We believe that a reasonable interpretation of the Health Orders impacting each of the 6 Bay Area Counties is that AXIS, and the professional services we (and appraisers) provide qualify as an Essential Business pursuant to Section 10.f.vii, and xv. (Marin/San Francisco/Alameda/Contra Costa/San Mateo/Santa Clara Counties) – in this case, supporting banking and mortgage banking services. Please let us know if you disagree with our interpretation of these provisions.

Second, please respond quickly if we request the need for an increased fee. Waiting 24-48 hours to respond can add 5 or more days to your quoted turn time as appraisers will continue to accept other orders (many appraisers are receiving 20 or more orders per day).

Finally, please expect and plan for longer than typical turn times and recognize that rushes are simply not feasible right now.

We will continue to work long hours on your behalf to minimize service impacts and clearly communicate current conditions and expectations.

Your AXIS Team



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