



To our Valued Appraisal Panel -

Outside of the 'normal' challenge of a rock bottom rate-fueled mortgage market, the lending and appraisal industries are now having to confront an epidemic that's morphed into a global pandemic. What's more, we found ourselves, hostage, to the same set of fears and uncertainty that's gripping everyone else in our communities.

So **AXIS** took that as a challenge to define and establish a uniform set of inspection protocols in tandem with our lender-partners and general health-care initiatives. This set of protocols is designed to protect both the appraiser and the customer - and instill best practices into inspections in this new world. Here are some things you should know beforehand that have shaped how we're addressing appraising today:

It started this week with 6 Bay Area Counties in California and has grown to include a number of counties along with several other States. As a consequence, we've reviewed (and continue to receive and review) **Executive Proclamations** and **Health Orders** from all those States, Counties and Governmental Agencies that have published directives. In all cases, we believe – and after consultation with Corporate Counsel and industry sources - that a reasonable interpretation can be made that the professional services provided by AXIS and the appraisers we engage qualify as *Essential Business* services that support banking and related financial institutions. It should be valuable to note that both **FHA** and **VA** continue to support appraiser- provided full appraisals ... including full interior inspections.

The following will be observed by all parties in this exercise:

- 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 will, if present, maintain social distancing as much as possible while the inspection takes place.
- The appraiser should always wear gloves and mask while inspecting the home and endeavor not to touch any surfaces, door handles or light switches. Goggles are also recommended.
- Although the CDC has not published protocols outside healthcare settings, a baseline of Personal Protective Equipment (PPE) used during inspections may ease concerns and may provide a level of mutual protections. PPE consideration includes masks, gloves, eye protection, hygienic shoe covers, and a supply of hand sanitizer.

- The homeowner will agree 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**.

Be prepared and be professional. Recognize that while there's an inspection to perform, homeowners have real concerns that our patience and preparedness will go a long way to help allay their concerns. Here are some links that may be used for you – or that you can share.

[CDC Preventing the Spread of COVID-19](#)

[CDC Information on How to Prepare](#)

[CDC Guidance for Businesses & Employers](#)

We expect things to continue to change as more information and guidance becomes available. Feel free to communicate with **AXIS** on related concerns at info@axis-amc.com ...and we're happy to answer your questions: **888.806.2947**.

Your **AXIS** Team

NOTE: *As an independent business, appraisers are free from the control and direction of AXIS. Furthermore, each appraiser should feel free to determine whether or not they're comfortable accepting an order without fear of reprisal from AXIS.*



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