



Management + Compliance = FICAP

Functional Regulatory Compliance Including All Aspects of Appraisal Review Services

Every FICAP client receives direct assistance from a highly qualified compliance officer including free system setup, staff training and on going guidance to maximize compliance and minimize collateral and asset risk.

- ✓ Order & Track Appraisals Efficiently
- ✓ Lender | Appraiser Compliance Firewalls
- ✓ Highest Quality Appraisals and Reviews
- ✓ Full Compliance with USPAP, OCC, FDIC, and NCUA
- ✓ FREE System Setup and Training

Our Three C's...



COMPLIANCE

FICAP is the most comprehensive and cost effective compliance solution providing each client guidance and oversight through the regulatory maze.



COMPETENCY

All FICAP compliance officers are designated members of the Appraisal Institute¹ with years of experience in review and compliance practice.



CREDIBILITY

FICAP incorporates full compliance with competent appraisal and review services to assure the highest credibility of your collateral portfolio.

What is FICAP?

Ease of Function and Ease of Compliance! FICAP is a user-friendly and efficient valuation management system that provides financial institutions a means of complying with the Interagency Appraisal and Evaluation Guidelines and bank specific policy and procedures, providing confidence that your collateral is properly valued.

FICAP is NOT an AMC

Additional System Features Include:

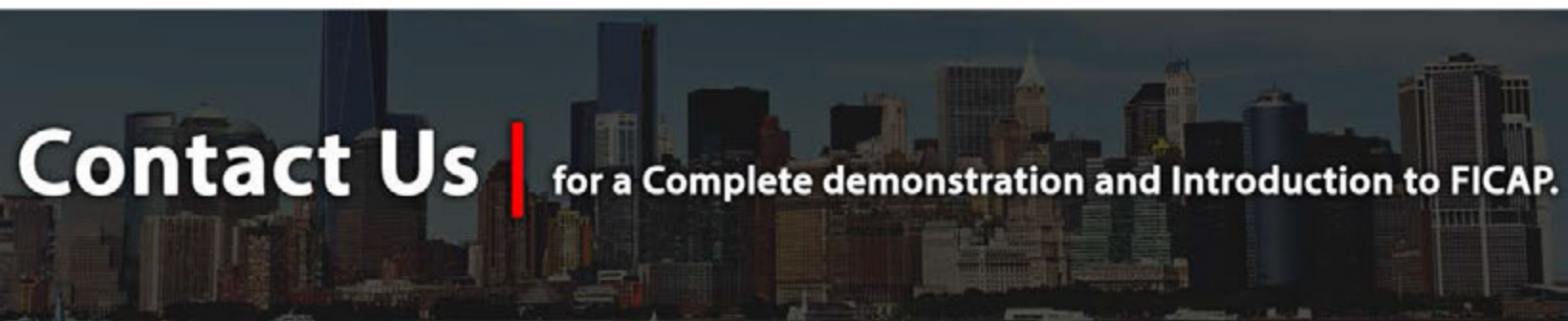
- ✓ Client Controlled Appraisal Management
- ✓ Client Controlled Appraiser Panel Authentication
- ✓ Tiered Risk Appraisal Review
- ✓ Needs based Appraiser Search and Approval System
- ✓ Complete Project Audit Trails
- ✓ Full Array of Review & Compliance Forms

FICAP vs. Other Providers

Features	FICAP Service System	Other Providers
Professional Compliance Officer Assigned Guidance Services	Provided to Every Client EXCLUSIVE FICAP FEATURE	None Provided UNAVAILABLE FEATURE
Free IT Setup, Staff Training and On-Going Service Support	Provided to Every Client EXCLUSIVE FICAP FEATURE	Setup , Training and On-Going Service Fees Apply
National Appraisal Review & Risk Assessment Services	Provided to Every Client EXCLUSIVE FICAP FEATURE	None Provided UNAVAILABLE FEATURE
Complete Appraisal Scope of Work and Due Diligence Tools	Provided to Every Client EXCLUSIVE FICAP FEATURE	Limited Feature – Incomplete Scope Often Communicated
Secure Lender/Appraiser Communication Firewalls	Provided to Every Client STANDARD FEATURE	QUESTIONABLE ? PARTIAL?
Client Controlled Panel Selection and Performance Monitoring	Provided to Every Client STANDARD FEATURE	PARTIALLY PROVIDED
Review, Final Inspection & Validity Check Control	Provided to Every Client STANDARD FEATURE	NO VALIDITY CHECK SERVICES
Complete Project Audit Trails and Compliance Tracking	Provided to Every Client STANDARD FEATURE	PARTIALLY PROVIDED
Ease of Transition and Use With On-going Training and Support	Provided to Every Client STANDARD FEATURE	PARTIALLY PROVIDED
Security – SSL3/TLS Encryption Standards SSAE-16 Data Storage	Provided to Every Client STANDARD FEATURE	RANGES FROM PARTIAL TO FULL SECURITY STANDARD
Conclusion	The Complete Solution!	Inferior Solutions

If Compliance is your Goal, FICAP is your Answer.

There are other electronic solutions, but that's where the comparison stops. When considering the right valuation service processing solution for your organization, please recognize no other service provides the level of compliance assurance that FICAP does. Each member of FICAP's nationally and professionally recognized panel of compliance experts has years of experience and practice. They have assisted leading financial institutions through the regulatory maze. Now, through FICAP, they are bringing together best practice compliance solutions discovered in their work for financial institutions. These solutions provide enhanced internal and external communications, expedite workflow processing and are under complete, client based management control. All FICAP services are provided in a secure, client- directed, regulatory compliant electronic environment. FICAP is the complete solution.



Contact Us | for a Complete demonstration and Introduction to FICAP.

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