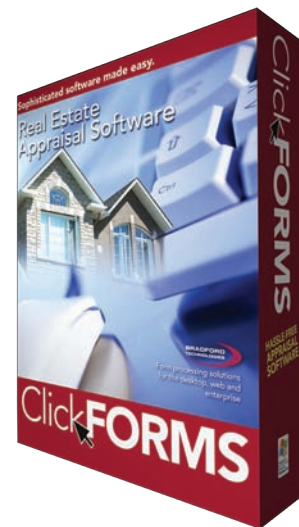


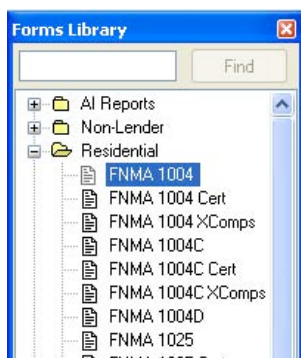
Welcome to ClickFORMS™



"Since switching to ClickFORMS, I am doing an extra appraisal per day."

ClickFORMS Intuitive Flexibility Means Higher Productivity

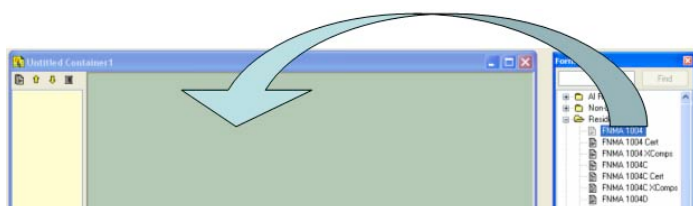
ClickFORMS is composed of a few simple tools that are easy to learn, easy to use and have tons of flexibility. By using ClickFORMS you will experience how the power of "Intuitive Flexibility" allows you to be more productive in less time. Fewer steps means less can go wrong and fewer calls to tech support. Intuitive Flexibility allows you to be more productive. Here's a quick overview:



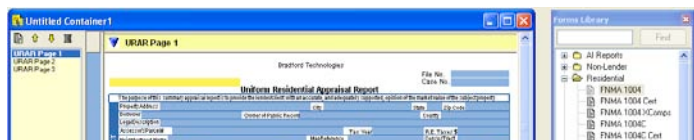
Forms Library

All of the forms in ClickFORMS are centrally located in the Forms Library. Simply drag and drop (or double-click) on the form you want, and instantly add it to your report.

Drag and Drop – Intuitive Flexibility at its Best

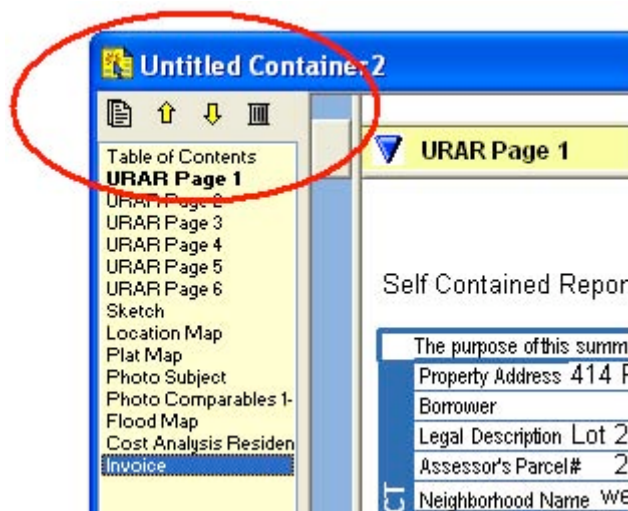


The ability to drag and drop forms is the primary function behind ClickFORMS. Once you know how to drag and drop, you can add and rearrange forms in any report. You can even convert forms such as a 2055 into a URAR by simply dragging and dropping the forms. Sound simple? It's simplicity at its best and productivity at its highest!



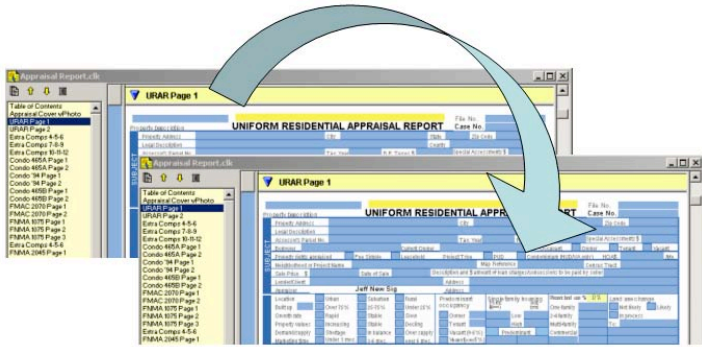
When you release the mouse button, the form you were dragging will instantly appear in the Report Container. (If you want to insert the form into a particular location in the report, drop it onto the Forms Manager. See below.)

Report Forms Manager



Every Report Container has a Forms Manager built in. The Forms Manager allows you to rearrange the forms in your report. Move them up or down, or delete them. The Forms Manager makes it easy to organize your work and your presentation. Use the arrow buttons or just drag and drop the forms into place! Each Report Container can handle up to 500 pages.

Drag and Drop Forms between Report Containers

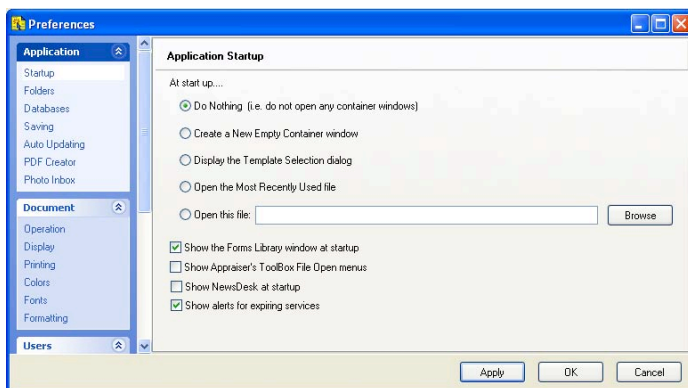


With ClickFORMS, you're able to open multiple Report Container windows at one time. Again, using the same drag and drop feature you can move a form from one report into another. Just click and drag the form's yellow title bar to move it into another Report Container. The form and its data will be transferred in the receiving Report Container.

Drag and Drop to Convert Forms

Using drag and drop, you can convert a 2055 report into a URAR report instantly by just dragging a URAR form into the 2055 report's container window. Yes, unlike our competitors, you can have more than one major form in a report. This means all your data from the original report remains and you did not have to retype any data. At this point, you can perform a "Save As" to create a new report, or keep the original report and simply rearrange the forms so the URAR is at the top of the report.

ClickFORMS Preferences



Configure the way ClickFORMS works to best suit your individual working style or specific needs.

Hassle-Free, Certified Reliability



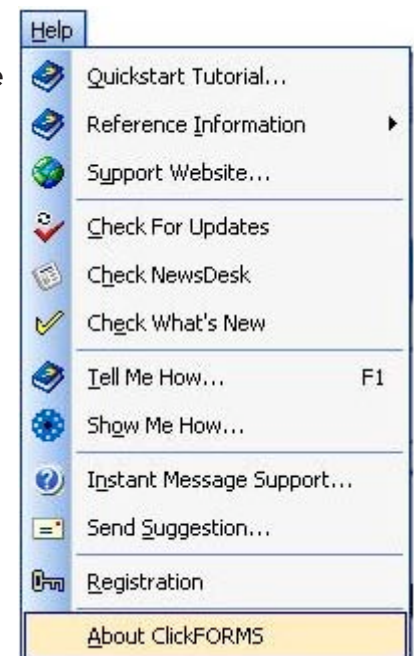
ClickFORMS is the only appraisal software that wears the Windows seal of approval. This seal gives you added piece of mind on the software's reliability, stability and overall ease of use.

Support and Training

Bradford Technologies provides the best support in the industry because we produce software that requires the least amount of support and when you do need help, we can provide it instantly via phone, email, or instant chat. Here's what one customer had to say.

"... from the first day I noticed the easy to use, intuitive interface, unbelievable (almost infallible) reliability and stability, I instantly stopped making calls to tech support."

If you do need more help, visit the help menu to review the "Tell Me How's."



For more information on all our products and services for the appraisal industry, please visit www.BradfordSoftware.com.

Thank you for trying ClickFORMS!



The leader in hassle-free appraisal technologies.

Welcome to ClickFORMS UAD First Look

ClickFORMS will have three UAD interfaces to help you comply with the new UAD requirements. Each interface is designed to help you be at the most productive level as you gain experience with the UAD requirements. The first interface is UAD First Look.

UAD First Look

In this mode, you will have all the assistance you need to complete a UAD Compliant appraisal. Popups will guide you along as you fill out the report. UAD First Look is a great way to get accustomed to what data is required, what options you have and what special formatting is required. In this mode, ClickFORMS will guide you every step of the way. Access to the detailed UAD instructions for every cell is just a click away if you need extra assistance.

UAD Power User

Once you get used to the UAD requirements and the special formatting, you don't need dialogs popping up and slowing you down. So we allow you to enter the data directly. With a few minor exceptions, the productivity you once enjoyed should be back. In fact, it may even be a bit faster because the data is now standardized and options are well defined.

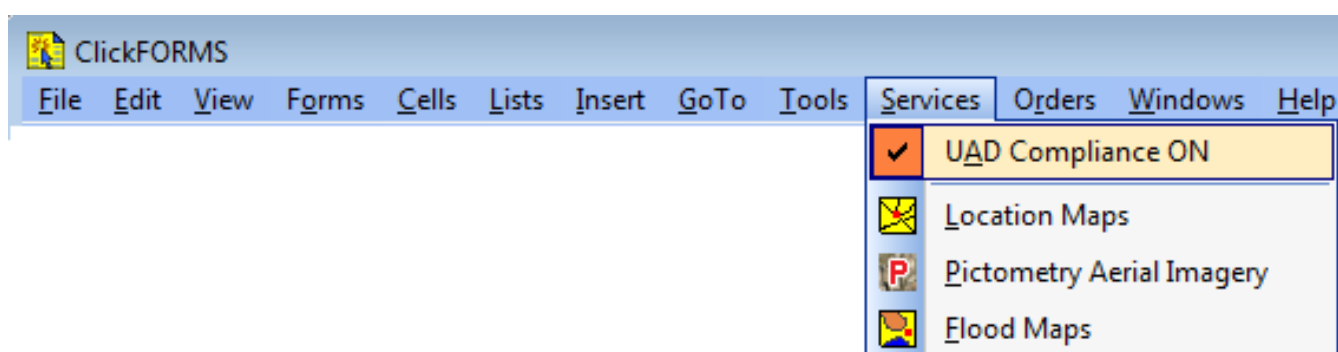
UAD Specialist

In this special mode, you can use our data services to bring in fully compliant UAD data allowing it to automatically flow into the form in the right format – eliminating many keystrokes and saving you a considerable amount of time.

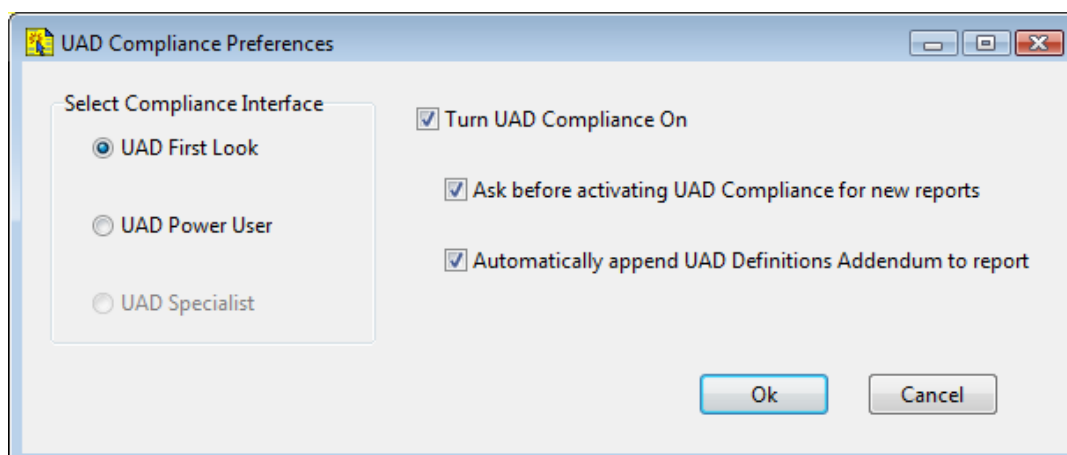
Starting the UAD Compliance Service

Unlike other software vendors, ClickFORMS does not use a special set of forms to comply with UAD requirements. UAD Compliance in ClickFORMS is a service that can get turned on or off for any form. Today, the GSEs require UAD Compliance for the 1004, 1073, 2055 and 1075.

Under the Service menu, a new item has been added called "UAD Compliance". As shown below. When UAD Compliance is ON it will show in the menu item.



When you select the UAD Compliance menu item, the UAD Compliance preferences dialog will be displayed.



On the left you can select the UAD interface you want to use. Currently only UAD First Look is active.

On the right are the checkboxes that set your UAD Compliance options.

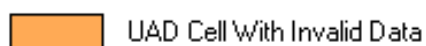
Turn UAD Compliance On. Checking this box turns UAD On. Unchecking it will turn UAD Off. If the current appraisal report has invoked the UAD Compliance service, unchecking the checkbox will turn off the compliance service for the report. And vice-versa, it will turn it on for an appraisal that did not have the UAD Compliance service invoked.

Ask before activating UAD Compliance for new reports. Checking this option will cause ClickFORMS to ask you if you want to apply UAD Compliance each time you start a new appraisal. This option is recommended so you can easily perform a non-UAD appraisal.

Automatically append UAD Definitions Addendum to report. When this option is checked, ClickFORMS will automatically add a two page UAD Definitions Addendum to the end of your report if it is a UAD appraisal. Because UAD involves a lot of abbreviations, it is highly recommended that you include this UAD Definitions Addendum with all your UAD appraisals.

UAD Compliance Cell Highlighting

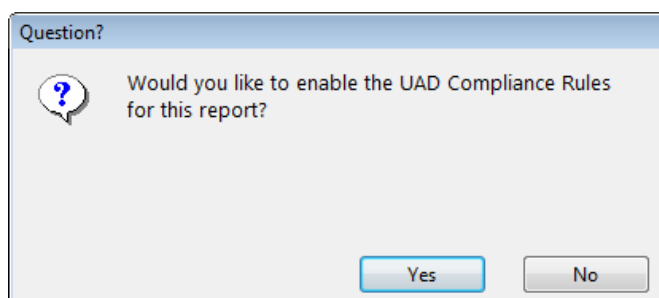
Not all cells on the appraisal form require strict UAD Compliance. To easily identify the UAD cells, ClickFORMS will highlight them with a special background color. Additionally, data in a cell that does not comply with UAD rules will be highlighted in a special UAD Invalid color.



You can change these colors by going to Edit/Preferences and select the Color Preference page.

Starting a New UAD Compliant Appraisal

When you start a new report based on the 1004, 1073, 1075 or 2055, you will be asked if you want to make it a UAD Compliant appraisal.



If you click Yes to this question, the UAD Compliance service will be invoked and your appraisal form will be color coded similar to the one displayed below.

Note the green colored cells. These are all UAD cells that have some form of data standardization requirement. Some are complex, as you will see below. Some are very simple such as: "make sure the year has 4 digits".

URAR Page 1

BRADFORD TECHNOLOGIES

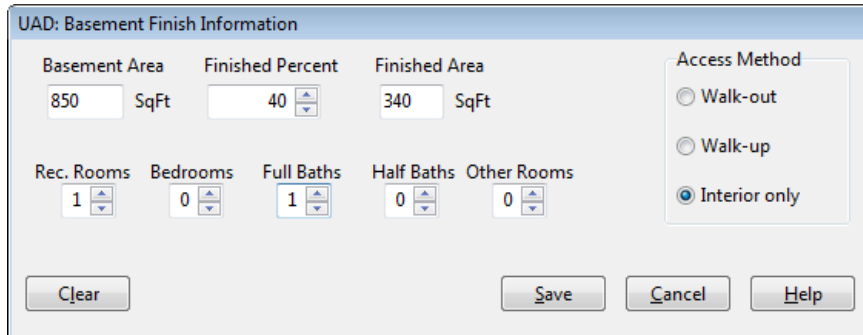
File No.
CASE NO.

Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT	Property Address <input type="text"/>	City <input type="text"/>	State <input type="text"/>	Zip Code <input type="text"/>
	Borrower <input type="text"/>	Owner of Public Record <input type="text"/>	County <input type="text"/>	
	Legal Description <input type="text"/>			
	Assessor's Parcel # <input type="text"/>	Tax Year <input type="text"/>	R.E. Taxes \$ <input type="text"/>	
	Neighborhood Name <input type="text"/>	Map Reference <input type="text"/>	Census Tract <input type="text"/>	
	Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/>	Special Assessments \$ <input type="text"/>	PUD <input type="checkbox"/> HOA \$ <input type="text"/>	per year <input type="text"/> per month <input type="text"/>
	Property Rights Appraised <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) <input type="text"/>			
	Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe) <input type="text"/>			
	Lender/Client <input type="text"/>	Address <input type="text"/>		
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Report data source(s) used, offering price(s), and date(s) <input type="text"/>				
CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. <input type="text"/>			
	Contract Price \$ <input type="text"/>	Date of Contract <input type="text"/>	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s) <input type="text"/>
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No			
	If Yes, report the total dollar amount and describe the items to be paid. <input type="text"/>			
NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.			
	Neighborhood Characteristics			One-Unit Housing Trends
	Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural <input type="checkbox"/>	Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining <input type="checkbox"/>	One-Unit Housing PRICE <input type="text"/>	Present Land Use % <input type="text"/>
	Built-Up <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% <input type="checkbox"/>	Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply <input type="checkbox"/>	AGE (yrs) <input type="text"/>	One-Unit % <input type="text"/>
	Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow <input type="checkbox"/>	Marketing Time <input type="checkbox"/> Under 3mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6mths <input type="checkbox"/>	Low <input type="checkbox"/> High <input type="checkbox"/> Pred. <input type="checkbox"/>	2-4 Unit % <input type="text"/>
	Neighborhood Boundaries <input type="text"/>		Commercial % <input type="text"/>	Other % <input type="text"/>
	Neighborhood Description <input type="text"/>			

An example of a fairly complex UAD data requirement are the ones for the basement of the subject and the comps. Below is the dialog required to capture the UAD compliant basement information in standardized form.



The dialog box titled "UAD: Basement Finish Information" contains the following fields and controls:

- Basement Area: 850 SqFt
- Finished Percent: 40
- Finished Area: 340 SqFt
- Access Method: Radio buttons for Walk-out, Walk-up, and Interior only (selected).
- Rec. Rooms: 1
- Bedrooms: 0
- Full Baths: 1
- Half Baths: 0
- Other Rooms: 0
- Buttons: Clear, Save, Cancel, Help

When you click on the Save button, the data in the dialog is formatted to UAD specifications for display in the form and in the XML data stream. This is what it would look like in the sales grid of the form.

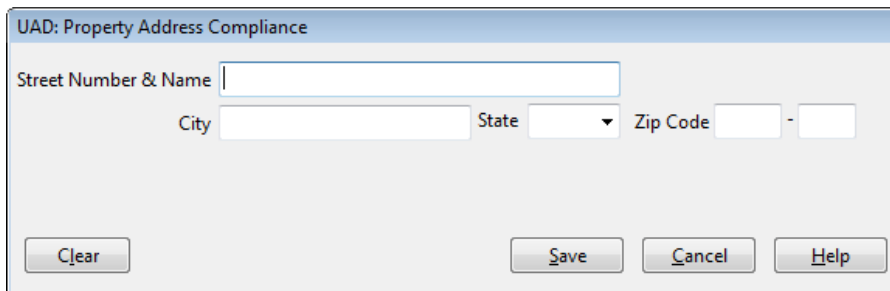
Basement & Finished		850sf340sfin
Rooms Below Grade		1rr0br1.0ba0o

Entering Data

To start entering data, just start working as you normally would on a regular appraisal. You can either tab to the next cell or click on the next cell. If the next cell is a UAD cell, it may pop up a dialog or it may just ensure that you type in "four digits for the year". Either way, when you get to a UAD "Green" cell, you know that ClickFORMS is doing some extra checking behind the scenes.

Some Data is Grouped

You will notice that some data is grouped and a dialog is used to capture all the data points at once. A good example of this is the Property Address. There are four cells on the form for Address, City, State and Zip, but because UAD requires the address to be USPS compliant, we need to capture it all at once to make sure it's a valid address and you didn't forget to type in the City. Below is the dialog for capturing the property address.



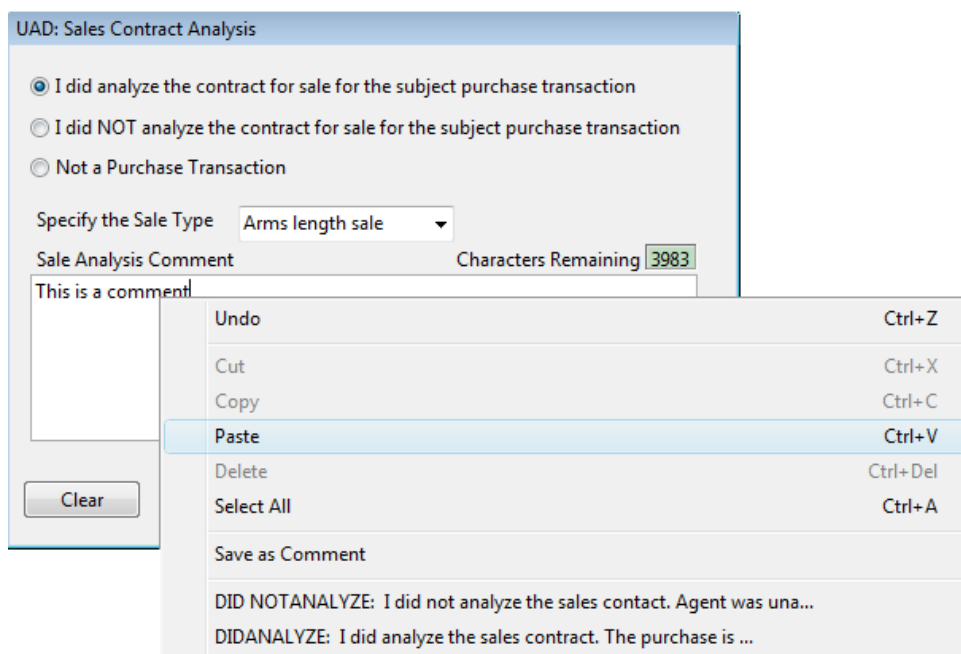
The dialog box titled "UAD: Property Address Compliance" contains the following fields and controls:

- Street Number & Name: Text input field
- City: Text input field
- State: Dropdown menu
- Zip Code: Text input field with a dash separator
- Buttons: Clear, Save, Cancel, Help

Using Standard Responses in the UAD Dialogs

When a UAD Compliance dialog pops up, it may have a box for entering comments. At this point you are probably wishing that you could take advantage of all the standard responses you have setup for use in the form. With the ClickFORMS UAD implementation, you can continue to take advantage of your standard responses. **Just right-click in the comment box to see the response menu you are accustomed to seeing.** At the bottom of the menu are the responses you have set up for this comment. (Hold down the Shift key to concatenate multiple responses.)

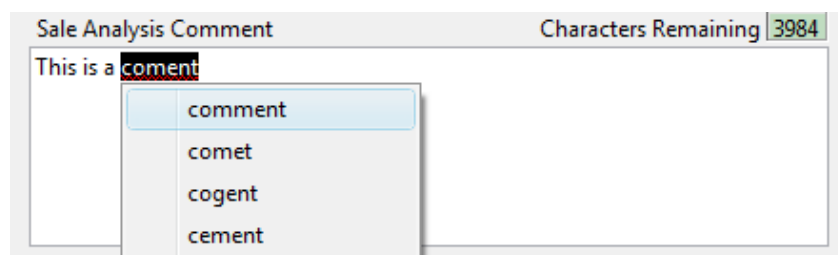
Note that all the edit functions: Undo, Cut, Copy, Paste Delete, Select All and Save as Comment work as you would expect.



Spell Checking is Available

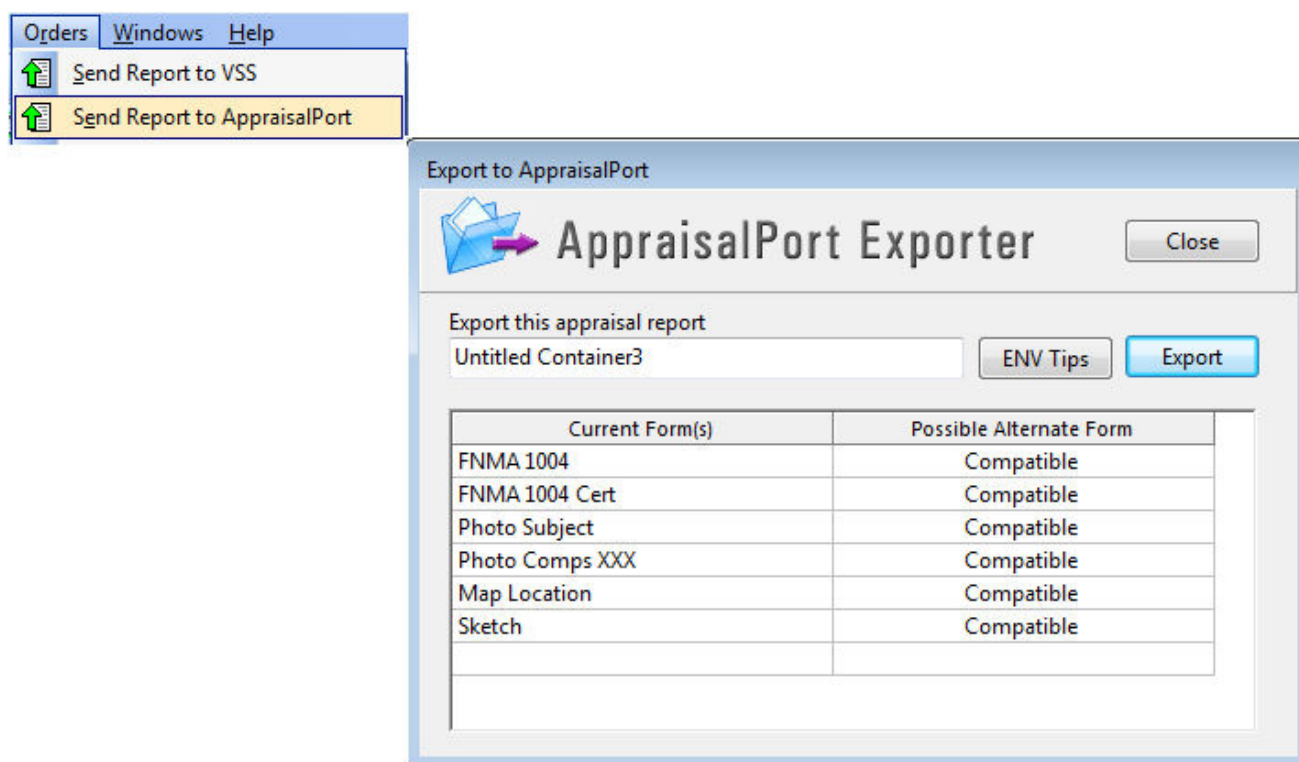
Another feature of the ClickFORMS processor is the spell checking capability. We have brought that feature into the comment boxes as well. Here is what a misspelled word would look like in a comment box.

The misspelled word is underlined in red. When you right click, options for the correct spelling are shown. Just select the one of the option and it will replace the misspelled word.



Sending UAD Appraisals to AppraisalPort

Sending reports to AMCs or other clients will be carried out similar to before UAD. For reports that have to go through AppraisalPort, simply select "Send to AppraisalPort", the Appraisal Export window will be displayed. To export the report, just click the Export button.



Sending UAD Appraisal Directly to AMCs

Because many AMCs will be receiving the UAD XML file directly into their order management systems, we will be connecting directly with them. All you will have to do is click the send button. As these connections come on line, we will be announcing them. They will work similar to our integration with VSS/RELS.

Emailing UAD Appraisal to AMCs

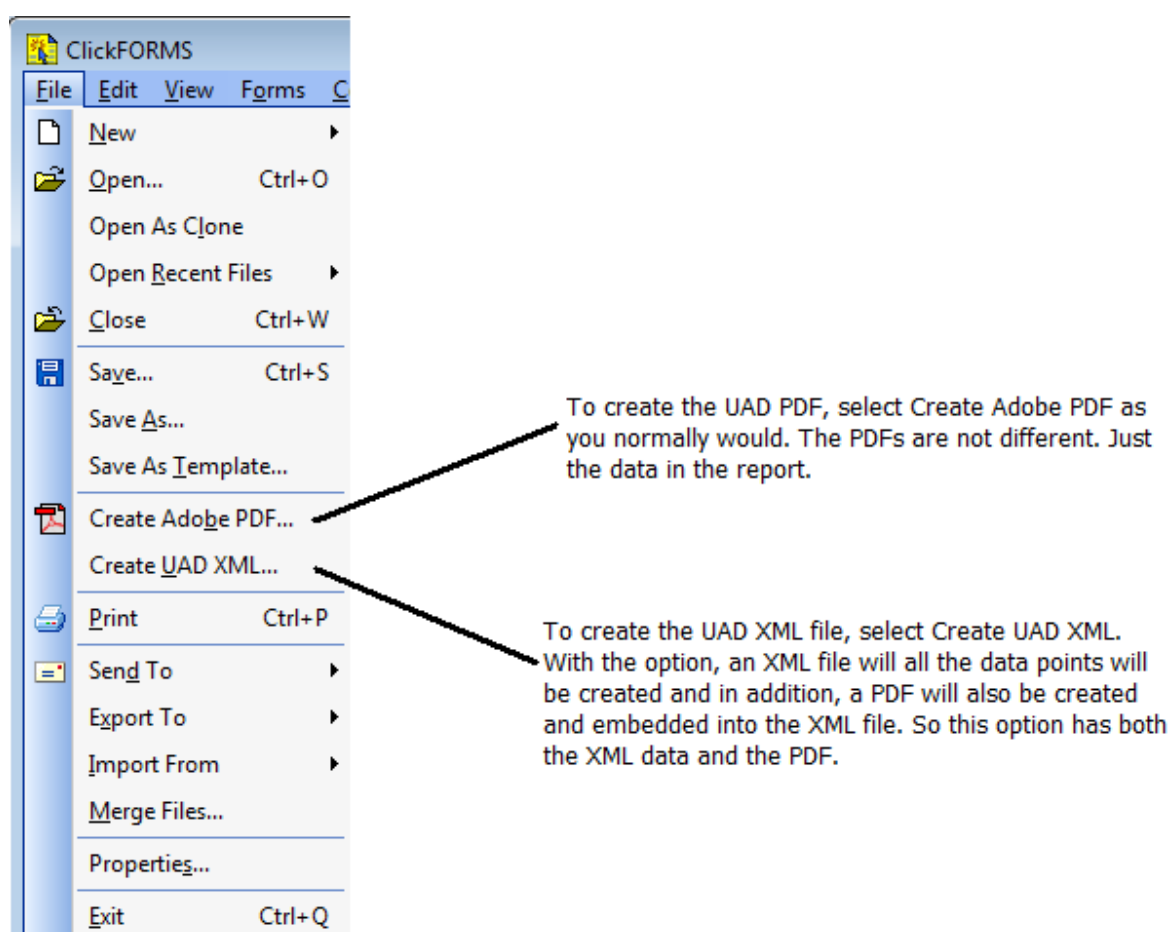
In some cases, the AMC will request that you email the UAD file to them. If this is the case, ClickFORMS allows you to create the UAD file and save it to your desktop. This process is described on the next page.

Creating the UAD XML and PDF File

Once you have completed entering all the data in the appraisal report, you are ready to create the UAD XML file.

To create the XML file, select from the File menu "Create UAD XML..." as shown below.

To create the PDF file, select "Create Adobe PDF" as you normally do.



Create UAD XML

When you select the function "Create UAD XML", a UAD Compliance Review will be run to double check that all the data is formatted correctly; that data has not been left out and that it meets all the UAD requirements. Below is a screen shot of the UAD Reviewer after it has performed its initial review. Note that you can highlight the invalid cell/data by clicking on the "Locate" button on the left side of each row.

The screenshot shows a software window titled "Create UAD XML". At the top, there are buttons for "UAD Review", "Create XML", "Close", and "Collapse". Below these are tabs for "Report Form List" and "UAD Review". The main area displays a summary: "0 Error(s) remaining" and "257 Warning(s) remaining", with a "Continue" button. Below the summary is a table with the following columns: Type, Locate, Error Message, Form, Page, and Cell.

Type	Locate	Error Message	Form	Page	Cell
Warning	...	FILE NO.: Missing	FNMA 1004	1	4
Warning	...	LEGAL DESCRIPTION: Missing	FNMA 1004	1	14
Warning	...	ASSESSOR'S PARCEL #: Missing	FNMA 1004	1	15
Warning	...	TAX YEAR: Missing	FNMA 1004	1	16
Warning	...	R.E. TAXES: Missing	FNMA 1004	1	17
Warning	...	NEIGHBORHOOD NAME: Missing	FNMA 1004	1	18
Warning	...	MAP REFERENCE: Missing	FNMA 1004	1	19
Warning	...	CENSUS TRACT: Missing	FNMA 1004	1	20
Warning	...	OCCUPANT: No occupant cell has been checked	FNMA 1004	1	21
Warning	...	SPECIAL ASSESSMENTS: Missing	FNMA 1004	1	24

Errors and Warnings

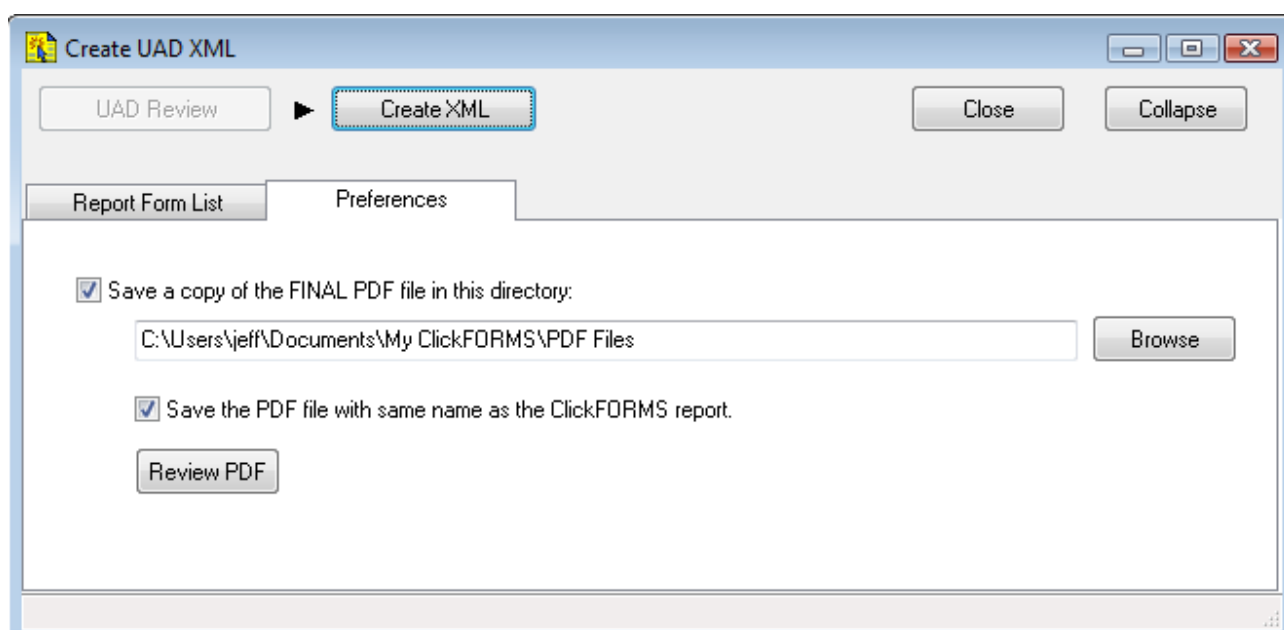
There are two types of messages: Warnings and Errors. If you have Warnings in your report, you can still produce the report. If you have Errors, ClickFORMS will not let you produce the report until the errors are corrected.

Creating & Saving the UAD XML File

After correcting any warnings and errors, you will see the Preferences pane where you can elect to save a copy of the PDF or preview it.

Note that when you create the UAD XML, a PDF of the report is also created behind the scenes and embedded into the XML data file.

Once you are ready to create the UAD XML file, simply click the Create XML button to begin the process.



That's about all there is to producing a UAD Compliant appraisal report for now. It's just another intuitive, hassle free implementation of a complex requirement that you have come to expect from ClickFORMS and Bradford Technologies.

In our next release we will unveil UAD Power User and some AMC direct connections so you can upload your UAD file directly into their system.

Welcome to ClickFORMS UAD Power User

UAD Power User

Once you get used to the UAD requirements and the special formatting, you don't need dialogs popping up and slowing you down. So we allow you to enter the data directly. With a few minor exceptions, the productivity you once enjoyed should be back. In fact, it may even be a bit faster because the data is now standardized and options are well defined.

Simply fill in the New UAD Subject Details Worksheet...

KPM APPRAISALS, INC.										Transfer UAD		
UAD SUBJECT DETAILS WORKSHEET										File No.:		
										Case No.:		
Property Address	302 Piercy Road			Unit	City	San Jose		State	CA	Zip	95138	
County	Santa Clara		Assessor's Parcel #	APN #		Tax Yr.	2001	R.E. Taxes \$	2,500			
Legal Description Legal Description												
Longitude	-121.784053		Latitude	37.255761		Map Reference	Census Tract		5120.01			
Neighborhood Name	South San Jose		Special Assesments	0		PUD HOA \$	0		per year	per month		
Borrower	Borrower		Owner	Owner		Occupant	X		Owner	Tenant	Vacant	
LENDER / AMC INFORMATION												
Lender	Client's Name			AMC Name		AMC Name						
Address	123 Lender St		City/State/Zip	Lender City, CA 99999		Email	Email@Lender.com					
Assignment Type	X Purchase Transaction		Refinance Transaction		Other							
Property Rights Appraised	X Fee Simple		Leasehold		Other							
SUBJECT LISTING INFORMATION												
Is the subject property currently offered for sale or has it been offered for sale in the 12 months prior to the effective date of this appraisal?												
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If Yes, provide listing information.												
Source:	X Property is For Sale By Owner		Original Listing Date:	07/05/2011		Listing Price \$	750,000					
MLS#:	987456		Changed List Price Date:	06/05/2011		Listing Price \$	775,000					
Name:	Local MLS		Days On Market (DOM)	30		Listing Price \$						
Listing History Comments These are Listing History Comments.												
SALES CONTRACT ANALYSIS												
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. The sale was an: Arms Length sale												
Analysis Comments I did analyze the contract												
Contract Price \$	725,000		Contract Date	08/01/2011		Is Seller the Owner of Public Record?	X Yes		No Source Local MLS			
There	<input type="checkbox"/> was <input checked="" type="checkbox"/> was not financial assistance provided on behalf of the borrower.		Amount \$			Amount is Unknown						
List the items to be paid:												

...and click the Transfer UAD button.

Your data will then be transferred into your Report, right into the UAD data points and dialog boxes.

Remember those incomprehensible abbreviations? Simply point, click, and Transfer UAD.

ClickFORMS Quick Start Guide

SITE CHARACTERISTICS			
Dimensions	300*250	Area	1.72 <input type="checkbox"/> SqFt <input checked="" type="checkbox"/> Acres
Influence of View on Value	Beneficial	View Factor #1	
Influence of Location on Value	<div style="border: 1px solid black; padding: 2px;"> Neutral Beneficial Adverse </div>	View Factor #2	
Specific Zoning Classification		Location Factor #1	
Zoning Compliance	<input type="checkbox"/> Legal	Location Factor #2	
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?			

<input type="checkbox"/> Property has NOT been updated in last 15 years.	Foundation/Basement has evidence of:	<input type="checkbox"/> Infestation	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement
Kitchen Improvement: Updated <input type="checkbox"/> Completed <input type="checkbox"/>	Bathroom Improvement: Updated <input type="checkbox"/> Completed <input type="checkbox"/>	11 - 15 yrs ago		
Overall Property Condition Rating: C3	Constructive	<div style="border: 1px solid black; padding: 2px;"> Less than 1 yr ago 1 - 5 yrs ago 6 - 10 yrs ago 11 - 15 yrs ago Unknown </div>	Describe Condition (repairs, etc.) Major components, except as noted, appear to be in average condition based on the appraiser's normal appraisal inspection.	
INTERIOR (Mat'l/Cond):				
Floors	Finish	Bath Floor	Bath Wainscot	

Your data is instantly translated into UAD compliant abbreviations, and transferred into your report. Hassle free.

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.			
Property Address 302 Piercy Road City San Jose State CA Zip Code 95138			
Borrower		Owner of Public Record	
Legal Description		Santa Clara	
Assessor's Parcel# APN #		Tax Year	2001
Neighborhood Name South San Jose		R.E. Taxes \$	2,500
Map Reference		Census Tract	5120.01
<input checked="" type="checkbox"/> Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month			
<input checked="" type="checkbox"/> Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
<input checked="" type="checkbox"/> Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)			
Lender/Client Client's Name Address			
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Report data source(s) used offering price(s) and date(s) DOM 30; Subject property was listed for sale by owner.; Latest Price 750,000 Latest Date 07/05/2011; Original Price 06/05/2011 Original Date 775,000; Local MLS 987456			
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale; I did analyze the contract			
Contract Price \$ 725,000 Date of Contract 08/01/2011 Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Local MLS			
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If Yes, report the total dollar amount and describe the items to be paid			
Dimensions 300*250 Area 1.72 ac Shape Rectangular View B;Wtr			
Specific Zoning Classification Zoning Description			
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C3; Kitchen-updated; Bathrooms-updated eleven to fifteen years ago; Major components, except as noted, appear to be in average condition based on the appraiser's normal appraisal inspection.			

UAD Questions? Attend a FREE UAD Training Session

We are offering free UAD Training to all ClickFORMS customer who have purchased the UAD Compliance module.

To sign up for training, go to www.bradfordsoftware.com and click on the “**Latest UAD Information**” on the home page. This will take you to our UAD page where you will find the image show below. Click it to go to the training calendar and select the day you would like to attend the training session. (You can take the training multiple times if you find you need a refresher course.)



Have a Quick UAD Question?

Click on the **Help** button located at the bottom right of every UAD dialog.

You can also send an email to tech support (located under the Help menu) or give us a call at **800-622-8727**.

Thank you for your business

We appreciate your business very much.

We are working hard to keep your business.

We look forward to providing you with the fastest, most hassle-free form processing software in the industry.