



Better information, better decisions.

X-Files™

Features & Benefits

We know the appraiser selection process, and all of the compliance pressures, can at times feel a little alien to you. We strive to make the vetting process simple and anxiety free.

X-Files include:

- Disciplinary history and consent orders where available
- Fannie Mae and Freddie Mac exclusionary lists
- Public records monitoring

Bank examiners are auditing for “reputational screening” as part of their oversight of vendor management policies and procedures. The Government Sponsored Enterprises (GSEs) maintain policy for appraiser selection criteria. The engagement of a vendor who has a history of USPAP violations is risky at best.

As the vendor manager, compliance officer, or risk officer it is your job to “know your vendors”. X-Files is the only aggregated source of disciplinary records available today.