



FHA EAD Lender Agent Admin Guide

Electronic Appraisal Delivery (EAD) portal

U.S. Department of Housing and Urban Development

May 2017

Document Revisions

Date	Version	Change
7/25/2014	1.0	<ul style="list-style-type: none">Created FHA EAD Lender Agent Admin User Guide
1/9/2015	1.1	<ul style="list-style-type: none">Added "FHA" in the user guide titleAdded "FHA" before the words "EAD Lender Agent Admin User Guide", "EAD General User Guide", and "EAD Lender Admin User Guide".Made changes to "What's in the manual?"<ul style="list-style-type: none">Merged Section 5 with Section 4Added Section 7: Direct Integration User RegistrationChanged email address of invitation sender in section 1. Registering with the FHA to become a Lender Agent.Made changes to the Note below Figure 2.1.5.Made changes to the text below Figure 3.0.5.Changed email address of email sender to ead-noreply@veros.com in section 4. Managing Lender Agent Users.Added section 7. Direct Integration User Registration.
3/3/2015	1.2	<ul style="list-style-type: none">Made changes in section 6.1.Made changes in section 7.
9/17/2015	1.3	<ul style="list-style-type: none">Added "or Unlocking Accounts" to item "Changing Passwords" in section 4. Managing Lender Agent Users.Changed section 4.5 to "Changing User Password/Unlocking a User Account".Edited some text in section 4.5.Made changes in section Additional Assistance – remove "(accessible after you log in to the EAD portal)".
4/25/2017	1.4	<ul style="list-style-type: none">Section 1.1: Added Note that a user is allowed only one access per user name

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Introduction

What is the Electronic Appraisal Delivery Portal?

The Electronic Appraisal Delivery (EAD) portal is the Web-based portal that the lenders and their designated agents use to electronically submit appraisal data files. Through the EAD portal, you can submit up to 10 appraisal data files at a time, search for the previously submitted appraisal data files, clear the hard stops, and view the reports.

Who should read this manual?

The ***FHA EAD Lender Agent Admin User Guide*** is for the lender agents with administrative access (referred to as the Lender Agent Admin or LAA).

The Lender Agents are the third-parties who can upload the appraisals to the EAD portal on behalf of a Lender Admin. The relationship is initiated by a Lender Admin using Veros website.

Once a Lender Agent completes the registration process, the LAA can:

- Perform the same functions as a Lender User (see ***FHA EAD General User Guide***) and a Lender Admin with the exception of inviting other Lender Agents into relationships (see ***FHA EAD Lender Admin Guide***)
- Manage users
- Manage business units
- Manage relationships between users and business units

What's in this manual?

This manual contains the following sections:

- **Section 1: Registering to become a Lender Agent** explains how the lender admin completes the registration process on your behalf in order to become a lender agent.
- **Section 2: Establishing Relationships with Lenders** explains how you link to the lenders after receiving an invitation to become one of their lender agents.
- **Section 3: Managing Your Lender Relationships** explains how and when to change the status of your lender relationship from Pending, Active, or Declined.
- **Section 4: Managing Lender Agent Users** how to add, modify, transfer, restore, and delete the users in the lender agent organization.
- **Section 5: Managing Your Business Unit(s)** explains how to create, delete, and modify the business and child business units within the lender agent organization.

-
- **Section 6: Managing Child Business Unit Relationships** explains the steps to delegate (assign) and un-delegate (un-assign) the relationships to child business units in the lender agent organization.
 - **Section 7: Direct Integration User Registration** provides step-by-step instructions to obtain and configure EAD Direct Integration Credentials for your integrated system.
 - **Appendices:**
 - A. Password Strength Rules
 - B. Additional Assistance

1. Registering with the FHA to become a Lender Agent

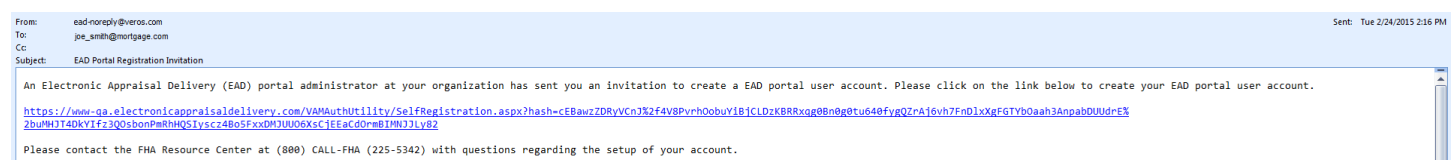
If a Lender Admin chooses to work with a Lender Agent Admin, the Lender Admin should fill out FHA's Electronic Appraisal Delivery (EAD) Portal Lender Agent Registration Form at the Veros website to submit a request to allow the Agent company access to the EAD portal and submit the appraisals on their behalf.

When Veros processes the request form, the Lender Agent Admin receives the EAD portal email invitation from ead-noreply@veros.com to complete the registration process.

1.1 Registering with the EAD portal

After the Lender Admin completes the registration process from the Veros website, you receive an email invitation to create an EAD portal user account for your lender agent company, as shown in the **Figure 1.1.1**. Click the embedded hyperlink to continue the registration process.

Figure 1.1.1 EAD portal Registration Invitation



You are then directed to the Self Registration page shown in the **Figure 1.1.2**.

To self-register and create your EAD portal user ID and password, follow these steps:

1. Complete all required entry fields marked with a red (*) asterisk. These are:

- *First Name
- *Last Name
- *Preferred User ID (which must be retyped in the next entry field)
- *Password (which must be retyped in the next entry field)

2. Click Create.

NOTE: Passwords cannot be the same as the user ID and must be at least eight characters, using at least one alphabet, one digit and one special character. For more information, see Appendix A: Password Strength Rule.

Note also that a user is allowed only one access per user name. The system will not allow the same user to get another access even if they use an email address that is different than the one they used to register.

Figure 1.1.2 Self Registration Page

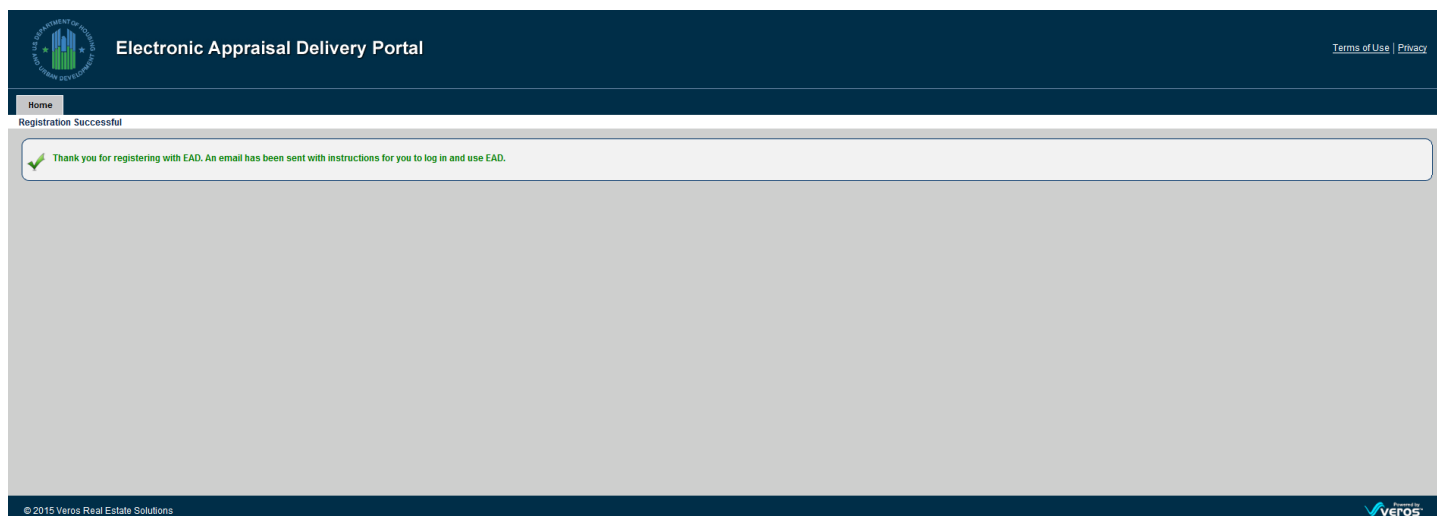
The screenshot shows the 'Self Registration' form within the 'Electronic Appraisal Delivery Portal'. The form is titled 'Self Registration' and contains the following fields and information:

- *First Name:** Joe
- *Last Name:** Smith
- *Preferred User ID:** Joe_Smith
- *Retype Preferred User ID:** Joe_Smith
- *Password:** (masked with asterisks)
- *Retype Password:** (masked with asterisks)
- Email Address:** joe.smith@mortgage.com
- Role:** Agent Admin

At the bottom right of the form are two buttons: 'Reset' and 'Create'. A small note at the bottom left of the form states: '* Indicates Required Information'. The page header includes the portal name and links for 'Terms of Use' and 'Privacy'. The footer shows the copyright '© 2015 Veros Real Estate Solutions' and the Veros logo.

The message “Thank you for registering with EAD” appears on the page in green, as shown in the **Figure 1.1.3**.

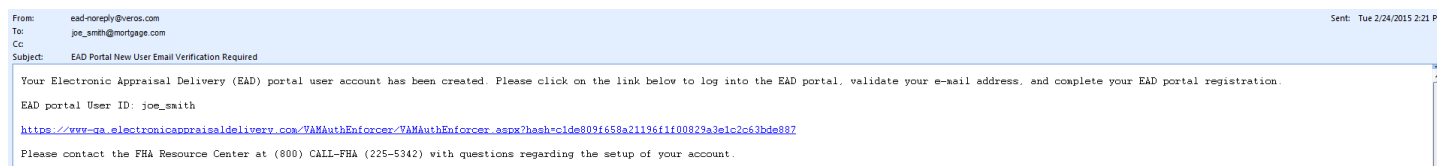
Figure 1.1.3 Self Registration Success Message



You then receive a new email with another hyperlink (shown in the **Figure 1.1.4**) to validate your email address. To continue the registration, follow these steps:

1. Click the hyperlink in the email.

Figure 1.1.4 Email Validation



NOTE: Prior to logging into the EAD portal, you can click the Favorites button on your Internet Browser tool bar to save the website as a favorite bookmark.

2. Log in (as shown in the **Figure 1.1.5**) using the user ID and password you created in the Self Registration page in the **Figure 1.1.2**.

Figure 1.1.5 Login Page

The screenshot shows the login page of the Electronic Appraisal Delivery Portal. The header includes the U.S. Department of Housing and Urban Development logo, the portal name, and links for Terms of Use and Privacy. The main content area is titled 'Login' and contains a warning about U.S. Government Data, a login form with fields for User ID and Password, and a button for 'Accept and Login'. A 'News Updates' section at the bottom says 'Welcome to the Electronic Appraisal Delivery Portal.' The footer shows the copyright for Veros Real Estate Solutions.

Electronic Appraisal Delivery Portal [Terms of Use](#) [Privacy](#)

Login

WARNING: This system contains U.S. Government Data. Unauthorized use of this system is prohibited

Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for unauthorized access, exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

This computer system, including all related equipment, networks, and network devices (specifically including Internet access) are provided only for authorized U.S. Government use. U.S. Government computer systems may be monitored for all lawful purposes, including to ensure that their use is authorized, for management of the system, to facilitate protection against unauthorized access, and to verify security procedures, survivability, and operational security. Monitoring includes active attacks by authorized U.S. Government entities to test or verify the security of this system. During monitoring, information may be examined, recorded, copied and used for authorized purposes. All information, including personal information, placed or sent over this system may be monitored.

Use of this computer system, authorized or unauthorized, constitutes consent to monitoring of this system. Unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system constitutes consent to monitoring for these purposes.

Use of this system implies understanding of these terms and conditions.

User ID

Password

Having trouble logging in? Please contact the FHA Resource Center at (800) CALL-FHA (225-5342) or email answers@hud.gov

Accept and Login

News Updates
Welcome to the Electronic Appraisal Delivery Portal.

© 2015 Veros Real Estate Solutions

After you log in, the Terms and Conditions page shown in the **Figure 1.1.6** appears. To validate your email within the EAD portal, follow these steps:

1. Read the Terms and Conditions.
2. Click “I Accept.” If you do not accept the Terms and Conditions, you receive an error message stating “You must accept the Terms and Conditions before you use the EAD Application”

Figure 1.1.6 Terms and Conditions Page

The screenshot shows the Terms and Conditions page of the Electronic Appraisal Delivery Portal. The header includes the U.S. Department of Housing and Urban Development logo, the portal name, and links for Terms of Use, Privacy, and Logout. The user is logged in as 'User ID: JOE_SMITH'. The main content area is titled 'EAD - Terms and Conditions' and contains a warning about U.S. Government Data, the full text of the Terms and Conditions, and buttons for 'I Do Not Accept' and 'I Accept'.

Electronic Appraisal Delivery Portal [Terms of Use](#) [Privacy](#) [Logout](#)
User ID: JOE_SMITH

EAD - Terms and Conditions

Please read and accept the Terms & Conditions to continue.

WARNING: This system contains U.S. Government Data. Unauthorized use of this system is prohibited

Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for unauthorized access, exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

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Use of this system implies understanding of these terms and conditions.

I Do Not Accept **I Accept**

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To finish the registration process, you must set up Challenge Response Questions (shown in the **Figure 1.1.7**). Follow these steps:

1. Select three separate questions from the six provided on the dropdown.
2. Enter the answers for each question.
3. Click Submit to register the questions and answers in the system.

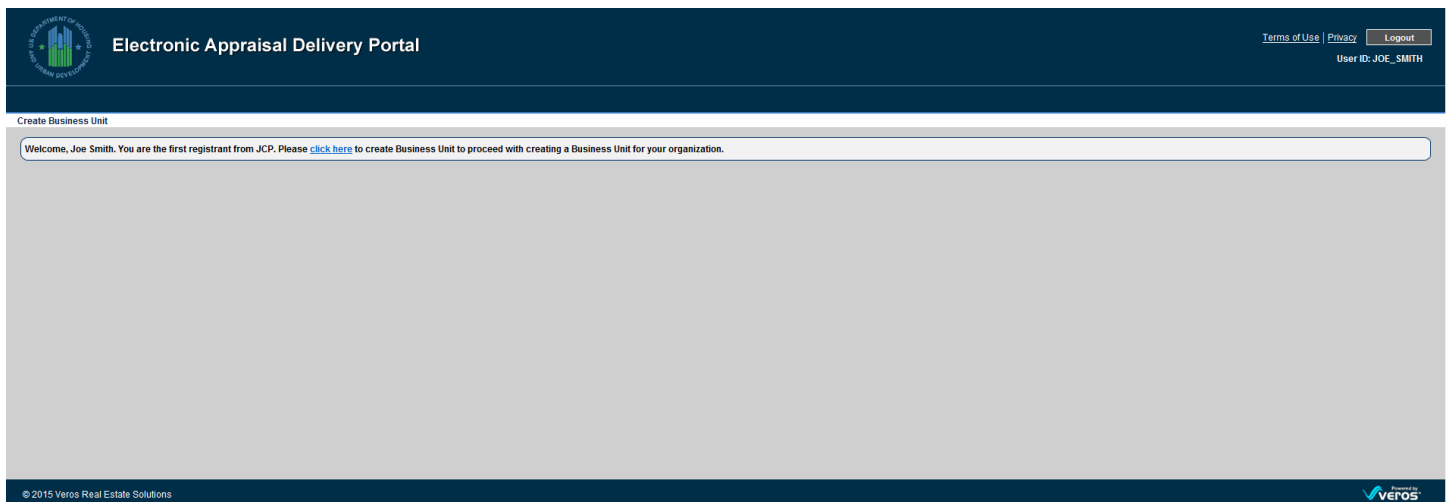
Figure 1.1.7 EAD - Challenge Response Questions

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a dark blue header with the portal's name and a 'Logout' button. Below the header, the page title is 'EAD - Challenge Response Questions'. The main content area contains a form with the instruction: 'Please select and answer three of the following questions. These answers will be used if you need to reset your password.' The form lists three questions, each with a dropdown menu for selection and a text input field for the answer. The questions are: 'Question 1: What is your paternal Grandfather's first name?', 'Question 2: What was your first pet's name?', and 'Question 3: What is your Mother's middle name?'. A 'Submit' button is located at the bottom right of the form. The footer of the page includes the copyright notice '© 2015 Veros Real Estate Solutions' and the Veros logo.

You are then directed to the **Create Business Unit** page, as shown in the **Figure 1.1.8**. Click the [click here](#) to create Business Unit hyperlink for the EAD portal system to create your business unit.

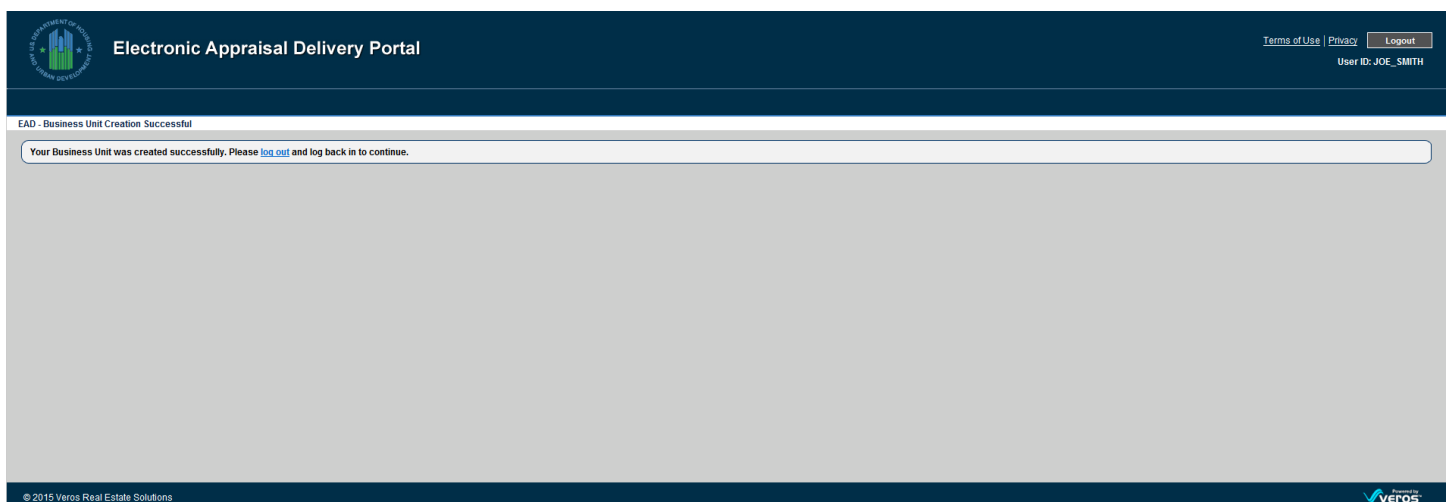
The business unit is an EAD portal organizational structure that allows you to manage users, relationships and accessibility of different user roles (lender agent admin, lender agent user, lender agent read-only user). It also enables you to define subgroups (subordinate business units) within your organization for ease of use and management of activity.

Figure 1.1.8 Create Business Unit Page



The Business Unit Creation Successful page shown in the **Figure 1.1.9** informs you that the business unit was successfully created. Click the [log out](#) hyperlink to continue.

Figure 1.1.9 Business Unit Creation Successful Page



Log in to the EAD portal (as shown in the **Figure 1.1.10**) using the user ID and password you created in the Self Registration page in the **Figure 1.1.2**.

Figure 1.1.10 Login Page

The screenshot shows the login page of the Electronic Appraisal Delivery Portal. At the top, there is a dark blue header with the portal's name and a 'Terms of Use | Privacy' link. Below the header, a large white box contains a 'WARNING' about U.S. Government Data and a 'Login' section with fields for 'User ID' and 'Password'. A blue 'Accept and Login' button is at the bottom right of the login box. To the left of the login box, there is a 'News Updates' section with a welcome message. The footer includes the copyright '© 2015 Veros Real Estate Solutions' and the Veros logo.

Electronic Appraisal Delivery Portal [Terms of Use](#) [Privacy](#)

WARNING: This system contains U.S. Government Data. Unauthorized use of this system is prohibited.

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Use of this computer system, authorized or unauthorized, constitutes consent to monitoring of this system. Unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system constitutes consent to monitoring for these purposes.

Use of this system implies understanding of these terms and conditions.

Login

*User ID

*Password

Having trouble logging in? Please contact the FHA Resource Center at (800) CALL-FHA (225-5342) or email answers@hud.gov

[Accept and Login](#)

News Updates
Welcome to the Electronic Appraisal Delivery Portal.

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You are then directed to the EAD portal Home Page shown in the **Figure 1.1.11**.

Figure 1.1.11 EAD portal Home Page

The screenshot shows the home page of the Electronic Appraisal Delivery Portal. It features a dark blue header with the portal's name, 'Terms of Use | Privacy', and a 'Logout' button. Below the header, a navigation bar includes links for 'Home', 'Submit Appraisal', 'Search', 'Reports', and 'Account Administration'. The main content area is divided into five sections: 'Submit Appraisal', 'Search', 'Help Center', 'Reports', and 'Account Administration', each with an icon and a brief description. A 'News Updates' section at the bottom contains a welcome message. The footer includes the copyright '© 2015 Veros Real Estate Solutions' and the Veros logo.

Electronic Appraisal Delivery Portal [Terms of Use](#) [Privacy](#) [Logout](#)

User ID: JOE_SMITH

[Home](#) [Submit Appraisal](#) [Search](#) [Reports](#) [Account Administration](#) [Help Center](#)

Submit Appraisal
Upload appraisal data into the EAD portal and receive a unique Document File Identifier for your submission.

Search
Locate previously submitted appraisal reports for status updates, correcting mistakes or to submit additional appraisal reports (if required).

Help Center
Review online documentation that offers additional field-level information to enhance your experience using the EAD portal.

Reports
Receive information on previously submitted appraisal reports (individually or in aggregate) to manage workflows or identify issues that should be addressed.

Account Administration
Manage your online experience with the EAD portal by selecting a landing page and the recipients of electronically delivered messages and reports.

News Updates
Welcome to the Electronic Appraisal Delivery Portal.

© 2015 Veros Real Estate Solutions

Your company name now appears on the Lender Agent drop down list under **Account Administration - User and Business Administration** tab.

2. Establishing Relationships with Lenders

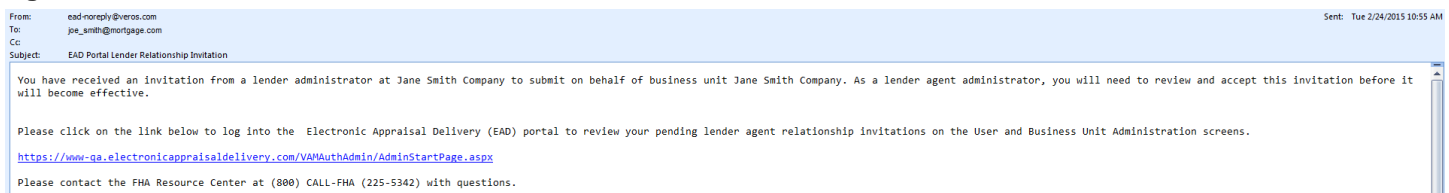
A Lender Admin can establish a relationship with the Lender Agents by sending an invite from the EAD portal. The Lender Agents cannot send an invitation to a Lender Admin to establish a relationship.

2.1 Accepting an invitation from a Lender to be their Agent

To review and accept an invitation from a Lender Admin to become a Lender Agent, follow these steps:

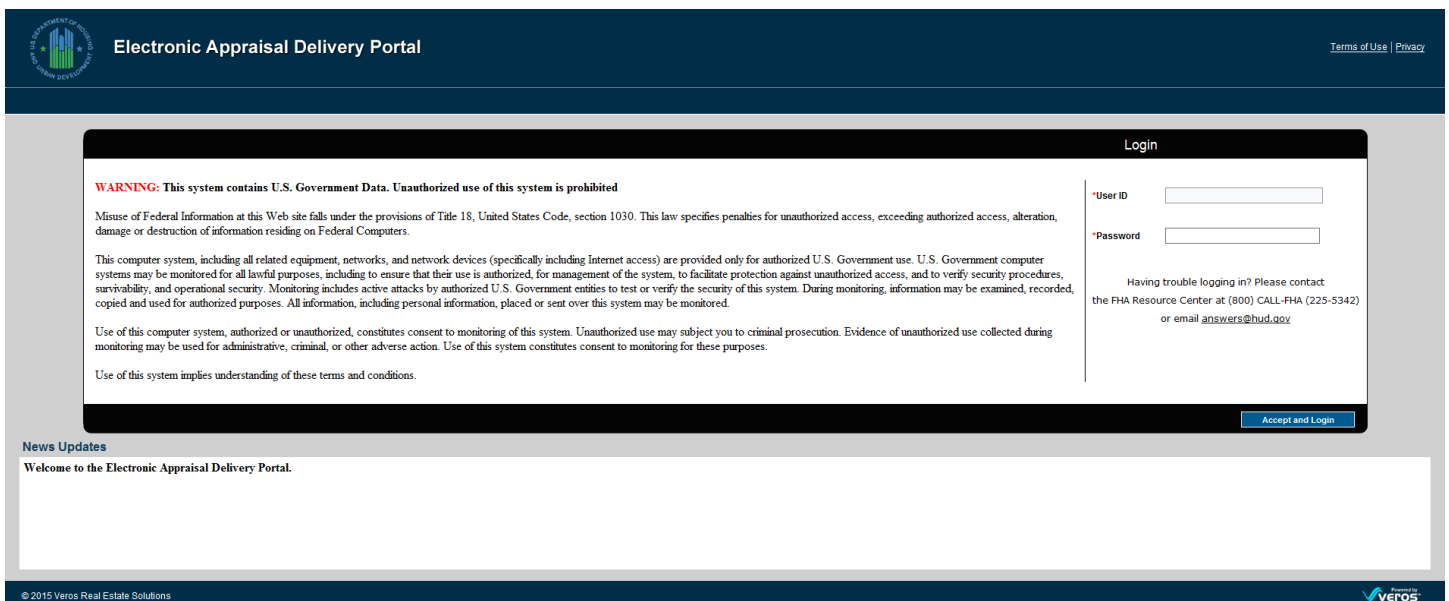
1. To review the pending invitation, click the hyperlink in the email (as shown in the **Figure 2.1.1**).

Figure 2.1.1 Invitation Email



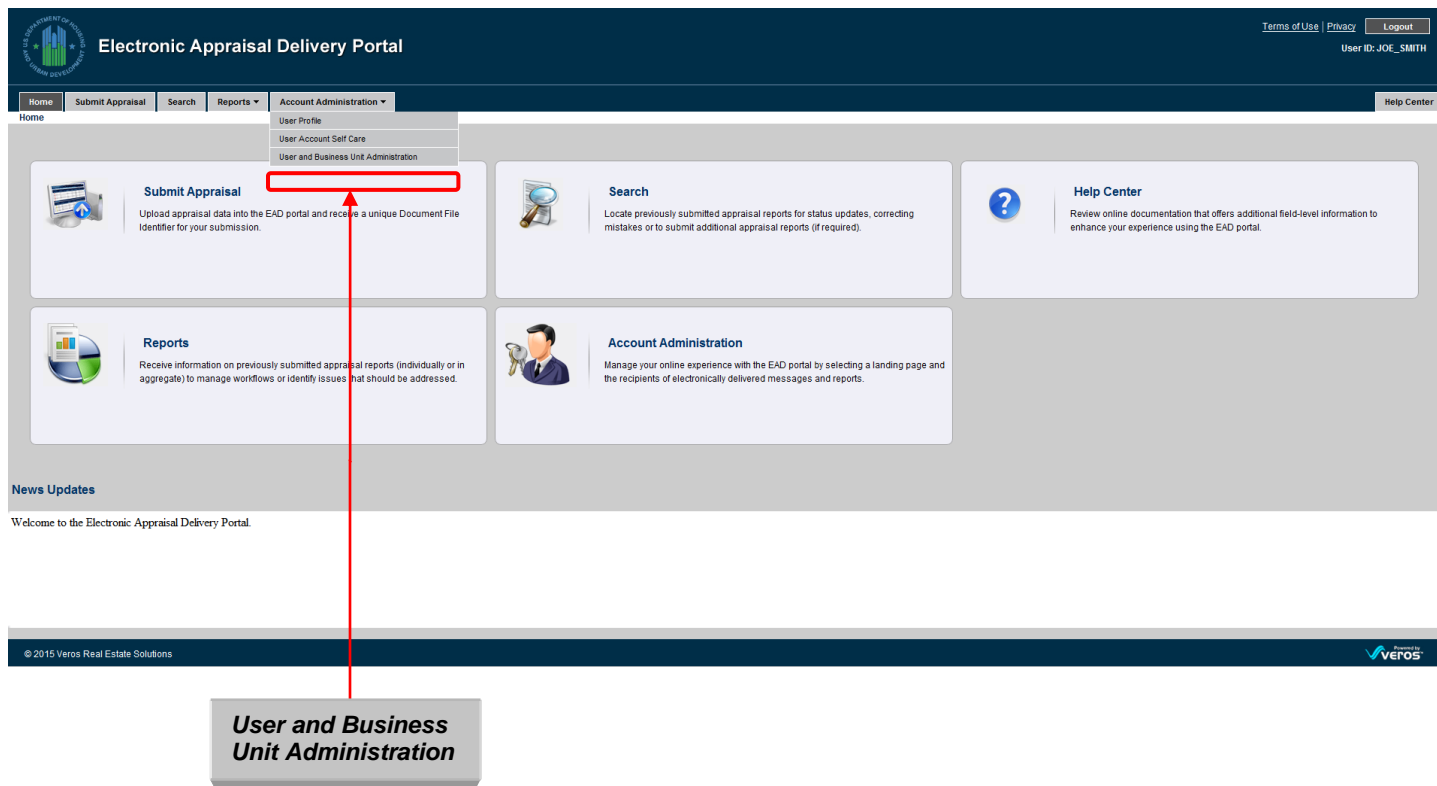
2. Log into the EAD portal on the page shown in the **Figure 2.1.2** using your user ID and password.

Figure 2.1.2 Login Page



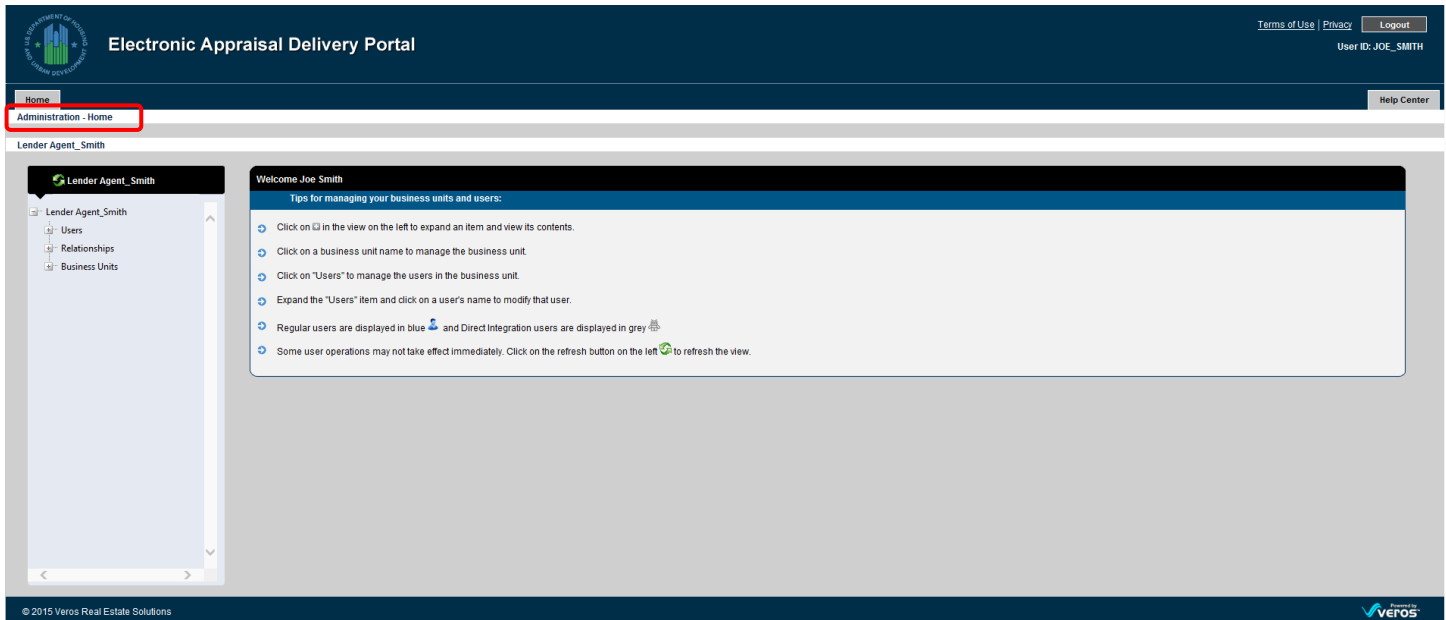
3. On the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration** (as shown in the **Figure 2.1.3**). The Account Administration tab on the Home page is where the LAA manages its relationships with the lenders, business units, and users.

Figure 2.1.3 Account Administration – User and Business Unit Administration



NOTE: The **User and Business Unit Administration** feature is not available through the **Account Administration** icon on the **Homepage**; it is only available via the **Account Administration** tab drop down.

After you select the **User and Business Unit Administration**, the **Administration - Home** page appears.




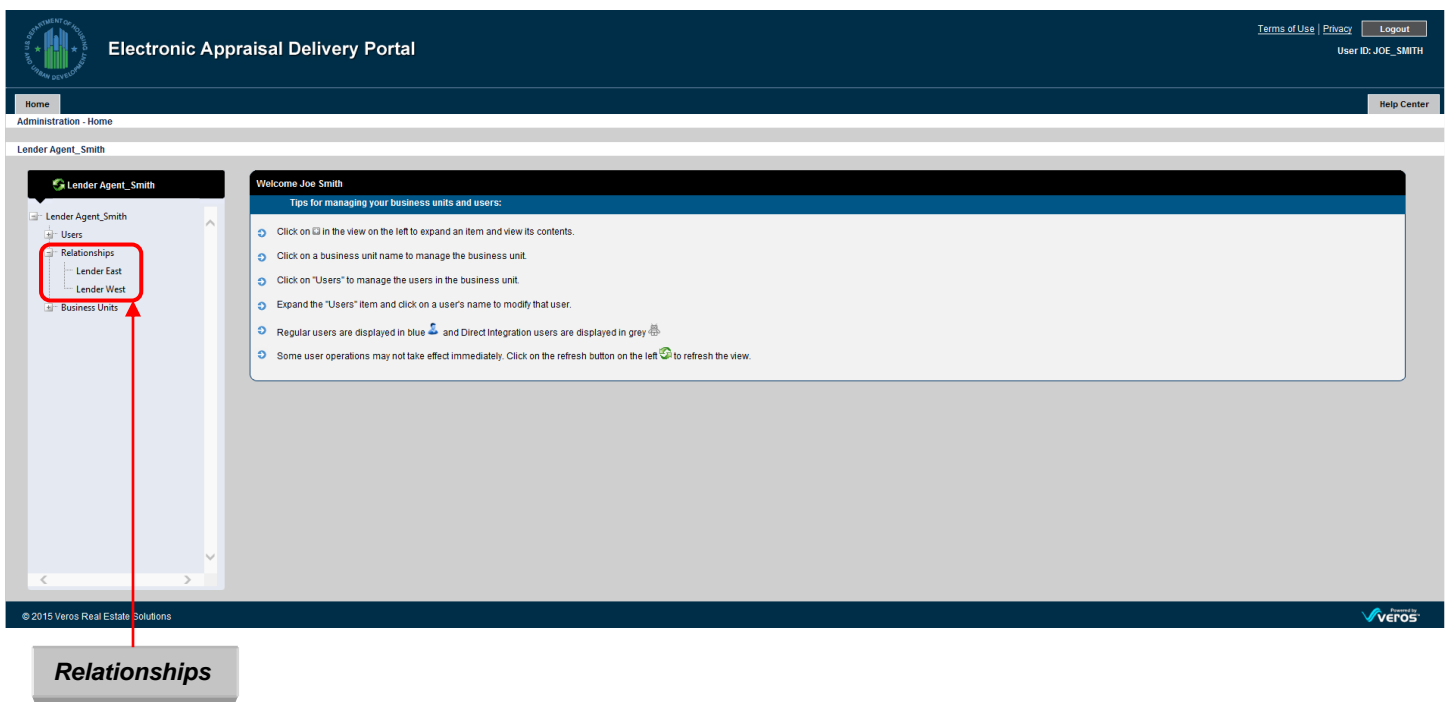
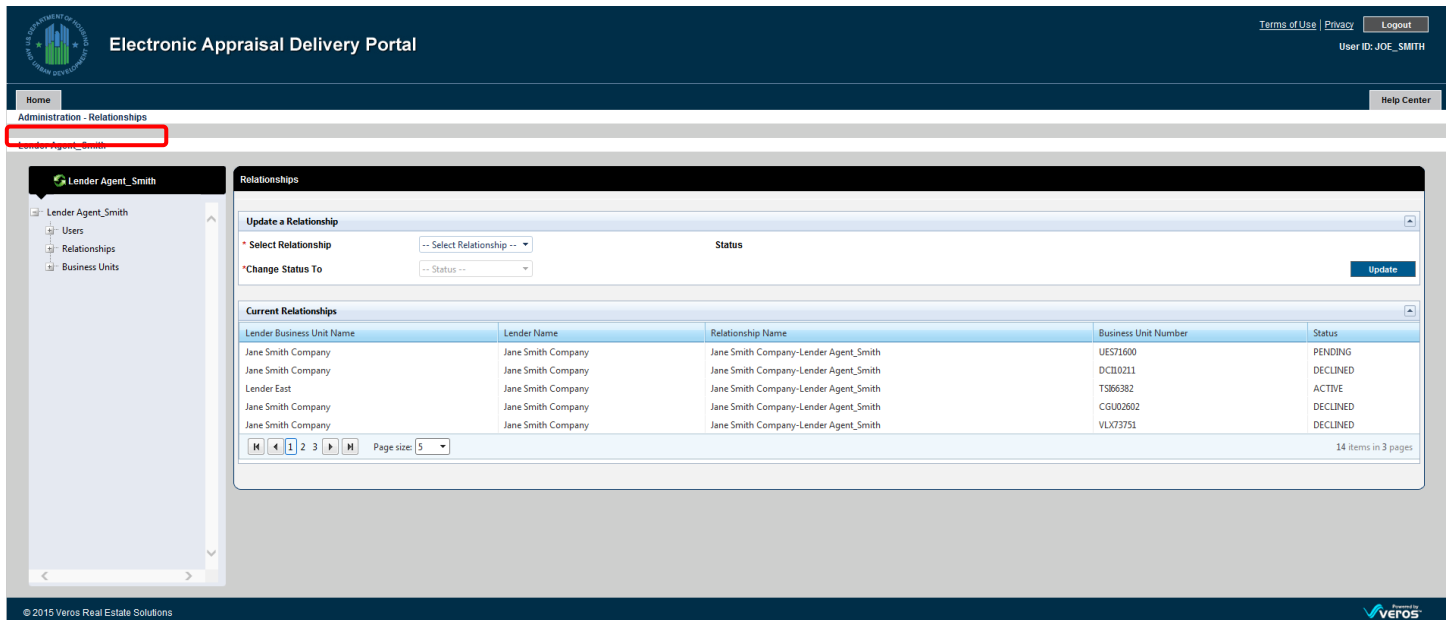
4. From the **Administration – Home** page, click **Relationships** in the left navigation bar.
NOTE: Click the  sign to display all relationships you have with lenders.

Figure 2.1.4 Administration – Home Page



After you select **Relationships** from the left navigation bar, the **Administration – Relationships** page appears.

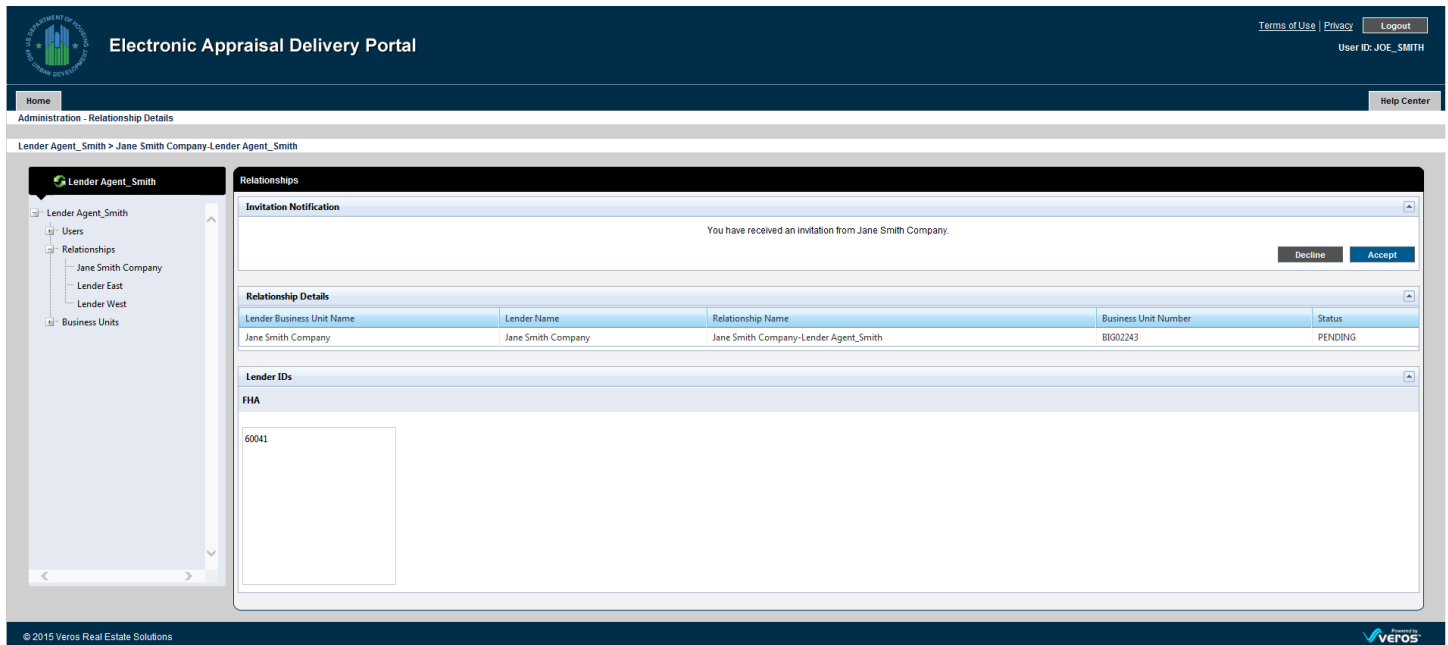


5. Select the lender who sent the email invitation. The **Administration-Relationship Details** page, shown in the **Figure 2.1.5**, appears.

Review the information, and click either Accept or Decline. The details displayed are:

- The inviting Lender's Business Unit Name
- The inviting Lender's Name
- Relationship Name (a combination of the Lender's Name/your Agent's name)
- The relationship Business Unit Number
- Status of the invitation

Figure 2.1.5 Administration - Relationship Details – Pending Status



After you click **Accept**, the status on the page changes from Pending to Active as shown in the **Figure 2.1.6**.

NOTE: The invitation does not expire. It remains in Pending status until you accept or decline it, or until the lender who sent the invitation changes it to “inactive.”

Figure 2.1.6 Administration - Relationship Details – Active Status

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes the portal logo, the title 'Electronic Appraisal Delivery Portal', and links for 'Terms of Use', 'Privacy', and 'Logout'. The user is logged in as 'User ID: JOE_SMITH'. The main content area is titled 'Administration - Relationship Details' and shows a breadcrumb trail: 'Lender Agent_Smith > Jane Smith Company-Lender Agent_Smith'. On the left, a sidebar menu for 'Lender Agent_Smith' includes 'Users', 'Relationships', 'Jane Smith Company', 'Lender East', 'Lender West', and 'Business Units'. The 'Relationships' section is active, showing a message 'Invitation accepted successfully.' and a table of relationship details. The table has columns for 'Lender Business Unit Name', 'Lender Name', 'Relationship Name', 'Business Unit Number', and 'Status'. A single row is shown with values: 'Jane Smith Company', 'Jane Smith Company', 'Jane Smith Company-Lender Agent_Smith', 'UES71600', and 'ACTIVE'. Below the table, there is a section for 'Lender IDs' with a sub-section for 'FHA' containing a text box with the value '60041'. The footer of the page includes the copyright notice '© 2015 Veros Real Estate Solutions' and the Veros logo.

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	UES71600	ACTIVE

If you click **Decline**, the status of the invitation changes to Declined on your Relationships page as shown in the **Figure 2.1.7** and on the Relationships page of the lender who invited you to be an agent. The relationship no longer shows in your tree as an active relationship, but continues to display on the Relationships page with the status of Declined.

NOTE: If you decide at a later time that you would like to accept a relationship with this lender, the lender must send you a new invitation. The old invitation cannot be reactivated once it has been declined. If a new invitation is sent, it is assigned a new relationship business number.

Figure 2.1.7 Administration - Relationship Details – Declined Status

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOE_SMITH'. The main content area is titled 'Administration - Relationship Details' and shows a breadcrumb trail: 'Lender Agent_Smith > Jane Smith Company-Lender Agent_Smith'. On the left, a sidebar menu for 'Lender Agent_Smith' includes 'Users', 'Relationships', 'Jane Smith Company', 'Lender East', 'Lender West', and 'Business Units'. The 'Relationships' section is active, displaying a message: 'Invitation declined successfully.' Below this, a table shows the relationship details:

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	BIG02243	DECLINED

Below the table, the 'Lender IDs' section is visible, showing a list of IDs under the 'FHA' category, with '60041' being the only entry shown.

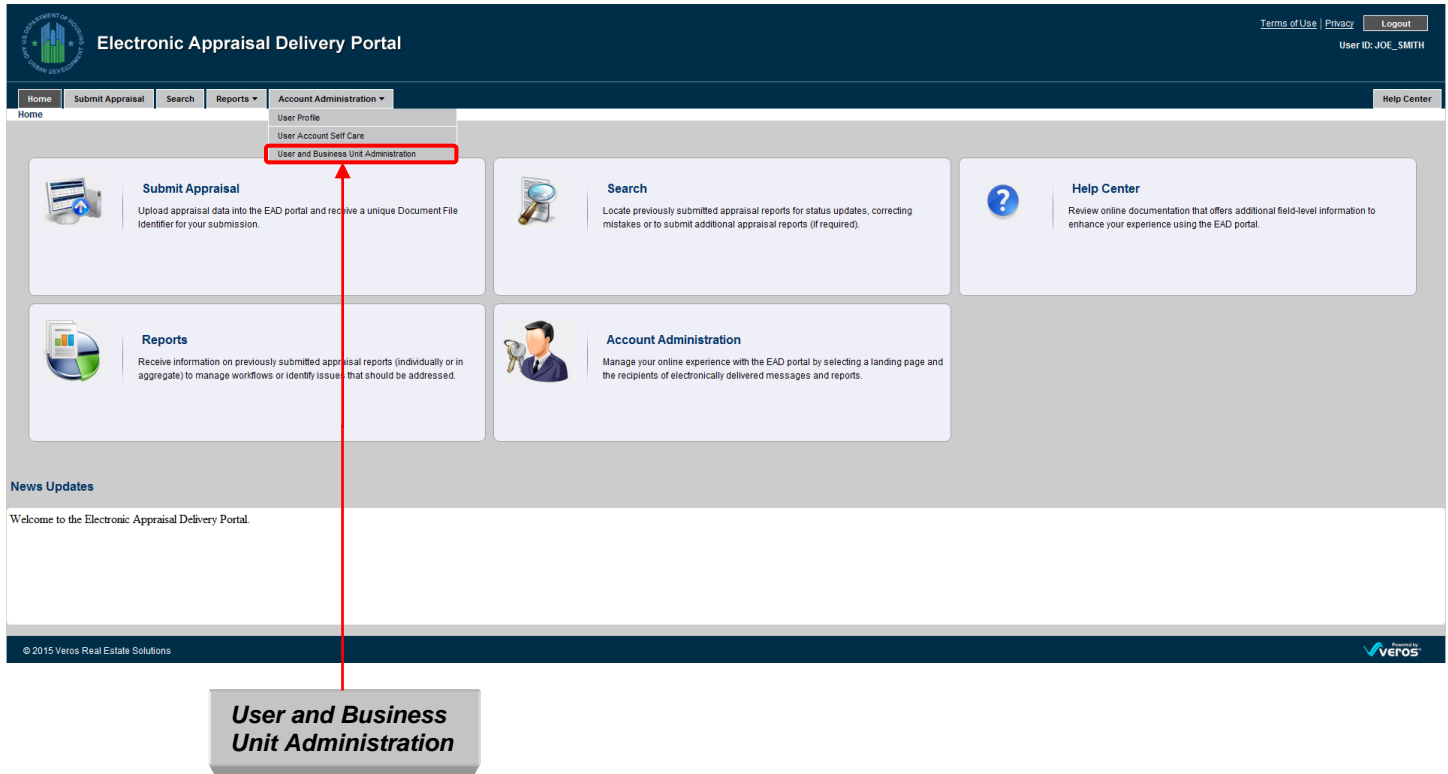
2.2 Viewing Lender IDs

To view your Lender ID, follow these steps:

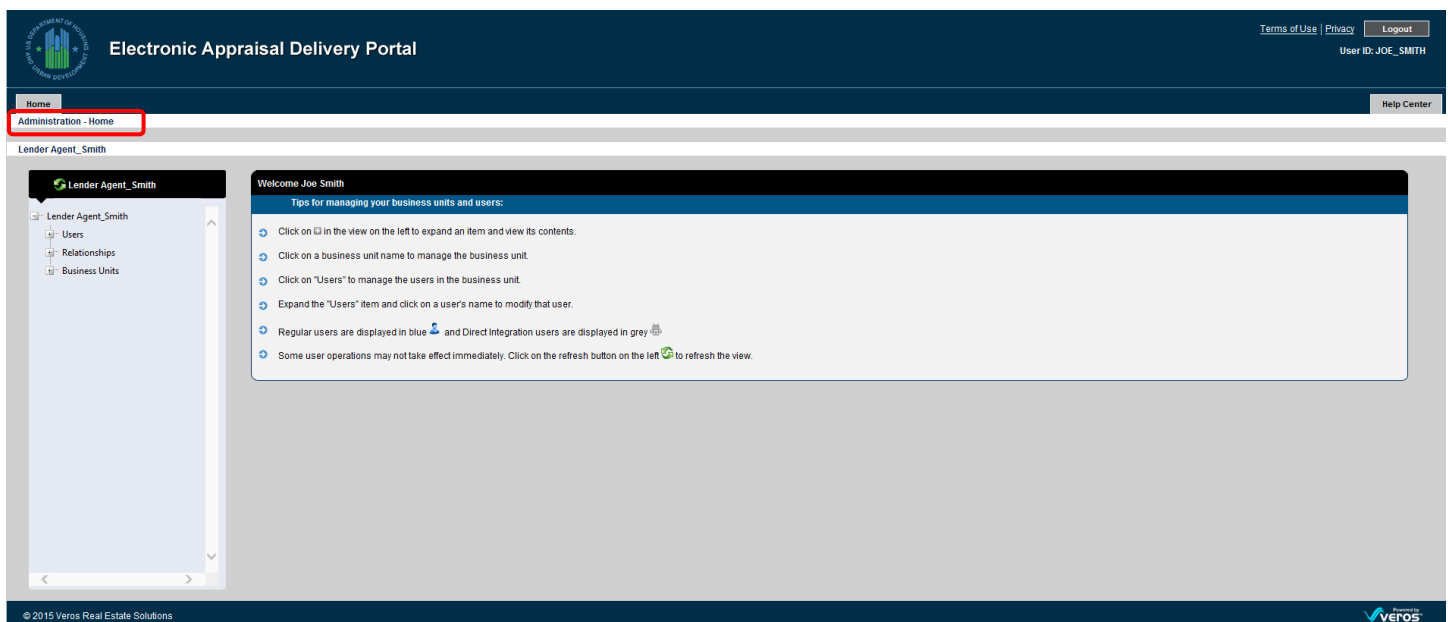
1. On the **Home** page, click the **Account Administration** tab and select **User and BusinessUnit Administration** from the dropdown menu as shown in the **Figure 2.2.1**.

NOTE: The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only via the Account Administration tab.


Figure 2.2.1 Account Administration Tab – User and Business Unit Administration



After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



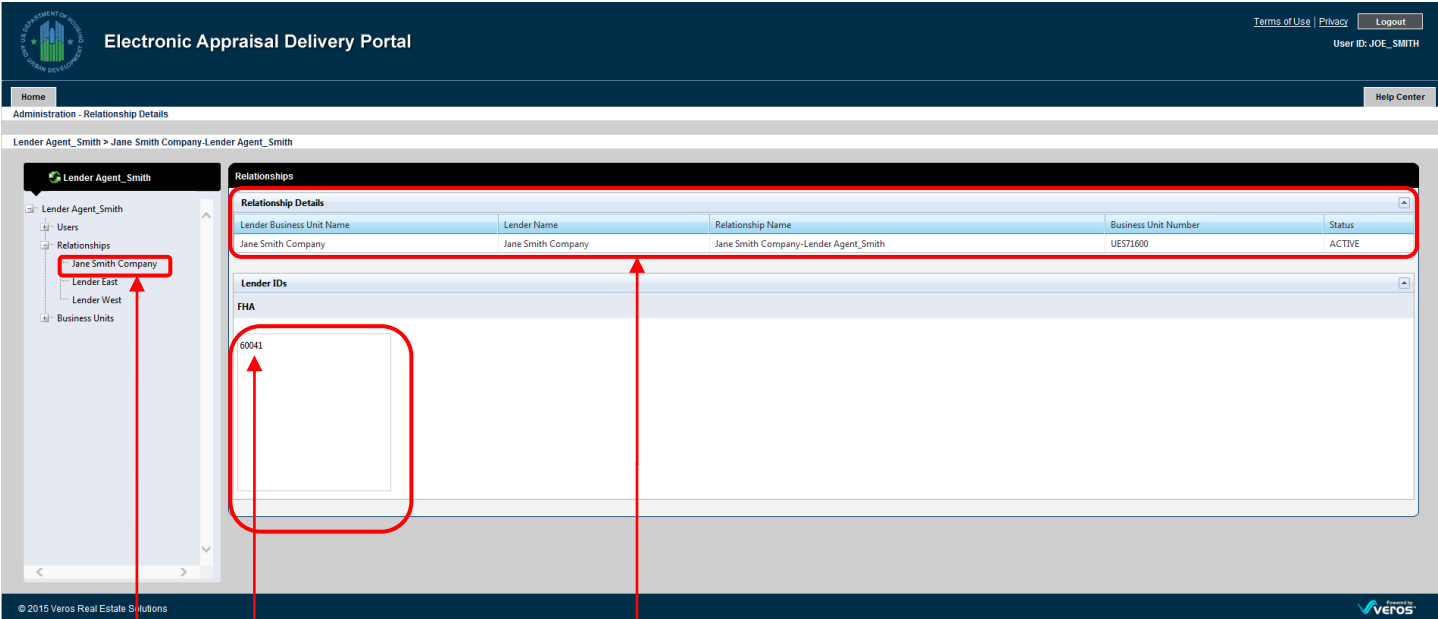
2. From the **Administration – Home** page, click Relationships in the left navigation bar as shown in the **Figure 2.2.2**.

NOTE: Click the  sign to display all relationships you have with lenders.

3. Click the Lender name in the Lender Agent tree to open the **Administration Relationship Details** page for that relationship.

The Lender ID is displayed in the Lender IDs section, as shown in the **Figure 2.2.2**.

Figure 2.2.2 Lender ID



The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The left navigation bar includes 'Home', 'Administration - Relationship Details', and 'Lender Agent_Smith'. The 'Lender Agent_Smith' section is expanded, showing 'Users', 'Relationships', and 'Business Units'. The 'Relationships' section is highlighted with a red box. The 'Relationship Details' table is shown with the following data:

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	UES71600	ACTIVE

The 'Lender IDs' section is also visible, showing a table with the following data:

FHA
60041

Red arrows point from the 'Jane Smith Company' in the Lender Agent tree to the 'Relationship Details' table, and from the '60041' Lender ID to the 'Lender IDs' section. Below the screenshot, three callout boxes are present:

- Click on Lender Name**: Points to the 'Jane Smith Company' in the Lender Agent tree.
- Lender ID**: Points to the '60041' Lender ID in the Lender IDs section.
- Lender Details**: Points to the 'Relationship Details' table.

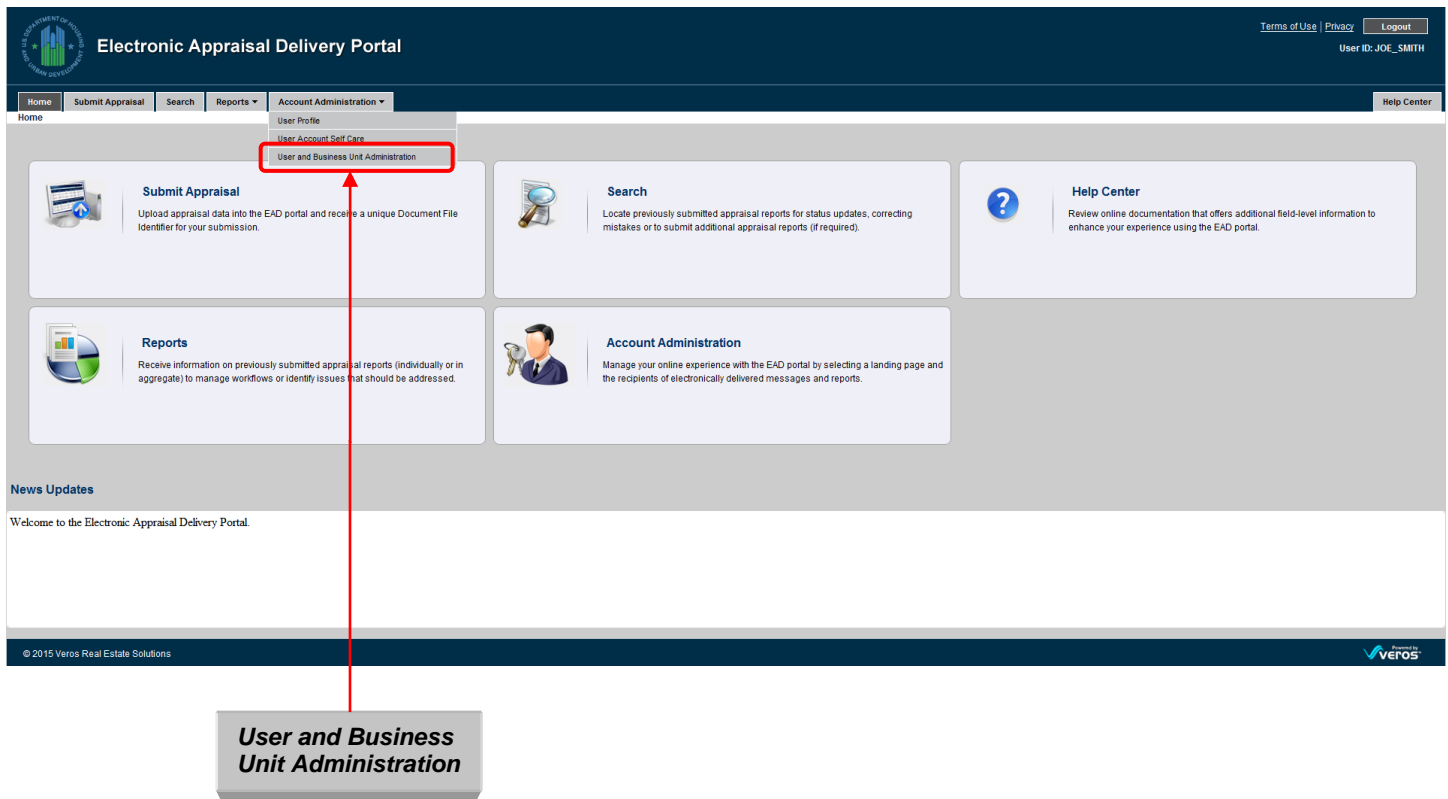
3. Managing Your Lender Relationships

As the LAA, you can change the status of your relationship (Pending, Active or Declined) with a lender. Follow these steps:

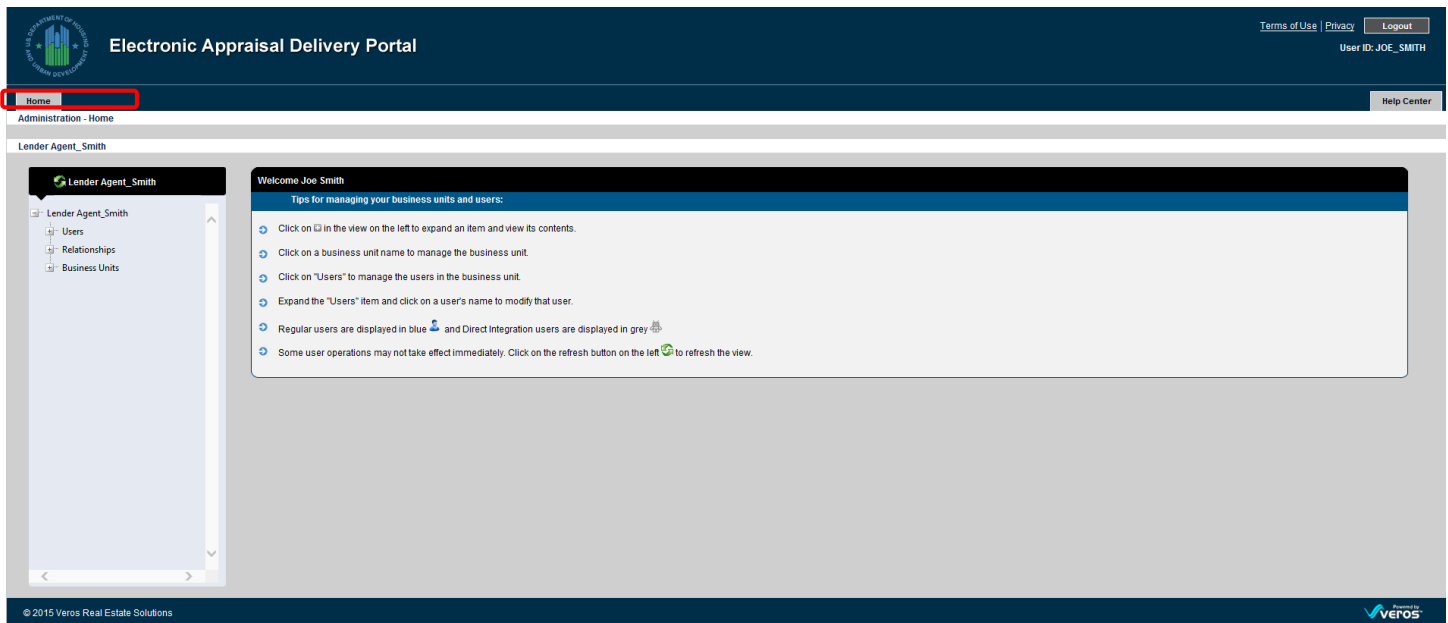
1. On the **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration** from the dropdown, as shown in the **Figure 3.0.1**.

NOTE: The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page; it is only available via the Account Administration tab drop down.

Figure 3.0.1 Account Administration – User and Business Unit Administration



After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. On the **Administration - Home** page, click **Relationships** in the lender agent tree as shown in the **Figure 3.0.2**. The **Administration - Relationships** details page shows all the relationships you have with lenders.

The list of Current Relationships, shown in the **Figure 3.0.2**, contains the following details:

- The inviting Lender's Business Unit Name
- The inviting Lender's Name
- Relationship Name (a combination of the Lender's Name/your Agent's name)
- The relationship Business Unit Number
- Status of the invitation

Figure 3.0.2 All Relationships Details

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOE_SMITH'. The sidebar on the left shows a tree view with 'Lender Agent_Smith' expanded, and 'Relationships' highlighted. The main content area is titled 'Relationships' and contains two sections: 'Update a Relationship' and 'Current Relationships'. The 'Update a Relationship' section has dropdowns for 'Select Relationship' and 'Change Status To', and an 'Update' button. The 'Current Relationships' section is a table with columns for Lender Business Unit Name, Lender Name, Relationship Name, Business Unit Number, and Status. Red boxes and arrows indicate the 'Relationships' link in the sidebar, the 'Update a Relationship' form, and the 'Current Relationships' table.

Update a Relationship

* Select Relationship -- Select Relationship -- Status

*Change Status To -- Status -- Update

Current Relationships

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	BIG02243	PENDING
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	UES71600	DECLINED
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	DCI10211	DECLINED
Lender East	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	TS66382	ACTIVE
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	CGU02602	DECLINED

Page size: 5 15 items in 3 pages

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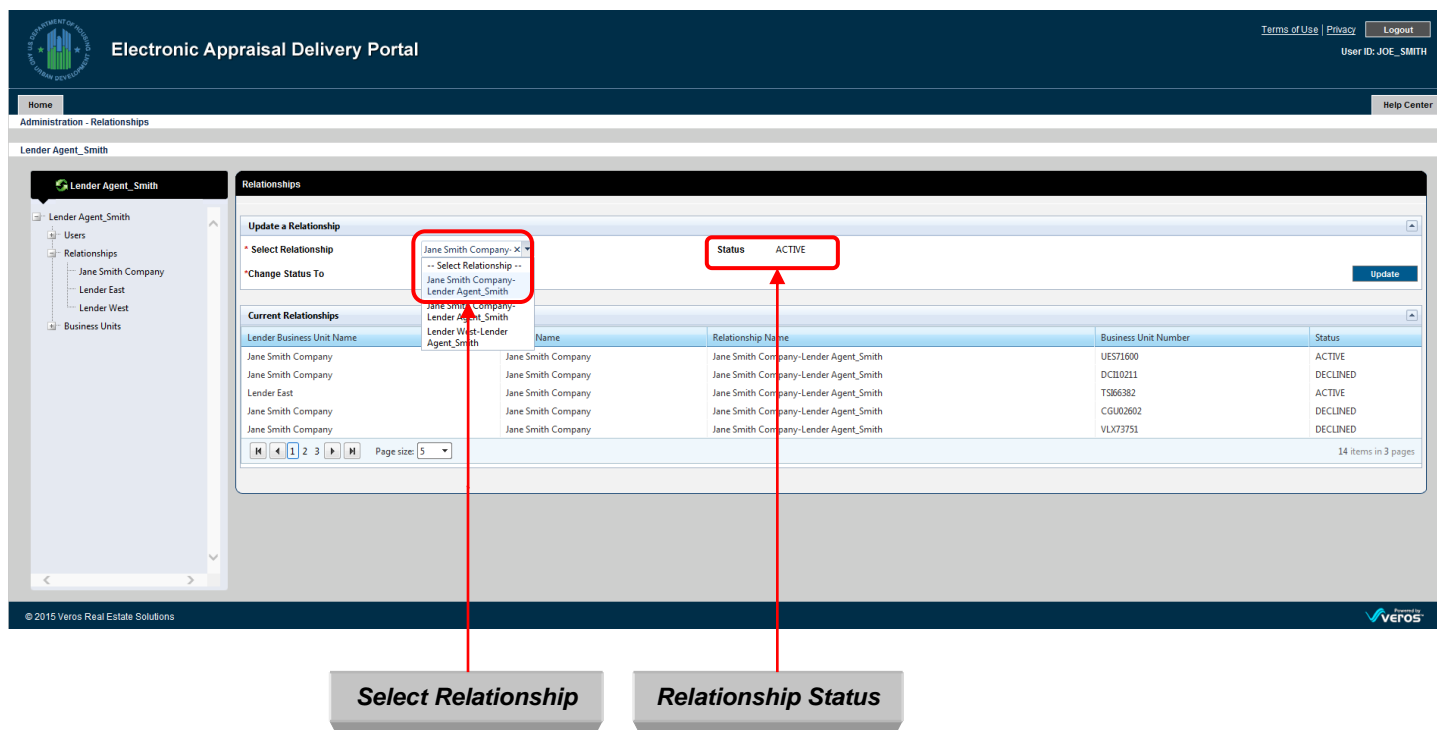
Click on Relationships from the tree

Update a Relationship

Current Relationships

3. In the **Update a Relationship** section of the page, shown in the **Figure 3.0.3**, select the lender from the **Select Relationship** dropdown to display the current status of the relationship selected.

Figure 3.0.3 Select a Relationship



- From the **Change Status To** dropdown (see the **Figure 3.0.5**), select your desired status. **Table 3.0.4** lists the statuses.

Figure 3.0.4 Change Status Options

Current Status	Change Options
Pending	<p>Active to accept the invitation to become the lender's agent. Decline to decline the invitation.</p> <p>NOTE: If you decline the invitation, the lender must send a new invitation if you want to establish a relationship at a future date. See Section 2 for more information about establishing relationships with lenders.</p>
Active	<p>Decline to decline the invitation.</p>

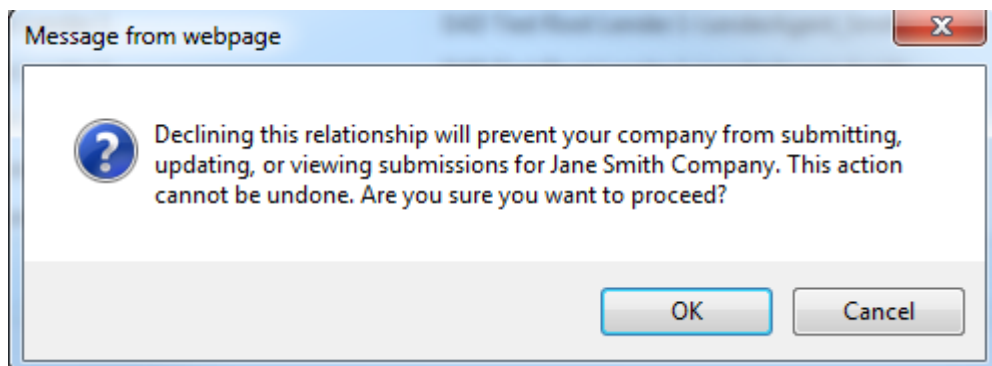
- Click Update.

Figure 3.0.5 Select a Relationship Details

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOE_SMITH'. The main content area is titled 'Relationships' and features a sidebar on the left with a tree view of 'Lender Agent_Smith' and its sub-items: 'Users', 'Relationships', 'Jane Smith Company', 'Lender East', 'Lender West', and 'Business Units'. The main content area contains a 'Update a Relationship' form with two dropdown menus: 'Select Relationship' (set to 'Jane Smith Company-Le') and 'Change Status To' (set to 'Status --'). A 'Status' label shows 'ACTIVE'. An 'Update' button is located at the bottom right of the form. Below the form is a table titled 'Current Relationships' with columns: 'Lender Business Unit Name', 'Lender Name', 'Relationship Name', 'Business Unit Number', and 'Status'. The table lists several relationships, including 'Jane Smith Company', 'Jane Smith Company', 'Jane Smith Company', 'Jane Smith Company', 'Jane Smith Company', and 'Jane Smith Company'. The 'Status' column shows 'ACTIVE', 'DECLINED', 'ACTIVE', 'DECLINED', and 'DECLINED'. A 'Page size: 5' dropdown and a '14 items in 3 pages' indicator are at the bottom of the table. Red boxes highlight the 'Select Relationship' dropdown, the 'Status' dropdown, and the 'Update' button. Red arrows point from these elements to labels below the screenshot: 'Select Relationship', 'Relationship Status', and 'Update Button'.

If you decline a relationship and click **Update**, you receive a warning message shown in the **Figure 3.0.6** before the status is updated in the EAD portal.

Figure 3.0.6 Status Change Warning (if declined)



When the status is changed, the message “Relationship status updated successfully” appears in green at the top of the page, as shown in the **Figure 3.0.7**.

Figure 3.0.7 Relationship Status Updated Successfully Message

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, the header includes the portal name, navigation links (Home, Administration - Relationships, Help Center), and user information (User ID: JOE_SMITH). The main content area is titled 'Relationships' and features a green message bar at the top stating 'Relationship Status updated successfully.' A red arrow points from this message to a callout box labeled 'Successful Message'.

Below the message bar, there is a section for 'Update a Relationship' with dropdown menus for 'Select Relationship' and 'Change Status To', and an 'Update' button. Below this is a table titled 'Current Relationships' with the following data:

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	UE571600	DECLINED
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	DC10211	DECLINED
Lender East	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	TS86382	ACTIVE
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	CG002602	DECLINED
Jane Smith Company	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	VLX73751	DECLINED

At the bottom of the table, there are pagination controls showing 'Page size: 5' and '14 items in 3 pages'.

4. Managing Lender Agent Users

The topics covered in this section include:

- Managing Users Overview
- Adding Users
- Transferring Users In and Out of Business Units
- Changing a User's Role
- Changing Passwords or Unlocking Accounts
- Suspending Users
- Restoring or Permanently Deleting Users
- Password Criteria

4.1 Managing users Overview

In the EAD portal, authorized Lender Agent Admin is responsible for adding and maintaining information about the users in their organization. **Table 4.1.1** lists the functions that Lender Agent Admin can perform.

Table 4.1.1 Lender Agent Admin Functions

Functionality	Description
Adding Users	Enables you to create or invite a lender agent admin, or lender agent user, or lender agent read-only user to the EAD portal.
Transferring Users In and Out of Business Units	If your setup includes multiple business units, this functionality enables you to move the users in and out of business units to meet organizational needs. Users can only be assigned to one business unit at a time.
Changing a User's Role	Enables you to change a user's role between lender agent admin, lender agent user, and lender agent read-only user.
Changing Passwords or Unlocking Accounts	Enables you to change a user's password for security reasons or if a password is forgotten. It also enables you to unlock a user account if a user is account locked after 3 failed password attempts.
Suspending Users	Enables you to suspend a user's access to the EAD portal.
Restoring or Permanently Deleting Users	Enables you to restore a user's access to the EAD portal or permanently delete a user from the EAD portal.

Lender Agent Admin is the only user authorized to manage the access rights for individuals in an organization. **Table 4.1.2** explains the functionality available to different user roles that you must consider carefully when adding or updating user information in your company.

Table 4.1.2 Functionality Available by User Role

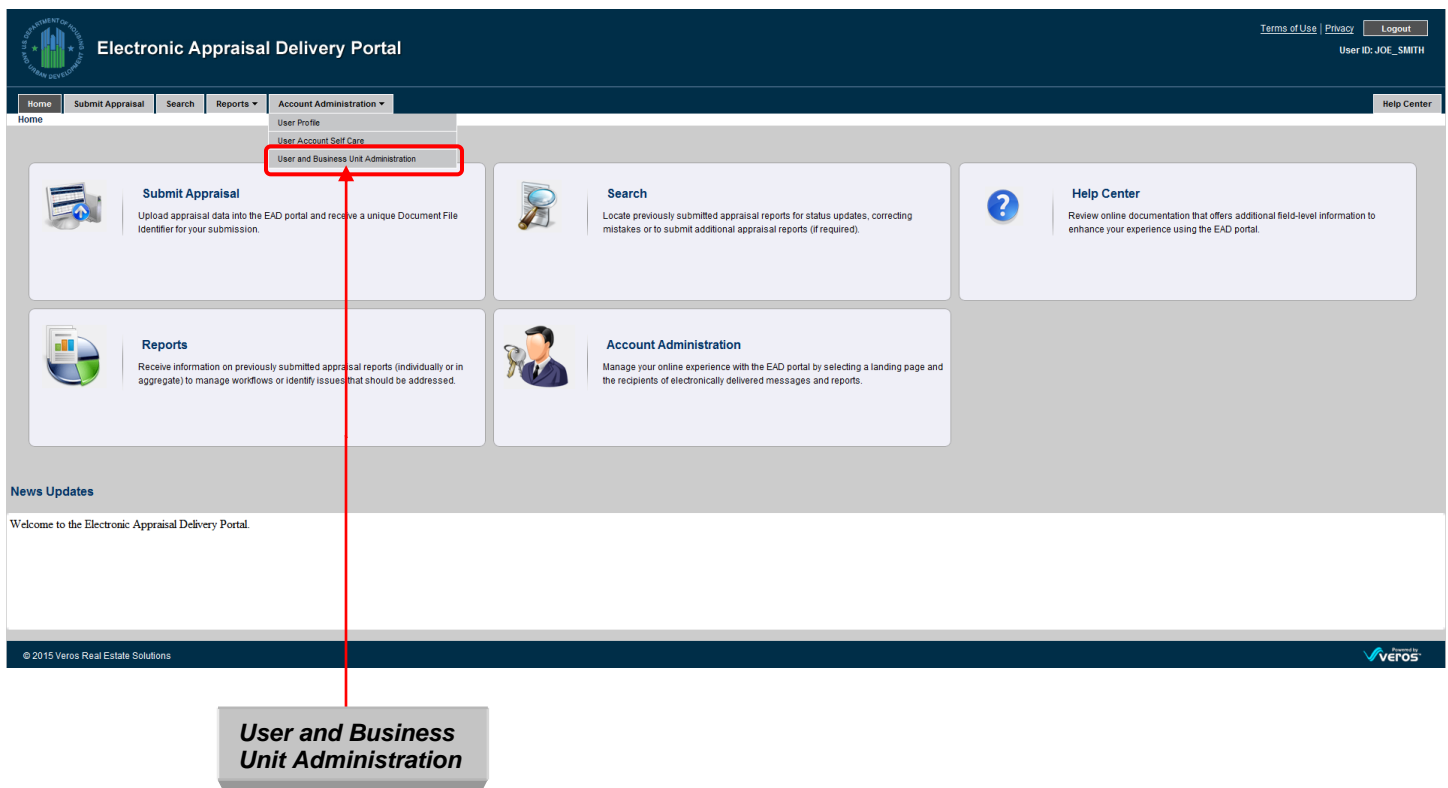
Functionality	Lender Agent Admin	Lender Agent User	Lender Agent Read-Only User
Set up business unit structure	√		
Add users	√		
Manage users	√		
Submit appraisal data files	√	√	
Search appraisal data files	√	√	√
Upload corrected appraisal data files	√	√	
Set up reports	√	√	√
Review reports	√	√	√
Request overrides	√	√	
Change your own user profile	√	√	√
Complete user account self-care tasks	√	√	√

4.2 Adding Users

This section explains how to add a user in the EAD portal – including a lender agent admin, or lender agent user, or lender read-only user. Refer to the **Table 4.1.2 Functionality available by User Role** for each user's available functionality.

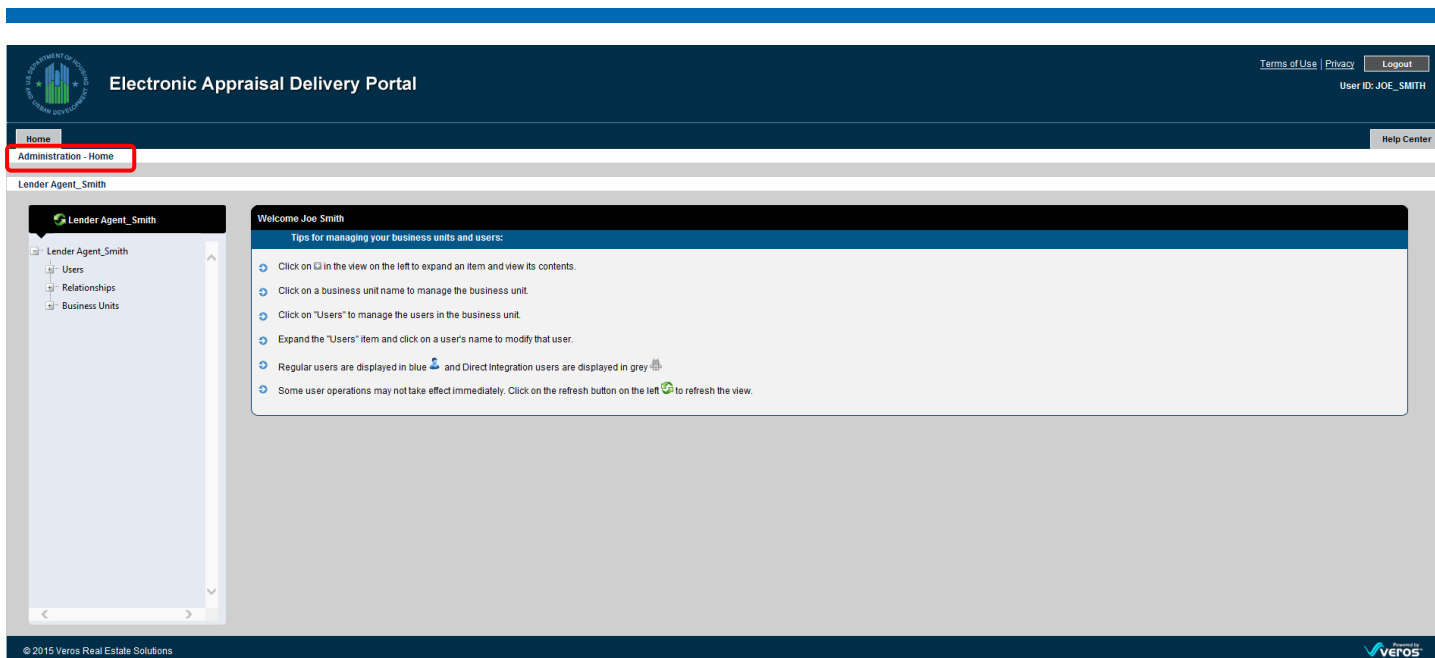
To add a user in the EAD portal, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**



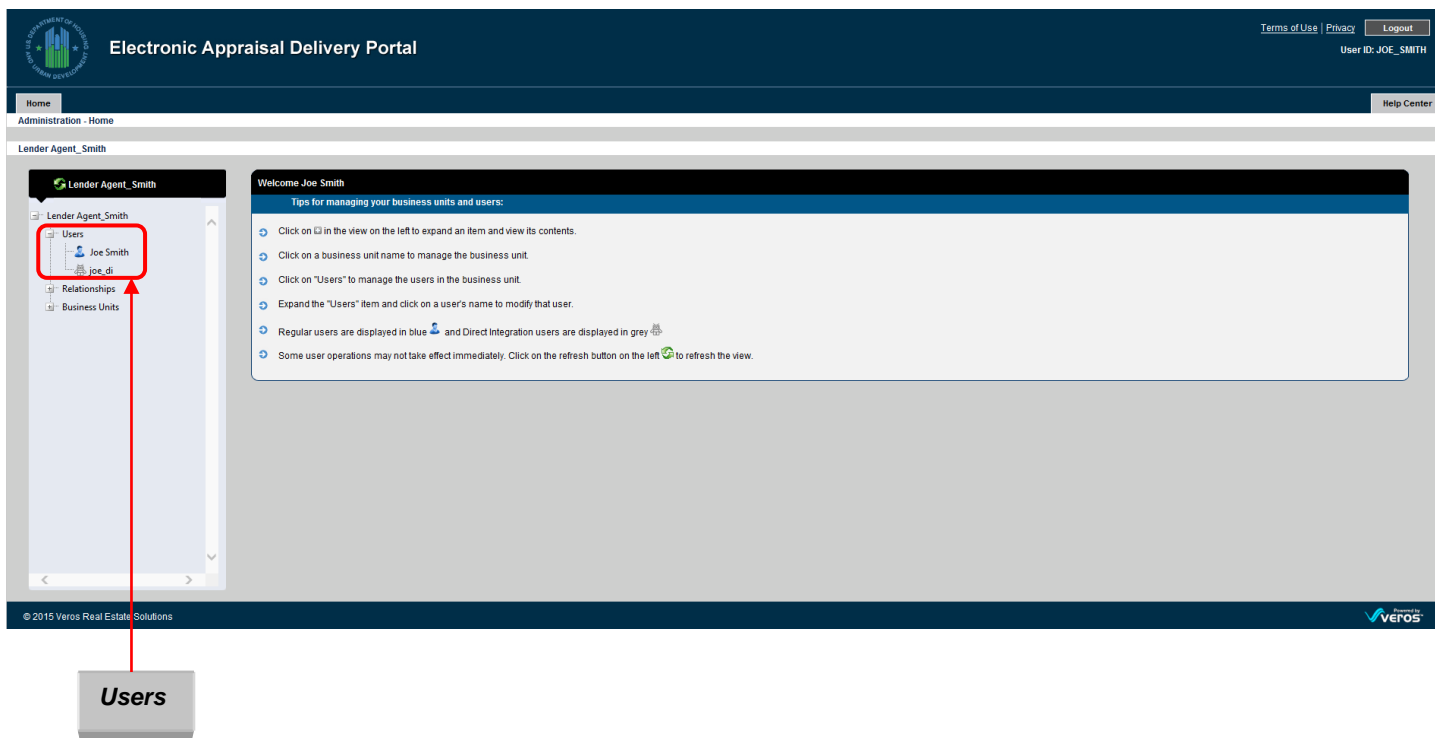
NOTE: The *User and Business Unit Administration* feature is not available through the Account Administration icon on the Home page; it is only available via the Account Administration tab drop down.

After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

NOTE: Click the  sign to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with the portal name and user information (User ID: JOE_SMITH). Below the header, a navigation bar shows 'Home' and 'Administration - Users'. The 'Administration - Users' section is expanded, showing a sidebar with 'Lender Agent_Smith' selected. The main content area is titled 'Users' and contains five tabs: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. Each tab has a form with various fields for user management. The 'Create User' tab includes fields for First Name, Last Name, Email Address, User ID, Password, and Role. The 'Invite User' tab includes fields for First Name, Last Name, Email Address, Role, and Business Unit. The 'Modify User' tab includes a 'Select User' dropdown. The 'Transfer Users' tab includes a 'Select Users' dropdown and a 'Business Unit' dropdown. The 'Restore Users' tab includes a 'Select Suspended Users' dropdown. Each tab has 'Reset' and 'Create' or 'Invite' or 'Edit' or 'Suspend' or 'Transfer' or 'Restore' or 'Delete Permanently' buttons. A footer note states '*Indicates Required Information'.

The Administration – Users page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is to add another user by creating or inviting a user. The major difference between the two is who creates the User ID and Password:

A. Create User – With Create User, you enter the name and email address of the person you are creating, along with a User ID and temporary Password you select. This allows you to control the naming convention of the User IDs. You must provide the temporary Password to the person you are adding, the EAD portal does not send the Password to the newly created user. Once created, the person created receives an email with their User ID and a unique registration URL to begin the registration process.

After the registration process is started, the user receives a prompt to change their password. To create a user, continue with **Step 3**.

B. Invite User – With Invite User, you enter only the name and email address of the person you are inviting. Once invited, the person invited receives an email with a unique registration URL to begin the registration process. After the registration process is started, the user receives a prompt to create a User ID and Password. To invite a user, continue with **Step 4**.

3. Create User:

From the **Administration – Users** page, locate the **Create User** section

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Help Center'. The user is logged in as 'Lender Agent_Smith' with 'User ID: JOE_SMITH'. The left sidebar shows a navigation menu with 'Users', 'Relationships', and 'Business Units'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Create User' section is highlighted with a red box and an arrow pointing to it from a label 'Create User Section'. This section includes input fields for 'First Name', 'Last Name', 'Email Address', 'User ID', 'Password', and a 'Role' dropdown menu. There are 'Reset' and 'Create' buttons at the bottom right of the 'Create User' section. Below the 'Create User' section are the 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users' sections, each with their respective input fields and buttons.

In the Create User section, complete the required (*) fields:

- *First Name
- *Last Name
- *Email Address
- *User ID
- *Password (follow the Password Criteria)
- *Role (select Role from the drop-down)

Electronic Appraisal Delivery Portal

Home Administration - Users Lender Agent_Smith

Terms of Use | Privacy | Logout User ID: JOE_SMITH Help Center

Lender Agent_Smith

Users

Create User

* First Name * Last Name * Email Address
* User ID * Password * Role

Invite User

* First Name * Last Name Business Unit
* Email Address * Role

Modify User

* Select User

Transfer Users

* Select Users * Business Unit

Restore Users

* Select

*Indicates Required Information

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Reset Button

Create Button

Click **Create**.

NOTE: The **Reset** button clears all the information entered in the fields.

After you click **Create**, a User created successfully message appears at the top of the **Administration – Users** page

This generates an email from ead-noreply@veros.com containing the added user's unique registration URL to begin their registration process.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOE_SMITH

Home

Administration - Users

Lender Agent_Smith

Lender Agent_Smith

Users

Users created successfully. This change may take a few minutes to take effect.

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith

* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User -- Edit Suspend

Transfer Users

* Select Users Patty Ryan * Business Unit -- Select Business Unit -- Transfer

Restore Users

* Select No Users To Restore -- Restore Delete Permanently

*Indicates Required Information

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VEROS

Successful Message

Be sure to provide the user with the password you created. When the user logs in with the new temporary password, he/she is prompted to create a new secure password.

4. Invite User:

From the **Administration – Users** page, locate the **Invite User** section.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Help Center'. The user is logged in as 'Lender Agent_Smith'. The left sidebar shows a tree view with 'Lender Agent_Smith', 'Users', 'Relationships', and 'Business Units'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Invite User' section is highlighted with a red box. It contains the following fields: 'First Name' (required), 'Last Name' (required), 'Email Address' (required), 'Role' (dropdown menu), and 'Business Unit' (text field, currently set to 'Lender Agent_Smith'). There are 'Reset' and 'Invite' buttons at the bottom right of this section. A red arrow points from the 'Invite Users Section' callout box to the 'Invite User' section.

Invite Users Section

In the **Invite User** section, complete the required (*) fields:

- *First Name
- *Last Name
- *Email Address
- *Role (select lender user or lender read-only user)

Electronic Appraisal Delivery Portal

Home Administration - Users Lender Agent_Smith

Users

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role

Reset Create

Invite User

* First Name John * Last Name Smith Business Unit Lender Agent_Smith

* Email Address j_s@mortgage.com * Role Agent User

Reset Invite

Modify User

* Select User -- Select User --

Edit Suspend

Transfer Users

* Select Users Patty Ryan * Business Unit -- Select Business Unit --

Transfer

Restore Users

* Select -- No Users To Restore --

Suspended Users

Restore Delete Permanently

*Indicates Required Information

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Reset Button

Invite Button

Click **Invite**.

NOTE: The **Reset** button clears all the information entered in the fields.

After you click **Invite**, a User invited successfully message appears at the top of the **Administration – Users** page.

This generates an email from ead-noreply@veros.com containing the added user's unique registration URL to begin their registration process.

Electronic Appraisal Delivery Portal

Home Administration - Users Lender Agent_Smith

Users

User invited successfully

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith

* Email Address * Role

Reset Invite

Modify User

* Select User

Edit Suspend

Transfer Users

* Select User Patty Ryan * Business Unit

Transfer

Restore Users

* Select

Suspended Users

Restore Delete Permanently

*Indicates Required Information

Successful Message

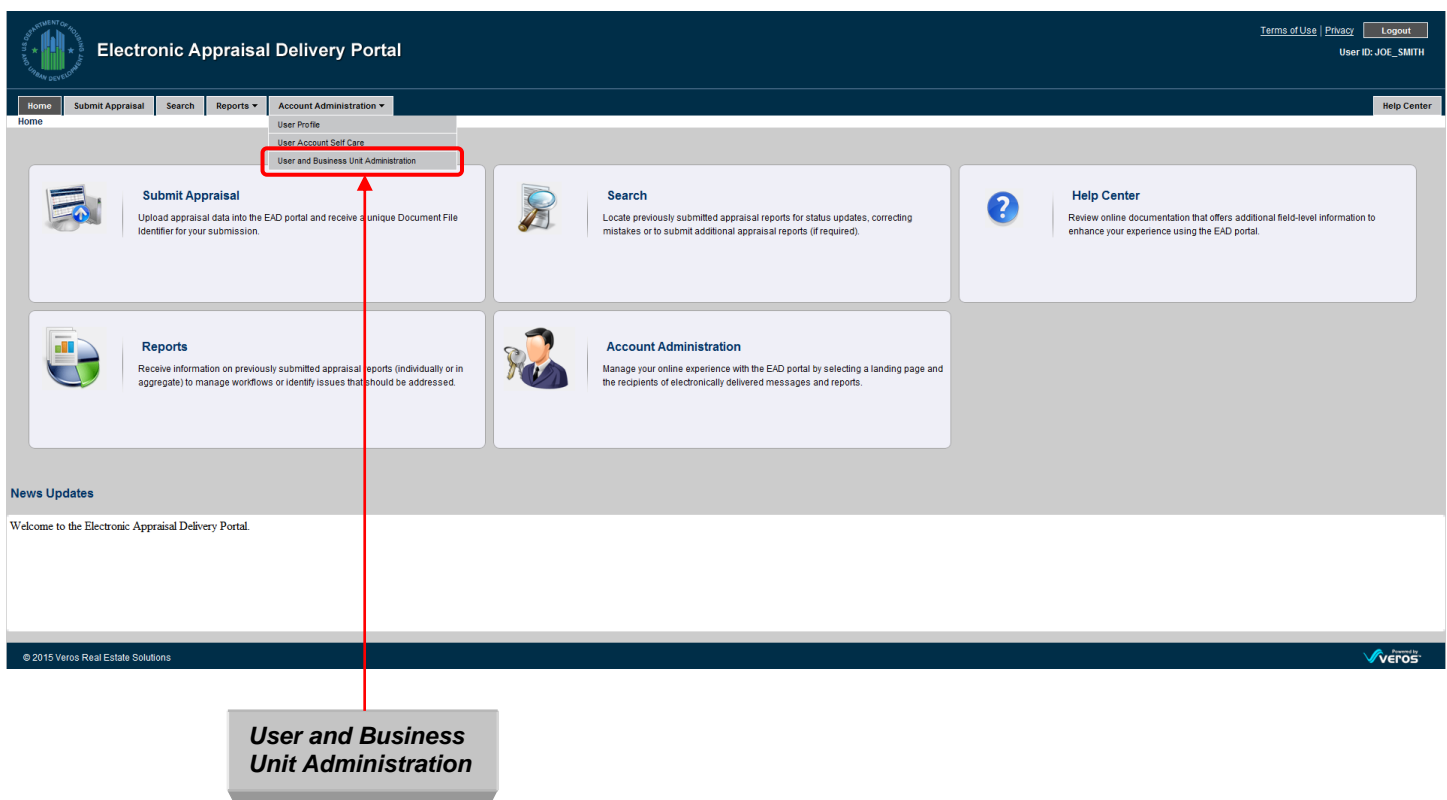
4.3 Transferring Users in and out of Business Units

If your organization sets up multiple business units, this functionality allows you to transfer users from one unit to another. Transferring users in and out of the different business units allows you to efficiently manage resources based on the setup of your organization.

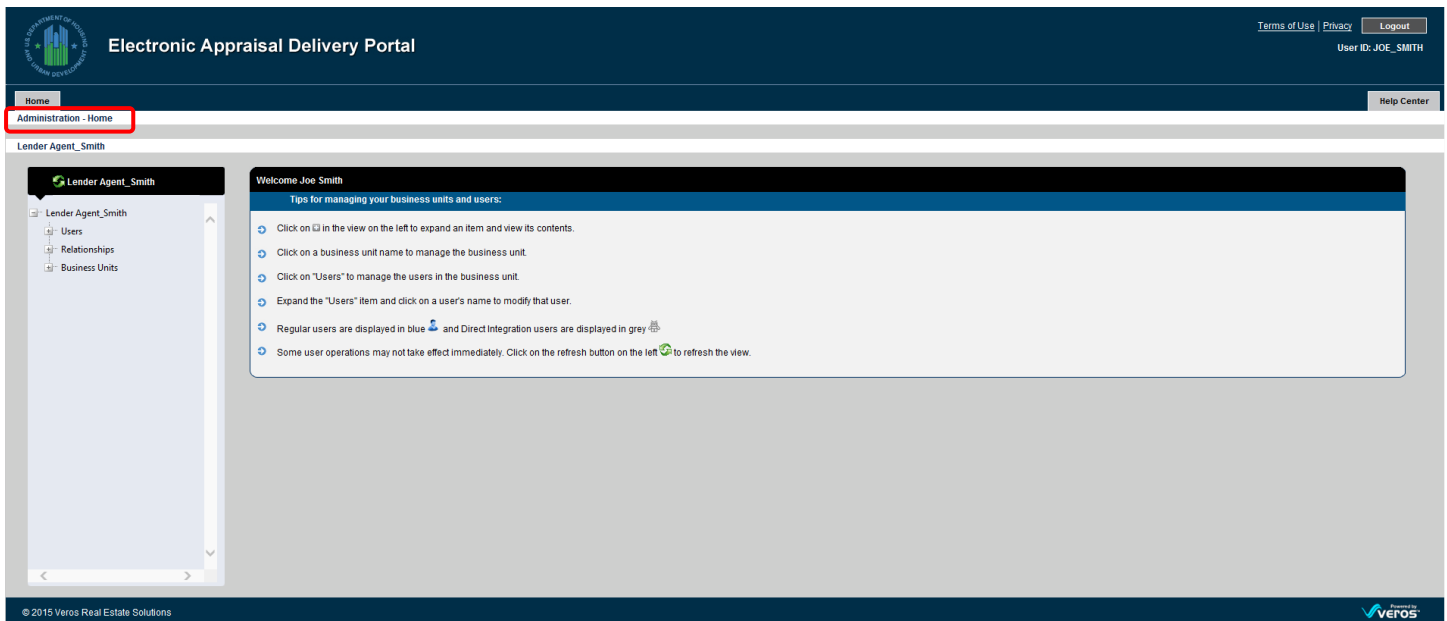
The Users only have access to submit appraisal data files to the business unit to which they are assigned. However, users who are transferred from a child business unit to a parent business unit can view and edit submissions in the child business units. Transferred users receive emails notifying them of the transfer.

To transfer a user from one business unit to another, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

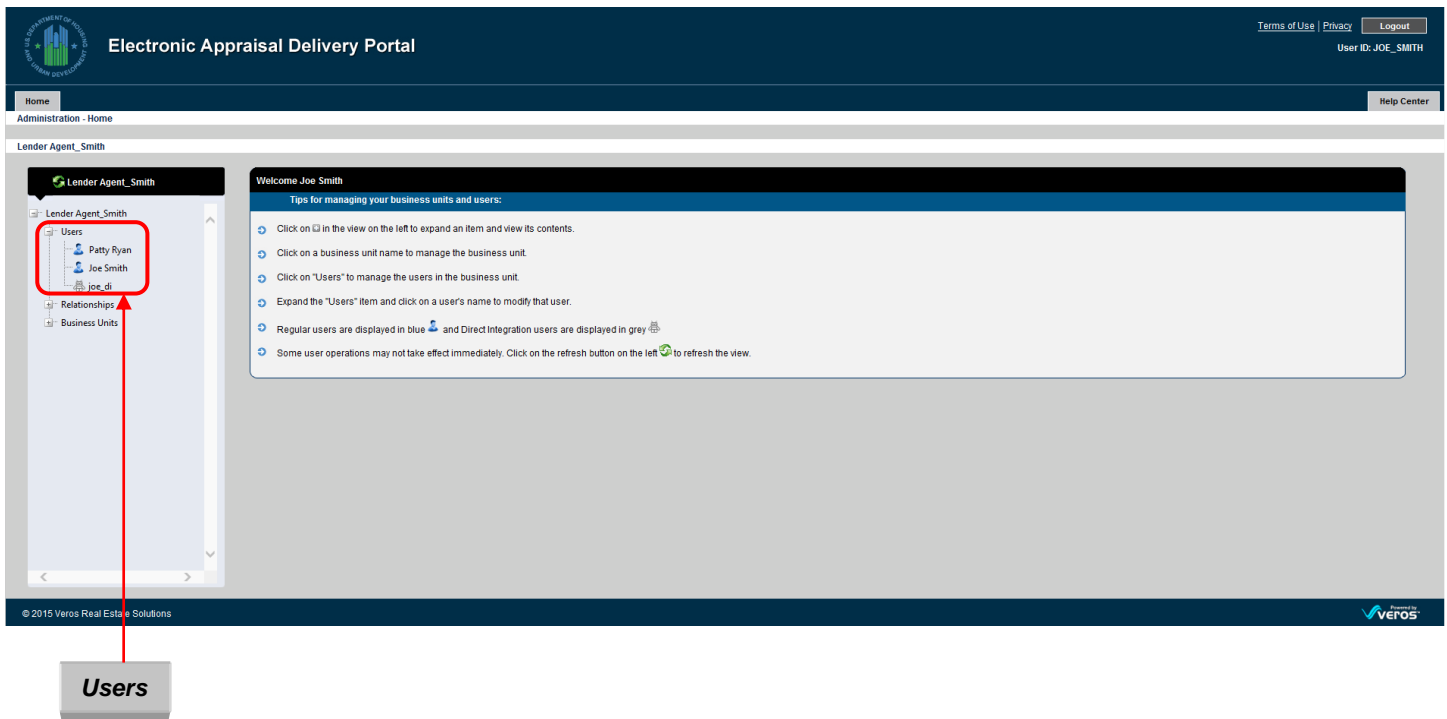


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with the portal name, a 'Terms of Use | Privacy' link, and a 'Logout' button. Below the header, a navigation bar shows 'Home' and 'Administration - Users' (highlighted with a red box). The main content area is titled 'Users' and contains several sections: 'Create User' with fields for First Name, Last Name, Email Address, User ID, Password, and Role; 'Invite User' with fields for First Name, Last Name, Email Address, and Role; 'Modify User' with a 'Select User' dropdown; 'Transfer Users' with a 'Select Users' dropdown (showing 'Patty Ryan') and a 'Business Unit' dropdown; and 'Restore Users' with a 'Select Suspended Users' dropdown (showing 'No Users To Restore'). Each section has 'Reset' and 'Create', 'Invite', 'Edit', 'Suspend', 'Transfer', 'Restore', or 'Delete Permanently' buttons. A footer note states '*Indicates Required Information'.

The **Administration – Users** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is transferring a user from one business unit to another.

3. From the **Administration – Users** page, locate the **Transfer Users** section. Select the user(s) you wish to transfer from the **Select Users** dropdown.

NOTE: Hold down the 'Ctrl' key to highlight more than one user at a time.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOE_SMITH

Home Administration - Users Help Center

Lender Agent_Smith

Lender Agent_Smith

- Users
 - Patty Ryan
 - Joe Smith
 - Joe_di
- Relationships
- Business Units

Users

Create User

* First Name * Last Name * Email Address
* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith
* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User -- Edit Suspend

Transfer Users

* Select Users * Business Unit -- Select Business Unit -- Transfer

Restore Users

* Select Restore Delete Permanently

*Indicates Required Information

Select User

- From the **Business Unit** dropdown, select the **Business Unit** to which you want the user transferred.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOE_SMITH

Home Administration - Users Help Center

Lender Agent_Smith

Lender Agent_Smith

- Lender Agent_Smith
 - Users
 - Patty Ryan
 - Joe Smith
 - joe_di
 - Relationships
 - Business Units

Users

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith

* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User --

Edit Suspend

Transfer Users

* Select Users * Business Unit -- Select Business Unit --

-- Select Business Unit --

Lender East

Lender West

Transfer

Restore Users

* Select -- No Users To Restore --

Restore Delete Permanently

*Indicates Required Information

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Select Business Unit

Transfer Button

Click **Transfer**.

After you click **Transfer**, a User(s) transferred successfully message appears.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOE_SMITH

Home Administration - Users Help Center

Lender Agent_Smith

Users

User(s) transferred successfully. This change may take a few minutes to take effect.

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith

* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User -- Edit Suspend

Transfer Users

* Select Users Patty Ryan * Business Unit -- Select Business Unit -- Transfer

Restore Users

* Select -- No Users To Restore -- Restore Delete Permanently

*Indicates Required Information

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veros

Successful Message

The users transferred receive an email from ead-noreply@veros.com notifying them of their transfer to another business unit.

You can see the user transferred to the selected business unit after you click **Business Units** to close the navigation structure and then click **Business Units** to re-open the navigation structure.

Electronic Appraisal Delivery Portal

[Terms of Use](#) | [Privacy](#) | [Logout](#)

User ID: JOE_SMITH

[Home](#)
[Administration - Users](#)
[Help Center](#)

Lender Agent_Smith

Lender Agent_Smith

- Users
 - Joe Smith
 - Joe_di
- Relationships
- Business Units
 - Lender East
 - Users
 - Patty Ryan
 - Relationships
 - Business Units
 - Lender West

Users

Create User

* First Name

* Last Name

* Email Address

* User ID

* Password

* Role

Reset

Create

Invite User

* First Name

* Last Name

* Email Address

* Role

Business Unit

Reset

Invite

Modify User

* Select User

Edit

Suspend

Transfer Users

* Select Users

* Business Unit

Transfer

Restore Users

* Select Suspended Users

Restore

Delete Permanently

*Indicates Required Information

**User Transferred to
child business unit**

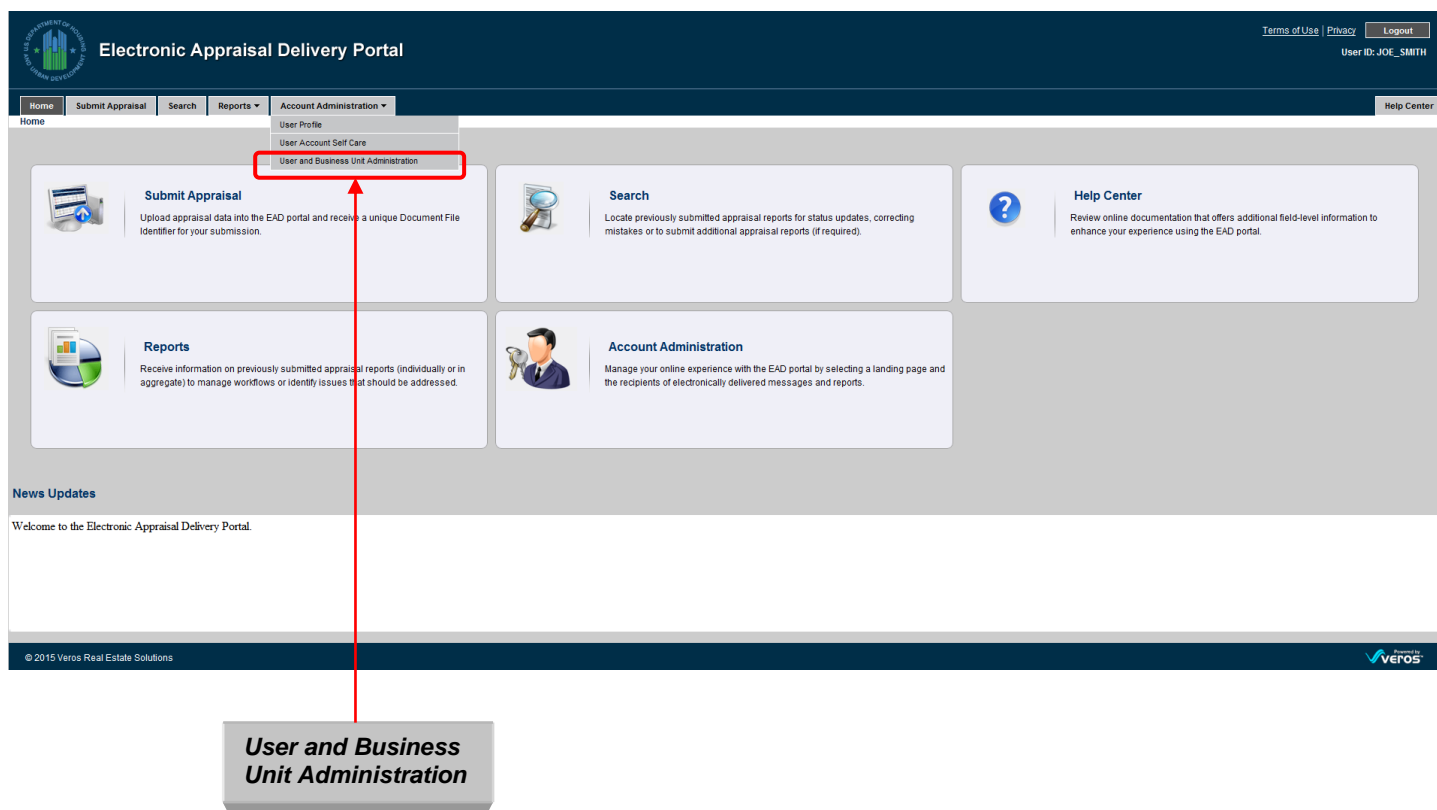
A transferred user may lose access to the appraisal data files they previously uploaded. You cannot transfer submissions from one business unit to another.

4.4 Changing a User's Role

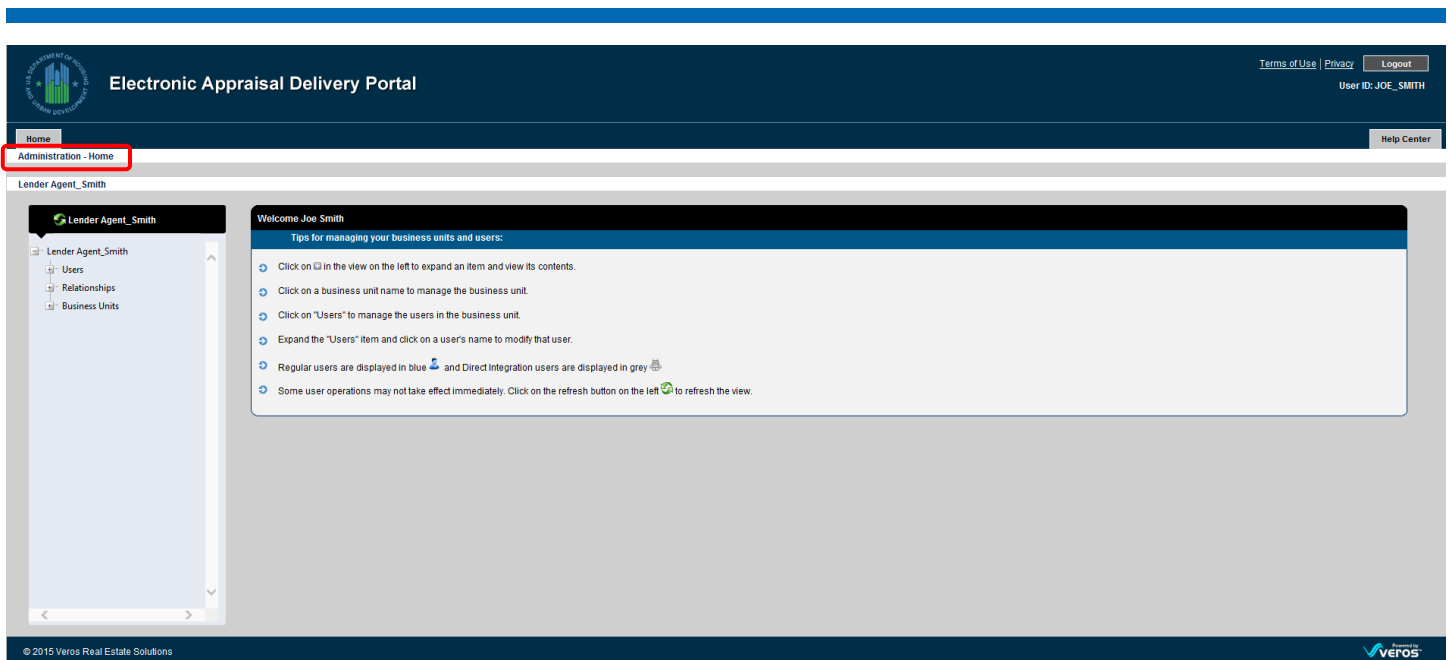
Changing a user's role provides the user with greater or less functionality from that point forward for all the appraisal data files that a user can access. Refer to the **Table 4.1.2 Functionality Available by User Role** for each user's available functionality.

To change a user's role, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

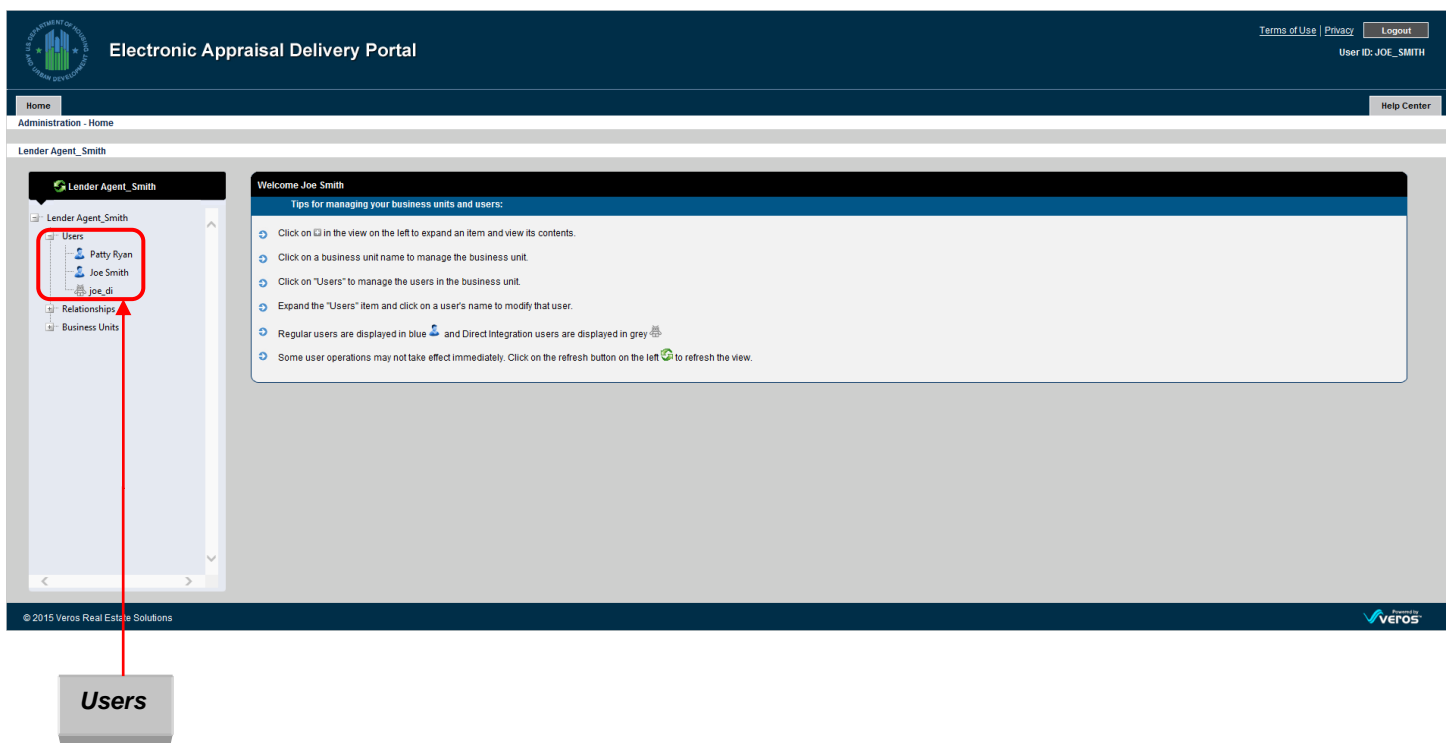


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOE_SMITH

Home | Administration - Users | Help Center

Lender Agent_Smith

Users

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith

* Email Address * Role

Reset Invite

Modify User

* Select User

Edit Suspend

Transfer Users

* Select Users * Business Unit

Transfer

Restore Users

* Select

Suspended Users

Restore Delete Permanently

*Indicates Required Information

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The **Administration – Users** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is changing a user’s role under **Modify User**.

3. From the **Administration – Users** page, locate the **Modify User** section. In the **Select User** dropdown, select the user you wish to edit.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Lender Agent_Smith'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Modify User' section is highlighted with a red box. Within this section, the 'Select User' dropdown menu is open, showing a list of users: 'Patty Ryan' and 'Joe Smith'. The 'Edit' button is also highlighted with a red box. Red arrows point from labels below to these elements: 'Modify User Section' points to the 'Modify User' section header, 'Select User' points to the dropdown menu, and 'Edit Button' points to the 'Edit' button.

Modify User Section

Select User

Edit Button

Click **Edit**.

After you click **Edit**, the **Edit Users** page appears. The user's name, User ID, email address and current role are listed.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOE_SMITH'. The main content area is titled 'Edit Users' and is highlighted with a red border. It contains two sections: 'User Details' and 'Change User Password/Unlock Account'. The 'User Details' section shows fields for 'First Name' (Patty), 'Last Name' (Ryan), 'User ID' (Agent_User), 'Email Address' (p_ryan@mortgage.com), and 'Role' (Agent User). The 'Change User Password/Unlock Account' section has fields for '*New Password' and '*Retype New Password', with 'Clear' and 'Save/Unlock Account' buttons. A red arrow points from a label below to the 'Edit Users' section.

User Details			
First Name	Patty	Last Name	Ryan
User ID	Agent_User	Email Address	p_ryan@mortgage.com
		Role	Agent User

Change User Password/Unlock Account	
*New Password	*Retype New Password
<div>Clear Save/Unlock Account</div>	

*Indicates Required Information

Edit Users Section

4. To change a user's role, select the new role from the **Role** dropdown.

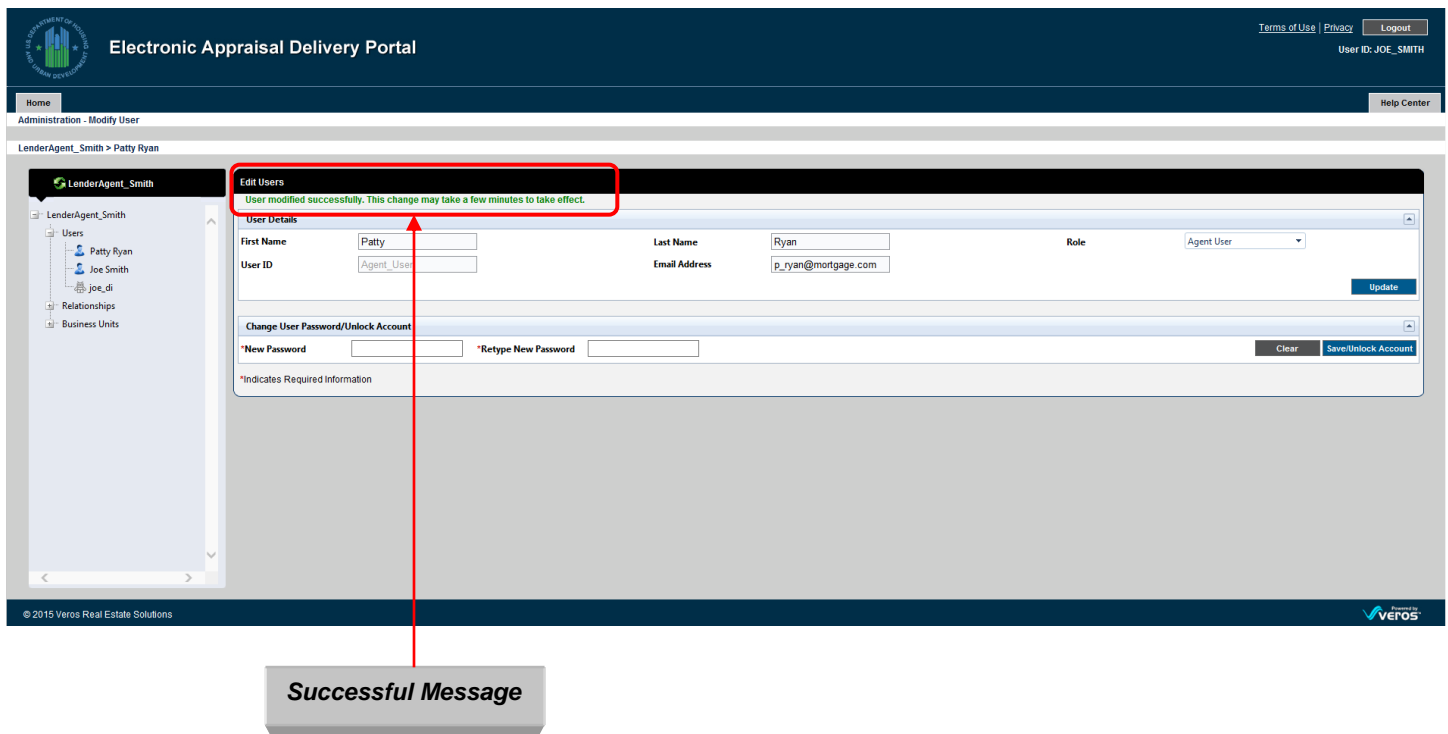
The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The main content area is titled 'Edit Users'. It contains a 'User Details' section with the following fields:

Field	Value
First Name	Patty
Last Name	Ryan
User ID	Agent_User
Email Address	p_ryan@mortgage.com

Below the 'User Details' section is a 'Change User Password/Unlock Account' section with fields for 'New Password' and 'Retype New Password'. A red box highlights the 'Role' dropdown menu, which is currently set to 'Agent User'. The dropdown menu options are: 'Agent User', '-- Select Role --', 'Agent Admin', 'Agent User', and 'Agent Read-Only User'. Below the form, there are buttons for 'Update', 'Clear', and 'Save/Unlock / account'. Red arrows point from the 'Select Role' and 'Update Button' labels to the 'Role' dropdown and the 'Update' button respectively.

Click **Update**.

After you click **Update**, a User modified successfully message appears.



The user receives an email from ead-noreply@veros.com notifying them of their changed user role.

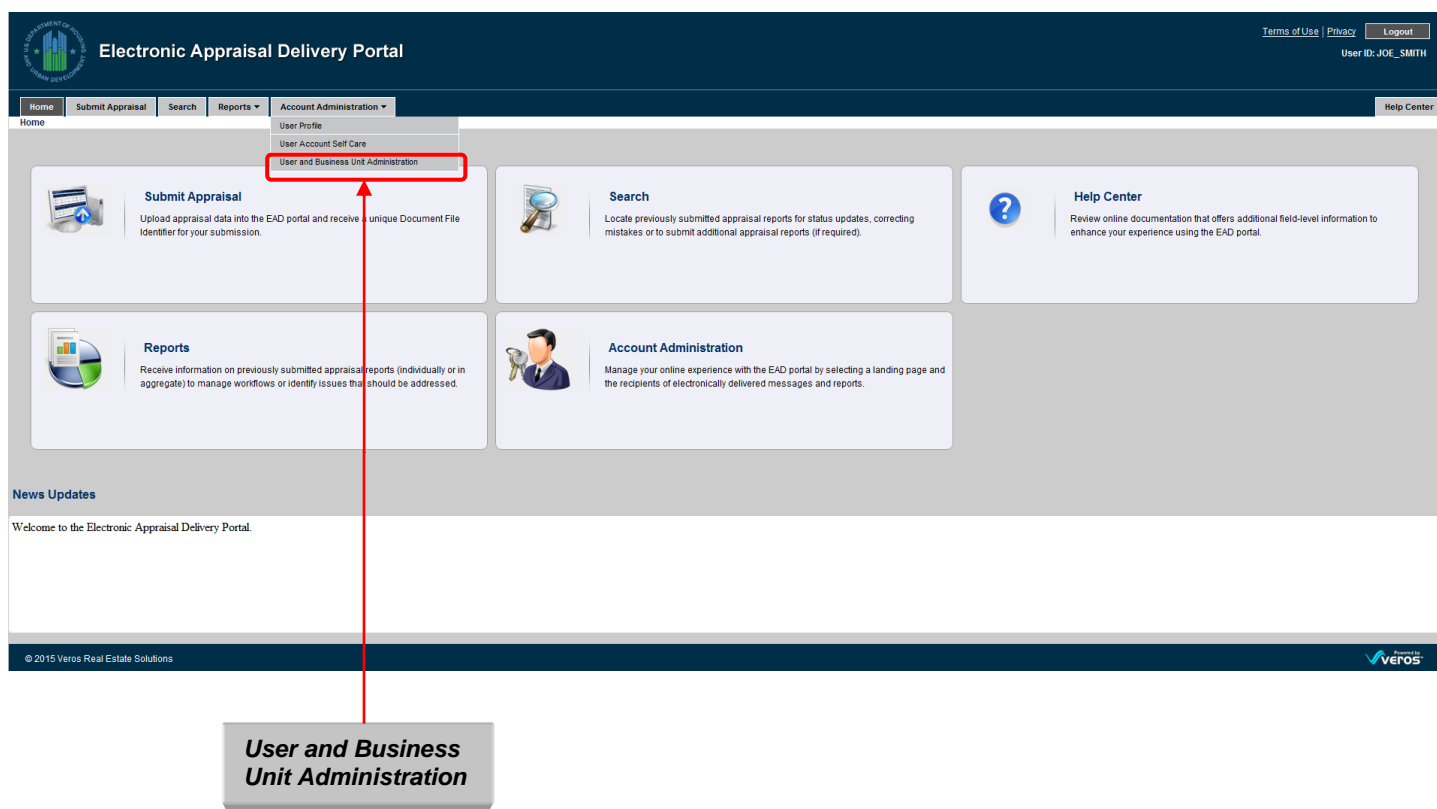
4.5 Changing a User Password/Unlocking a User Account

This functionality allows you to change a user's password for security reasons and for forgotten passwords. It also enables you to unlock a user account when a user account is locked after 3 failed password attempts.

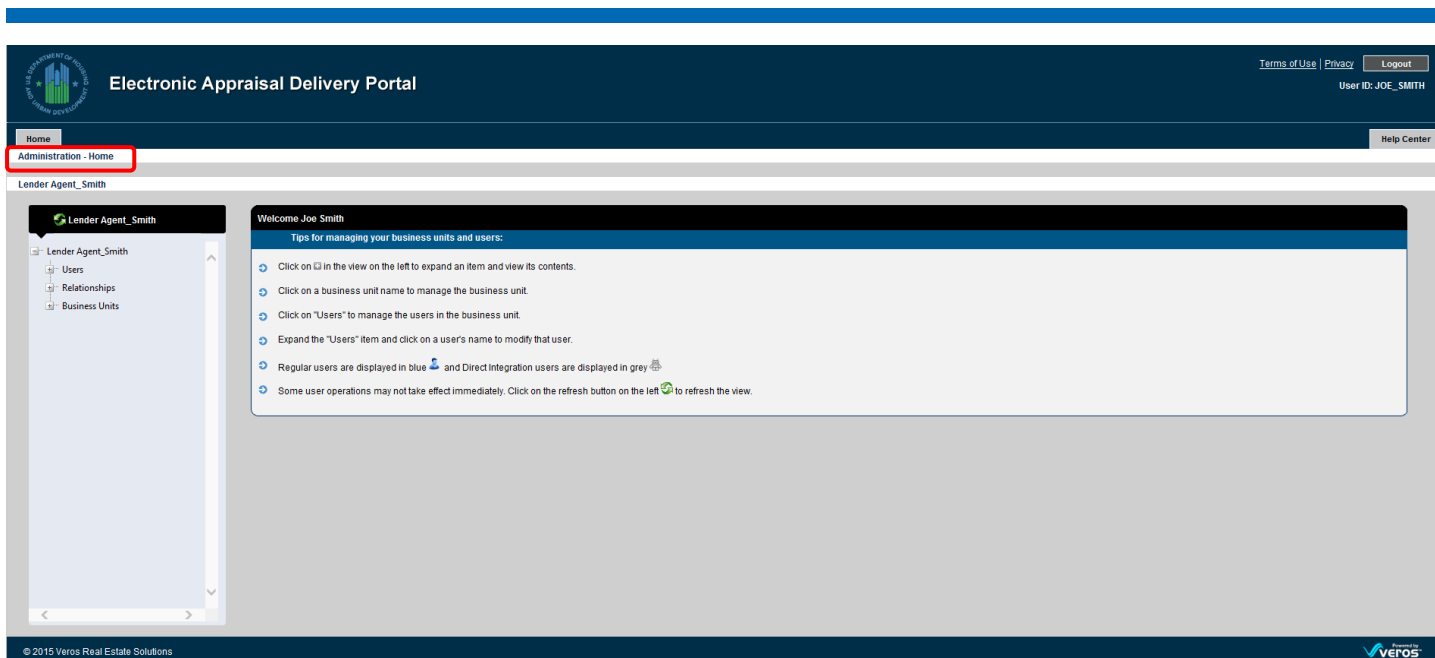
Once you change a password, you must give it to the user to enable login. An email notification from ead-noreply@veros.com is sent telling the user their password has changed, but does not provide the new password. After logging in with the new temporary password, the user is prompted to create a new secure password after answering the personal challenge questions.

To change a password, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

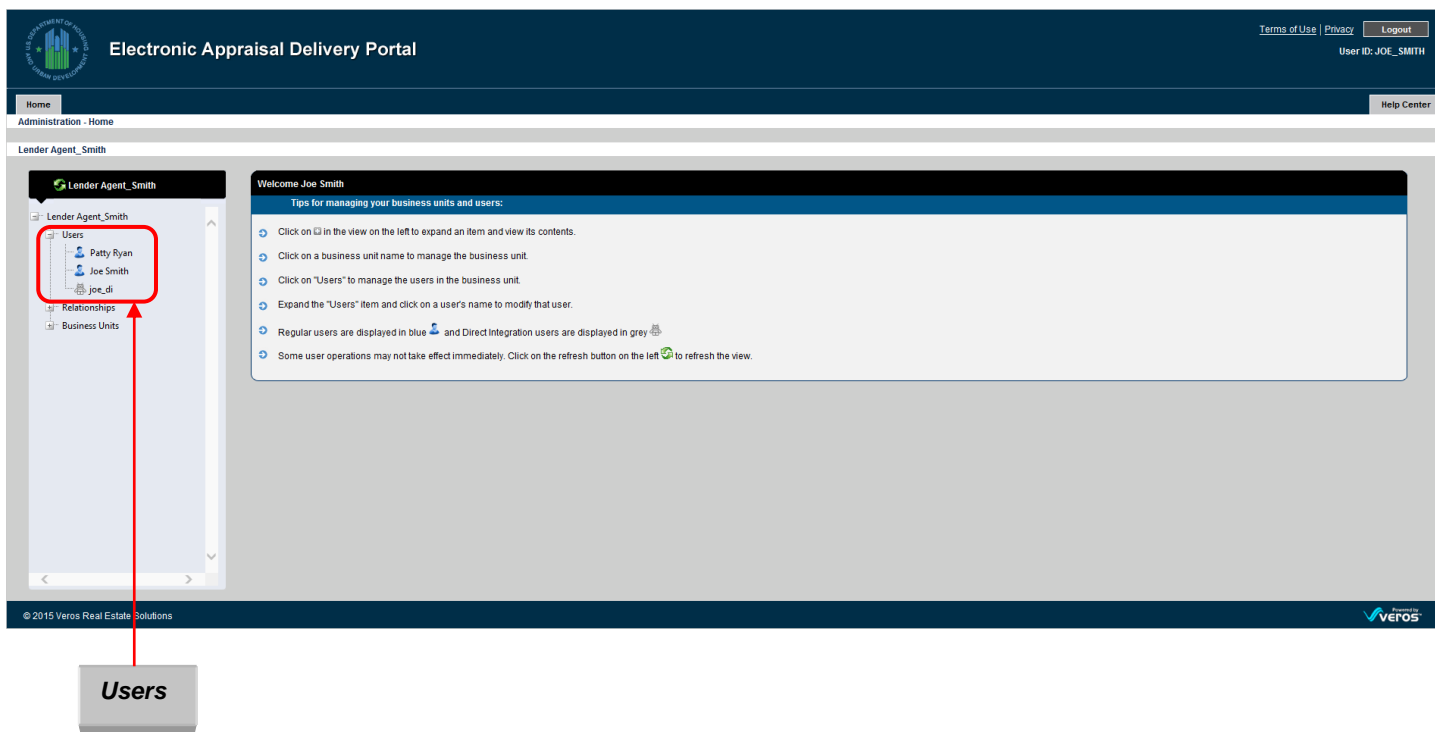


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



After you select Users from the left navigation bar, the **Administration – Users** page appears.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout
User ID: JOE_SMITH

Home | **Administration - Users** | Help Center

Lender Agent_Smith

Users

Create User

* First Name * Last Name * Email Address
 * User ID * Password * Role -- Select Role --
 Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith
 * Email Address * Role -- Select Role --
 Reset Invite

Modify User

* Select User -- Select User -- Edit Suspend

Transfer Users

* Select Users * Business Unit -- Select Business Unit -- Transfer

Restore Users

* Select Suspended Users -- No Users To Restore -- Restore Delete Permanently

*Indicates Required Information

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The **Administration – Users** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is changing a user’s password under **Modify User**.

3. From the **Administration – Users** page, locate the **Modify User** section. In the Select User dropdown, select the user you wish to edit.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Lender Agent_Smith'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Modify User' section is highlighted with a red box. Within this section, the 'Select User' dropdown menu is open, showing a list of users: 'Patty Ryan' and 'Joe Smith'. The 'Edit' button is also highlighted with a red box. Below the screenshot, three callout boxes with arrows point to these elements: 'Modify User Section', 'Select User', and 'Edit Button'.

Click **Edit**.

After you click **Edit**, the **Edit Users** page appears. The user's name, User ID, email address, and current role are listed.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOE_SMITH'. The main content area is titled 'Edit Users' and is highlighted with a red rectangle. It contains two sections: 'User Details' and 'Change User Password/Unlock Account'. The 'User Details' section shows fields for 'First Name' (Patty), 'Last Name' (Ryan), 'User ID' (Agent_User), 'Email Address' (p_ryan@mortgage.com), and 'Role' (Agent Read-Only User). The 'Change User Password/Unlock Account' section has fields for 'New Password' and 'Retype New Password', with 'Clear' and 'Save/Unlock Account' buttons. A red arrow points from a label below to the 'Edit Users' section.

User Details			
First Name	Patty	Last Name	Ryan
User ID	Agent_User	Email Address	p_ryan@mortgage.com
		Role	Agent Read-Only User

Change User Password/Unlock Account	
*New Password	*Retype New Password
<div>Clear Save/Unlock Account</div>	

*Indicates Required Information

Edit Users Section

4. From the **Edit Users** page, locate the **Change User Password** section. Enter a new password in the **New Password** field following the Password Criteria listed in **Appendix A**. Repeat the new password in the **Retype New Password** field.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Modify User', and 'Help Center'. The user is logged in as 'JOE_SMITH'. The main content area is titled 'Edit Users' and contains a 'User Details' section with fields for 'First Name' (Patty), 'Last Name' (Ryan), 'User ID' (Agent_User), and 'Email Address' (p_ryan@mortgage.com). Below this is a 'Change User Password/Unlock Account' section with two password fields: '*New Password' and '*Retype New Password'. A red box highlights these fields and the 'Save/Unlock Account' button. Red arrows point from labels at the bottom to the 'Change Password Section', 'Enter New Password', 'Retype New Password', and 'Save /Unlock Account Button'.

Change Password Section

Enter New Password

Retype New Password

Save /Unlock Account Button

Click **Save**.

After you click **Save**, Password changed successfully message appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOE_SMITH'. The main content area is titled 'Edit Users' and displays a success message: 'Password changed successfully. This change may take a few minutes to take effect.' This message is highlighted with a red box. A red arrow points from this message to a callout box labeled 'Successful Message'. The 'Edit Users' form includes fields for 'First Name' (Patty), 'Last Name' (Ryan), 'User ID' (Agent_User), and 'Email Address' (p_ryan@mortgage.com). Below these fields is a section for 'Change User Password/Unlock Account' with input fields for 'New Password' and 'Retype New Password', and buttons for 'Clear' and 'Save/Unlock Account'. The footer of the page indicates '© 2015 Veros Real Estate Solutions' and the 'veros' logo.

Be sure to provide the user with the password you changed. The EAD portal does not send the temporary password.

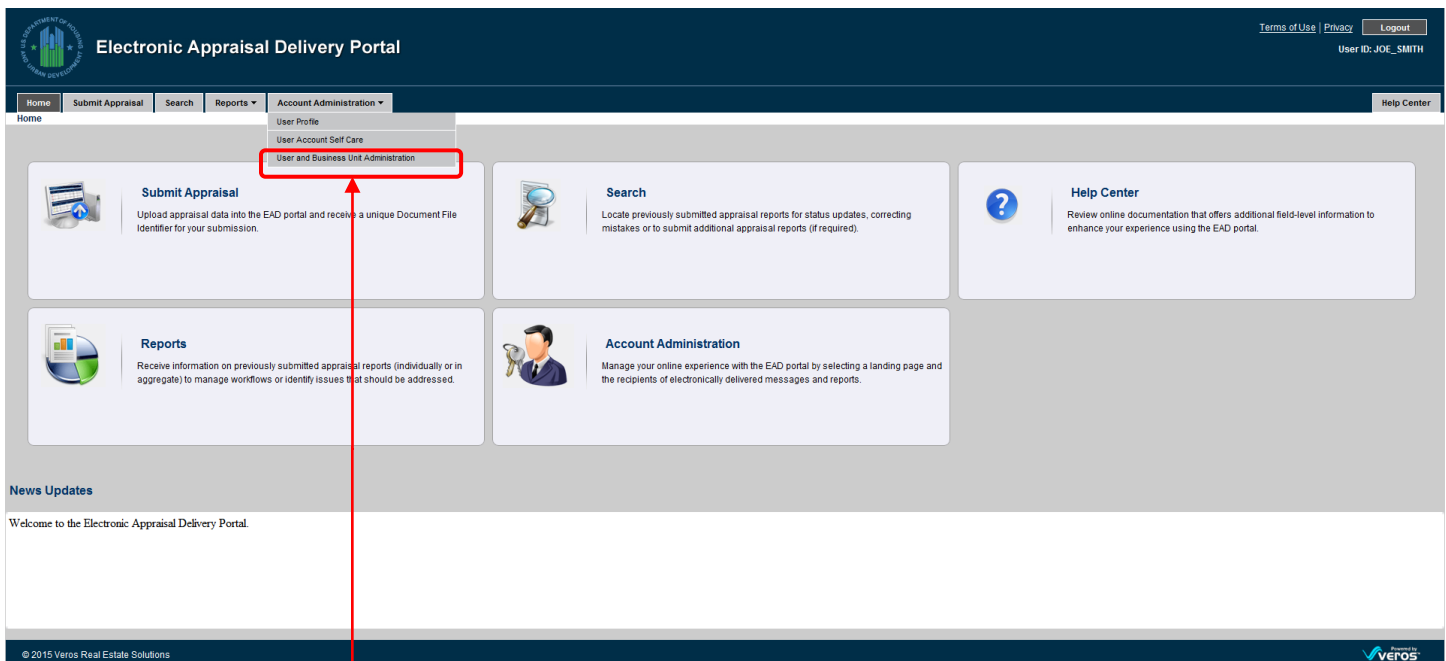
4.6 Suspending users

If necessary, you may suspend a user from the EAD portal. Once suspended, the user can no longer access the EAD portal. Suspended users receive an email notifying them of their suspension from the EAD portal. You may later restore or permanently delete a suspended user in the EAD portal.

The appraisal data files associated with the suspended users remain available in the EAD portal in the business unit where they were submitted.

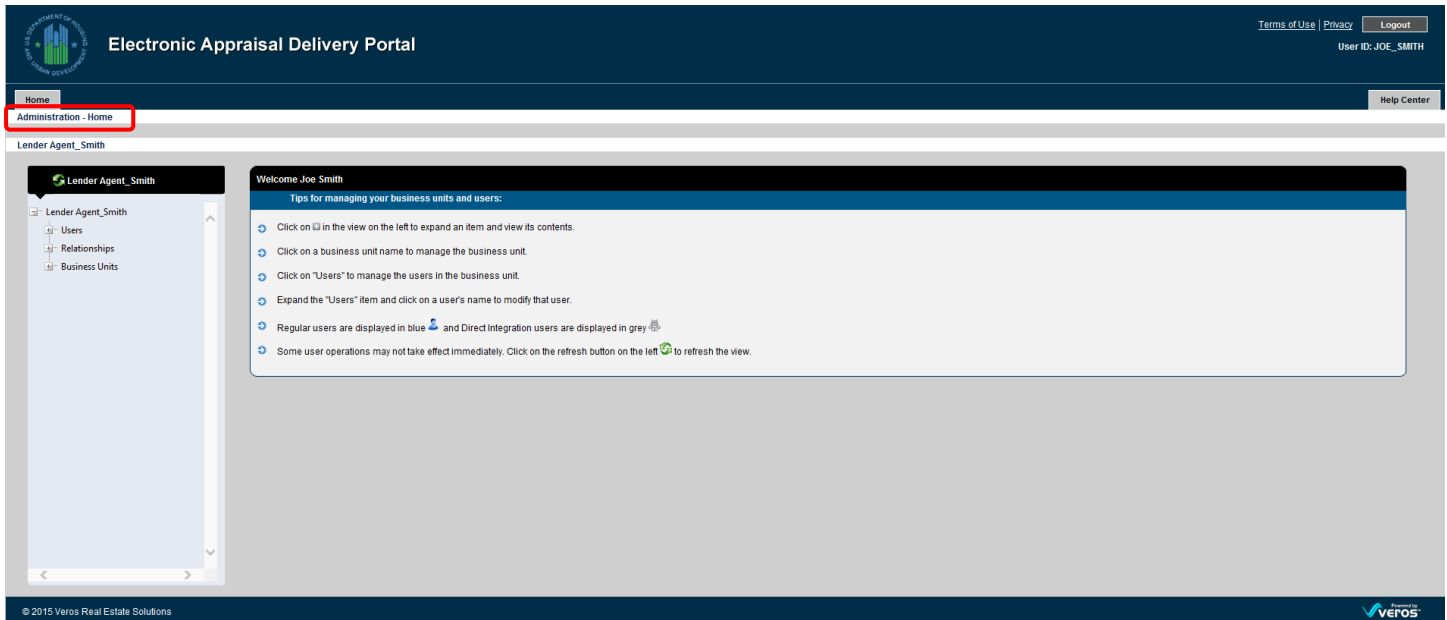
To suspend a user, perform the following steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.



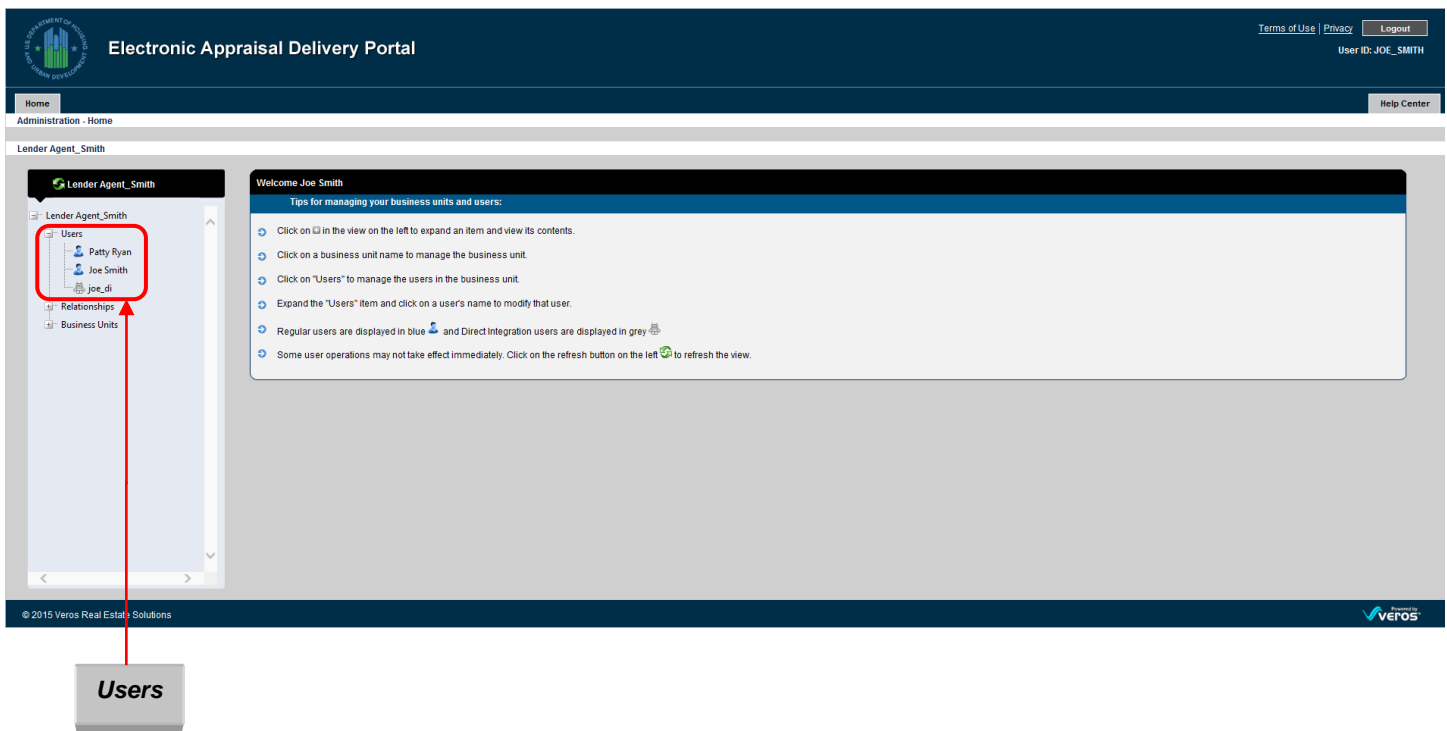
**User and Business
Unit Administration**

After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with the portal name, a logo, and links for 'Terms of Use', 'Privacy', and 'Logout'. The user is logged in as 'User ID: JOE_SMITH'. Below the header, a navigation bar includes 'Home' and 'Administration - Users' (which is highlighted with a red box). The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. Each section has input fields for user details and buttons for actions like 'Reset', 'Create', 'Invite', 'Edit', 'Suspend', 'Transfer', 'Restore', and 'Delete Permanently'. A sidebar on the left shows the user's profile and a list of business units.

The **Administration – Users** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is changing a user's password under **Modify User**.

3. From the **Administration – Users** page, locate the **Modify User** section. In the **Select User** dropdown, select the user you wish to **suspend**.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JOE_SMITH

Home Administration - Users Help Center

Lender Agent_Smith

Lender Agent_Smith

- Lender Agent_Smith
 - Users
 - Relationships
 - Business Units

Users

Create User

* First Name * Last Name * Email Address * User ID * Password * Role

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith * Email Address * Role

Reset Invite

Modify User

Select User

Transfer Users

* Select Users * Business Unit

Restore Users

* Select Suspended Users

Restore Delete Permanently

*Indicates Required Information

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veros

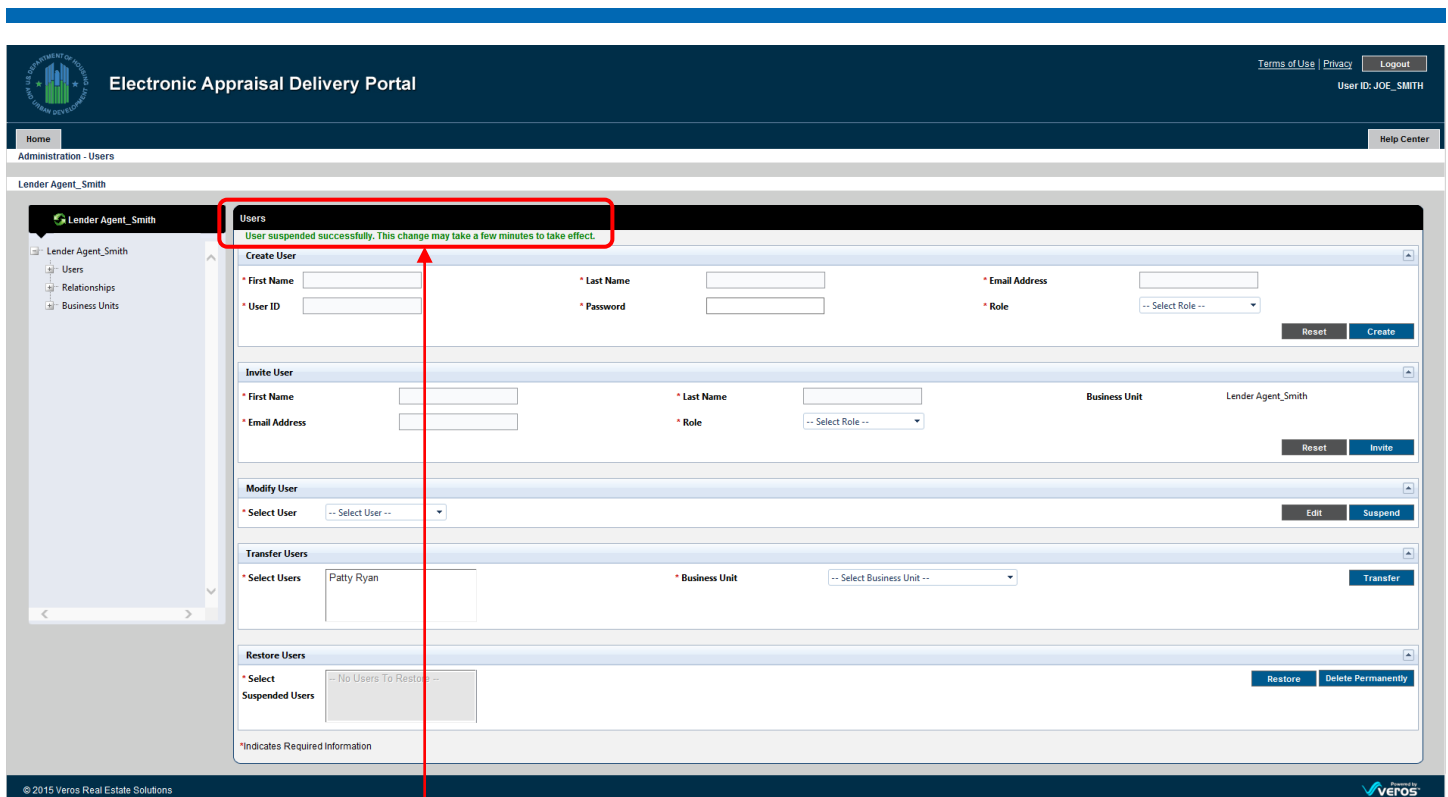
Modify Users Section

Select Users

Suspend Button

Click **Suspend**.

After you click **Suspend**, User suspended successfully message appears and an email notification is sent from ead-noreply@veros.com to the suspended user.



Successful Message

You can also see the suspended user listed in the **Select Suspended Users** field of the Restore Users section after the page is refreshed.

A suspended user cannot access the EAD portal, but you may later restore or permanently delete them in the EAD portal.

4.7 Restoring or Permanently Deleting Users

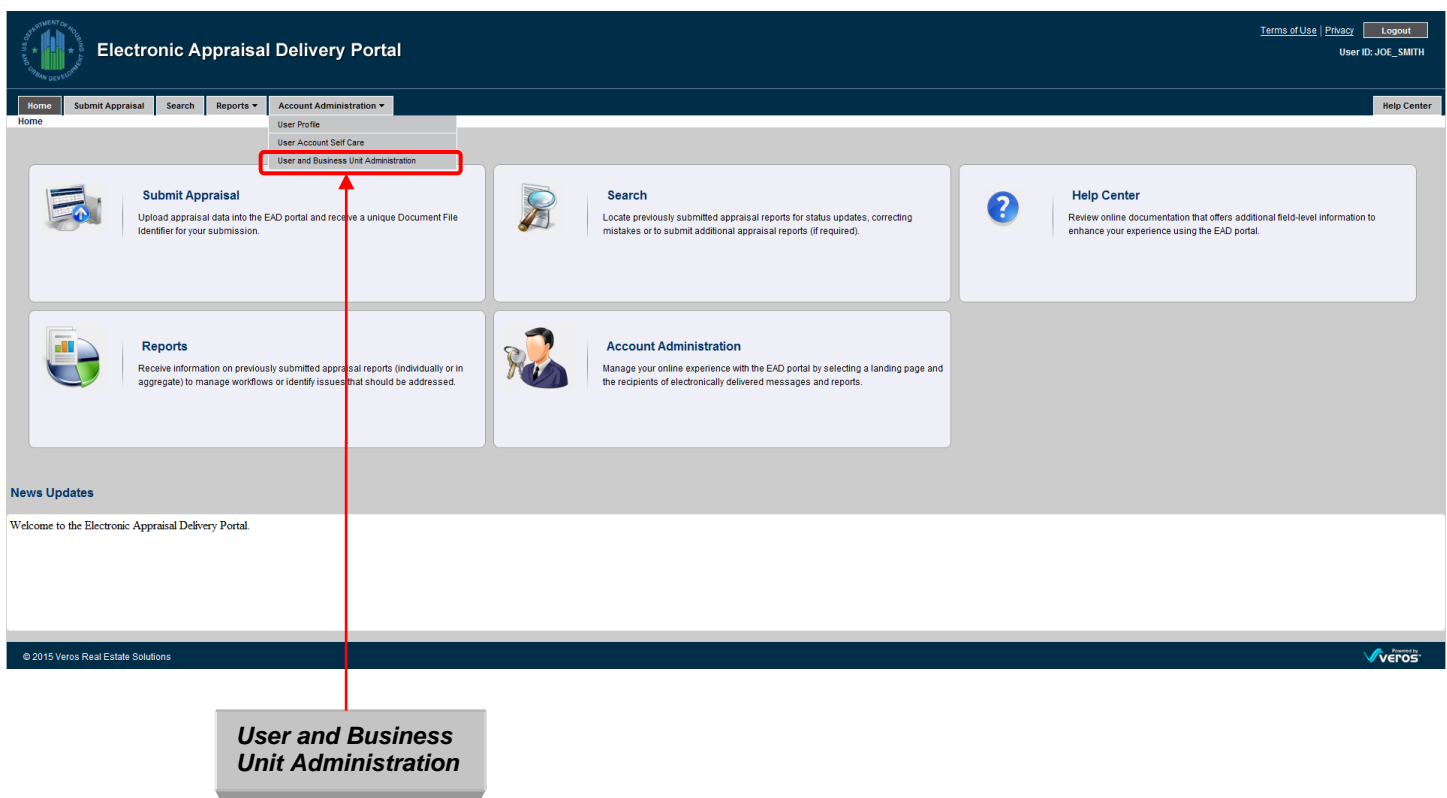
You may restore or permanently delete a suspended user. Restoring a user provides the same access the user had prior to suspension. Once restored, an email notification from ead-noreply@veros.com is sent to the user enabling them to log in to the system again.

Permanently deleting a user removes the user completely from the EAD portal. Once you permanently delete a user, an email notification is sent from ead-noreply@veros.com to the deleted user notifying them that they have been permanently deleted from the EAD portal.

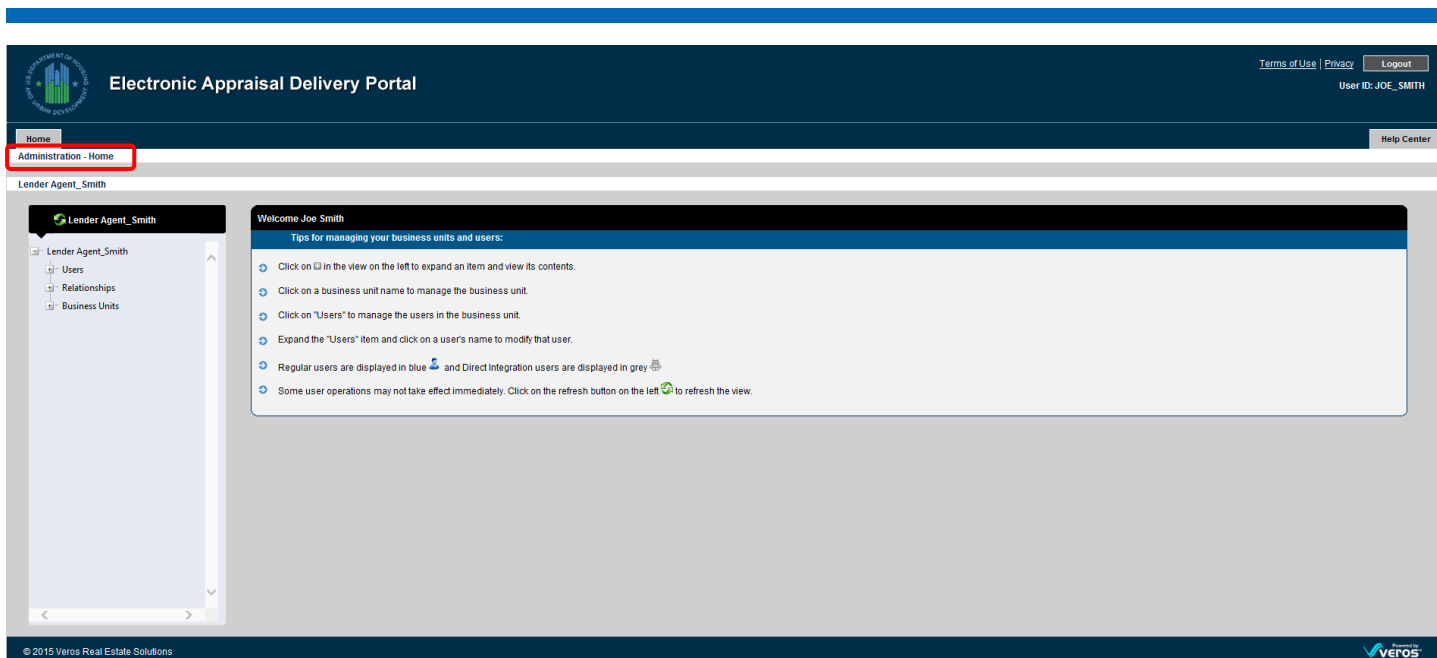
The appraisal data files for users permanently deleted from the EAD portal remain available in the business unit where they were submitted.

To restore or permanently delete a user, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

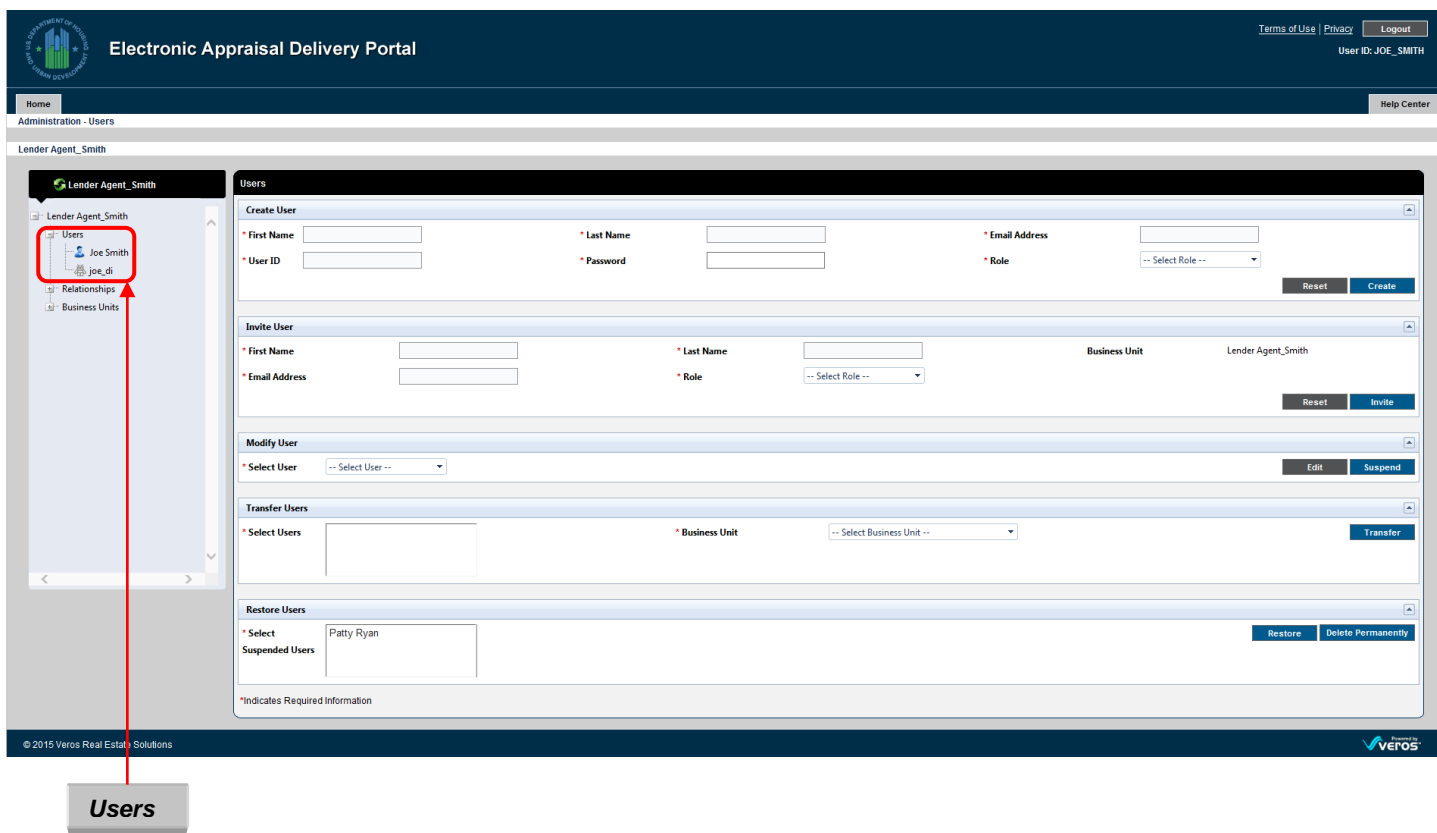


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, the user is logged in as 'JOE_SMITH'. The 'Administration - Users' menu item is highlighted. The main panel shows five functional sections: 'Create User' (with fields for First Name, Last Name, Email Address, User ID, Password, and Role), 'Invite User' (with fields for First Name, Last Name, Email Address, Role, and Business Unit), 'Modify User' (with a 'Select User' dropdown), 'Transfer Users' (with a 'Select Users' list and a 'Business Unit' dropdown), and 'Restore Users' (with a 'Select Suspended Users' list). In the 'Restore Users' section, 'Patty Ryan' is selected. Buttons for 'Reset', 'Create', 'Invite', 'Edit', 'Suspend', 'Transfer', 'Restore', and 'Delete Permanently' are provided for each section. A footer note states '*Indicates Required Information'.

The **Administration – Users** This page allows you to manage the users within a business unit. You can create, invite, modify, transfer, and restore users.

The focus of this section is on the **Restore Users** section.

- From the **Administration – Users** page, locate the **Restore User** section. From the **Select Suspended Users** list, highlight the user you wish to either restore or permanently delete.

NOTE: Hold down the ‘Ctrl’ key to highlight more than one user at a time.

Electronic Appraisal Delivery Portal

Home Administration - Users Lender Agent_Smith

Users

Create User

First Name Last Name Email Address User ID Password Role

Invite User

First Name Last Name Email Address Role Business Unit

Modify User

Select User

Transfer Users

Select Users Business Unit

Restore Users

Select Suspended Users

Restore Delete Permanently

Restore Users Section

Suspended Users

Restore Button

Delete Permanently Button

Click **Restore** if you want the user to have access to the EAD portal again.

OR

Click **Delete Permanently** if you want to completely remove the user from the EAD portal.

After you click **Restore**, User(s) restored successfully message appears. The user receives an email from ead-noreply@veros.com notifying them that they now have access to the EAD portal.

Electronic Appraisal Delivery Portal

Home Administration - Users Lender Agent_Smith

Lender Agent_Smith

Users

User(s) restored successfully. This change may take a few minutes to take effect.

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role

Reset Create

Invite User

* First Name * Last Name Business Unit Lender Agent_Smith

* Email Address * Role

Reset Invite

Modify User

* Select User -- Select User --

Edit Suspend

Transfer Users

* Select Users Patty Ryan * Business Unit -- Select Business Unit --

Transfer

Restore Users

* Select No Users To Restore


Restore Delete Permanently

*Indicates Required Information

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Successful Message

After you click **Delete Permanently**, User(s) deleted successfully message appears. The user receives an email from ead-noreply@veros.com notifying them that they were permanently deleted from the EAD portal.



Electronic Appraisal Delivery Portal

[Terms of Use](#) | [Privacy](#)

Logout

User ID: JOE_SMITH

Home

Administration - Users

Help Center

Lender Agent_Smith

Lender Agent_Smith

Users

Relationships

Business Units

Users

User(s) deleted successfully. This change may take a few minutes to take effect.

Create User

* First Name

* Last Name

* Email Address

* User ID

* Password

* Role

-- Select Role --

Reset

Create

Invite User

* First Name

* Last Name

* Email Address

* Role

-- Select Role --

Business Unit

Lender Agent_Smith

Reset

Invite

Modify User

* Select User

-- Select User --

Edit

Suspend

Transfer Users

* Select Users

* Business Unit

-- Select Business Unit --

Transfer

Restore Users

* Select Suspended Users


Patty Ryan

Restore

Delete Permanently

*Indicates Required Information

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Successful Message

5. Managing Your Business Unit(s)

The focus of this section is on managing business units. Business units contain lender agent users, lender agent relationships, and subordinate business units.

The topics covered in this reference include:

- Managing Business Units Overview
- Creating a Child Business Unit
- Renaming a Business Unit
- Deleting a Business Unit

5.1 Managing Business Units Overview

When your company is first registered in the EAD portal, it is assigned a business unit. This is your primary, or parent, business unit. For most organizations, the primary business unit adequately meets all of their EAD portal business needs.

In the event your organization requires additional business units, you can set up subordinate, or child, business units that enable you to further manage the access users have to your lender relationships in the EAD portal.

For example, if your organization is an agent for multiple lenders, you can determine which user in your organization will work with which lender by creating a similar structure in the EAD portal and assigning the users to the business units with restricted access to a particular lender. A user can only be assigned to one business unit at a time and cannot see the other business units on the EAD portal.

As a LAA at the parent level, you have access to all business units and can perform the business unit functions described in the ***Table 5.1.1***.

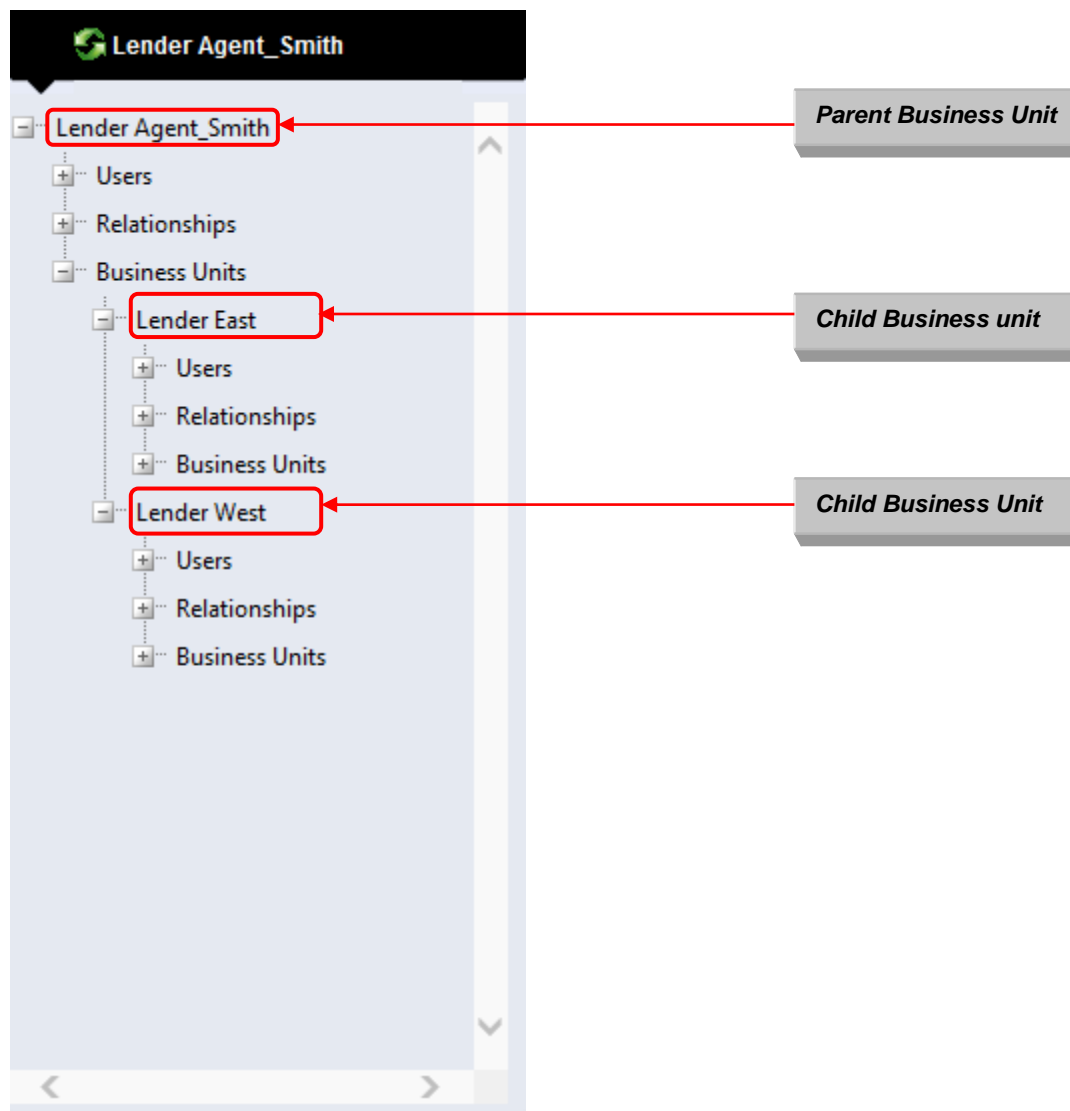
Table 5.1.1 Lender Agent Admin Business Unit Functions

Functionality	Description
Creating a Child Business Unit	Enables you to add another business unit in the EAD portal.
Renaming a Business Unit	Enables you to rename a business unit to make organizing business units easier and meet current needs.
Deleting a BusinessUnit	Enables you to delete a business unit if it does not contain any submissions, users, relationships and child business units under it.

5.2 Creating a Child Business Unit

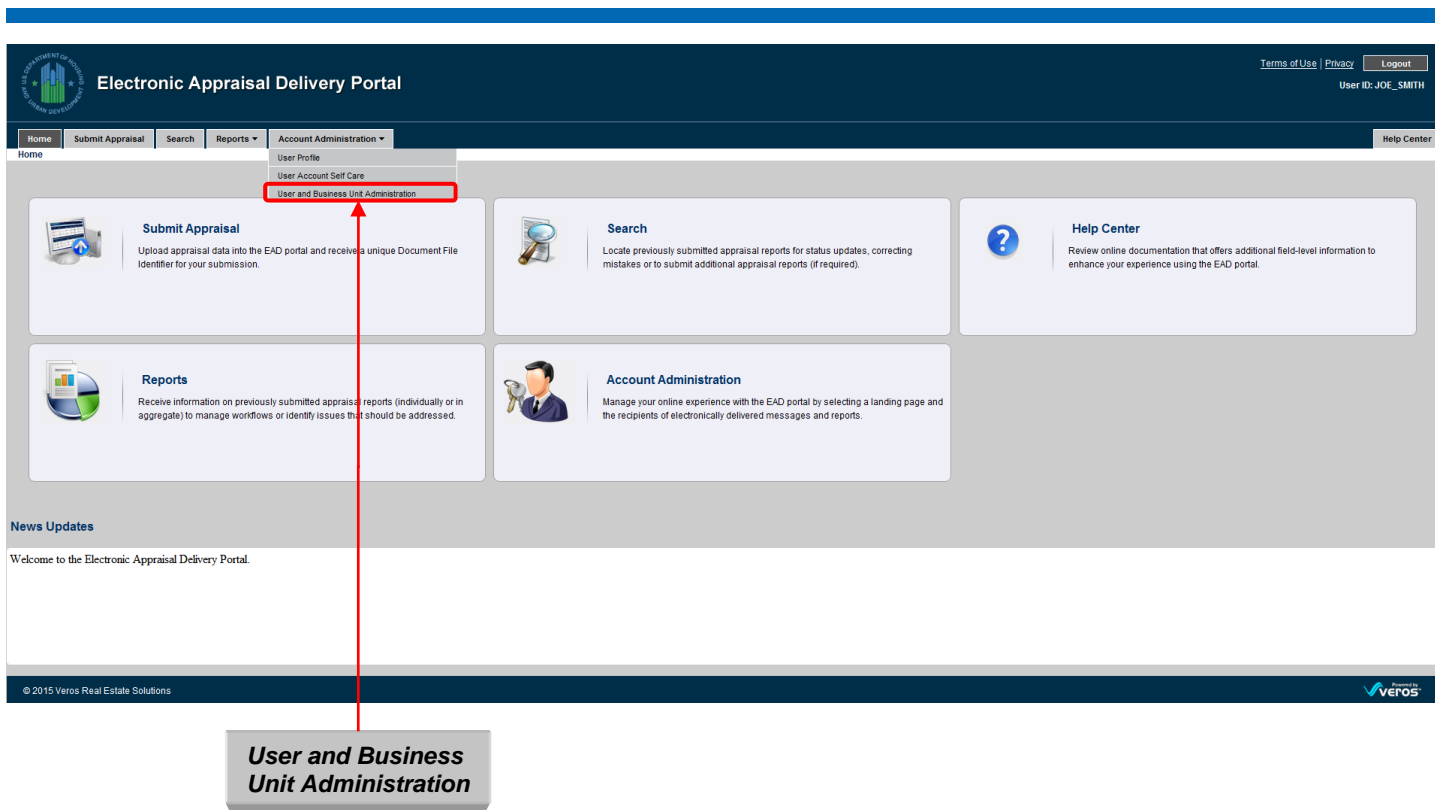
You may create additional business units to accommodate your organizational structure and changing business needs. Each created child business unit contains the same components as the parent business unit including: Users, Relationships and Business Units.

In this example, Jane Smith Company is the parent business unit. The two child business units underneath are Lender East and Lender West. You can add more business units anywhere within this structure.

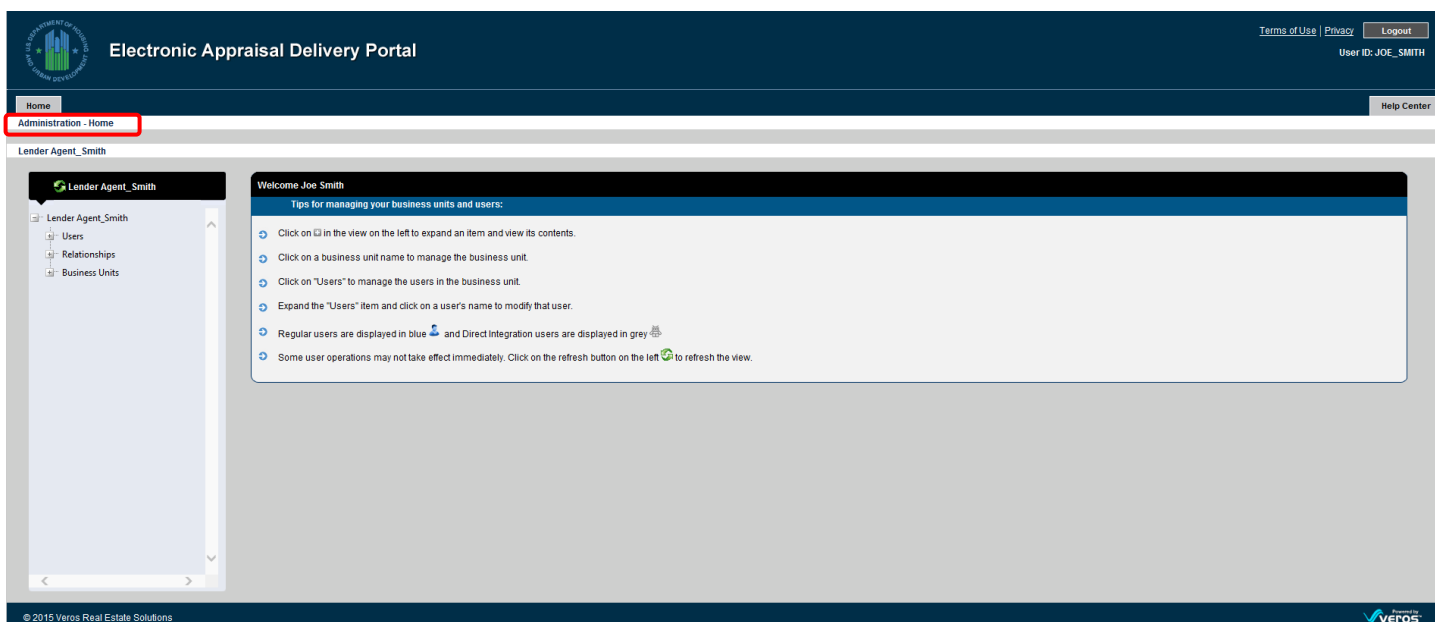


To create a child business unit, follow these steps:


1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.



After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Business Units** in the left navigation bar.

Note: Click the  to display the list of existing child business units, if any.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The left navigation bar is expanded, showing a tree structure under 'Lender Agent_Smith'. The 'Business Units' item is highlighted with a red box, and a red arrow points from it to a grey callout box at the bottom left labeled 'Child Business Units'. The main content area displays a 'Welcome Joe Smith' message with tips for managing business units and users. The footer includes '© 2015 Veros Real Estate Solutions' and the Veros logo.

After you select **Business Units** from the left navigation bar, the **Administration – Business Units** page appears.

The screenshot shows the 'Administration – Business Unit' page. The left navigation bar is expanded, and the 'Business Units' item is highlighted with a red box. The main content area displays the 'Business Unit' management interface, which includes sections for 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Rename Business Unit' section shows the 'Current Business Unit Name' as 'Lender Agent_Smith' and a 'New Business Unit Name' input field. The 'Create Child Business Unit' section has a 'Business Unit Name' input field. The 'Delete Business Unit' section has a 'Select Business Unit' dropdown menu. A note at the bottom indicates '* Indicates Required Information'. The footer includes '© 2015 Veros Real Estate Solutions' and the Veros logo.

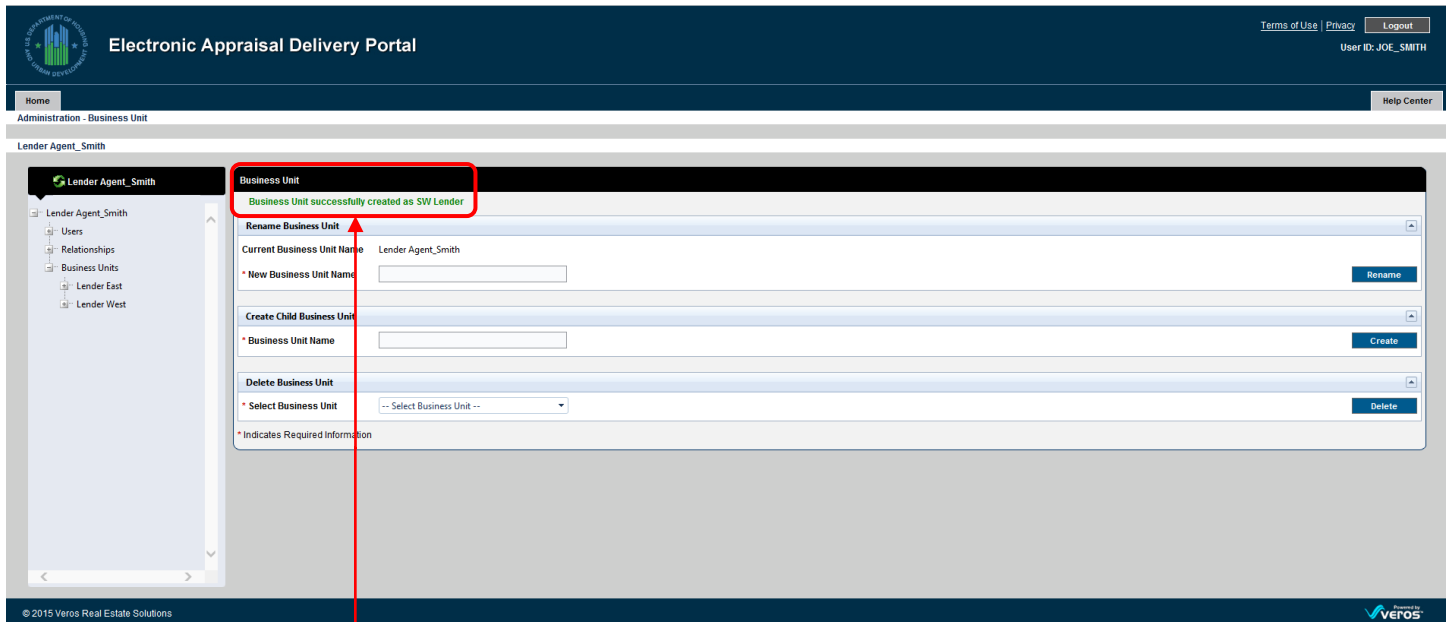
This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. This section focuses on creating a child business unit.

3. From the **Administration – Business Unit** page, locate the **Create Child Business Unit** section and enter the name of the new business unit in the Business Unit Name field.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JOE_SMITH'. The main content area is titled 'Administration - Business Unit' and shows a sidebar with a tree view of the system structure. The 'Business Unit' section is active, displaying three panels: 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Create Child Business Unit' panel is highlighted with a red rectangular box. Within this panel, the 'Business Unit Name' field is populated with 'SW Lender'. A red arrow originates from the text 'Enter the Child Business Unit Name' and points to this field. Another red arrow originates from the text 'Create Button' and points to the 'Create' button located to the right of the input field. The 'Delete Business Unit' panel below it shows a dropdown menu for selecting a business unit to delete.

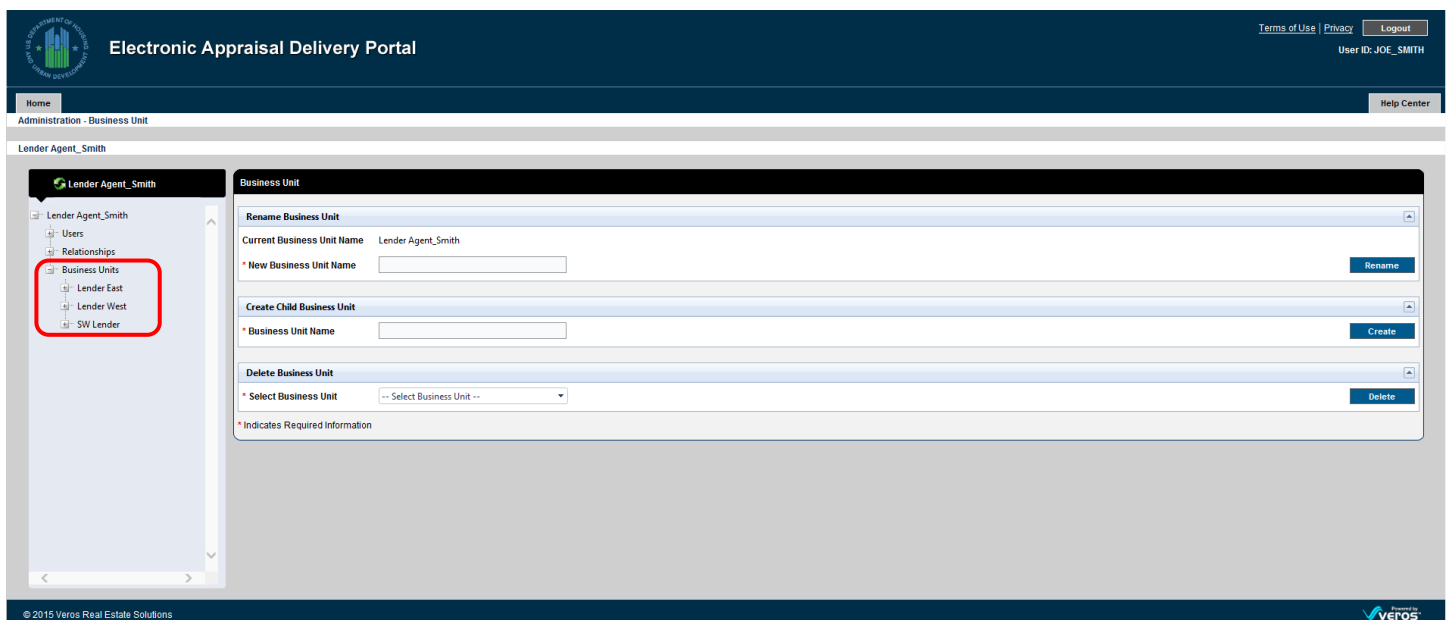
Click **Create**.

After you click **Create**, Business Unit successfully created as *<name of the business unit>* message appears.



Successful Message

You can see the business unit added to after you click **Business Units** to close the navigation structure and then click **Business Units** to re-open the navigation structure.



5.3 Renaming a Business Unit

Renaming a business unit is a way to organize your user setup in business terms and provides help to meet changing business needs. When your organization makes organizational changes, you can use this functionality to better align with those changes and update the business unit name to something more suitable.

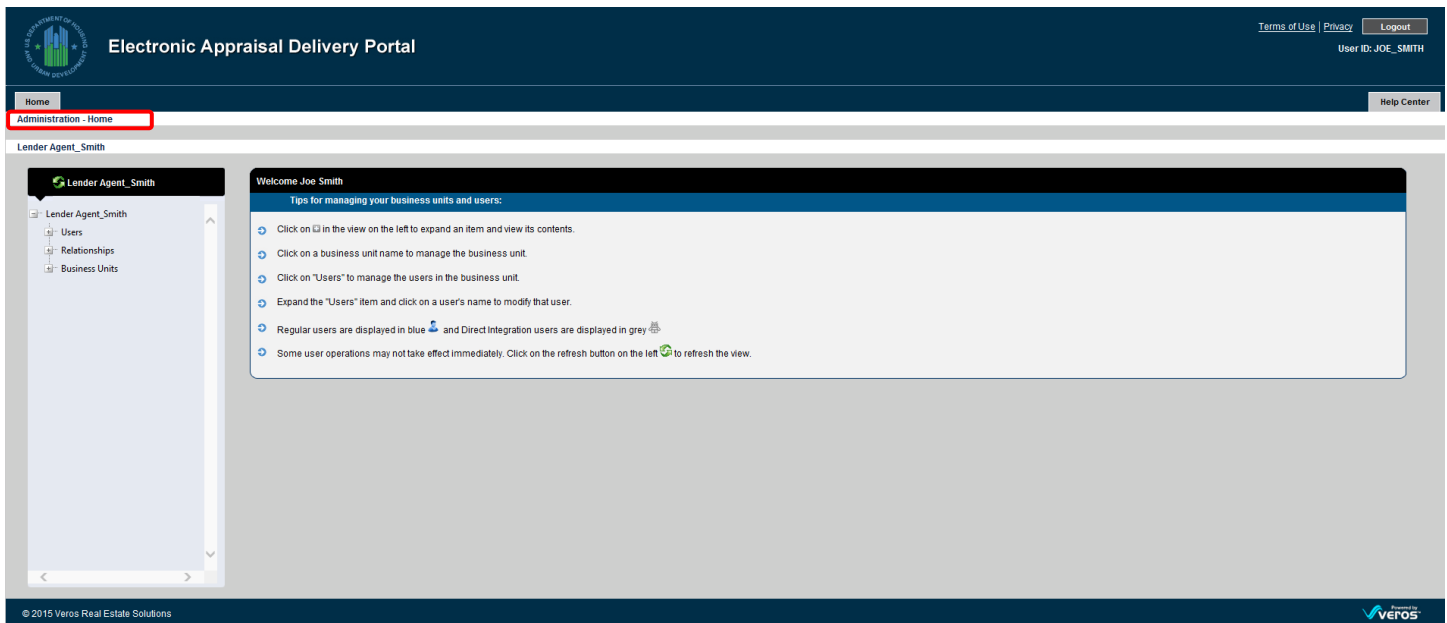
Although there are no impacts to a user's level of access under the business unit, **be sure to communicate any business unit name changes to your users.**

To rename a business unit, follow these steps:


1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

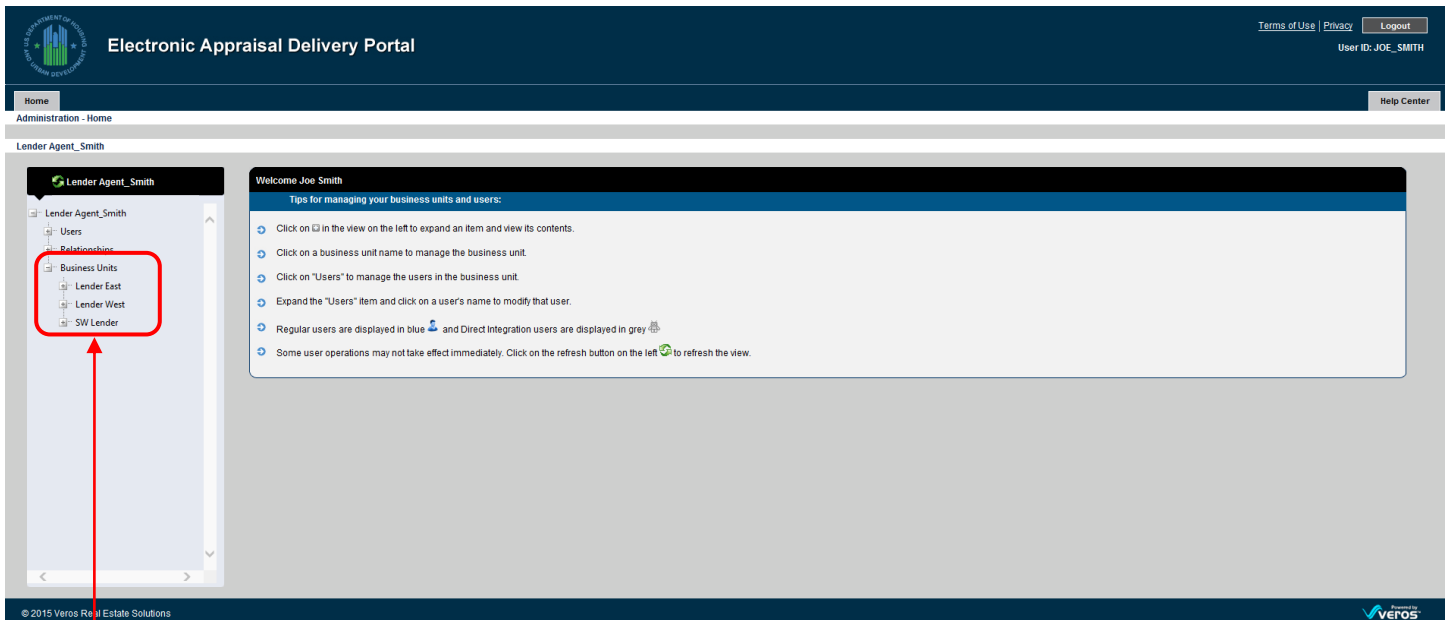
The screenshot shows the Electronic Appraisal Delivery Portal (EAD) Home page. The top navigation bar includes links for Home, Submit Appraisal, Search, Reports, and Account Administration. The Account Administration dropdown menu is open, showing options for User Profile, User Account Self Care, and User and Business Unit Administration. A red box highlights the 'User and Business Unit Administration' option, and a red arrow points from a callout box below to it. The callout box contains the text 'User and Business Unit Administration'.

After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Business Units** in the left navigation bar.

Note: Click on the  to display the list of existing child business units.



Child Business Units

After you select **Business Units** from the left navigation bar, the **Administration – Business Unit** page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a header with the portal name, a 'Home' button, and links for 'Terms of Use', 'Privacy', and 'Logout'. The user is logged in as 'User ID: JOE_SMITH'. Below the header, a navigation bar shows 'Administration - Business Unit' as the active page. The main content area is titled 'Business Unit' and contains three sections: 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Rename Business Unit' section shows the 'Current Business Unit Name' as 'Lender Agent_Smith' and a text input field for the 'New Business Unit Name'. The 'Create Child Business Unit' section has a text input field for the 'Business Unit Name'. The 'Delete Business Unit' section has a dropdown menu for 'Select Business Unit' and a 'Delete' button. A note at the bottom indicates that an asterisk (*) denotes required information. The left sidebar shows a tree view with 'Lender Agent_Smith' selected under the 'Business Units' category. The footer includes the copyright notice '© 2015 Veros Real Estate Solutions' and the Veros logo.

This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. The focus of this section is on renaming a business unit.

3. From the **Administration – Business Units** page, locate the **Rename Business Unit** section and enter the new name in the New Business Unit Name field.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Business Unit', and 'Help Center'. The user is logged in as 'User ID: JOE_SMITH'. The left sidebar shows a tree view with 'Lender Agent_Smith' selected, containing sub-items like 'Users', 'Relationships', 'Business Units', 'Lender East', 'Lender West', and 'SW Lender'. The main content area is titled 'Business Unit' and contains three sections: 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Rename Business Unit' section is highlighted with a red box and contains the following fields and buttons:

- Rename Business Unit** (Section Header)
- Current Business Unit Name**: SW Lender
- * New Business Unit Name**: NE Lender
- Rename** (Button)

Below this section is the 'Create Child Business Unit' section with a 'Business Unit Name' field and a 'Create' button. The 'Delete Business Unit' section has a 'Select Business Unit' dropdown and a 'Delete' button. A red arrow points from the 'Enter New Business Unit Name' callout to the 'New Business Unit Name' field, and another red arrow points from the 'Rename Button' callout to the 'Rename' button.

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Click **Rename**.

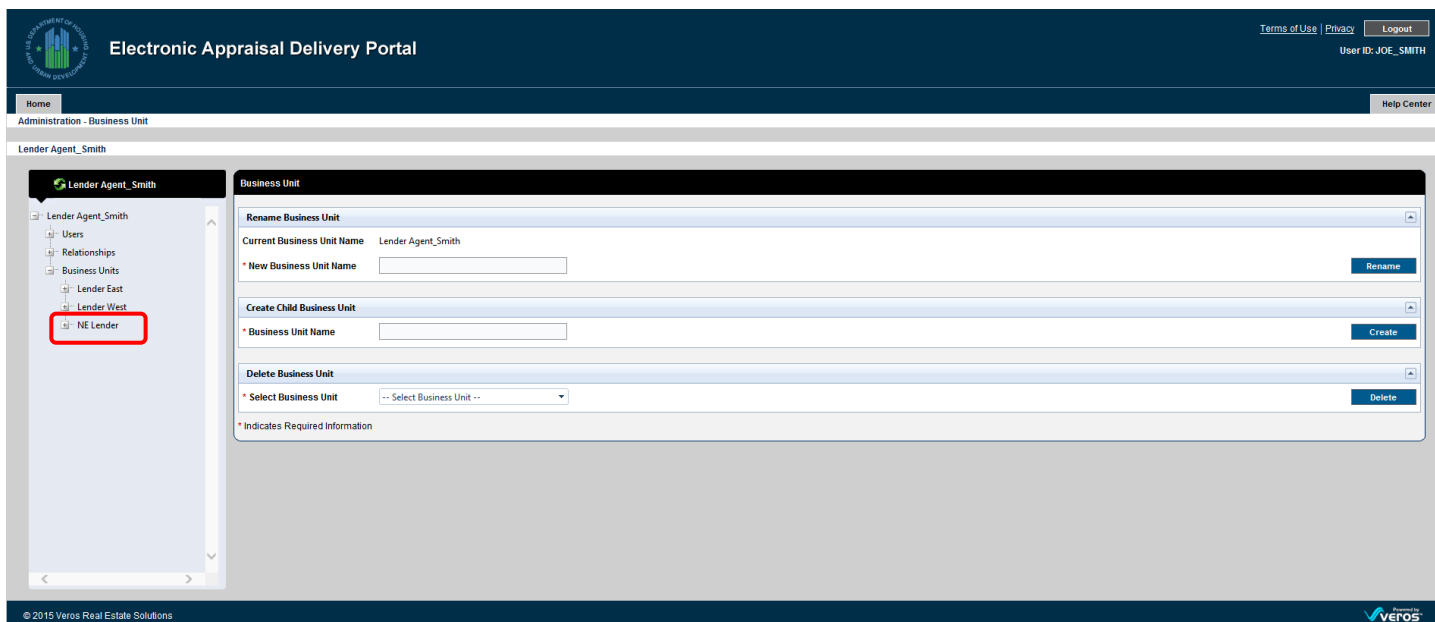
After you click Rename, Business Unit successfully renamed as **<name of the business unit>** message appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes the portal logo, the title 'Electronic Appraisal Delivery Portal', and links for 'Terms of Use', 'Privacy', and 'Logout'. The user is logged in as 'User ID: JOE_SMITH'. The main content area is titled 'Administration - Business Unit' and shows a breadcrumb trail 'Lender Agent_Smith > NE Lender'. On the left, a sidebar menu lists 'Lender Agent_Smith', 'Users', 'Relationships', 'Business Units', 'Lender East', 'Lender West', and 'SW Lender'. The main panel, titled 'Business Unit', contains three sections: 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Rename Business Unit' section shows the 'Current Business Unit Name' as 'NE Lender' and a 'New Business Unit Name' input field. A red box highlights a green message at the top of this section: 'Business Unit successfully renamed as NE Lender'. A red arrow points from this message to a grey callout box at the bottom labeled 'Successful Message'. The footer of the page shows '© 2015 Veros Real Estate Solutions' and the 'veros' logo.

If you try to rename the business unit to the same name as an existing business unit's name, you receive a message indicating you need to use a different name.

NOTE: Renaming a business unit has no impacts on the existing submissions associated with the business unit. The submissions remain with the renamed business unit.

You can see the renamed business unit (NE Lender) after you click  **Business Units** to close the navigation structure and  **Business Units** then click to re-open the navigation structure.



The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes a logo, the portal name, and links for 'Terms of Use', 'Privacy', and 'Logout'. The user is logged in as 'User ID: JOE_SMITH'. The main content area is titled 'Administration - Business Unit' and shows the 'Business Unit' management page for 'Lender Agent_Smith'. The left sidebar contains a navigation tree with 'Lender Agent_Smith' expanded, showing 'Users', 'Relationships', 'Business Units', 'Lender East', 'Lender West', and 'NE Lender' (highlighted with a red box). The main panel has three sections: 'Rename Business Unit' (with 'Current Business Unit Name' as 'Lender Agent_Smith' and a 'New Business Unit Name' field), 'Create Child Business Unit' (with a 'Business Unit Name' field), and 'Delete Business Unit' (with a 'Select Business Unit' dropdown). A footer note states '* Indicates Required Information'. The bottom of the page shows the copyright '© 2015 Veros Real Estate Solutions' and the Veros logo.

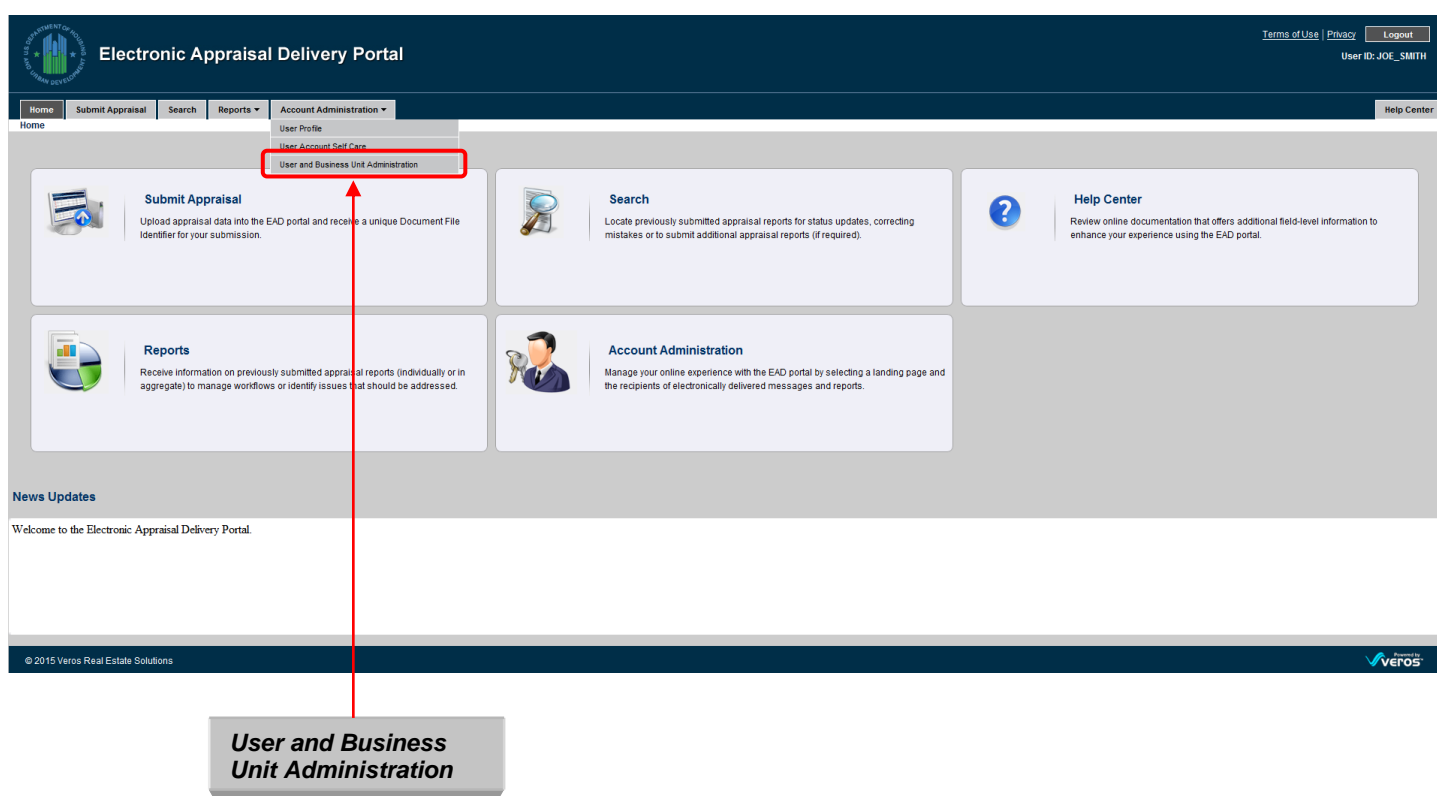
5.4 Deleting a Business Unit

Deleting a business unit is another way to manage your business units. Only business units that have never had submissions associated with them can be deleted. The existence of submissions in a business unit prevents the deletion of that business unit, and you cannot transfer the appraisal submissions from one business unit to another.

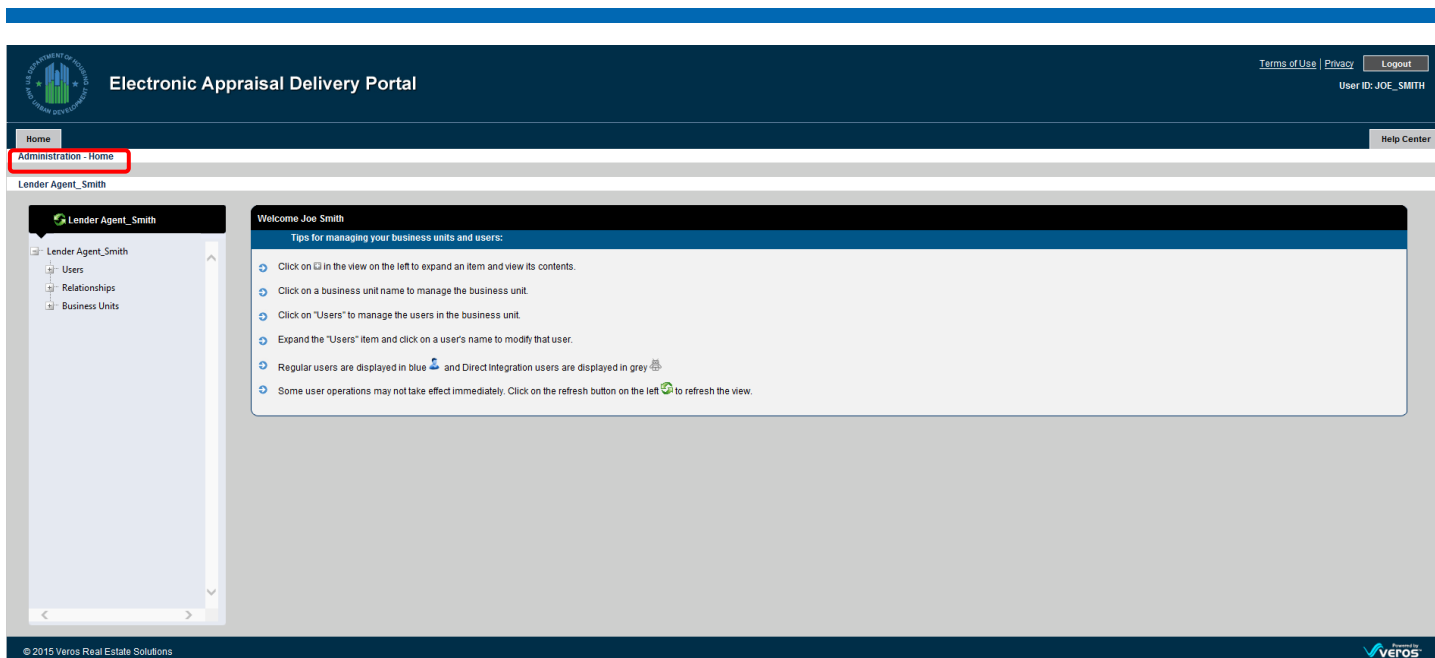
Prior to deleting a business unit, all the users need to be transferred or deleted and all the relationships cancelled. You cannot delete the parent business unit.

To delete a business unit, follow these steps:


1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

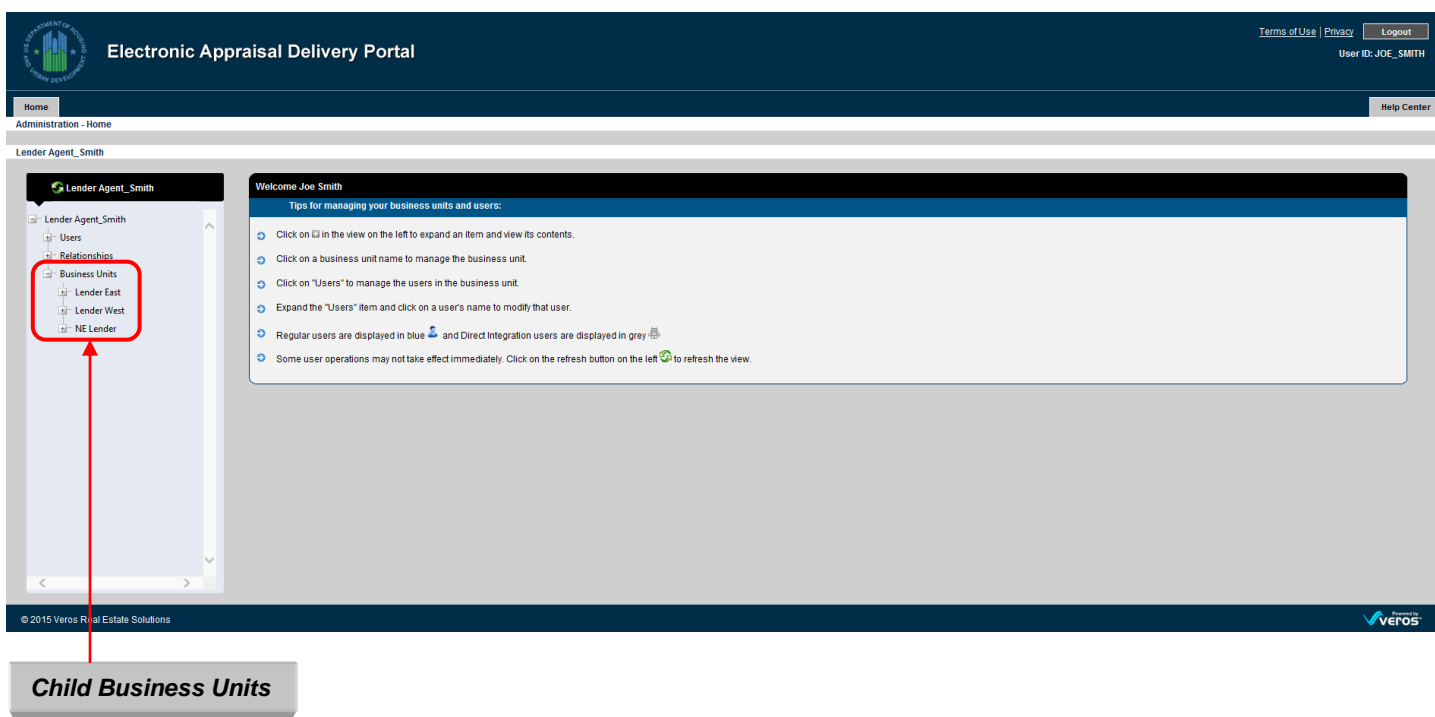


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Business Units** in the left navigation bar.

Note: Click on the  to display the list of existing child business units.



After you select **Business Units** from the left navigation bar, the **Administration – Business Unit** page appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' with a user ID of 'JOE_SMITH'. The 'Administration - Business Unit' section is highlighted in the navigation menu. The main content area is titled 'Business Unit' and contains three sections: 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Rename Business Unit' section shows the current name 'Lender Agent_Smith' and a field for a new name. The 'Create Child Business Unit' section has a field for a new business unit name. The 'Delete Business Unit' section features a dropdown menu labeled 'Select Business Unit' with the option '-- Select Business Unit --'. A footer note indicates that an asterisk (*) denotes required information. The page is copyrighted by Veros Real Estate Solutions in 2015.

This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. The focus of this section is on deleting a business unit.

- From the **Administration – Business Unit** page, locate the **Delete Business Unit** section and select the business unit you wish to delete from the **Select Business Unit** dropdown.

NOTE: Deleting a business unit is a permanent action and cannot be undone.

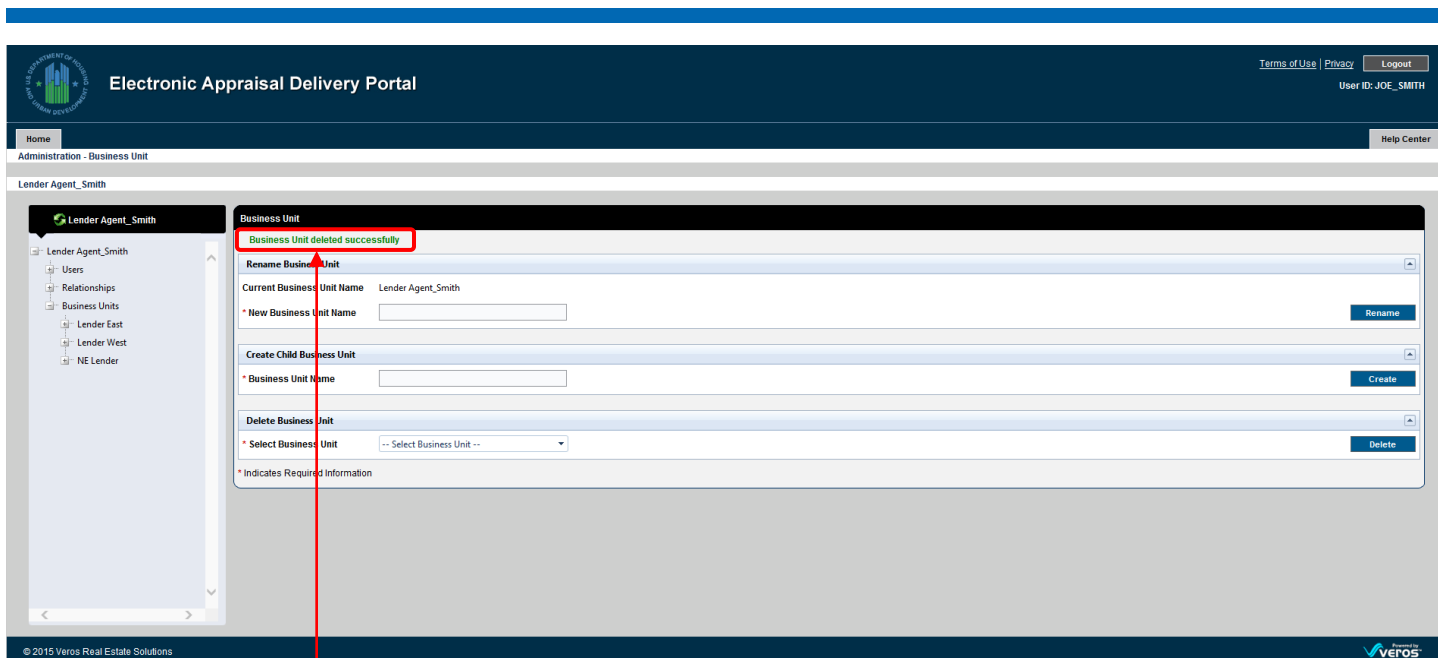
The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Business Unit', and 'Lender Agent_Smith'. The main content area is titled 'Business Unit' and contains three sections: 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Delete Business Unit' section is highlighted with a red box. It features a dropdown menu labeled 'Select Business Unit' with options: 'Lender East', 'Lender West', and 'NE Lender'. A red arrow points from the 'Delete' button to a label 'Delete Button' below the screenshot. Another red arrow points from the 'Select Business Unit' dropdown to a label 'Select Business Unit' below the screenshot.

Select
Business Unit

Delete Button

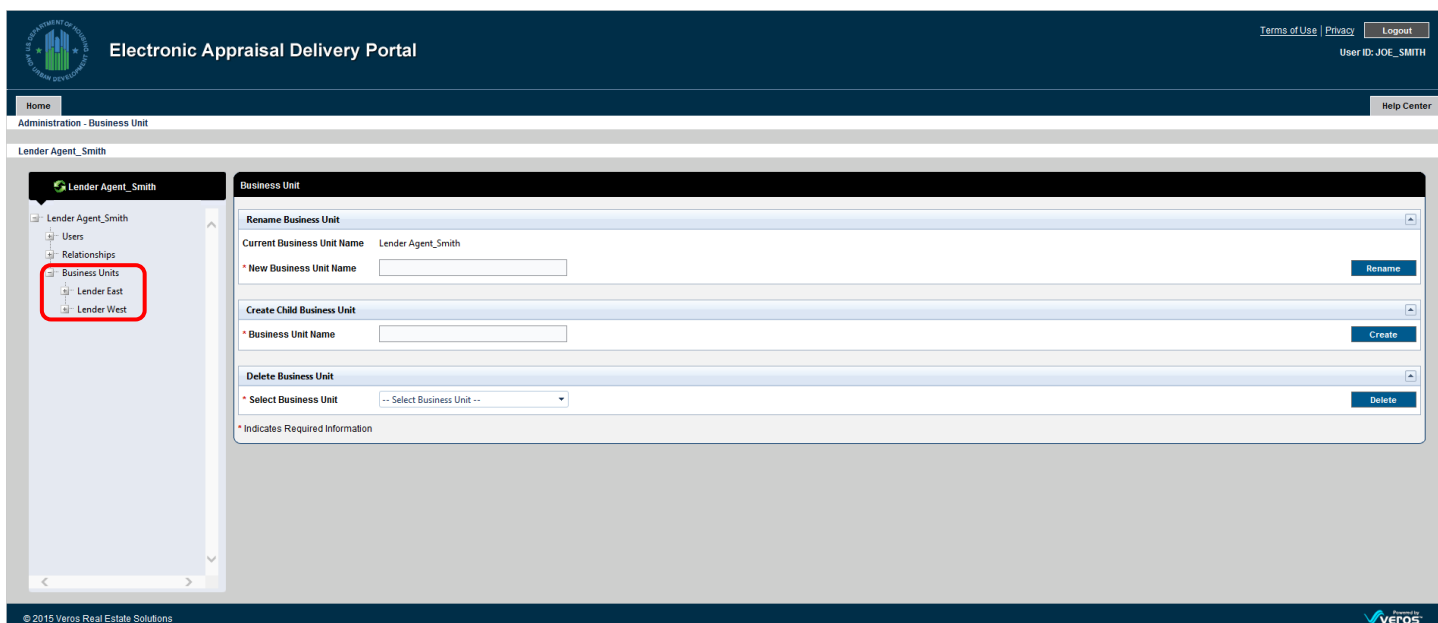
Click **Delete**.

After you click **Delete**, Business Unit deleted successfully message appears.



Successful Message

You can see the business unit (NE Lender) is removed after you click Business Units to close the navigation structure and then click Business Units to re-open the navigation structure.



6. Managing Child Business unit Relationships

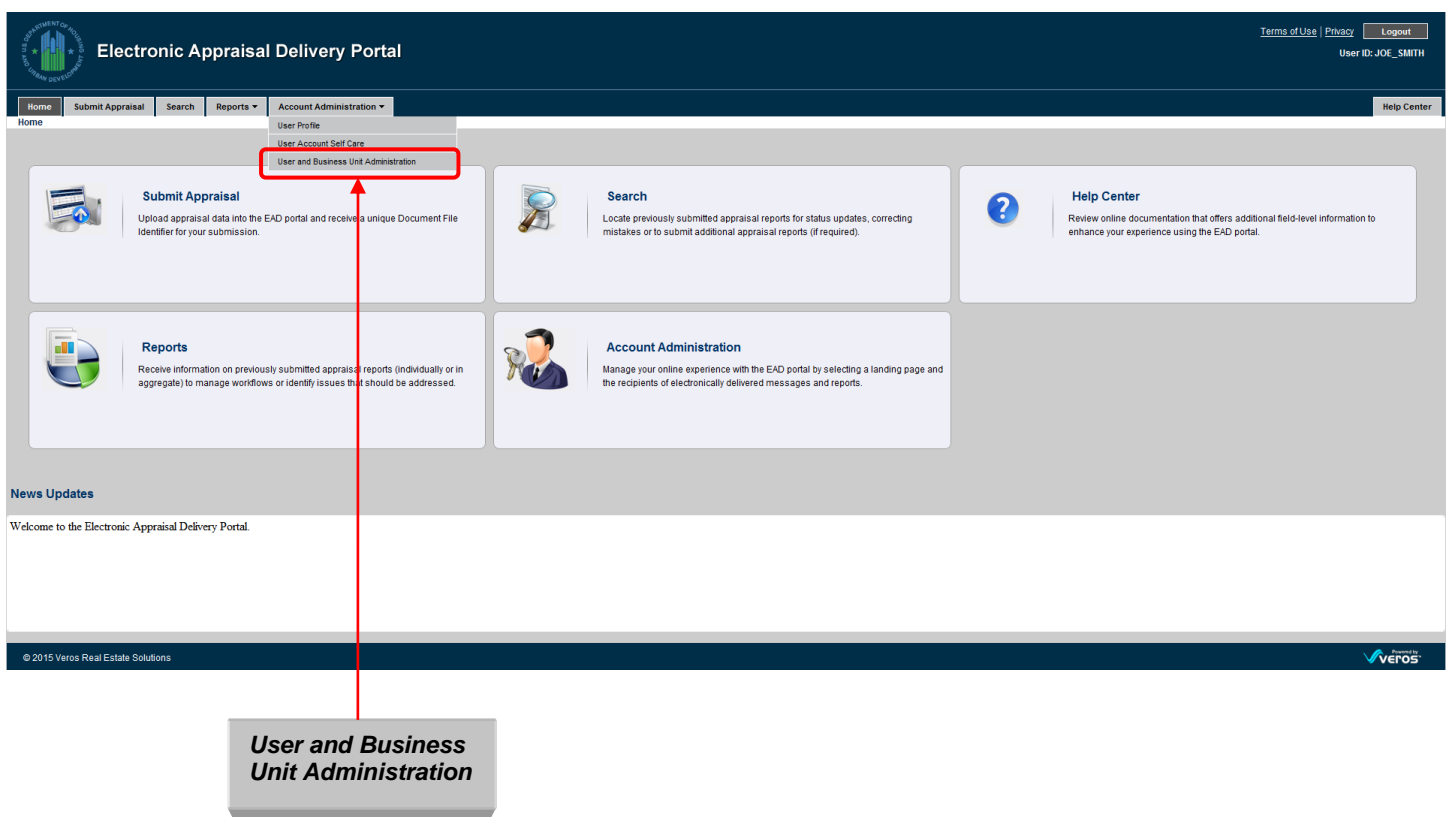
A child business unit(s) functions in the same manner as the EAD portal parent, or primary, business unit does. It has its own users, relationships, and sometimes additional business units. You need to delegate, or assign, a relationship(s) to each child business unit that submits the appraisal data files to the EAD portal on behalf of a lender.

6.1 Delegating a child Relationship

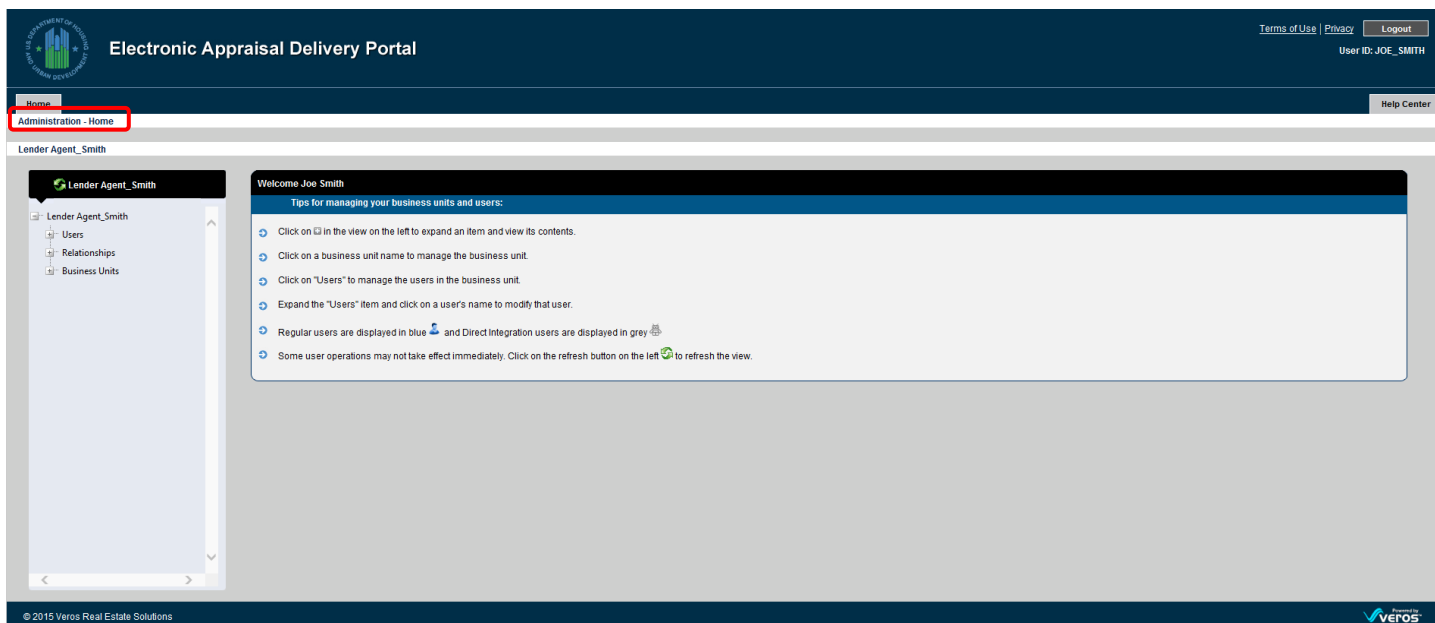
To establish a relationship between the child business unit and a lender, follow these steps:

1. On the **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration** from the dropdown, as shown in the **Figure 7.1.1**.

NOTE: The *User and Business Unit Administration* feature is not available through the *Account Administration* icon on the Home page, only the *Account Administration* tab.

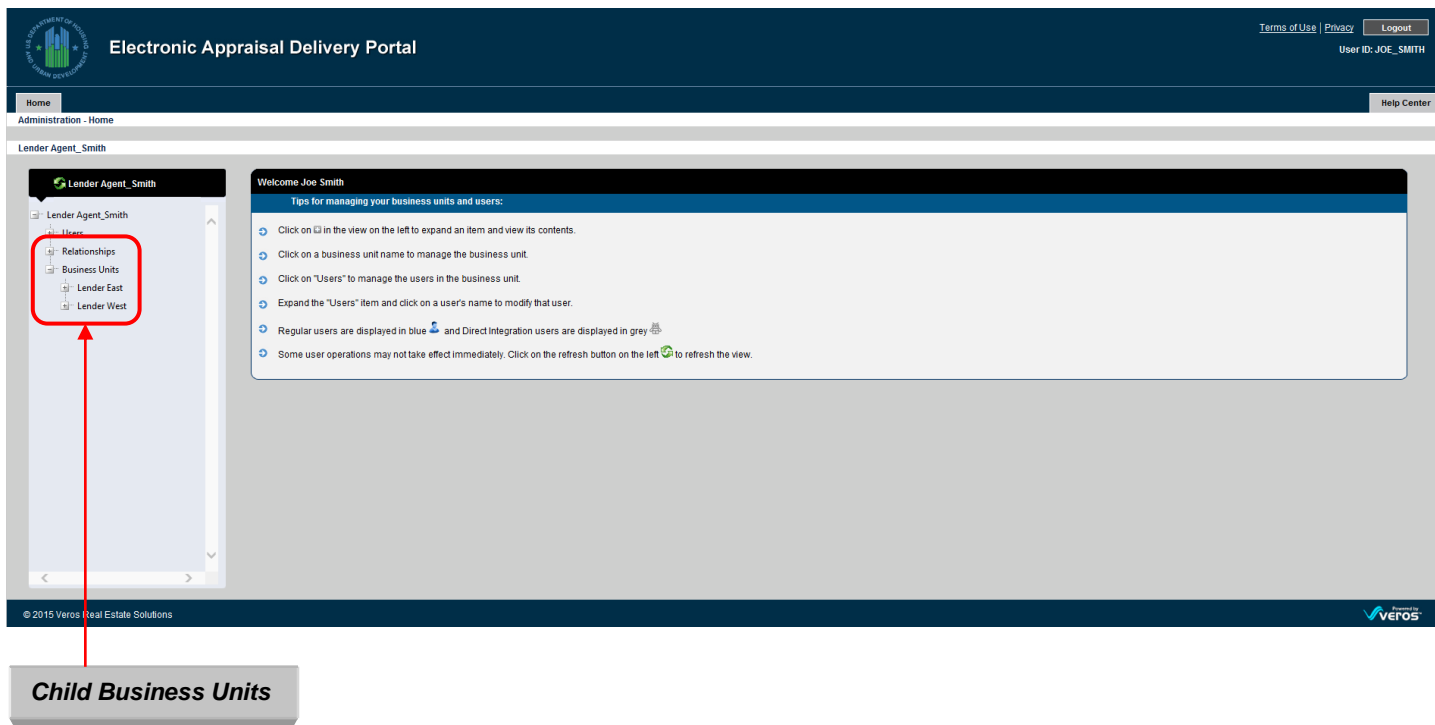


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Business Units** in the left navigation bar.

Note: Click on the  to display the list of existing child business units.



- When the parent tree expands, click the expand icon of the child business unit with which you want to delegate a relationship.

Electronic Appraisal Delivery Portal

Home Administration - Home Lender Agent_Smith

Welcome Joe Smith

Tips for managing your business units and users:

- Click on in the view on the left to expand an item and view its contents.
- Click on a business unit name to manage the business unit.
- Click on "Users" to manage the users in the business unit.
- Expand the "Users" item and click on a user's name to modify that user.
- Regular users are displayed in blue and Direct Integration users are displayed in grey .
- Some user operations may not take effect immediately. Click on the refresh button on the left to refresh the view.

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Child Business Unit

- When the child tree expands, click **Relationships**.

Electronic Appraisal Delivery Portal

Home Administration - Relationships Lender Agent_Smith > Lender East

Relationships

Currently Delegated Relationships

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
No records to display.				

Page size: 5 0 items in 1 pages

Delegate a Relationship to this Business Unit

Delegate Relationship

Undelegate a Relationship From this Business Unit

Relationship -- Select Relationship -- Undelegate Relationship

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5. In the **Delegate a Relationship to this Business Unit** section, Click **Delegate Relationship**.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The user is logged in as 'User ID: JOE_SMITH'. The navigation menu on the left shows the path 'Lender Agent_Smith > Lender East'. The main content area is titled 'Relationships'. It contains three sections: 'Currently Delegated Relationships' (empty table), 'Delegate a Relationship to this Business Unit' (highlighted with a red box), and 'Undelegate a Relationship From this Business Unit'. The 'Delegate a Relationship to this Business Unit' section has a 'Delegate Relationship' button. A red arrow points from this button to a callout box below the screenshot.

Delegate Relationship

6. In the **Select a Relationship to Delegate** section, click the **Relationship** dropdown, and select the lender that you want to establish a relationship with for the child business unit.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The user is logged in as 'User ID: JOE_SMITH'. The navigation menu on the left shows the path 'Lender Agent_Smith > Lender East'. The main content area is titled 'Relationships'. It contains three sections: 'Select a Relationship to Delegate' (highlighted with a red box), 'Relationship Details' (empty table), and 'Lender IDs' (empty table). The 'Select a Relationship to Delegate' section has a 'Relationship' dropdown menu and a 'Delegate to this Business Unit' button. A red arrow points from the dropdown menu to a callout box below the screenshot.

Select Relationship to Delegate

Delegate to this Business Unit Button

7. Click ***Delegate to this Business Unit***.

The message “Relationship delegated successfully” appears in green at the top of the page.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a navigation bar with 'Home', 'Administration - Relationship Delegation', and 'Help Center'. The user is logged in as 'User ID: JOE_SMITH'. The main content area is titled 'LenderAgent_Smith > Lender East'. On the left, a sidebar shows a tree view with 'LenderAgent_Smith' expanded, containing 'Users', 'Relationships', and 'Business Units'. The 'Relationships' section is active, displaying a message 'Relationship delegated successfully' in a green box. Below this, there's a 'Select a Relationship to Delegate' section with a dropdown menu and a 'Delegate to this Business Unit' button. The 'Relationship Details' table shows one entry: 'Lender West' with 'Lender Name' 'Jane Smith Company', 'Relationship Name' 'Jane Smith Company-LenderAgent_Smith', 'Business Unit Number' 'BH202871', and 'Status' 'ACTIVE'. The 'Lender IDs' section shows 'FHA' with the ID '60041'. The footer includes '© 2015 Veros Real Estate Solutions' and the 'veros' logo.

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Lender West	Jane Smith Company	Jane Smith Company-LenderAgent_Smith	BH202871	ACTIVE

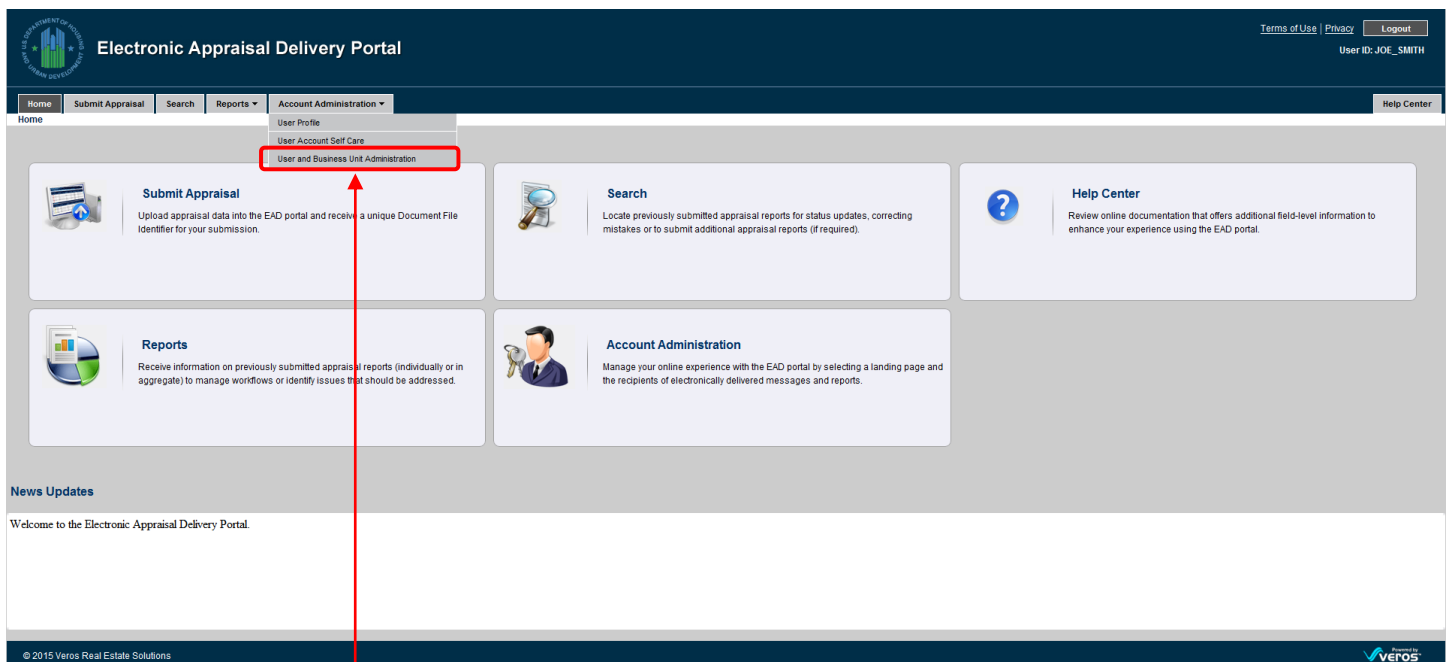
Lender IDs
FHA
60041

6.2 Un-delegating a child Relationship

To un-delegate a relationship between a child business unit and the lender, follow these steps:

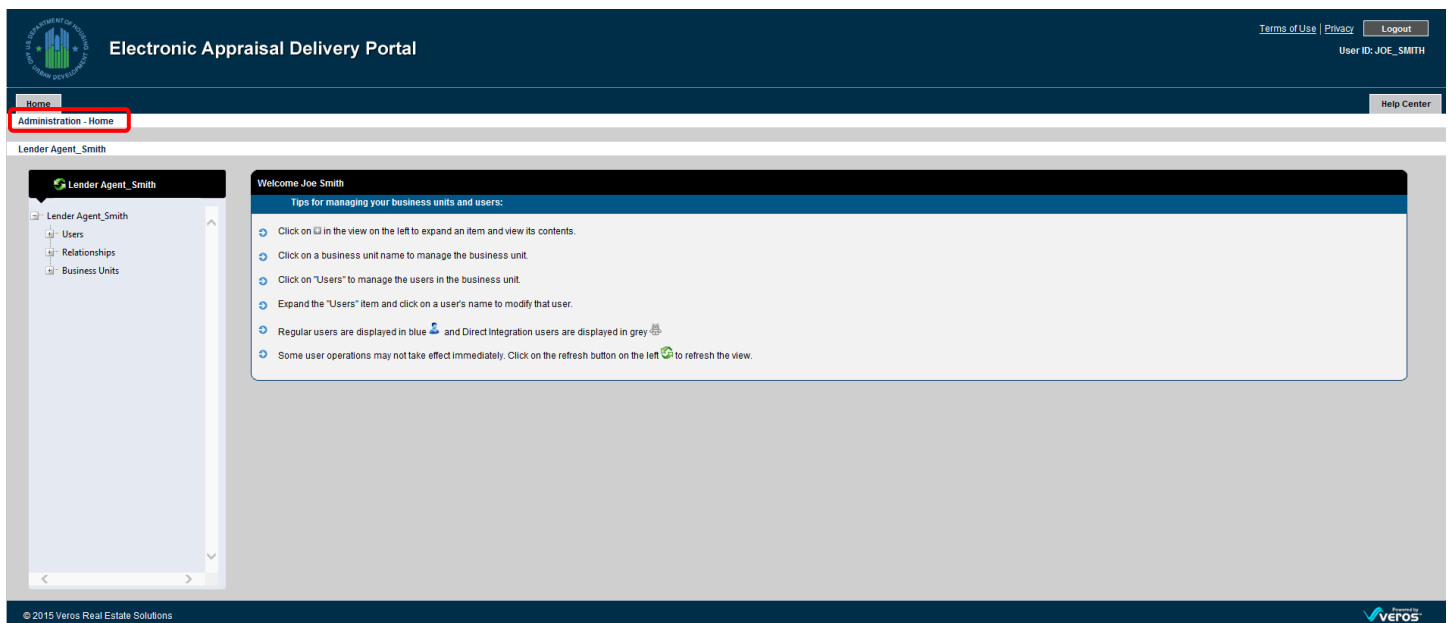
1. On the Home page, click the Account Administration tab and select User and Business Unit Administration from the dropdown.


NOTE: The User and Business Unit Administration feature is not available through the Account Administration icon on the Home page, only via the Account Administration tab.

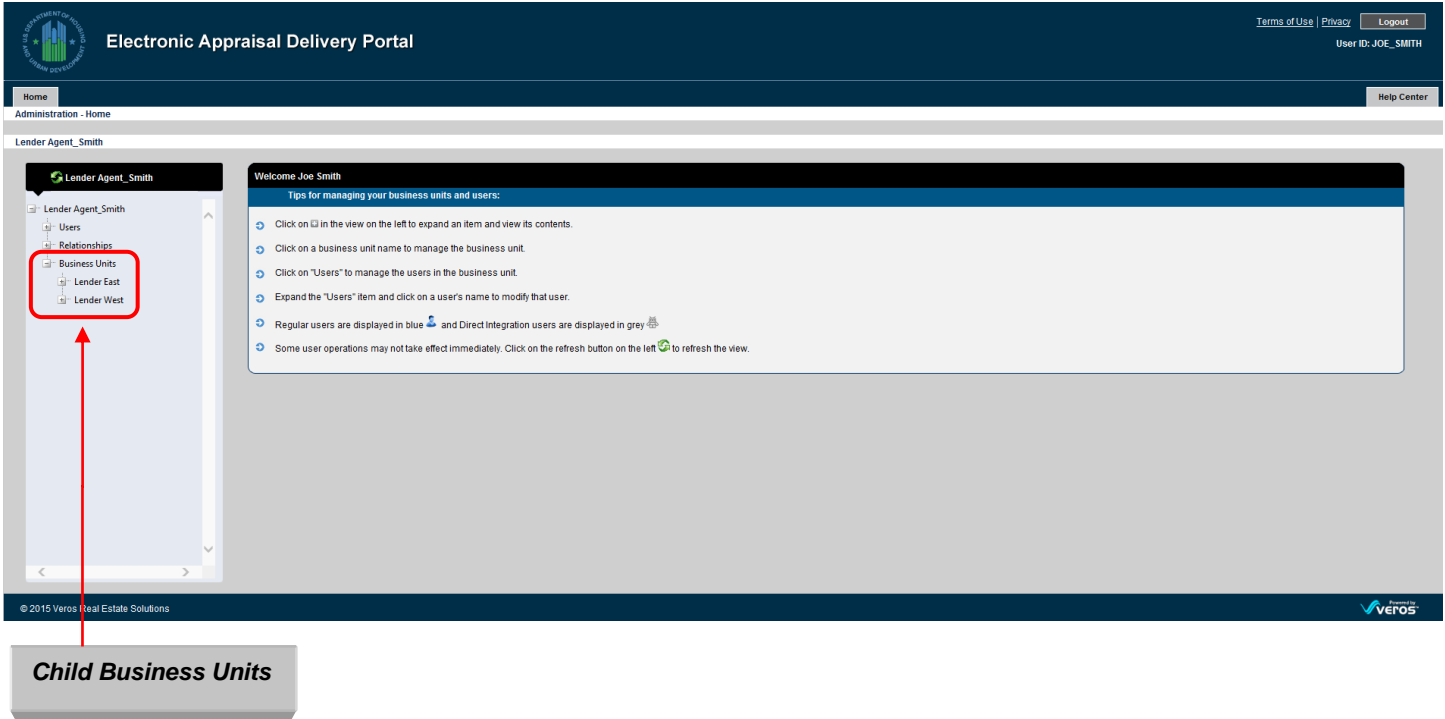


**User and Business
Unit Administration**

2. After you select **User and Business Unit Administration**, the **Administration - Home** page appears.

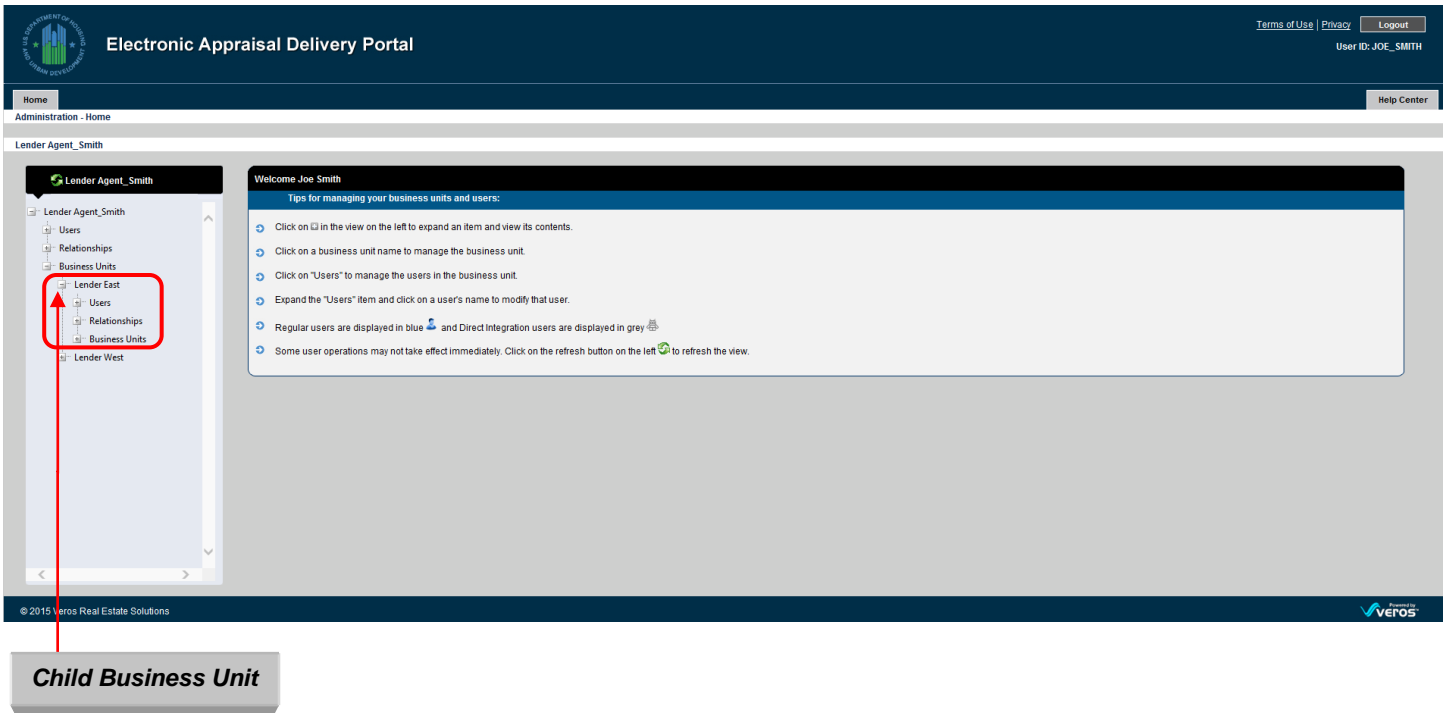


3. From the **Administration – Home** page, click **Business Units** in the left navigation bar.
- Note:** Click on the  to display the list of existing child business units.



The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The left navigation bar is expanded, showing a tree structure under 'Lender Agent_Smith'. The 'Business Units' item is highlighted with a red box, and a red arrow points to it. Below the screenshot is a callout box labeled 'Child Business Units'.

4. When the parent tree expands, click the expand icon of the child business unit with which you want to un-delegate a relationship.



The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The left navigation bar is expanded, showing a tree structure under 'Lender Agent_Smith'. The 'Business Units' item is expanded, showing a list of child business units: 'Lender East', 'Users', 'Relationships', and 'Business Units'. The 'Lender East' item is highlighted with a red box, and a red arrow points to it. Below the screenshot is a callout box labeled 'Child Business Unit'.

5. When the child tree expands, click **Relationships**.

Electronic Appraisal Delivery Portal

Home Administration - Relationships Help Center

Lender Agent_Smith > Lender East

Relationships

Currently Delegated Relationships

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Lender East	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	TSB6382	ACTIVE

Page size: 5 1 items in 1 pages

Delegate a Relationship to this Business Unit

Delegate Relationship

Undelegate a Relationship From this Business Unit

Relationship: -- Select Relationship -- Undelegate Relationship

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6. In the **Un-delegate a Relationship from this Business Unit** section, select a **Relationship** from the dropdown.

Electronic Appraisal Delivery Portal

Home Administration - Relationships Help Center

Lender Agent_Smith > Lender East

Relationships

Currently Delegated Relationships

Lender Business Unit Name	Lender Name	Relationship Name	Business Unit Number	Status
Lender East	Jane Smith Company	Jane Smith Company-Lender Agent_Smith	TSB6382	ACTIVE

Page size: 5 1 items in 1 pages

Delegate a Relationship to this Business Unit

Delegate Relationship

Undelegate a Relationship From this Business Unit

Relationship: -- Select Relationship --
Jane Smith Company-Lender Agent_Smith

Undelegate Relationship

Select Relationship to Undelegate

Undelegate Relationship Button

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7. Click Un-delegate Relationship.

The message “Relationship Un-delegated Successfully” appears in green at the top of the page.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, the header includes the portal name, a 'Terms of Use | Privacy' link, and a 'Logout' button. The user is identified as 'User ID: JOE_SMITH'. The main navigation bar shows 'Home' and 'Administration - Relationships'. The breadcrumb trail indicates the current path: 'Lender Agent_Smith > Lender East'. The left sidebar contains a tree view with 'Lender Agent_Smith' expanded, showing sub-items for 'Users', 'Relationships', and 'Business Units'. The 'Relationships' section is active, displaying a green message 'Relationship Undelegated Successfully' at the top. Below this, there is a table titled 'Currently Delegated Relationships' with columns: 'Lender Business Unit Name', 'Lender Name', 'Relationship Name', 'Business Unit Number', and 'Status'. The table is currently empty, showing 'No records to display.' and '0 items in 1 pages'. Below the table, there are two sections: 'Delegate a Relationship to this Business Unit' with a 'Delegate Relationship' button, and 'Undelegate a Relationship from this Business Unit' with a dropdown menu labeled '-- Select Relationship --' and an 'Undelegate Relationship' button. The footer of the page shows '© 2015 Veros Real Estate Solutions' and the 'veros' logo.

7. Direct Integration User Registration

To submit appraisal data files to the Electronic Appraisal Delivery (EAD) portal using a vendor solution, your organization must first set up an EAD Direct Integration User ID (DI User ID). The EAD Lender Agent Admin should follow the process defined below to obtain and configure direct integration credentials.

EAD Direct Integration User Request and Credential Configuration

1. Complete the standard registration process for the EAD portal to register as an EAD Lender Agent Admin as described in the **Section 1**. This administrative user will be responsible for requesting the DI User ID.
 - **If your organization has already registered in the EAD portal**, proceed to Step 2. Please note the following information that was provided to register the EAD Lender Agent Admin must be identical to the information provided in the DI User Request:
 - Company Name
 - EAD Administrator Name
 - EAD Administrator Email
 - **If your organization has not registered in the EAD portal:**
 - Lender agents (such as appraisal management companies) must request an EAD Lender Admin at a lender they are representing to complete the EAD Lender Agent Registration Form available on Veros website at <http://pages.veros.com/EADLenderAgentRegForm.html> on their behalf.

Once you have completed the registration process and established an EAD portal account, proceed to Step 2.

2. Identify the Business Unit Name

- The EAD Lender Agent Admin can find the Business Unit Name within the EAD portal by following the steps below:
 - Log in to the EAD - <https://www.electronicappraisaldelivery.com/>
 - From the **Account Administration tab**, select “**User and Business Unit Administration**”
 - The Primary Business Unit Name appears three times in the left hand column, in this example “Lender Agent_Smith”

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with the portal name and user information (User ID: JOE_SMITH). Below the header, a sidebar on the left contains navigation links: 'Home', 'Administration - Business Unit', and 'Lender Agent_Smith'. The main content area is titled 'Business Unit' and contains three sections: 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Rename Business Unit' section has a 'Current Business Unit Name' field (pre-filled with 'Lender Agent_Smith') and a 'New Business Unit Name' field. The 'Create Child Business Unit' section has a 'Business Unit Name' field. The 'Delete Business Unit' section has a 'Select Business Unit' dropdown menu. Red arrows point from the 'Business Unit Name' label to the 'New Business Unit Name' field and the 'Business Unit Name' field in the 'Create Child Business Unit' section.

3. Navigate to the EAD Direct Integration User ID Request Form:

The form <http://pages.veros.com/EADdirect-integration-request-form.html> is available on Veros website. Each company should complete only one EAD Direct Integration User ID Request Form.

4. Complete the EAD Direct Integration User ID Request Form:

The table below provides a description for each required field in the DI User Request Form:

Data Field	Description
Company Name	Lender or Lender Agent company name. This value must match the company name used to create the EAD Admin.
Direct Integration User Role	"Lender DI" or "Lender Agent DI"
Business Unit Number	Defines where in the Business Unit Hierarchy to create the DI User. Required for Lenders.
Business Unit Name	Defines where in the Business Unit Hierarchy to create the DI User. Required for Lender Agents.
EAD Administrator First Name	This value must match the first name used to create the EAD Admin.
EAD Administrator Last Name	This value must match the last name used to create the EAD Admin.
Administrator Phone Number	The phone number may be used to contact the EAD Admin.
Administrator Email Address	This value must match the email address used to create the EAD Admin. Notifications for the DI User will be sent to this
Vendor Name	Technology vendor who is providing the direct integration solution.

- Submit the completed form. Your request will be processed in 2-3 business days.

If the company name, administrator name, or administrator email do not match the values provided during registration for the administrator, or the requesting administrator does not have access to the specified business unit, you will receive an email from Veros, ead-noreply@veros.com, indicating your request is denied.

5. Receive an email with your EAD DI User ID:

- Once your request has been processed, you will receive an email from Veros, ead-noreply@veros.com, with your DI User ID. Additionally, you will see the DI User appear in the EAD portal **User and Business Unit Administration** screen as a user associated with the requested Business Unit.

Note: The direct integration credentials will be set up within a business unit as a DI User. In most cases, an EAD Lender Admin will have a single business unit and the DI User will reside in that business unit. For more complex setups where hierarchies exist, an administrator needs to determine at which level to assign the DI User ID.

The example below demonstrates the access for a DI User in the EAD portal User and Business Unit Administration:

The DI User established within the Lender Agent_Smith Business Unit, joe_di, will be able to submit to the Lender Agent_Smith Business Unit and the subordinate business units, Lender East and Lender West.

6. Create DI Password:

To Create DI Password, follow these steps:

- Log into the EAD portal <https://www.electronicappraisaldelivery.com/> with your existing Lender Admin credentials
- From the **Account Administration** tab, select “**User and Business Unit Administration**”
- In the Left Navigation pane, locate “Users” and click on the “+” to display the list of users assigned to that business unit
- Click on your DI User ID (Grey Robot)
- Locate the **Change User Password** section. Enter a new password in the **New Password** field. Repeat the new password in the **Retype New Password** field. Click Save.

The screenshot shows the Electronic Appraisal Delivery Portal interface. The top navigation bar includes the portal logo, the title "Electronic Appraisal Delivery Portal", and links for "Terms of Use", "Privacy", and "Logout". The user ID "JOE_SMITH" is displayed. The left navigation pane shows the "Users" section selected under "Lender Agent_Smith". The main content area displays the "Edit Users" page for "Joe di". The "Change User Password" section contains two input fields: "New Password" and "Retype New Password", followed by "Clear" and "Save" buttons. Red arrows point from labels below to these elements: "DI User ID" points to the "Users" section in the left pane; "New Password" points to the "New Password" input field; "Retype New Password" points to the "Retype New Password" input field; and "Click Save" points to the "Save" button.

7. Contact your integration vendor for instructions on how to complete the configuration and testing of your EAD DI User ID, Business Unit(s), and Lender ID.

Appendix A: Password Strength Rules

When changing your password, consider the following rules to make your password as secure as possible.

NOTE: Only your Lender Admin can change your password.

Requirement	Value
Minimum Length	8
Maximum Length	
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric Characters	1
Minimum Special Characters	1
Repeated History Length	5
Reversed History Length	5
Disallow User Name	Yes
Disallow User Name (case sensitive)	Yes
Disallow User ID	Yes
Disallow User ID (case sensitive)	Yes

Additional Assistance

For additional assistance, refer to:

The ***FHA Resource Center at (800) CALL-FHA (225-5342) or email answers@hud.gov.***