



CoreLogic®



RCT Express® Training Manual

Version 4.4

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Contents

Introduction	1
System Requirements	1
Getting Started	2
Logging In	2
Creating a New Valuation	4
Create New Valuation	4
Edit Building Information	5
Roof Age	9
Add a Section or Wing	10
Valuation Page	14
Valuations Page	15
Policy Information	15
Building Information	18
Valuation Totals	18
Materials	19
Wizards.....	23
AerialAssist™	24
Property Imagery	27
RCT Alerts	28
Hazard Summary	30
Permit Data	32
Help	33
Finish	38
Options	39
Attachments	40
Comments	41
Custom Items	42
Mark-ups and Adjustments.....	44
Contents Valuation.....	45
Additional Fields.....	47
Reload Assumptions.....	48
Refresh Roof Age.....	49
Reports	50
Reports in RCT	50
Access Reports	52
Mobile-Manufactured Housing (MMH)	55
Creating a MMH Valuation.....	57
Roof Age	60
Mobile Manufactured Housing items & features	61

Condo/Co-Op	64
Creating a Condo/Co-Op Valuation.....	64
Roof Age.....	68
Add a Section or Wing.....	69
Renters (Contents Only)	72
Advanced Entry	76
Creating a New Valuation using Advanced Entry.....	76
Edit Building Information (Advanced Entry).....	77
Roof Age.....	81
Add a Section or Wing (Advanced Entry).....	82
Valuation Page (Advanced Entry).....	85
InterChange/Property Pre-fill	86
InterChange Confidence Score.....	86
Dashboard Functionality	88
Tools	93
Change My Information.....	93
Glossary of Terms	95

Introduction

RCT (Residential Component Technology®) Express is a web-based, hosted system used to calculate a property's reconstruction cost based upon the risk-specific features of the individual property. Depending on system licenses, RCT may also provide address-specific information regarding the property including square footage, year-built, number of stories, roof age, geospatial hazard information, building permit data, and the ability to estimate the value of the property's contents.

RCT helps calculate the industry's most reliable replacement values for any style of home by utilizing risk-specific reconstruction costs and using interior and exterior home characteristics. It now, however, has a host of new capabilities that streamlines and further automates the management and execution of an insurance to value workflow. These capabilities include a new, user-friendly single-screen interface with integrated decisioning, seamless valuation of any home in a carrier's portfolio, pre-fill and easy-to-use search and data entry features.

System Requirements

RCT system requirements:

- Browsers supported
 - Internet Explorer 9, 11, and Edge (Windows) Compatibility mode should not be enabled.
 - Chrome Current version (Windows)
 - Firefox Current version (Windows)
 - Safari Current version (Windows)
- Browsers must have Javascript turned on.
- Browsers must have cookie support turned on.
- Browsers need to support the PDF viewer within the browser in order to view generated reports.
- Minimum screen resolution: 1024 x 768

Note: When using IE do not use Compatibility View. If you need to use Compatibility View for other websites, edit your settings in IE under Tools>Compatibility View Settings

We realize that you may be using various operating systems and internet browsers within your organization. Some of these internet browsers not listed above may work. However, any browser not listed above has not been fully tested by CoreLogic.

Getting Started

Purpose

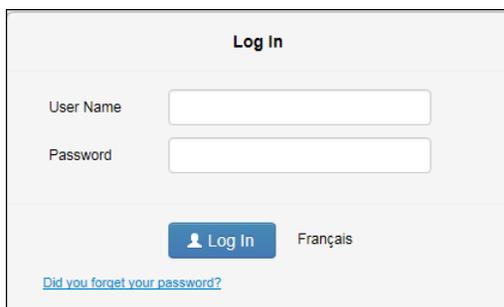
This section explains logging into RCT and an initial introduction to the Dashboard.

Objective

Upon completion, you will be able to:

- Log In to RCT
- View the Dashboard

Logging In



Log In Screen

Note: If your company uses FastTrack with seamless login, you may never see this screen as you may be automatically logged in. The same applies to the Dashboard. You may not see the log in screen or the Dashboard and may directly access the Valuation screen.

When you access your RCT Express site you must first log in to the system to access your valuations.

Enter your user name.

Enter your password. Your password is case sensitive.

Click **Log In**.

Both your user name and password are set by your system administrator.

If you have forgotten your password, click the **Did you forget your Password?** link on the Log In page and enter your user name. If the information matches our records, an e-mail will be sent to you with the requested information; otherwise, a message appears directing you to contact Technical Support.

Once you have logged in, the Dashboard will display. Use the Dashboard to begin new valuations. You can also view a list of existing valuations, search for valuations, preview valuation information, download reports, and more. The functionality available on the Dashboard is covered in depth later in this workbook.

CoreLogic RCT Express® RCT DEMO

Tools Help Log Out

Create New Valuation Condo/Co-Op Mobile-Manufactured Home Renters (Contents Only)

Address, City, State, ZipCode Use Advanced Entry

Find Existing Valuation

Policy Number or Address or City or State or ZipCode

Policy Number	Insured Name	Address	City	State/Province	Zip/Postal Code	Update Date	Owner Login	Source	
ESTIMATE-0000844		10248 Singing Wind Pl	Las Vegas	NV	89134	10/24/2016	msbsupport	Express	
ESTIMATE-0000880		14 Erin Way	Holden	MA	01520	10/19/2016	msbsupport	Express	
skkfnoisbnoi		14 Erin Way	Lincoln Park	NJ	07035	10/19/2016	msbsupport	Express	
ESTIMATE-0000877		14 Erin Way	Naples	FL	34119	10/19/2016	msbsupport	Express	
ESTIMATE-0000876		14 Erin Way	Holden	MA	01520	10/19/2016	msbsupport	Express	
ESTIMATE-0000878		14 Erin Way	Ringgold	GA	30736	10/19/2016	msbsupport	Express	
ODKEZQIHEL		554 King Philip St	Fall River	MA	02724	10/18/2016	msbsupport	EL	
YMGKDHMYNG		554 King Philip St	Fall River	MA	02724	10/18/2016	msbsupport	EL	
YIOKWCCDJY		123 Hunter Way	Chaffont	PA	18914	10/18/2016	msbsupport	EL	
SIPQDITGOA		123 Hunter Way	Chaffont	PA	18914	10/18/2016	msbsupport	EL	

Page 1 of 1

Displaying items 1 - 10 of 10

Dashboard

Creating a New Valuation

Purpose

This section explains how to create a new valuation from the Dashboard, creating the Main Home and adding any Sections/Wings.

Objectives

Upon Completion, you will be able to:

- Create a Valuation based on an existing address without InterChange data available, using a standardized address or using an address you entered.
- Create the Main Home
- Create Sections/Wings

Note: InterChange is a separately licensed service. This option will not be displayed on sites that do not have InterChange licensed. For detailed information regarding InterChange please see the chapter on InterChange data.

Create New Valuation

New valuations are created from the Dashboard.

To create a new valuation:

In the **Create New Valuation** field enter the address including the ZIP code. As you enter an address the system may display address selections that you can choose.

Create New Valuation Condo/Co-Op Mobile-Manufactured Home Renters (Contents Only)

Address, City, State, ZipCode Use Advanced Entry

Create New Valuation

Click **Create Valuation**. If InterChange data is available, the system creates the valuation and displays the **Valuation** page with pre-filled property characteristic data. Also, if you enter a proper address or pick from the suggestions then if there isn't InterChange data the system takes you straight to the edit building information panel.

Select Standardized Address ×

Found 2 address(es) for: 100 Main Street Milwaukee WI 53210.

Select	Address	City	State	Postal code
<input checked="" type="radio"/>	6230 W Main St	Milwaukee	WI	53214
<input type="radio"/>	W Main St	Milwaukee	WI	53214

Select Standardized Address

Note: If the home is brand new construction then its address may not have made it into the USPS database yet and you should use the “user entered address”.

If the address you entered is not recognized as a valid USPS or Canadian postal address the system may prompt you to Select a Standardized Address and may display one or more address options from which you may choose on the **Select Standardized Address** panel. Under the **Select** column select the appropriate address and click the **Select Standardized Address** button, or click the **Use the User Entered Address** button to proceed with no pre-filled address specific information. It will display the **Edit Building Information** panel.

Edit Building Information

*** Section Name:** Main Home

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

*** Home Style:** Select

*** Year Built:**

*** Construction Type:** Standard

*** Number of Stories:** 1

*** Finished Living Area:** Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Calculated Total Living Area: 0
The system will calculate this number based on your entries.

Foundation Type: [Add Foundation Type](#)

Foundation Materials: [Add Foundation Materials](#)

*** Wall Height:** % Feet
% Feet
% Feet

*** Perimeter:** Calculate using Shape: Rectangular...
 Measured Perimeter: Linear feet

Roof Age: Years

Exit without Saving Add a Section or Wing Save

Edit Building Information

To edit building information you may enter the following:

Number of Families: Select the appropriate number of families from the drop down list. The default is 1 family. This is the number of family units (1 through 4 for the U.S. or 1 through 6 for Canada) in the residence.

Note: The number of families (along with the ZIP/postal code, year built, style and home size) is used in the cost calculations and also to set the default material selections for the home.

Site Access: Select the type of access available to the home’s location by clicking the drop down list and choosing. It may be a remote rural area, mountain or hillside area, island, etc.

Style: Select the home style for the section you are creating. Your choice may be as simple as choosing the number of stories to as complex as choosing a style like Colonial, Ranch, Victorian, etc. If the style you choose is a Bi-Level, Raised Ranch or Split Foyer style home, if any portion of the lower level is unfinished go to the **% Lower Level Unfinished** option at the bottom of this screen and enter a percentage.

Year Built (required): Enter the year this section of the residence was built, using a full four-digit year between 1799 and the current year.

Note: The Construction Type option is not available in the Advanced Entry Method or for Mobile Manufactured Housing

Construction Type (required): Based on the year built, the Construction Type will default to either Vintage or Standard. Each construction type will set default materials for the exterior, interior and substructure. Depending on how your system is configured you may have an option of Standard/Vintage.

Note: For styles such as bi-level, tri-level, split level and raised ranch, the number of stories will automatically be set during calculation.

Number of Stories (required): This is the total number of stories for the home. Enter the number of floors above ground. You can change the number of stories for some styles, in which case the Number of Stories field is enabled. For other styles, the number of stories cannot be changed, so the field remains disabled. If there is a fraction of a story, enter it as a decimal, not as a fraction (for a 1-1/2 story home enter as 1.5). For a Cape Cod with an upper floor smaller than the first floor, enter 1.5 or 1.75, depending on the amount of finished area on the upper floor. You may enter any fraction of a story necessary like 1.33 or 1.66.

Finished Living Area (required): Finished living area is the total finished floor area of the main home or section. Do not include any built-in garage area and any finished basement area, or bi-level unfinished lower level area. Finished living area is used to calculate the total living area.

- **Calculated Total Living Area:** The calculated total living area is calculated by the system. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

Foundation Type Based on information already entered the system will display a default foundation type. You can click on the down arrow and select another option. You can change the percentage of the existing foundation type to less than 100% then click on **Add Foundation Type** and add another type and have more than one. You can click on **X** to remove a foundation type. Your foundations types do need to total 100%.

Foundation Type: %

[Add Foundation Type](#)

Foundation Type

Foundation Materials displays information based on the foundation type. The example below is for a basement below grade. Of all the foundation types, basement would show you the most information and offer you the most options to make changes or additions. In this example available options are:

- **Foundation Materials** has a default material. You can click on the down arrow and select another option. You can change the percentage of the existing material to less than 100% then click **Add Foundation Materials** and have more than one. You can click ✕ to remove a material. Your materials need to total 100%.
- **Basement Stairs** has a default. You can click on the down arrow and select another option. You can change the number staircases in the box next to **Count**. You can click on **Add Basement Stairs** and select an additional type of basement stairs. You can click ✕ and remove a staircase.
- **Number of Basement Levels** will have a defaulted number that can be changed by entering a different number in the box next to **Count**. You can click ✕ and remove number of basement levels.
- **Basement Depth** will have a default depth that can be changed by entering a different number in the box to next to **Linear Feet**. You can click ✕ and remove basement depth.
- **Basement Finish** allows you to click on **Add Basement Finish** if there is a finished basement and designate whether it is a standard or custom finish or both. If you need to remove it click ✕ to remove it.

The screenshot shows a configuration panel for basement options. It is organized into five rows, each with a label on the left and a control on the right. The controls include dropdown menus, text input boxes, and percentage/units indicators. Each row also has a small '✕' icon for removal and a blue 'Add' button.

Foundation Materials:	Concrete	100 %	✕	Add Foundation Materials
Basement Stairs:	Staircase, Basement, w/Railing	1 Count	✕	Add Basement Stairs
Number of Basement Levels:	1	Count	✕	
Basement Depth:	8	Linear Feet	✕	
Basement Finish:	Add Basement Finish			

Foundation Materials

% Lower Level Unfinished is the percentage of the residence that has an unfinished lower level (lowest level). This applies to bi-level, split-foyer and raised ranch styles.

Note: Do not include built-in garage area when calculating the percentage of the lower level that is unfinished.

To enter the percentage lower level unfinished:

On the Edit Building Information panel, make sure the Home Style is set to either bi-level, split-foyer or raised ranch. The % lower level unfinished field appears once one of those home styles is selected.

Enter the percentage of the residence that has an unfinished lower level by **% Lower Level Unfinished**.

The screenshot shows a valuation form with the following fields and values:

- Home Style:** Bi-Level (highlighted with a red circle)
- * Year Built:** 1960
- * Construction Type:** Standard
- * Number of Stories:** 2
- * Finished Living Area:** 2000 Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area
- Calculated Total Living Area:** 2000
The system will calculate this number based on your entries.
- Foundation Type:** Slab at Grade (100%)
- Foundation Materials:** Concrete (100%)
- % Lower Level Unfinished:** 1% (highlighted with a red circle)

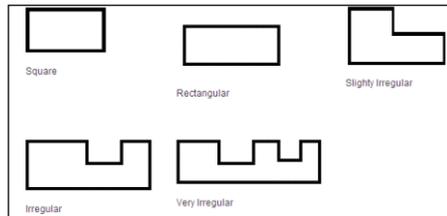
% Lower Level Unfinished

Wall Height (required): This is the vertical distance from the finished floor surface to the ceiling above it. This is also known as story height or floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

Note: Measuring from the top of a finished floor to the ceiling above it will give you the wall height or floor to ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor to floor height, which will get the exterior wall size and area correct.

Perimeter (required): Use this option to enter the perimeter or select the shape of the home. Using the option buttons, click a perimeter option then either select the applicable shape or enter a linear footage. The options are:

- **Calculate Using Shape:** Select this option if you want the system to automatically calculate the perimeter based upon the shape of the home or section, then click the drop down arrow select one of the available shapes.



Shapes

- **Measured Perimeter:** Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.

Note: When using Measured Perimeter, it is important to account for the perimeter of the home when you are breaking the home into Main Home and Wings to ensure that any shared walls between the main home and the wing are not counted twice. Always account for all the walls of the perimeter of the Main Home and only the additional walls of the Wing.

When you have completed entering the building information if you need to add a section click **Add a Section or Wing** at the bottom of the dialog. Click **Save** to save and update the information. If any errors exist they will be displayed after clicking Save. You may also click **Exit without Saving** to exit the screen without saving any information. You will be returned to the Valuation page.

Roof Age

The roof age is displayed in the Building Information pane on the valuation screen and on the Edit Building Information dialog. When a valuation is created RCT will provide the roof age and the roof age confidence score. Roof Age is available for all types of homes.

Note: Roof Age prefill is a separately licensed service. This option will not be displayed on sites that do not have a Roof Age license.

You may manually enter or overwrite the prefilled roof age on the Edit Building Information dialog. If the prefilled roof age is manually overwritten, the roof age confidence score is removed.

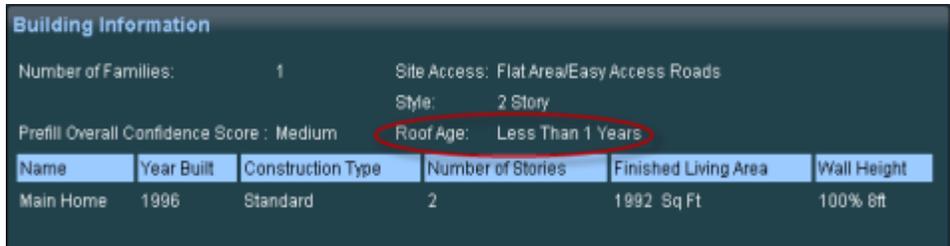
Options for setting the roof age confidence threshold are High, Medium, Low and Modeled. The minimum roof confidence score selected will determine the least acceptable confidence score to be provided for a given address. For example, setting the minimum confidence score to "Low" means that roof agrees with confidence scores of high, medium or low should be returned by the system and displayed to the end user, but that modeled scores should be excluded. In this example modeled roof age results would not be displayed and the roof age data entry field on the Building Information Panel would remain null unless the end user provides a roof age. To receive all returned roof age and confidence score results the minimum confidence score setting should be Modeled.

The roof age confidence score is displayed on the Edit Building Information dialog.

The roof age and confidence score may be updated by selecting **Options > Refresh Roof Age** on the valuation screen. For more information on this please see the related topic in the Options portion of this workbook.



Roof Age and Confidence Score Pm Edit Building Information



Roof Age on Building Information Pane

Roof age and roof age confidence score are displayed on the Standard and Detailed reports.

Add a Section or Wing

The Section/Wing feature of RCT offers the ability to capture unique parts of a home that may differ from the Main Home. Wings often account for but are not limited to additions, differences in the number of stories or unique floor plans. RCT allows you to divide the home into the Main Home and wing areas.

Note: The number of wings you are able to create are determined by your product license. If you are only licensed to value Main Street homes, you may only create two wings. If you are licensed for High Value homes, you may create up to nine wings. If you are licensed for both Main Street and High Value, you may create up to nine wings even on a Main Street home though it is unlikely you would ever run across the need to do so.

Only use a Wing to account for additions if the addition has significant differences in age, material type or methods of construction. Wings may also be used for homes that have a different number of stories, whether an addition or not, when the portion is clearly identifiable from the main home and contains differing attributes. This can apply when the home has a significant difference in style between the Main Home and the Wing or a difference in construction, such as slab versus basement. While sometimes subjective, the use of wings should be justifiable as a result of a characteristic being substantially different.

Edit Building Information (Wing)

The **Edit Building Information** screen is minimally different for a wing than it is for a Main Home.

To create a section/wing you may enter the following:

At the top of the screen it displays general information regarding the Main Home. Select the + to open the Main Home detail. This will display the Main Home information. To access the wing data again, select the + by the wing to open the wing detail.

Section Name (required): You may assign a unique name to the section you are creating.

Note: Number of Families, Site Access and Style are not available when creating a wing.

Year Built (required): Enter the year this section of the residence was built, using a four-digit year between 1799 and the current year.

Construction Type (required): Based on the year built, the construction type will default to either Vintage or Standard. Each construction type will set default materials for the exterior, interior and substructure. Depending on how your system is configured you may have an option of Standard/Vintage.

Number of Stories (required): This is the total number of stories for the home. Enter the number of floors above ground. If there is a fraction of a story, enter it as a decimal, not as a fraction (for a 1-1/2 story home enter as 1.5). For a Cape Cod with an upper floor smaller than the first floor, enter 1.5 or 1.75, depending on the amount of finished area on the upper floor. You may enter any fraction of a story necessary like 1.33 or 1.66.

Finished Living Area (required): Finished living area is the total finished floor area of the wing less any built-in garage area and any bi-level unfinished lower level area.

- **Calculated Total Living Area:** The calculated total living area is calculated by the system. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

Foundation Type Based on information already entered the system will display a default foundation type. You can click on the down arrow and select another option. You can change the percentage of the existing foundation type to less than 100% then click on **Add Foundation Type** and add another

type and have more than one. You can click on **X** to remove a foundation type. Your foundations types do need to total 100%.

Foundation Type: Slab at Grade 100 % X

[Add Foundation Type](#)

Foundation Type

Foundation Materials displays information based on the foundation type. The example below is for a basement below grade. Of all the foundation types, basement would show you the most information and offer you the most options to make changes or additions. In this example available options are:

- **Foundation Materials** has a default material. You can click on the down arrow and select another option. You can change the percentage of the existing material to less than 100% then click **Add Foundation Materials** and have more than one. You can click **X** to remove a material. Your materials need to total 100%.
- **Basement Stairs** has a default. You can click on the down arrow and select another option. You can change the number staircases in the box next to **Count**. You can click on **Add Basement Stairs** and select an additional type of basement stairs. You can click **X** and remove a staircase.
- **Number of Basement Levels** will have a defaulted number that can be changed by entering a different number in the box next to **Count**. You can click **X** and remove number of basement levels.
- **Basement Depth** will have a default depth that can be changed by entering a different number in the box to next to **Linear Feet**. You can click **X** and remove basement depth.
- **Basement Finish** allows you to click on **Add Basement Finish** if there is a finished basement and designate whether it is a standard or custom finish or both. If you need to remove it click **X** to remove it.

Foundation Materials: Concrete 100 % X

[Add Foundation Materials](#)

Basement Stairs: Staircase, Basement, w/Railing 1 Count X

[Add Basement Stairs](#)

Number of Basement Levels: 1 Count X

Basement Depth: 8 Linear Feet X

Basement Finish: [Add Basement Finish](#)

Foundation Materials

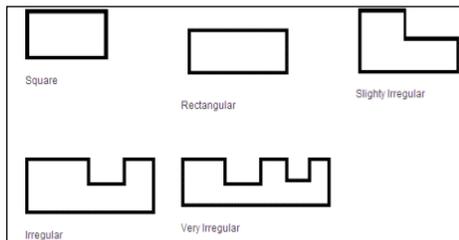
Wall Height (required): This is the vertical distance from the finished floor surface to the ceiling above it. This is also known as story height or floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to

three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

Note: Measuring from the top of a finished floor to the ceiling above it will give you the wall height or floor to ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor to floor height, which will get the exterior wall size and area correct.

Perimeter (required): Use this option to enter the perimeter or select the shape of the home. Using the option buttons, click a perimeter option then either select the applicable shape or enter a linear footage. The options are:

- **Calculate Using Shape:** Select this option if you want the system to automatically calculate the perimeter based upon the shape of the home or section, then click the drop down arrow select one of the available shapes.



Shapes

- **Measured Perimeter:** Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.

When you have completed the entries for the wing you are creating, click **Save** to save the wing and the Valuation screen displays or click **Add a Section or Wing** to create another wing.

Valuation Page

Purpose

This section explains the functionality associated with the Valuation page, including the Policy Information panel, Building Information panel, Valuation Totals panel and the Materials panel. This section will also explain the Aerial Assist™ slide-out panel, the RCT Alerts slide-out panel, the Property Imagery slide-out panel, the Hazard Summary slide-out panel, the Permit Data slide-out panel, accessing Help within the program in addition to finishing and saving a valuation.

Objectives

Upon completion, you will be able to:

- Add information to and change existing information on the Policy Information panel
- Add information to and change existing information on the Building Information panel
- View valuation totals information on the Valuation Totals panel
- Add information to and change existing information on the Materials panel
- View the AerialAssist™ slide-out panel
- View Property Imagery slide-out panel
- View the RCT Alerts slide-out panel
- View the Hazard Summary slide-out panel
- View Permit Data
- Access Help in the program
- Finish and save a valuation

Valuations Page

The Valuation page consists of different panels that provide policy information, building information, valuation details and information about materials.

ESTIMATE-0000882
 Property Address: 100 Main Street, Milwaukee, WI 53210
 Insured Name: [Redacted]
 Phone: [Redacted]
 Effective Date: 10/24/2016
 Renewal Date: 10/24/2017
 Estimate Expiration Date: 1/22/2017
 Current Coverage: \$0
 Account Number: [Redacted]

Building Information
 Number of Families: 1
 Site Access: Flat Area/Easy Access Roads
 Style: 2 Story
 Roof Age: 23 Years

Name	Year Built	Construction Type	Stories	Finished Living Area	Walls	Foundation Type
Main Home	1980	Standard	2	2000 Sq Ft	100% Slt	100% Basement, Below Grade
Section 2	2000	Standard	1	1000 Sq Ft	100% Slt	100% Basement, Below Grade

Valuation Totals
 Reconstruction Cost w/o Debris Removal: \$397,978
 Debris Removal: \$16,919
 Reconstruction Cost with Debris Removal: \$414,897
 Cost Data as of: 05/2016

Interior
 Kitchen: Builder's Grade, 1 Count
 Bathroom: Full Bath (Builder's Grade, 2 Count), Half Bath (Builder's Grade, 1 Count)
 HVAC Systems: Heating, Gas (100%), Central Air Conditioning, Same Ducts (100%)
 Interior Extras (10), Interior Specialties (1)

Exterior
 Roof: Gable, Moderate Pitch (100%), Shingles, Asphalt/Fiberglass (100%), Simple/Standard (100%)
 Exterior Walls: Sliding, Vinyl (100%)
 Garages & Carports, Porches, Decks & Breezeways, Exterior Extras (2), Construction Details (5), Detached Structures (None)

Valuation Page

Policy Information

ESTIMATE-2113136
 Address: 100 Main Street, Milwaukee, WI 53211
 Insured Name: [Redacted]
 Phone: [Redacted]
 Effective Date: 2/13/2012
 Renewal Date: 2/12/2013
 Estimate Expiration Date: 5/15/2012
 Current Coverage: \$0
 Account Number: [Redacted]

Policy Information

The Policy Information panel displays summary information related to the policy. To make changes to the policy information click **Edit**.

Edit Policy Information		Help x
Location Information		
Address:	100 Main Street, Milwaukee, WI, 53210	
	Same as Property Address <input type="checkbox"/>	
Policy Information		Contact Information
Policy Number:	ESTIMATE-1695108 	Mailing Address:
Insured Name:	<input type="text"/>	<input type="text"/>
Second insured:	<input type="text"/>	<input type="text"/>
* Estimate Expiration Date:	7/22/2013 	City:
Effective Date:	4/23/2013 	State/Province:
Renewal Date:	4/23/2014 	Zip/Postal Code:
Current Coverage:	\$0	Phone:
Account Number:	<input type="text"/>	Fax:
		E-mail:
	<input type="text"/>	<input type="text"/>
Exit without Saving		Save

Edit Policy Information

To Edit Policy Information:

Under **Location Information** to the right of **Address** is displayed the property address. You may change the property address here. Also, if you would like the **Contact Information** to use the same address as the property address place a check mark in the box next to **Same as Property Address**. If the **Contact Information** is different, do not select the check box and enter the contact address information into the fields that are displayed.

As previously mentioned, the address listed under Contact Information can be the same as the property address by following the procedure discussed in instruction 1. If the address is different, enter the **Mailing Address, City, State/Province, Zip/Postal Code**. The mailing address has two lines available for the street address and PO Box number, apartment number, etc. You may also enter **Phone, Fax** and **Email** for the contact.

Under **Policy Information** you may enter the following:

- Policy Number:** This is the unique identifier assigned to the valuation. When creating a new valuation, an estimate number (for example, Estimate-1000) is automatically filled in for you. To update the policy number field, click the Assign Policy Number icon . When entering the actual policy number, you can enter up to 30 characters. You can use symbols like dashes, apostrophes, quotes, and so forth. When you have completed entering the policy number click  to save.

Note: The policy number is a required field and must be unique. Depending on how your company accesses the valuation, you may or may not have to enter this information.

- **Insured Name:** This is the name of the owner of the residence being valued. You can later use the insured name to search for the valuation when you want to open, view, or delete it. You may enter up to 30 characters for each insured.
- **Second Insured:** If the policy has two insured's, you can enter the second insured's name in the Second Insured Full Name field.

Note: If the valuation you are working on has an expiration date it will expire on that date and be removed from the RCT dashboard. You may change the expiration date to extend its existence or enter a policy number to permanently save the valuation. The default duration of the expiration date can be configured on each customer's site.

- **Estimate Expiration:** This is the date the estimate will expire and be removed from the system if the estimate has not been assigned a policy number. Typically, the default for this date is set to 90 days from the creation of the valuation. Click the Calendar icon  to select the date from a calendar.
- **Effective Date:** This is this is the date when the policy is put into effect. Click the Calendar icon  to select the date from a calendar
- **Renewal Date:** This is this is the date when the policy is up for renewal. Click the Calendar icon  to select the date from a calendar.
- **Current Coverage:** This is the current coverage A amount for the policy. Coverage A (Dwelling) is the part of the dwelling policy that covers the dwelling and attached additions (for example, screened porches, breezeways, attached garage, and so on.). Coverage A also covers the materials and supplies for the construction, alteration, or repair of the residence. Enter the current dollar amount (up to \$999,999,999) of coverage A for the policy. This amount prints within the body of the report. Do not enter dollar signs or commas.
- **Account Number:** This is an optional account number or identifier assigned to the policy. You can enter up to 20 characters.

When you have completed your entries on this panel, click **Save**.

Building Information

Building Information

Number of Families: 1 Site Access: Flat Area/Easy Access Roads
 Style: 2 Story
 Prefill Overall Confidence Score: Medium Roof Age: 20 Years

Name	Year Built:	Construction Type:	Stories:	Finished Living Area:	Wall:	Foundation Type:
Main Home	1996	Standard	2	1992 Sq Ft	100% 8ft	100% Slab at Grade

Building Information

The **Building Information** panel displays summary information about the Main Home and any additional Wings that have been created. If you click on **Main Home** under the column titled **Name**, it will display the materials related to the Main Home on the Materials panel. Click on the name of a wing and it will display the wing specific substructure information on the Materials panel. To edit building information click **Edit** to display the **Edit Building Information** dialog. Instructions on entering information on this screen can be found in the chapter titled **Creating a New Valuation**.

Valuation Totals

Valuation Totals More Info

Coverage A

Reconstruction Cost w/o Debris Removal	\$339,808
Debris Removal	\$15,883
Reconstruction Cost with Debris Removal	\$355,691

Coverage B

Reconstruction Cost w/o Debris Removal	\$34,004
--	----------

Valuation Totals

The **Valuation Totals** panel displays a summary of the replacement cost information as calculated by RCT. The information it displays is determined by each site's configuration but it may include some or all of the following: **Coverage A Reconstruction Cost without Debris Removal**, the **Debris Removal** cost, the **Reconstruction Cost with Debris Removal** and **Coverage B** information. Also, in **Cost Data As Of** it will display the month/year of the data currently being used in the Express site you are working.

If you have made changes click the **Calculate** button to refresh the valuation totals. The Calculate button does not appear unless changes have been made and the information needs to be re-calculated.

For a detailed view which can include detached structures (Coverage B) and for Contents coverage (Coverage C) click the **More Info** link in the upper right.

Valuation Totals		Help X
Coverage A		
Reconstruction Cost w/o Debris Removal		\$335,085
Debris Removal		\$0
Reconstruction Cost with Debris Removal		\$335,085
Coverage B		
Reconstruction Cost w/o Debris Removal		\$33,143
Debris Removal		\$0
Reconstruction Cost with Debris Removal		\$33,143
RC % of Coverage A RC		9.8%
Price Per Sq. Ft.		
Price Per Sq. Ft.		\$143
		Close

Valuation Totals

Materials

Materials Pane

The **Materials** panel displays the materials associated with this valuation and provides the opportunity to view and edit the building materials. **Interior** items display on the left and **Exterior** items display on the right and are listed under subcategories such as Exterior Walls, Ceilings, and so on. There are two different ways of adding, deleting or changing materials which will be discussed in this chapter. You may also utilize the built in wizards when selecting kitchens and baths. Wizards will be covered in the next chapter.

Note: The order materials display may be customized for individual customer sites.

Add a feature or material

The first method is to use Find to add a feature or material.

To add a feature or material:

In the text box in the upper right of the panel next to **Add a feature or material**, type the name of the material or feature you want to add. As you type the name, a drop down list displays materials that match what you entered.

The screenshot shows the Valuation Page interface. At the top right, there is a search bar labeled "Add a feature or material" with an "Add" button and a "Help" icon. Below this, the interface is divided into "Interior" and "Exterior" sections. The "Interior" section includes options for Kitchen (Builder's Grade, 1 Count), Bathroom (Full Bath, Half Bath, Builder's Grade, 2 Count, 1 Count), and HVAC Systems (Heating, Gas, 100%; Central Air Conditioning, Same Duct, 100%). The "Exterior" section includes options for Roof (Gable, Moderate Pitch, 100%; Shingles, Asphalt/Fiberglass, 100%; Simple/Standard, 100%) and Exterior Walls (Sliding, Wood, 67%; Sliding, Vinyl, 33%). There are also sections for "Interior Extras (12)", "Garages & Carports", and "Add Garages & Carports".

Add a feature or material

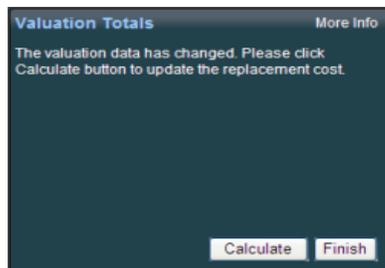
Select the desired item from the list. The unit of measure for the selected material will display next to the quantity field, then enter the quantity.

This screenshot shows the top portion of the Valuation Page interface, focusing on the "Add a feature or material" search bar and the "Add" button.

Select Item

Click **Add**. The material or feature will be added to the materials page.

After you add the material, the Valuation Total panel will indicate that the valuation data has changed by displaying the Calculate button. Click **Calculate** to update the totals or continue to add or change materials.



Calculate Valuation

Add or edit from the Materials pane

To add a material from the Materials pane:

Click "Add *name of material group*", for example "Add Kitchen".

Main Home

Interior

Kitchen

Kitchen

Add Kitchen

Bathroom

Full Bath

Add Bathroom

HVAC Systems

Heating, Gas

Central Air Conditioning

Whole House Fan

Add HVAC Systems

A field appears where you can select the new material and add the unit of measure.

Main Home

Interior

Kitchen

Kitchen

Designer

1 Count

Kitchen

Select

1 Count

Add Kitchen

Select the desired material from the drop down list.

Main Home

Interior

Kitchen

Kitchen

Kitchen

Add Kitchen

Bathroom

Full Bath

Add Bathroom

HVAC Systems

Heating, Gas

Designer

Select

Select

Basic

Builder's Grade

Custom

Designer

Semi-Custom

Luxury

Commercial

Help me choose

Add the unit of measure, such as the number of kitchens in our example. The system shows "User" next to the material to indicate that this material was added by a user and not by the system.

Main Home Add

Interior

Kitchen

Kitchen 1 Count X Sys

Kitchen 1 Count X User

[Add Kitchen](#)

To edit or delete a material:

Select a different material or change the unit of measure to edit a material.

To delete a material click the delete icon **X**.

Main Home Add

Interior

Kitchen

Kitchen 1 Count X Sys

Bathroom

Full Bath 2 Count X Sys

Half Bath 1 Count X User

[Add Bathroom](#)

After you add, edit, or delete a material, the **Valuation Totals** pane will indicate that the valuation data has changed. Click **Calculate** to update the totals. You can continue to add, edit, or delete multiple materials before you calculate.

Valuation Totals More Info

Valuation data has changed, please click on "Calculate" link to refresh the replacement cost.

When you are finished editing the valuation, click the **Finish** button.

CoreLogic RCT Express® RCT DEMO
3002 N 61st St, Milwaukee, WI 53210 Options Reports Help

ESTIMATE-0000838

Property: 3002 N 61st St
Address: Milwaukee, WI 53210
Insured Name:
Phone:
Effective Date: 9/23/2016
Renewal Date: 9/23/2017
Estimate: 12/22/2016
Expiration Date:
Current: sn

Building Information

Number of Families: 1 Site Access: Flat Area/Easy Access Roads
Style: 2 Story
Roof Age: Greater Than 20 Years

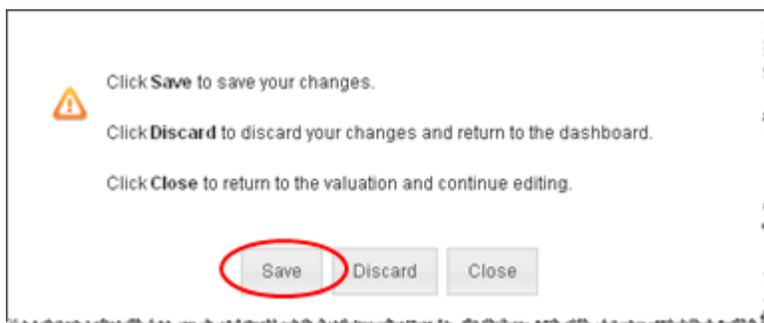
Name	Year Built	Construction Type	Stories	Finished Living Area	Wall	Foundation Type
Main Home	1936	Vintage	2	1662 Sq Ft	100% 10ft	100% Basement, Below Grade

Valuation Totals More Info

Reconstruction Cost w/o Debris Removal	\$322,465
Reconstruction Cost with Debris Removal	\$337,491
Cost Data as of	11/2015

Finish

A dialog opens asking whether you want to save the valuation, discard your changes, or return to the valuation and continue editing. Click **Save** to save your changes.



After you save the valuation, the system returns to the valuation dashboard.

Note: The drop down list always displays the 10 most commonly used materials for whatever category you have selected. Click **More** to display an alphabetical list of all available materials. The Material Panel is configurable and items may be arranged differently on the RCT Express site you are using compared to how they are displayed in this workbook. **Fewer** takes you back to the list 10 materials.

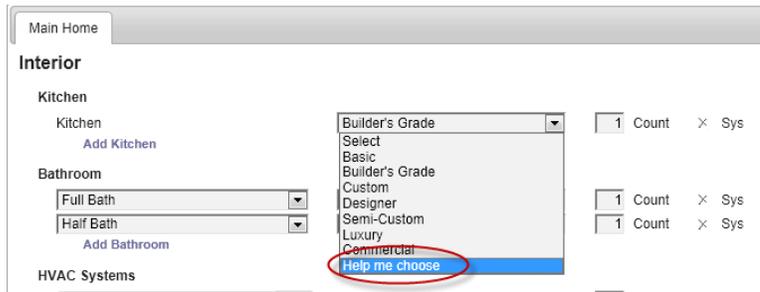
Wizards

RCT includes wizards to help you choose the kitchen or bathroom quality. You can select the wizard from the Materials panel on the Valuation page by editing the Kitchen or the Bathroom.

To use the kitchen or bathroom wizard from the Materials panel:

Under either Kitchen or Bathroom click the down-arrow to display available options.

In the drop down menu click **Help Me Choose** to start the wizard.



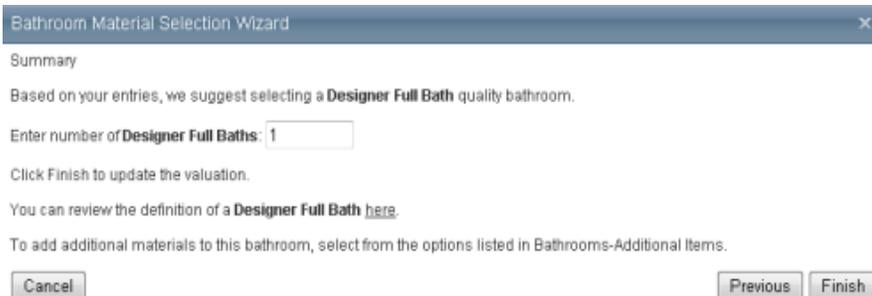
Select Wizard from Material panel

The first page of the wizard will display. Answer the questions in the wizard to determine the type of kitchen or bathroom. To move from page to page click **Next** in the bottom right.

Note: When using the Bathroom Wizard if you specify Full or Three Quarters the next screen that displays will ask you to specify bathroom items (sinks, toilets, etc.), if you specify a half bath this screen does not display.



Next button



Summary screen

On the last page the system will make its recommendation as to the quality of the Kitchen or Bathroom based on your entries in the wizard. Click **Finish** to save your selection and exit the wizard.

AerialAssist™

By using **Aerial Assist™** during the valuation process, you will be able to visually survey the property to identify features that will help you estimate the reconstruction cost more accurately.

To view AerialAssist:

In the valuation, click the AerialAssist tab (the property address must be complete).

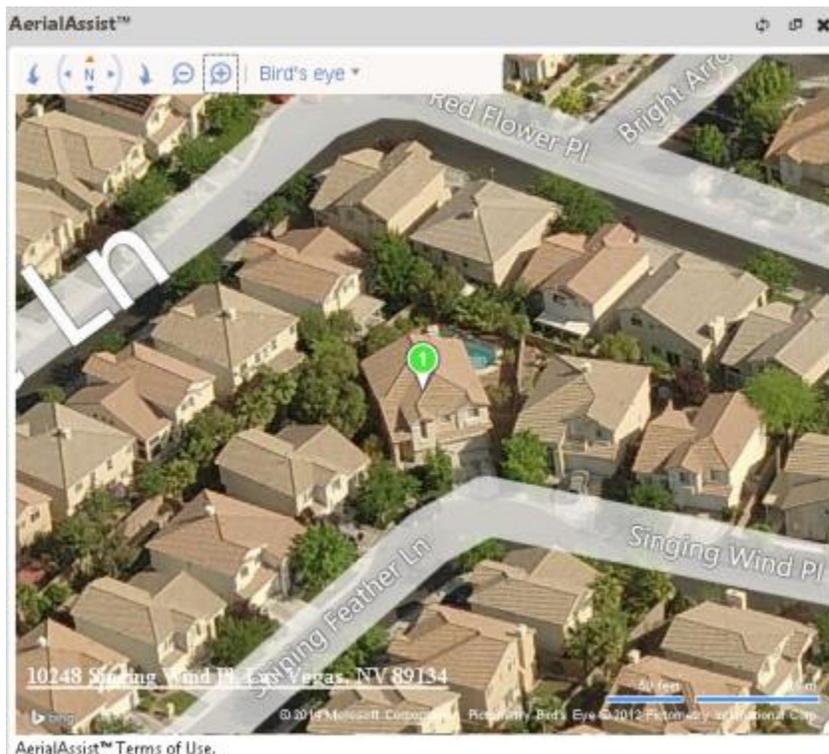
Note: During the valuation process you can view aerial images of the property. This feature is only available if your site and user role has the correct permission. Instead of using AerialAssist your company may use AerialAssist + instead or not have access at all.

The screenshot shows the CoreLogic RCT Express interface for property 3002 N 61st St, Milwaukee, WI 53210. The interface is divided into several sections:

- Property Information:**
 - Property Address: 3002 N 61st St, Milwaukee, WI 53210
 - Insured Name: [Redacted]
 - Phone: [Redacted]
 - Effective Date: 9/23/2016
 - Renewal Date: 9/23/2017
 - Estimate: 12/22/2016
 - Expiration Date: [Redacted]
- Building Information:**
 - Number of Families: 1
 - Site Access: Flat Area/Easy Access Roads
 - Style: 2 Story
 - Roof Age: Greater Than 20 Years

Name	Year Built	Construction Type	Stories	Finished Living Area	Wall	Foundation Type
Main Home	1936	Vintage	2	1662 Sq Ft	100% 10ft	100% Basement, Below Grade
- Valuation Totals:**
 - Reconstruction Cost w/o Debris Removal: \$322,465
 - Debris Removal: \$15,026
 - Reconstruction Cost with Debris Removal: \$337,491
 - Cost Data as of: 11/2015

On the right side of the interface, there is a vertical sidebar with a red circle around the 'AerialAssist' tab and the text 'Property Imagery' below it.

AerialAssist Slide-out Panel**Example Image**

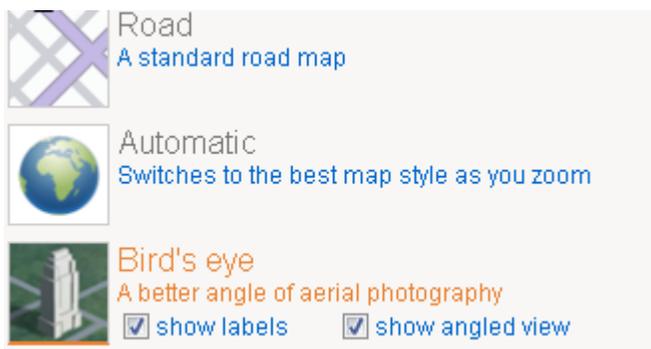
Once the image is displayed, manipulate view angles, zoom levels and browse through the different images available.

**AerialAssist Controls**

The Aerial Assist controls from left to right are:

-  Rotate Left

-  Pan in any direction
-  Rotate Right
-  Zoom Out or Zoom In
- | Bird's eye ▾ Birds eye drop-down menu



Birds eye menu options

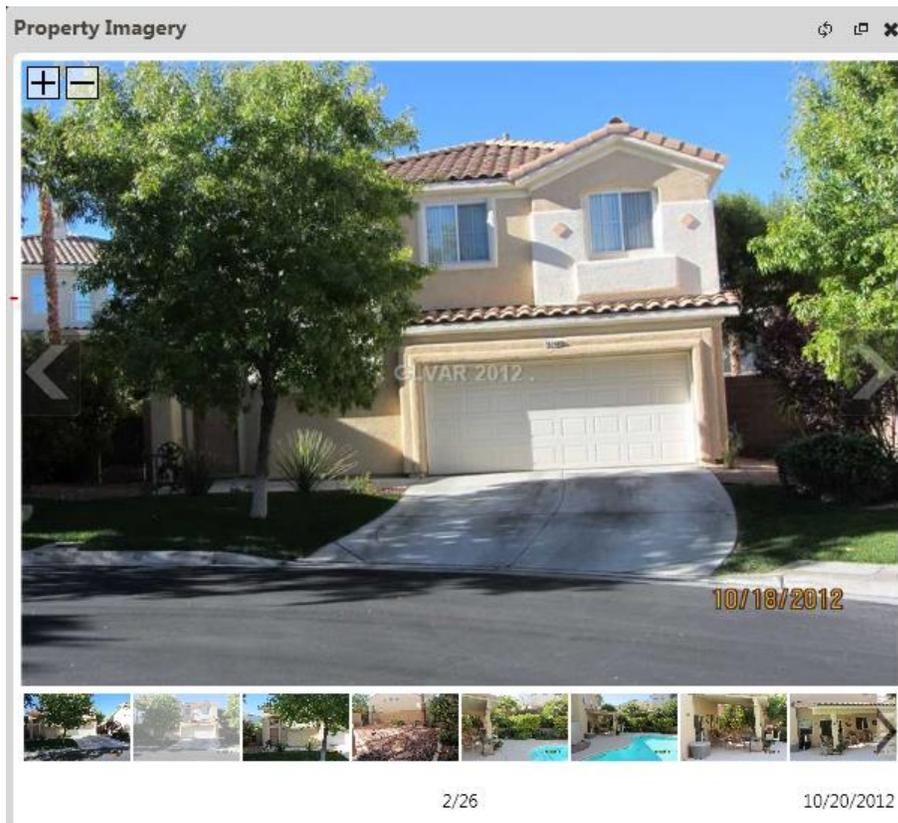
Property Imagery

The Property Imagery tab on the valuation screen displays the available photos of the property, both exterior and interior.

Note: Property Imagery is a separately licensed service within the RCT program. These options will not display on sites that do not have a Property Imagery license.



Property Imagery Slide-Out Panel



Property Imagery

Controls on the image provide the following functions:

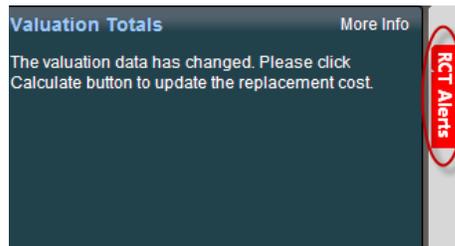
Zoom in or out: Click the  or  buttons in the upper left of the image to zoom in or out on the image. You can also use the roller on your mouse to zoom in and out of the image and you can press and hold the left mouse button and drag to view different parts of the image. The bottom of provides the date of the image and number of images available. To view different images, click the left or right arrow or click a thumbnail image to display it full-size.

There is a Property Imagery Report available in Reports.

RCT Alerts

RCT Alerts provide decision making information, validation errors, and warnings.

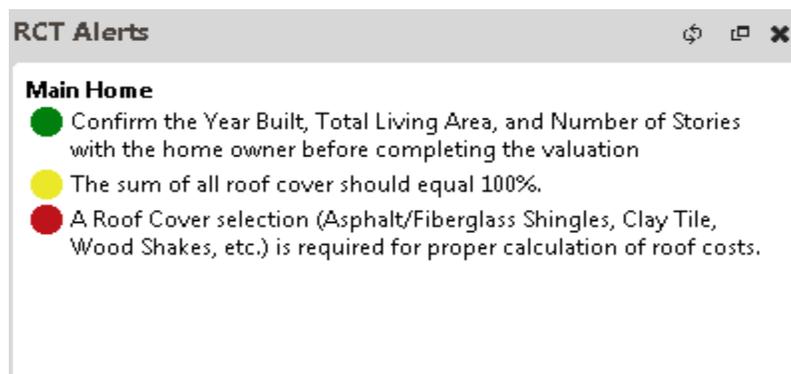
The system displays alerts in the slide out panel. On the Valuation page click the **RCT Alerts** tab to display the panel. RCT Alerts is located along the right edge of the valuation display.



RCT Alerts slide out panel

The messages are grouped by the main home and each wing/section. If the warning or error message is for the overall building, it is listed under the main home section. Errors are indicated by a red dot. You cannot calculate a reconstruction cost if errors exist. You can save the valuation. Warnings are indicated by a yellow dot. You can calculate a reconstruction cost but should check the warning message and correct the issue for highest accuracy. You can save a valuation. There is also a green “information only” alert. It recommends items you may want to confirm or double check. You can calculate a reconstruction cost and save the valuation.

Example:

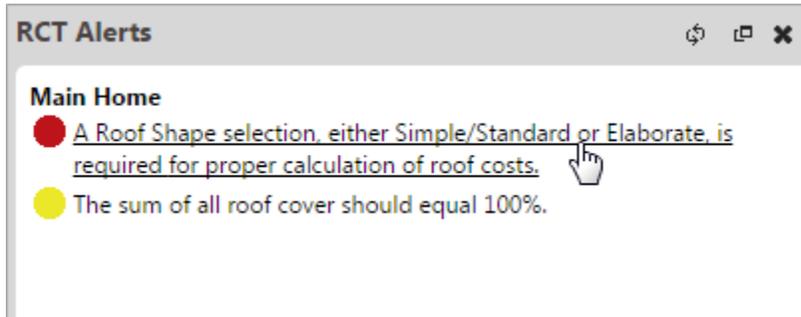


RCT Alerts

Locating the error or warning:

Errors and warnings are clickable. When you point your mouse cursor at an error or a warning, it will be underlined. Click it and the field that has the error will be highlighted.

Example:



RCT Alerts

Clicking the error in the example above will highlight the roof shape field.

Exterior

Roof

Roof Style/Slope: Gable, Slight Pitch [v] 100 % × User
[Add Roof Style/Slope](#)

Roof Cover: Tile, Clay [v] 75 % × User
[Add Roof Cover](#)
Add Roof Shape
[Add Skylights](#)

You can then click "Add Roof Shape" and make a selection.

Exterior

Roof

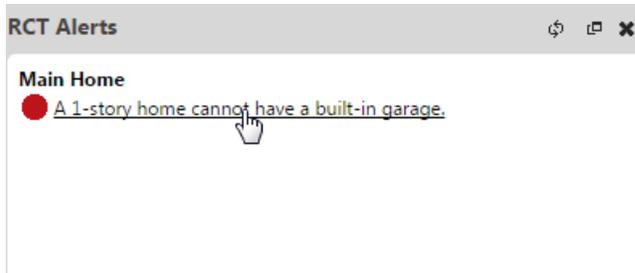
Roof Style/Slope: Gable, Slight Pitch [v] 100 % × User
[Add Roof Style/Slope](#)

Roof Cover: Tile, Clay [v] 75 % × User
[Add Roof Cover](#)

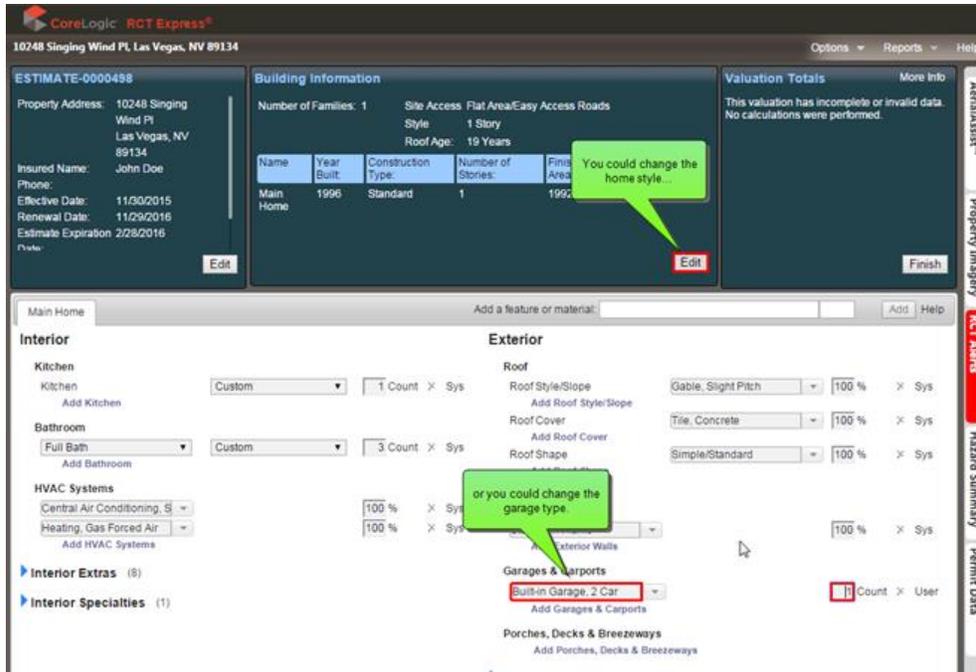
Roof Shape: -- Select -- [v] 1 Count × User
[Add Roof Shape](#)
[Add Skylights](#)

Then click **Calculate** in the Valuation Totals panel and the error will clear.

A situation could also exist where the error could be fixed in more than one place. For example, if a 1 story home style is selected and then a built-in garage is added, an error occurs. A 1 story home cannot have a built-in garage. So you could correct the error by either changing the home style or by changing the garage type. RCT Alerts will highlight both areas where the error could be fixed, in this case on the Building Information panel (Edit is highlighted to prompt you to open and edit that info) and on the materials panel where you can edit the garage type.



RCT Alerts



Valuation Page

Note: You can save a valuation that has both warnings and errors. You cannot calculate a reconstruction cost if errors exist

Hazard Summary

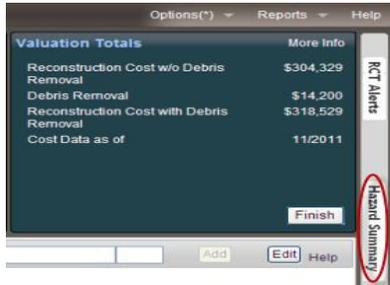
This section covers Hazard information in RCT.

Note: Hazard and Hail Insight™ are separately licensed services within the RCT program. These options will not display on sites that do not have a Hazard data or Hail Insight™ license.

CoreLogic Insurance & Spatial Solutions Group ensures accurate hazard identification using Geographic Information System (GIS) technology. Risk addresses are standardized using U.S. Parcel Boundary, Street Level and USPS data and are assigned a latitude and longitude. The hazard data needed to make precise underwriting decisions is returned to you. Thus, from one source, you can receive detailed hazard information. This service provides exact or pinpoint building locations that determine the type, proximity and severity of the hazard.

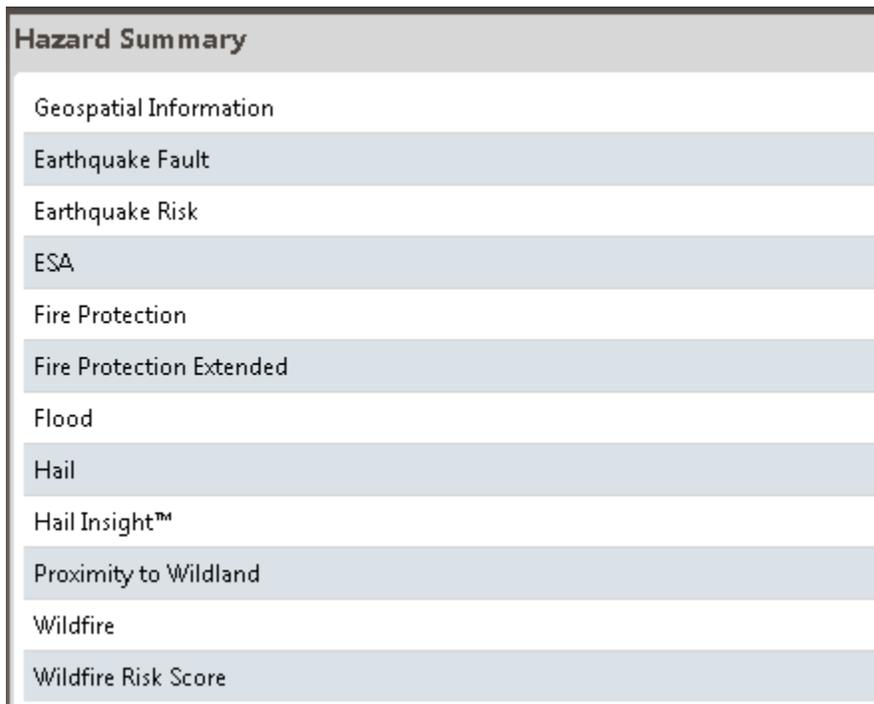
Note: Hazard information is state and risk area specific. So if you use a Florida ZIP code sinkhole data will display but if you enter in a different state sinkhole data may not display. Even within Florida sinkhole data will only display if the property is within nine miles of the risk.

Hazard information is displayed in a slide out panel on the right side of the Valuation page.



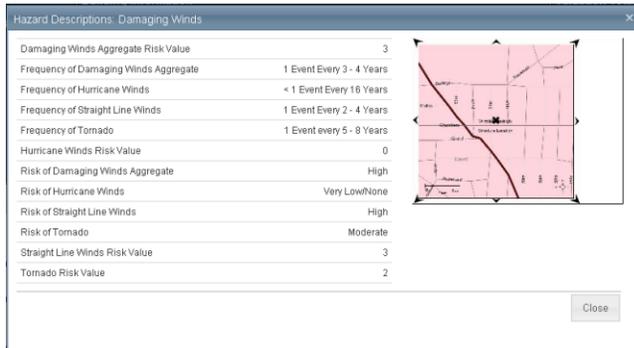
Hazard slide out panel

On the Valuation page click the **Hazard Summary** tab to display the panel.



Hazard Summary

Click a specific hazard item to display the details including the graphical map.



Hazard Description

There is a Hazard Report available in Reports.

Permit Data

The Permit Data feature provides information about building permits which have been pulled on a property. You can use this information to follow up with homeowners about possible unreported property change events.

Note: Permit Data is a separately licensed service. This option will not be displayed on sites that do not have a Permit Data license.

Permit data appears on the Standard and Detailed reports.



Permit Data Slide out panel

The system displays permit data in the slide out panel. On the Valuation Page click the **Permit Data** tab to display the panel.

Permit Data	
Jurisdiction:	City of Las Vegas, Department of Building and Safety
Permit Number:	47015
Permit Type:	OVER THE COUNTER PERMIT
Permit Issue Date:	7/18/2005
Description:	Fast Track Program Water Heater Installation - Tag #0381
Job Cost:	\$550
Permit Status:	None
Jurisdiction:	City of Las Vegas, Department of Building and Safety
Permit Number:	47015
Permit Type:	OVER THE COUNTER
Permit Issue Date:	7/18/2005
Description:	WATER HEATER
Job Cost:	\$550
Permit Status:	None

Permit Data

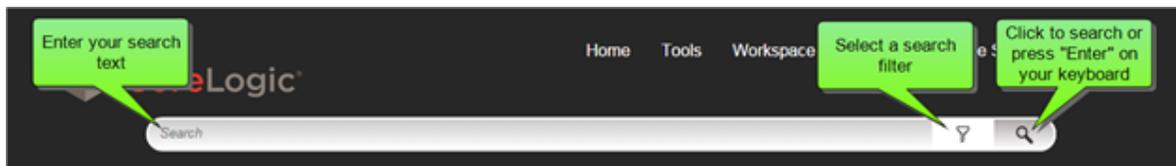
Help

Help is available throughout the RCT program. This section will discuss the various ways of accessing help and the information that displays.

In the upper right of every panel, you may click **Help** to access the help topic for the panel you are currently working on. For example, if you are on the dashboard and click Help, help information for the dashboard displays in the body of the help page. From there you may access specific information by clicking on any of the topic links.

Search the Help System

The fastest way to locate any topic within the help system is to do a search. The search bar is at the top of every topic and on the home page. You can search all the files or narrow your search by categories.



To search the help system:

- Enter the word or phrase you want to search for. By default, the system will search all the files of the help system.
- Click the magnifying glass icon (or press the Enter key on your keyboard) to search. To clear the search field press ESC on your keyboard.

The results of the search appear below the search bar. For example, if you searched for "hail" the results would appear as shown below:

The screenshot shows the CoreLogic website's search interface. The search bar contains the word "hail". Below the search bar, a message states "Your search for 'hail' returned 7 result(s)". Several search results are listed, each with a title and a brief description. A green callout box points to the title "Hail Proof" with the text "Click the name of a topic to display it." The search results include:

- Hail Proof**: A roof cover made of high impact laminated asphalt shingles. The shingles are composed of a heavyweight, non-woven fiberglass mat which is thoroughly impregnated and coated with modified asphalt for superior strength. Assumes custom roof material colors and patterns typical of high value homes. ...
- Hail Insight Settings**: To access this dialog select Tools > Configuration Settings and click the + to expand the Hail Insight™ Settings dialog. Hail Insight alerts are triggered based on threshold rule sets. Rules sets consist of an alert name, the alert message to be displayed, and defined ...
- Hazard Risks**: Using geographic information, risk data can be mapped to aid you in risk assessment. The list below identifies the types of hazards that you can select. Available Hazards: Label Description: Hail Insight™ This event-driven hail data provides a proxy to pre-existing roof damage caused by hail ...
- Roof Cover**: The available roof materials are listed below. Click a graphic or a name to display a full page description. Enter the percentage of each roof material found on the home. Enter a percentage between 0 and 100. Shingle, Cement Fiber Steel, Shingles, Aggregate Finish Copper, Standing Seam Aluminum

The names of the topics that contain your search word are displayed along with the first few words of the topic. Click the name of the topic to display it.

When you open the topic, the search words you used will be highlighted in yellow:

The screenshot shows the CoreLogic website's topic page for "Hail Proof". The breadcrumb trail reads "You are here: Materials > Roof > Roof Cover > Hail Proof". The main content area features a large image of a roof with the title "Hail Proof" above it. The word "Hail" in the title is highlighted in yellow. A green callout box points to the highlighted word with the text "Search words are highlighted...". To the right of the main content is a sidebar titled "Roof Cover" containing a list of roof materials. A green callout box points to a small icon in the top right corner of the page with the text "To remove the highlighting, click this icon...". The sidebar list includes:

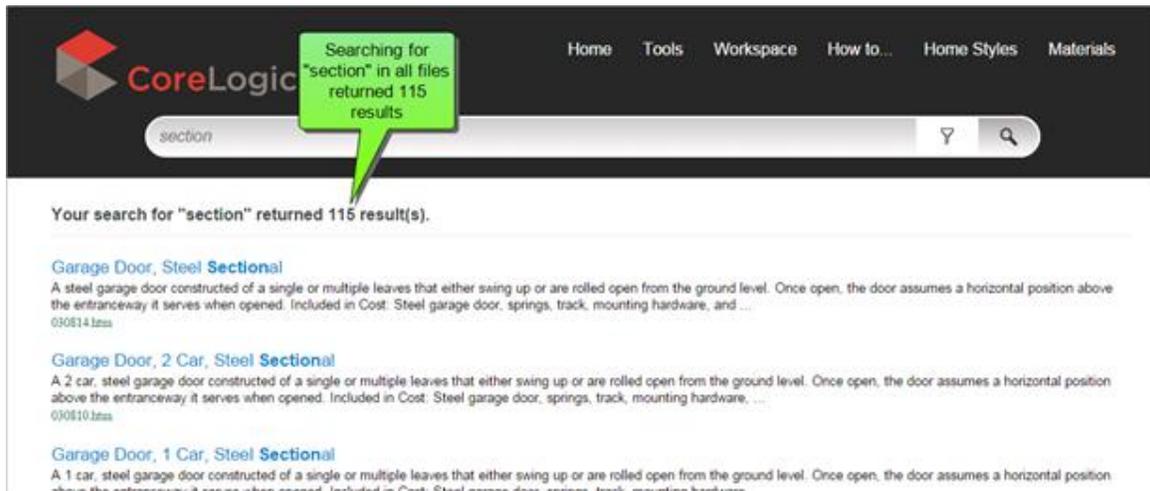
- Shingle, Cement Fiber
- Steel, Shingles, Aggregate Finish
- Copper, Standing Seam
- Aluminum, Corrugated
- Shingles, Wood
- Thatch
- Shingles, Aluminum
- Shingles, Wood, Fire Resistant
- Fiberglass, Translucent Panels
- Aluminum, Standing Seam
- Slate
- Foam
- Steel, Standing Seam
- Slate, Reinforced Fiber Composite
- Glass, Greenhouse
- Built-Up Tar and Gravel

You can remove the highlighting by clicking the **Remove Highlights** icon. The topic will then appear without highlights.

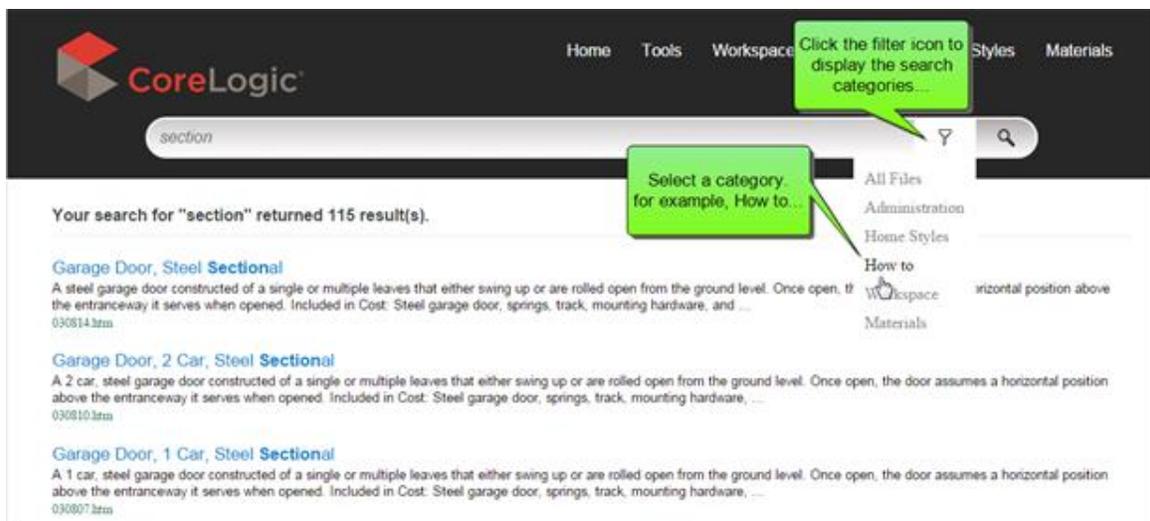
Narrow your search by using filters

Sometimes a search will return a large number of topics and it could be harder to find the one you're looking for. You can narrow your search by using search filters.

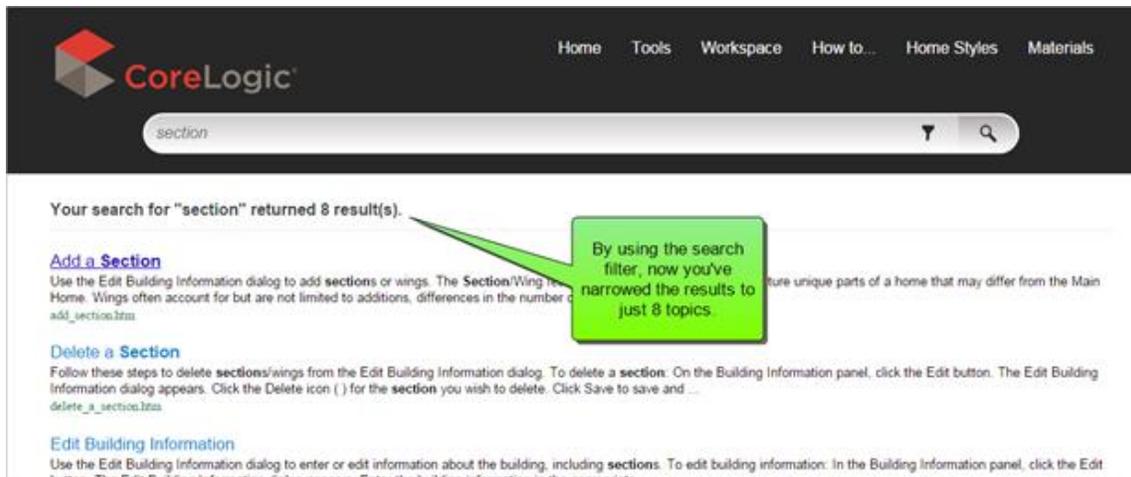
For example, if you wanted to search for the topic on how to add a new section, you may have just entered the word "section" and searched. The system returned 113 results with topics that contain that word! But by using a filter you can narrow your search down to just a few topics.



To narrow your search, select a search filter. Click the **Filter** icon and select one of the categories from the drop down list.



Once you select the category the system will search again but only for those topics within the category. So if you entered the word "section" and selected the category "how to" the search would be narrowed and only 8 results would be returned, making it much easier to find the topic you're looking for.



Note: Remember, that if you search within a category and can't find what you are looking for, just change the category to "All Files" and search again

Interactive Help

When you enter information in the Edit Building Information dialog, RCT provides an interactive help feature for home styles. Interactive help automatically enters pertinent information into the building information dialog after you make a selection from the help topic.

Important: If you select the help topics from other locations within the help system this feature is **not** available. It only appears when you select home styles in the **Edit Building Information** dialog.

To use interactive help with the Style field:

On the Edit Building Information dialog, click **Style** to display the help topic that shows all the available home styles.



Underneath each home style graphic is a "Select" link. Pick the home style you want and click **Select**. All pertinent information for that style is automatically entered into RCT.

Item Specific Help

When you are editing a valuation item specific help is available. You may access Help information by putting your cursor over the category and a question mark  will display. The question mark is a visual cue that help is available. It will access specific help about the item when you left click on it.



Item Specific Help

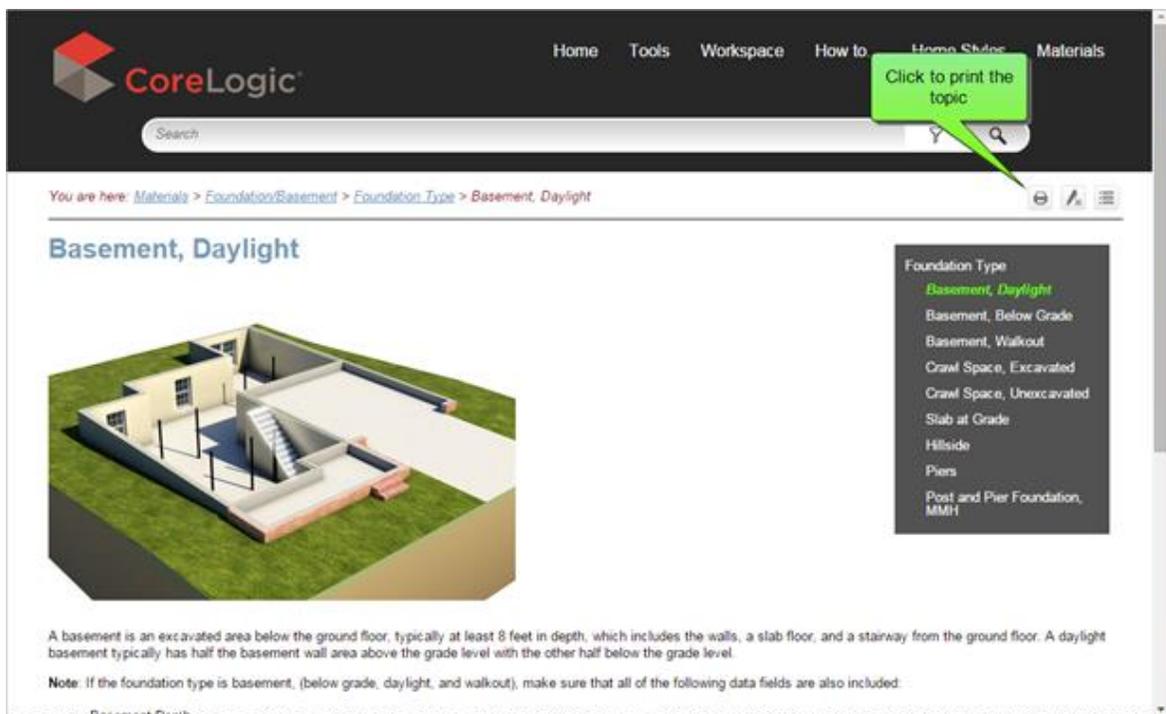
Print a Help Topic

Help topics may be printed.

To print a help topic:

Display the topic you want to print.

Click the **Print** icon () above the help topic.



Select the printer that you want to use and click **OK**.

Finish

When you have completed creating or editing the valuation you are working on, click **Finish** in the upper right of the valuation screen to save the valuation.



Valuation Totals	More Info
Reconstruction Cost w/o Debris Removal	\$271,716
Debris Removal	\$12,709
Reconstruction Cost with Debris Removal	\$284,425
Cost Data as of	11/2011

RCT Alerts
Hazard Sit

Finish

Finish

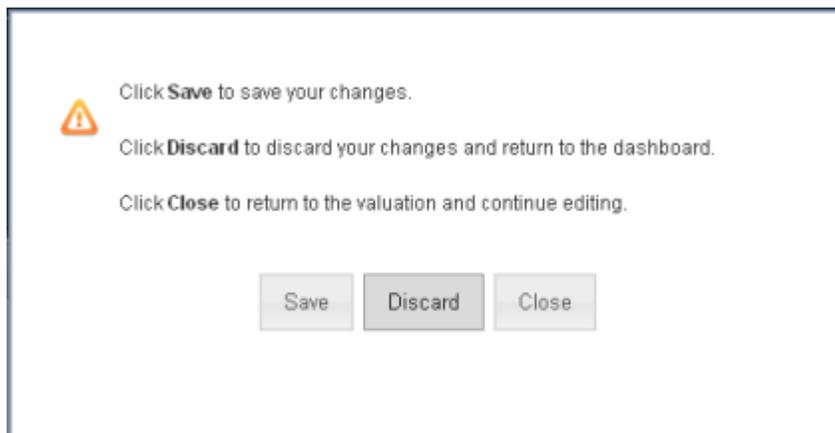
Once you click Finish a dialog displays with the following options:

Click **Save** to save your changes.

Click **Discard** to discard all the changes you have made in this session and return to the dashboard.

Click **Close** to return to the valuation and continue editing.

Note: To exit the valuation use Save, Discard, Close. Do not use the browser "X" to exit the program as the record will become locked.



Save, Discard, Close

Once you save the valuation, the system returns to the Valuation Dashboard.

Options

Purpose

This section explains the items available under the Options drop down menu on the Valuation page

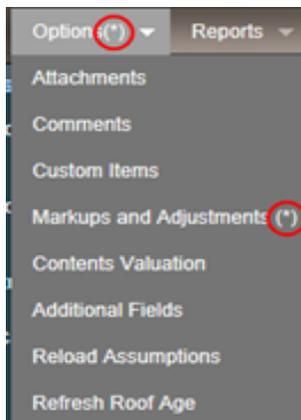
Objectives

Upon completion, you will be able to:

- Add attachments to a valuation
- Add comments to a valuation
- Create custom items and add them to a valuation
- Get a depreciated value through Markups and Adjustments
- Add Contents Valuation
- Update Additional Fields
- Reload Assumptions
- Refresh Roof Age

The Options Menu is accessed by clicking on the Options drop down menu in the upper right of the Valuations page.

Note: The Options available are based on separately licensed services (Contents) within the RCT program and configuration options selected by a particular company. You may not have access to all the options covered in this workbook.



Options Menu

Attachments

Attachments allow you to add items such as photos, legal documents, or architectural drawings to the valuation.

You can include the following file types:

- Graphics (.bmp, .gif, .jpg, .png)
- Portable Document Format (PDF)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls)

To add attachments:

On the Valuation Page, select **Attachments** from the **Options** menu. The Attachments dialog opens and displays any attachments currently added.



Attachments

Click **Add Attachments**. The **Add Attachment** dialog opens.

Use the **Browse** button to locate the attachment you want to add. Once you locate the file you want to use, click **Save**. The file path and name is shown in the Attachment Name field.



Add Attachment

Add a caption and any notes if desired.

Click **Save**. The file is uploaded and displayed in the Attachments dialog.

If you have multiple attachments use the navigation buttons to scroll through them. Click an attachment to open it.

To edit an attachment:

On the Valuation page, select **Attachments** from the **Options** menu. The Attachments dialog opens and displays any attachments currently added.

Select the attachment you want to edit and click Edit. The **Update Attachment** dialog opens.



Edit Attachment

Edit the caption or notes fields, then click **Save**.

To delete an attachment:

On the Valuation page, select **Attachments** from the **Options** menu. The Attachments dialog opens and displays any attachments currently added.

Select the attachment you want to delete and click **Delete**. The **Delete Attachment** dialog opens.



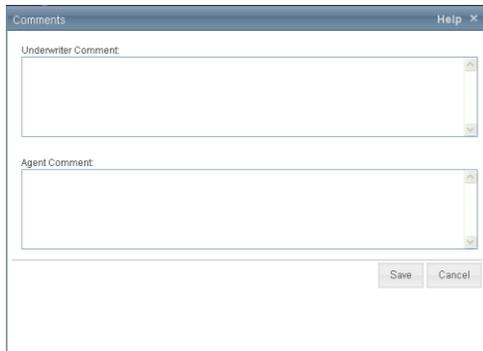
Delete Attachment

Under the question **Are you sure you want to delete this attachment?** click **Yes** to delete the attachment.

Comments

You may add comments to a valuation. The comments will appear either after the materials list or valuation totals depending on which report you are viewing. Comments only print on the **Standard Report**, the **Detailed Report** and the **Data Entry Report**. There are two types of comments, Underwriter or Agent comment. Which type of comment you are allowed to enter will depend on your user role. Each comment may contain a maximum of 511 characters.

Note: Permission to view or edit comments is based upon your user role defined by your Administrator.



The Comments dialog box has a title bar with 'Comments' and a 'Help' icon. It contains two text input areas: 'Underwriter Comment' and 'Agent Comment'. At the bottom right, there are 'Save' and 'Cancel' buttons.

Comments

To add comments to a valuation:

Open a valuation

On the **Options** menu of the Valuation page, select **Comments**. The Comments dialog will open.

Enter your remarks for the underwriter or agent comments.

Click **Save**.

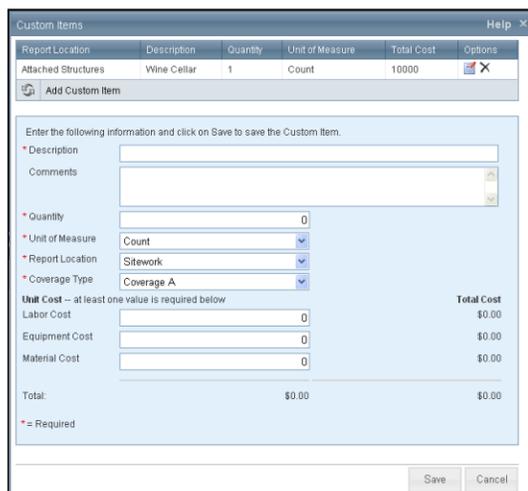
Custom Items

Use the Custom Items dialogue to add materials or items found in the home that are not available within the existing RCT choices. You can add a custom item whenever you enter or edit valuation data.

To add custom items:

From the **Options** menu, click **Custom Items**. The Custom Items dialog opens. You can add a new custom item or update or delete any custom items already defined for the valuation. You can edit any existing custom item by clicking  or delete an existing item by clicking .

Click **Add Custom Item**.



The Custom Items dialog box has a title bar with 'Custom Items' and a 'Help' icon. It features a table with the following data:

Report Location	Description	Quantity	Unit of Measure	Total Cost	Options
Attached Structures	Wine Cellar	1	Count	10000	 

Below the table is an 'Add Custom Item' button. The main area contains the following fields:

- Description**: Text input field
- Comments**: Text area
- Quantity**: Text input field with value 0
- Unit of Measure**: Dropdown menu with 'Count' selected
- Report Location**: Dropdown menu with 'Sitework' selected
- Coverage Type**: Dropdown menu with 'Coverage A' selected

Below these fields is a section for 'Unit Cost - at least one value is required below' with a 'Total Cost' column:

	Total Cost
Labor Cost	\$0.00
Equipment Cost	\$0.00
Material Cost	\$0.00
Total:	\$0.00

At the bottom, there are 'Save' and 'Cancel' buttons.

Custom Items

Enter the information for the custom item. Required fields are indicated with an asterisk. The following fields are used to define custom items.

- **Description** (required): This is a brief description of the custom item you are entering. This description prints on the data entry report. You may enter up to 70 characters.
- **Comments**: Enter any comments that can help define the custom item.

Note: Custom items display on the Standard, Detailed, Data Entry and Home Owners reports.

- **Quantity** (required): Enter the actual number of the custom items. This number is used to calculate the total cost. This quantity prints on the detailed report.
- **Unit of Measure** (required): Select the unit of measure for the custom item. This unit of measure (UOM) prints on the detailed report. Use the drop down list to select the appropriate unit. Using the UOM Lump Sum is covered separately on the next page.
- **Report Location** (required): Enter the material system location for the custom item you are defining. This controls which material system the custom item will be grouped with on reports.
- **Coverage Type** (required): Enter the coverage type (coverage A or coverage B) for the custom item you are defining. Use the drop-down list to select the coverage type.

Note: The individual costs (labor, equipment, material) can be combined to reach the total cost, but at least one individual cost must be entered for each custom item. For example, an amount may only be entered in material to account for the entire unit cost of the item.

- **Unit Cost** (at least one value is required): Unit Cost can consist of per unit cost for labor, equipment or material. Enter a dollar amount between 0 - 10,000.00. You can include decimal amounts (for example, 1000.50) but do not enter the dollar signs or commas. The total cost will be calculated based on the total amount entered for labor, equipment and material multiplied by the custom item quantity. For example, if the total for labor, equipment and material equals \$1,000.00 and the quantity is 10 then the total cost would be \$10,000.00

Click **Save**. Repeat this process for any addition custom items you wish to add.

To add custom items using Lump Sum as Unit of Measure:

Open a valuation

From the **Options** menu, click **Custom Items**. The Custom Items dialog opens. Any custom items already defined will be shown. You can edit any existing custom item by clicking  or delete an existing item by clicking .

Click **Add Custom Item**.

Custom Items Lump Sum

Enter the information for the custom item. Required fields are indicated with an asterisk. The following fields are used to define custom items.

- **Description** (required): This is a brief description of the custom item you are entering. This description prints on the data entry report. You may enter up to 70 characters.

Note: The ability to enter Custom Items using Lump Sum Cost is configurable in RCT and your company may or may not use it.

- **Comments:** Enter any comments that can help define the custom item.
- **Unit of Measure** (required): Select Lump Sum as the unit of measure.
- **Report Location** (required): Enter the material system location for the custom item you are defining. This information appears on the data entry report.
- **Coverage Type** (required): Enter the coverage type (coverage A or coverage B) for the custom item you are defining. Use the drop-down list to select the coverage type.
- **Total Cost** (required): Enter the total cost of the item.

Click **Save**. Repeat this process for any addition custom items you wish to add.

Mark-ups and Adjustments

Markups and Adjustments allow the user primarily to apply depreciation to the valuation. Other functionality may be available based on company configuration.

To enter depreciation for the valuation:

On the Valuation page, select **Markups and Adjustments** from the **Options** menu. The Markups and Adjustments dialog opens. The system default for depreciation is **None**.

Markups & Adjustments

Select the method of depreciation you wish to use to calculate depreciation.

- Select **Calculate Based on Effective Age** and you will need to provide the effective age based on years and the condition of the dwelling. Both of these options are subjective based on your judgment.
- Select **Use Depreciation Percentage** to set that as the method of depreciation. You would then enter a percentage to the left of the % to set the depreciation for this valuation. The percentage is based on your own calculation often based on your own companies' depreciation best practices.

When you have completed your entries, click **Save**.

Contents Valuation

A contents valuation estimate is created from the **Contents Valuation** panel found in the Options menu.

Note: Contents valuation is a separately licensed service in RCT. This option will not be displayed on sites that do not have a Contents Valuation license.

Contents Valuation

To create a contents valuation:

- From the valuation screen, select **Options > Contents Valuation** to open the dialog.
- Enter the location and head of household information. Some information such as the address, type of home, finished living area, and name may come from the building information if it exists in the valuation already. If the address and finished living area is pre-populated from the valuation, that information cannot be edited on this panel. You can edit

type of home and name on this dialog and the valuation will be updated when **Save** is clicked.

Note: When adding additional occupants enter a range for age between 1 and 150. For infants under one year of age, use 1 year.

- Enter additional occupants by clicking **Add Another Occupant** and entering the information. You can add up to 5 additional occupants.
- Enter the optional information by selecting all the items that apply.
- Click **Save**. The contents value estimate will be calculated and the dialog will close.

Note: If you make changes to any of the parameters and then click Save again to regenerate the estimate, it is a new billable transaction event.

The Valuation Totals Pane will display the estimated contents value.



Valuation Totals	More Info
Reconstruction Cost w/o Debris Removal	\$344,009
Debris Removal	\$16,047
Reconstruction Cost with Debris Removal	\$360,056
Depreciation	\$14,402
Actual Cash Value	\$345,654
Estimated Contents Value	\$64,000

Finish

Valuation Totals

Click **More Info** on the Valuation Totals pane to display details of the valuation totals including the contents estimate, broken down by inventory category.

Valuation Totals		Help x
Coverage A		
Reconstruction Cost w/o Debris Removal		\$344,009
Debris Removal		\$16,047
Reconstruction Cost with Debris Removal		\$360,056
Depreciation		\$14,402
Actual Cash Value		\$345,654
Inventory Category		
Furniture and Furnishings		\$13,176
Pet supplies		\$8,422
Apparel - Men		\$6,686
Tools, Hardware, Lawn and Garden		\$6,065
Electronics and Computers		\$5,584
Appliances		\$4,268
Sports, Recreation and Fitness		\$3,800
Jewelry, Watches and Accessories		\$2,866
Books, Magazines, Recorded Audio and Video		\$2,148
Artwork and Collectible		\$1,743
Other household items		\$1,516
Textiles		\$1,249
Toys, Games, Arts and Crafts		\$925
Dinnerware and Cookware		\$985

Valuation Totals with Contents Information

The contents estimate results will be displayed in the Standard, Detailed and Home Owner reports.

Additional Fields

Additional fields are custom fields that can be used to pass through data that will not affect the calculation of reconstruction cost. Additional fields can be enabled for specific user roles. When Additional fields are used in a valuation, the information is included on the standard, detailed, and comparison reports. An administrator configures and manages Additional fields. A user can view or enter information into the fields for a valuation (if their user role is enabled for this feature).

Note: Your Company may or may not use Additional Fields.

To enter or view information in Additional fields:

- In a valuation, select **Options > Additional Fields**. The Additional Fields dialog opens.
Example: (Field names are for demo purposes. Actual field names are defined when creating additional fields.)

Additional Fields Example

- Enter values in the appropriate fields. Some values may be selected from a dropdown list. Some fields have multiple items that you can select. Click in the blank field to display the choices and then select one or more items. Currency fields automatically insert a \$ symbol. Date fields have a calendar icon (📅); click the icon to select a date from a calendar.
- Click **Save** when done.

Additional fields with values entered appear on Detailed, Standard, and Comparison reports.

Reload Assumptions

Note: Once you click on Reload Assumptions there is no stopping the process or undo option after it is completed.

On the Valuations page, select **Reload Assumptions** from the **Options** menu and the system will clear all the data in the valuation and reapply the available information.

The Knowledge Table assumptions data that are applied in a valuation are determined by some of the input fields. If you make a significant change to one of these fields, such as the ZIP or postal code, finished living area, year built, construction type, number of families, or home style, then you should reload the assumptions.

Note that when you reload assumptions any material information (material selections or changes, quantity or count or square feet, etc.) you have entered about the home is overwritten. You will need to re-enter this material information if it is still desired.

Refresh Roof Age

Selecting this option triggers the Roof Age lookup to update the roof age with the latest data available. If the original roof age lookup data was overwritten by the end-user that value will be overwritten when the new lookup is executed.

Note: Clicking on Refresh Roof Age is a billable event and will be charged to the customer. Your company may or may not allow this feature.

To refresh roof age:

- Open the valuation that you want to update.
- Select **Options >Refresh Roof Age**. The Edit Building Information dialog opens showing the refreshed data.
- Click **Save** on the Edit Building Information dialog.
- Save the valuation.

The screenshot shows the 'Edit Building Information' dialog box. The 'Roof Age' field is highlighted with a red oval, showing a value of 18 years. Other fields include 'Number of Families' (1), 'Site Access' (Flat Area/Easy Access Roads), 'Style' (2 Story), 'Year Built' (1996), 'Construction Type' (Standard), and 'Number of Stories' (2). Scores for 'Roof Age Confidence Score' (Medium), 'Overall Score' (Medium), 'Total Living Area Score' (Medium), 'Year Built Score' (High), and 'Number of Stories Score' (High) are also displayed.

Roof Age and Roof Confidence Refresh

Reports

Purpose

This section explains the various reports available in RCT along with how to download, print and email these reports

Objectives

Upon completion, you will be able to:

- Access the eight reports available in RCT and have an explanation of what each report contains
- Download reports
- Print reports
- Email reports

Reports in RCT

There are ten reports currently available in RCT. The available reports are:

Standard Report

The Standard report contains the general information, comments, cost summary, building information and materials/components summary.

Detailed Report

The Detailed report contains the general information and cost breakdown by cost type (framing walls, roof and so on).

Data Entry Report

The Data Entry report contains all the data entered for the valuation, except for the attachments. This includes the general information, comments, building data, (including length/width data if entered) special conditions, materials/components summary, custom items, and cost markups and adjustments.

Home Owner Notification Report

This report is intended to inform the homeowner of the home features and cost components used to produce their reconstruction cost estimate. The cost component detailed on the report includes labor, materials and supplies, demolition and debris removal, contractors overhead, profit and permits, and architects' plan. This report meets the requirements as defined by the California Department of Insurance regulations, effective June 27, 2011.

Note: The Home Owner Notification Report is only available if the property is located in California.

Attachments Report

The Attachments report contains the attachments (photos, PDF files, and so on) for the valuation.

Note: The Attachments Report, Hazard Report, InterChange Source Report and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Hazard Report

The Hazard report contains the general information, standardized address information and hazard summary information.

Note: The Attachments Report, Hazard Report, InterChange Source Report and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Home Owner Report

The Home Owner report contains the general information, building information, material/components summary, and the total replacement cost.

InterChange Summary Report/Property Pre-fill Report

This report displays a summary of all the building data characteristics, the materials, and the quantity information found within the InterChange database for the specified residence.

Using InterChange (Property Pre-fill for Canadian addresses) data, RCT Express populates the appropriate valuation data fields. The system then uses the default material selections from the MSB knowledge tables to fill in any fields that have not already been populated with InterChange data.

Note: The Attachments Report, Hazard Report, InterChange Source Report and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Note: InterChange is used for addresses in the United States. Property Pre-fill is used for Canadian addresses.

Property Imagery Report

The property imagery report contains all the images that are available for the property through the Property Imagery feature.

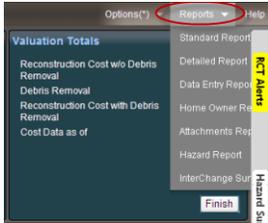
Note: The Attachments Report, Hazard Report, InterChange Source Report and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Comparison Report

The Comparison report feature allows side-by-side comparison of two different versions of the same policy or estimate. The Comparison report is accessed from the Dashboard and is explained under Access Reports. The comparison is only available if at least two versions of the valuation are available.

Access Reports

Accessing reports from the Valuation Page



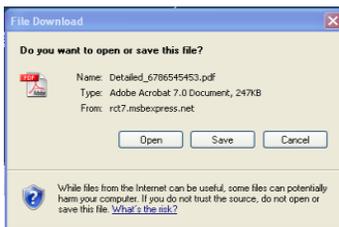
Reports

To access reports:

Open a valuation

From the Valuation page, in the upper right, select the **Reports** drop down menu and select the specific report you wish to generate. A file download dialog appears.

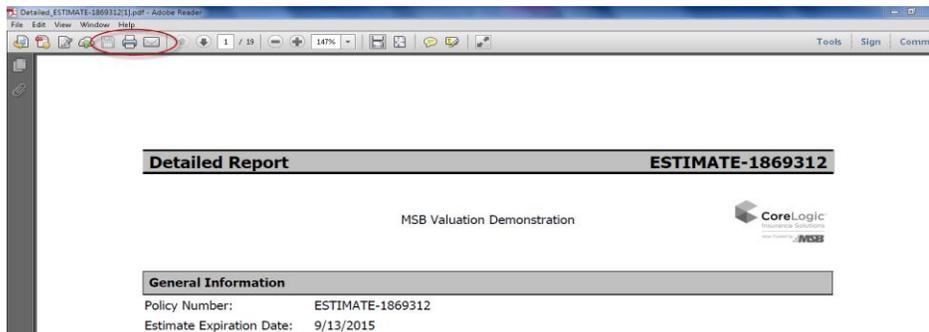
Note: Reports may also be generated from the Dashboard. The Comparison report may only be accessed from the Dashboard.



File Download

Select **Open** or **Save**. Open will display the report as a PDF file. Save prompts you for a location to save the file. Once opened it will display the report.

If you open the report, you can preview it and then you may print, download and email the report.



Report Options

-  **Save a Copy** Click the icon to save a copy to your hard drive. If you save the file to your hard drive, select where you would like to save it on the **Save a Copy** screen and click **Save**.
-  Click the Print icon to print the report.
-  Click the Email icon and it will display an email with the report as an attachment. Fill in the email as you normally would and when complete, click **Send**.

Accessing Reports from the Dashboard

To generate a Comparison Report from the Dashboard, do the following:

On the Dashboard select the valuation that you want to generate a comparison report from and click on the plus + to the left of the type.

Policy Number	Insured Name	Address	City	State
#788545453		3902 N 61ST ST	Milwaukee	WI
Type	Create Date	Updated Date	Source	Compare
<input checked="" type="checkbox"/> EST	02/08/2012	02/08/2012	Express	
<input type="checkbox"/> EST	02/08/2012	02/16/2012	Express	
<input type="checkbox"/> POL	02/24/2012	02/24/2012	Express	
<input type="checkbox"/> POL	02/24/2012	02/24/2012	Express	
<input type="checkbox"/> POL	02/24/2012	02/24/2012	Express	
<input checked="" type="checkbox"/> POL	02/27/2012	02/27/2012	Express	

Comparison Report

All the copies of the valuation will display. Select two of the copies you want to compare and click **Compare**.

The **Comparison Report** displays. Any differences between the two copies of the valuation display highlighted in yellow.

From the same window you may also select one copy of the valuation, click the download icon  and generate any of the other reports from the menu that displays.

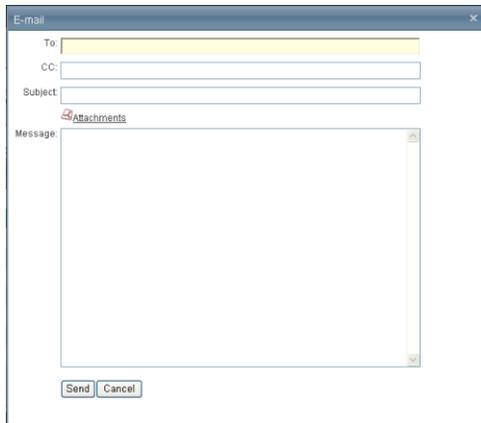
To download or email a copy of a report from the Dashboard do the following:

Select the valuation you want to download a report from or email a report to and on the far right is an array of icons.

To download a report, click the download icon  and generate any of the reports from the menu that displays.

To email a report, click the email icon  and the e-mail dialog displays. Enter the e-mail address of the person you want to send the file **To**. You can also enter a **Subject** and a **Message**.

Note: The system automatically attaches the Home Owner Report.

**E-mail dialog**

Click **Send** to email the report.

Mobile-Manufactured Housing (MMH)

Purpose

This section explains what Mobile Manufactured Housing is and how to create a valuation for MMH, including any information unique to it.

Objective

Upon completion, you will be able to:

- Properly identify Mobile Manufactured Housing
- Create a valuation for Mobile Manufactured Housing
- Understand items that are unique to Mobile Manufactured Housing

This section covers the Mobile Manufactured Housing component of RCT. Since many of the screens and entry fields are the same as for the other housing types, this section will only cover any differences or any additional information. This overview covers both Multi-Wide and Single Wide housing with additional discussion of Starter Homes and additionally you will also find a section covering what Mobile Manufactured Housing is not.

Mobile Manufactured Housing, Multi-Wide Definition

A manufactured home is a single-family house constructed entirely in a controlled factory environment, built to federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). Multi-wide homes are residential structures that consist of two or more single units that are joined together at the site to make one living unit. The assembled homes are typically 23, 28, or 32 feet wide and can be as long as 80 feet, however 42 feet and 50 feet are typical.

Once delivered, the home needs to be bolted together, set on piers or a basement and have the water, sewer, and electrical connected. If more than one story, a crane is used to stack one unit on top of the other. Additional services are often done when the home is first set such as installing skirting connecting the air conditioner and removing the hitch and wheel assemblies.

They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red permanently attached HUD label must be attached to each transportable section of the home. The label would be found on what would be considered the rear exterior of the home when in transit.

Note: For both Multi-Wide and Single-Wide housing, the delivery, setup and installation fees are not included in the cost. These costs must be added using the appropriate Setup Fees material selection under Exterior Walls.

Mobile Manufactured Housing, Single-Wide Definition

A manufactured home is a single-family house constructed entirely in a controlled factory environment, built to federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). Single-wide homes are residential structures that consist of one unit that is 8 to 18 feet wide and up to 80 feet long, built and towed to the site.

Once delivered, the home needs to be bolted together, set on piers or a basement and have the water, sewer, and electrical connected. If more than one story, a crane is used to stack one unit on top of the other. Additional services are often done when the home is first set such as installing skirting, connecting the air conditioner and removing the hitch and wheel assemblies.

They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red permanently attached HUD label must be attached to each transportable section of the home. The label would be found on what would be considered the rear exterior of the home when in transit.

Mobile Manufacture Housing, Starter Home Definition

Starter Homes are less costly, smaller versions of the Single-Wide and Multi-Wide Mobile Manufactured housing. Distinguishing characteristics of starter homes are:

- Typically constructed with 2" x 3" studs that are 24" on center
- Heating system has a single duct down the middle of the home and does not extend to the perimeter of the home
- Thin interior walls and doors that are generally 3" thick
- Instead of taping the walls and ceilings, there is a very basic chair rail and crown molding throughout to cover the wall seams
- The sinks and faucets are generally plastic or other lightweight material
- Toilets and sinks share one master shut-off valve for the entire home

Mobile Manufactured Housing is not:

- Site Built Homes: Site Built homes are built entirely "on-site" using traditional building techniques.
- Modular homes: A modular home is a factory-built in very large sections (sometimes 2 sections) and transported to the site and installed.
- Panelized homes: Panelized homes are built in large sections and delivered to the site to be assembled and installed. These sections include entire walls with siding, windows, doors, and wiring.
- Pre-cut homes: Pre-cut homes are made in the factory where materials are cut to specific sizes and follow design specifications. The materials are delivered to the site where they are assembled and installed.
- Mobile homes: Mobile homes are factory-built homes manufactured prior to June 15, 1976 when HUD code went into effect.
- Trailer coaches: Trailer coaches originated in the 1920's and were intended for vacationing and camping.

Creating a MMH Valuation

To create a MMH valuation do the following:

On the Dashboard place a checkmark in **Mobile Manufactured Home** dialog box next to **Create New Valuation**

CoreLogic RCT Express[®]

Create New Valuation Condo/Co-Op Mobile-Manufactured Home Renters (Contents Only)

Address, City, State, ZipCode Use Advanced Entry

Create New Valuation

Enter the address including the ZIP code in the Create New Valuation field on the Dashboard and click **Create Valuation**. There is no InterChange data available when an MMH home is created.

If the address you entered is not recognized as a valid USPS or Canadian postal address the system may prompt you to Select a Standardized Address and may display one or more address options from which you may choose on the **Select Standardized Address** panel. Under the **Select** column select the appropriate address and click the **Select Standardized Address** button, or click the **Use the User Entered Address** button to proceed with no pre-filled address specific information. It will display the **Edit Building Information** panel.

Edit Building Information Help x

* Section Name: Main Home

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

* Home Style: Single-Wide

* Year Built:

* Number of Stories: 1

* Finished Living Area: Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Perimeter: Automatically Calculate Perimeter
 Measured Perimeter: Linear feet

Roof Age: Years

Calculated Total Living Area: 0
The system will calculate this number based on your entries.

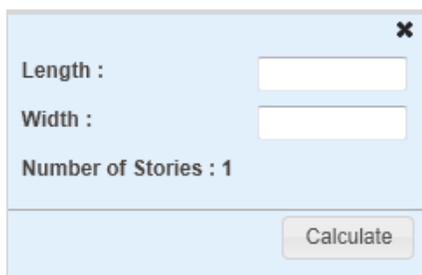
Foundation Type: [Add Foundation Type](#)

Foundation Materials: [Add Foundation Materials](#)

Edit Building Information

The Edit Building Information page will display entry fields specific only to Mobile Manufactured Housing. You may enter following information:

- **Section Name:** Defaults to Main Home and cannot be modified. Also, you do not have the ability to create sections or wings for MMH.
- **Number of Families:** Defaults to 1 and is not modifiable. An MMH home is always a single family home
- **Site Access:** Select the type of access available to the home's location. It may be a remote rural area, mountain or hillside area, island, etc., by clicking the drop down list and choosing the appropriate access.
- **Style:** Select the home style for the home you are creating. For MMH you have four options, Multi-Wide, Single-Wide, Multi-Wide Starter Home, Single-Wide Starter Home. There is also a **More** option to select non-MMH style homes if for some reason the home isn't an MMH home and you need to switch it to another style of home.
- **Year Built (required):** The year built must be after 1950.
- **Number of Stories (required):** This is the total number of stories for the home. Enter the number of floors above ground.
- **Finished Living Area (required):** Finished living area is the total floor area of the home less any built-in garage area or any finished basement area. To enter the total living area for mobile-manufactured homes, use the actual dimensions, (length x width of the box) not the dimensions, from the hitch tip to the end of the unit. Avoid using the dimensions on the HUD label, as they are the nominal dimensions from the hitch tip to the end of the box. Using this as the total living area for the home could result in additional living area that does not exist, thereby causing overvaluation of the home. You may also use the calculator icon  to calculate the finished living area by entering the length and width of the home and clicking on **Calculate**.



Length :

Width :

Number of Stories : 1

Calculate

Calculate

- **Calculated Total Living Area:** The calculated total living area is the area of all floors and the area of any built-in garages for the main home based upon the exterior dimensions. This number is system generated based on entries in Finished Living Area and in Built-in Garage.
- **Foundation Type** Based on information already entered the system will display a default foundation type. You can click on the down arrow and select another option. You can change the percentage of the existing foundation type to less than 100% then click on **Add Foundation Type** and add another type and have more than one. You can click on  to remove a foundation type. Your foundations types do need to total 100%.

Foundation Type: %
[Add Foundation Type](#)

Foundation Type

- **Foundation Materials** displays information based on the foundation type. The example below is for a basement below grade. Of all the foundation types, basement would show you the most information and offer you the most options to make changes or additions. In this example available options are:
- **Foundation Materials** has a default material. You can click on the down arrow and select another option. You can change the percentage of the existing material to less than 100% then click **Add Foundation Materials** and have more than one. You can click to remove a material. Your materials need to total 100%.
- **Basement Stairs** has a default. You can click on the down arrow and select another option. You can change the number staircases in the box next to **Count**. You can click on **Add Basement Stairs** and select an additional type of basement stairs. You can click and remove a staircase.
- **Number of Basement Levels** will have a defaulted number that can be changed by entering a different number in the box next to **Count**. You can click and remove number of basement levels.
- **Basement Depth** will have a default depth that can be changed by entering a different number in the box to next to **Linear Feet**. You can click and remove basement depth.
- **Basement Finish** allows you to click on **Add Basement Finish** if there is a finished basement and designate whether it is a standard or custom finish or both. If you need to remove it click to remove it.

Foundation Materials: %
[Add Foundation Materials](#)

Basement Stairs: Count
[Add Basement Stairs](#)

Number of Basement Levels: Count

Basement Depth: Linear Feet

Basement Finish: [Add Basement Finish](#)

Foundation Materials

- **Perimeter (required):** Use this option to enter the perimeter. Using the option buttons, click a perimeter option then either select the applicable shape or enter a linear footage. The options are:

Automatically Calculate Perimeter: This is the system default for Mobile Manufactured Housing. The system calculates the perimeter based on the number of stories and the Finished Living Area entered.

Measured Perimeter: Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.

Roof Age

The roof age is displayed in the Building Information pane on the valuation screen and on the Edit Building Information dialog. When a valuation is created RCT will provide the roof age and the roof age confidence score. Roof Age is available for all types of homes.

Note: Roof Age prefill is a separately licensed service. This option will not be displayed on sites that do not have a Roof Age license.

You may manually enter or overwrite the prefilled roof age on the Edit Building Information dialog. If the prefilled roof age is manually overwritten, the roof age confidence score is removed.

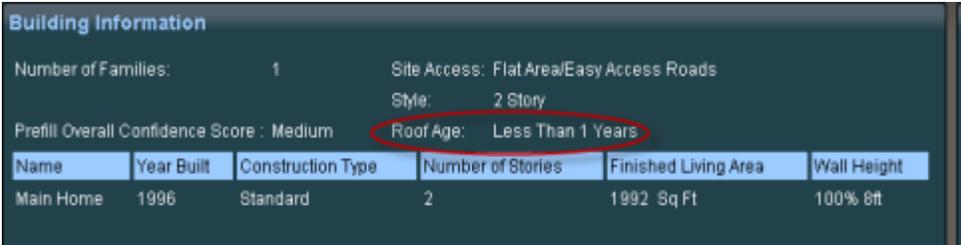
Options for setting the roof age confidence threshold are High, Medium, Low and Modeled. The minimum roof confidence score selected will determine the least acceptable confidence score to be provided for a given address. For example, setting the minimum confidence score to “Low” means that roof agrees with confidence scores of high, medium or low should be returned by the system and displayed to the end user, but that modeled scores should be excluded. In this example modeled roof age results would not be displayed and the roof age data entry field on the Building Information Panel would remain null unless the end user provides a roof age. To receive all returned roof age and confidence score results the minimum confidence score setting should be Modeled.

The roof age confidence score is displayed on the Edit Building Information dialog.

The roof age and confidence score may be updated by selecting **Options > Refresh Roof Age** on the valuation screen. For more information on this please see the related topic in the Options portion of this workbook.

The screenshot shows the 'Edit Building Information' dialog box. At the top, it says 'Section Name: Main Home'. Below that, there is a 'Number of Families' field with a value of 1. The 'Roof Age' field is highlighted with a red oval and contains the value '18' followed by 'Years'. Below the 'Roof Age' field, the 'Roof Age Confidence Score' is set to 'Medium'.

Roof Age and Confidence Score Pm Edit Building Information



Roof Age on Building Information Pane

Roof age and roof age confidence score are displayed on the Standard and Detailed reports

When you have completed all entries in Edit Building Information click **Save** to save the information and the Valuation page will display.

Mobile Manufactured Housing items & features

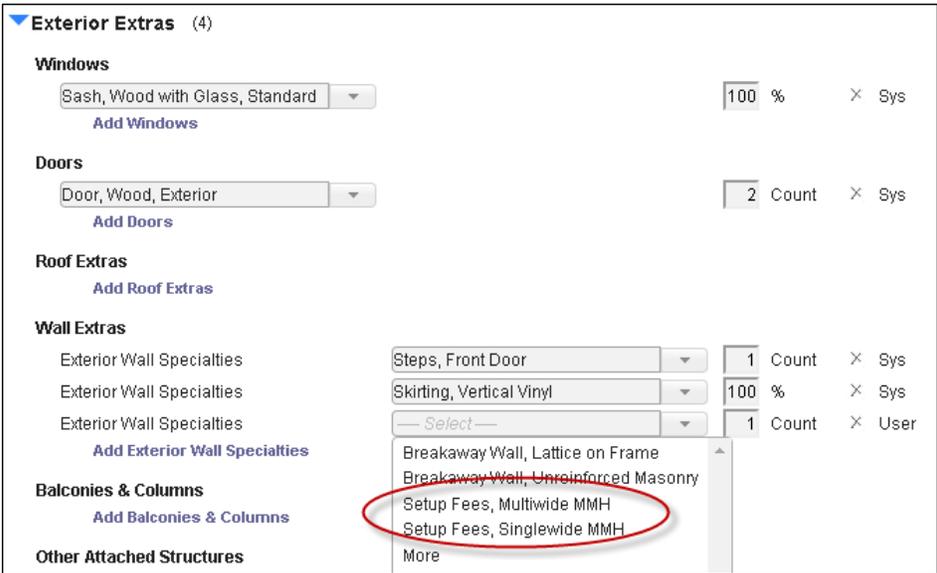
Once an MMH valuation is created there are a number of things that can be done on the valuation page specific to MMH buildings. These include setup fees, 3-wall additions, hinged roofs and historical depreciation.

Note: The Material Panel is configurable. The item locations for setup fees, 3-walled additions and hinged roofs may be located elsewhere on the Material Panel in the site you are using.

To add setup fees to your valuation:

On the valuation page, on the material panel go to **Exterior Extras**, then go to **Wall Extras** and click the edit icon  and it will open the items that already exist there and also allows you to add additional items.

Choose **Add Exterior Wall Specialties** and click on the down arrow to display everything available. You will find **Setup Fees Multiwide MMH** and **Setup Fees Singlewide MMH**.



Setup Fees

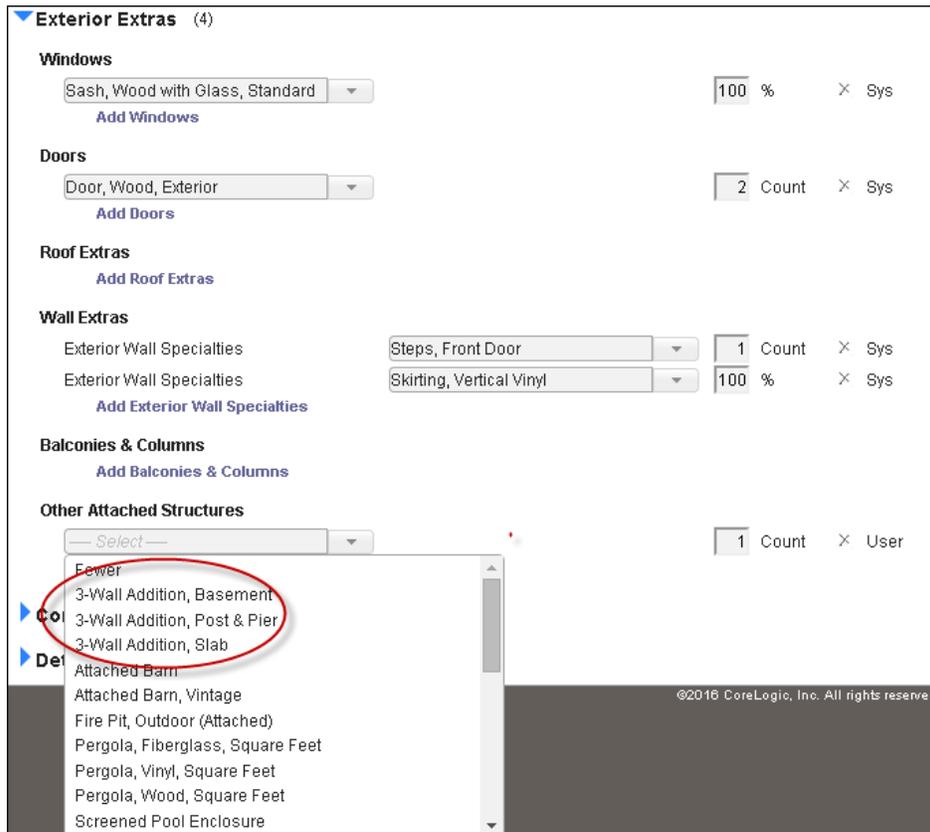
Select the appropriate setup fee and enter the number of setup fees needed for the home being valued. The system will default to one. Once you have completed all your entries click the **Save** icon .

To add 3-Wall additions to your valuation:

On the material panel of the Valuation page go to **Exterior Extras**, then to **Other Attached Structures** and click the edit icon  which will open the items that already exist (if there are any) and allow you to add additional items.

Click **Add Other Attached Structures**, then click the down arrow to display everything available. You will find listed there **3-Wall Addition Post & Pier**, **3-Wall Addition Slab** and **3-Wall Addition Basement**.

Note: To see and use 3-Wall Addition Basement click **More** to display all available options.



3 Wall Addition

Note: 3-Wall Additions are additions added to a mobile manufactured house that are not mobile manufactured but built like a site built home

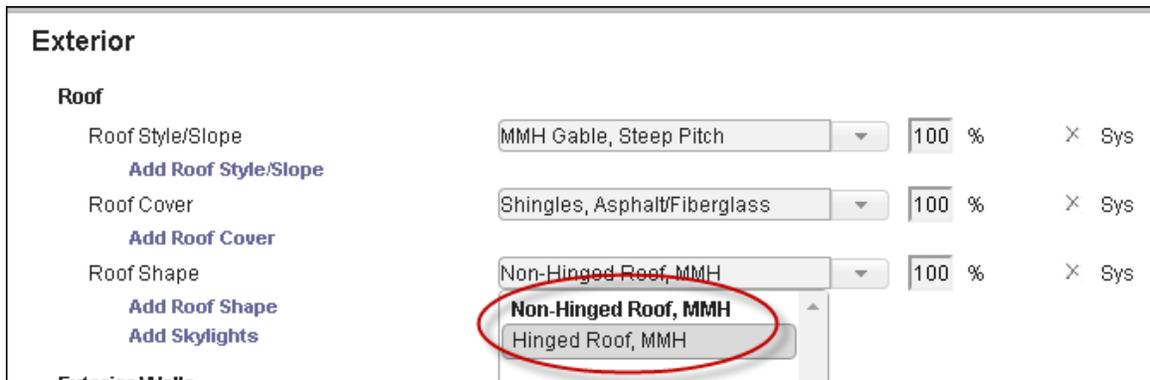
Select the appropriate addition and enter the total square feet for it. Once you have completed all your entries click the **Save** icon .

To add a hinged roof to your valuation:

On the material panel of the Valuation page select **Roof** and click the edit icon.  which will open the items that already exist there and also allow you to add additional items.

Note: A home may have a hinged roof for transportation under bridges during delivery.

Go to **Roof Shape** and click on the down arrow to display everything available. The system defaults to **Non-Hinged Roof MMH**. If the house has a hinged roof, select **Hinged Roof MMH**.



Exterior

Roof

Roof Style/Slope: MMH Gable, Steep Pitch 100 % × Sys
 Add Roof Style/Slope

Roof Cover: Shingles, Asphalt/Fiberglass 100 % × Sys
 Add Roof Cover

Roof Shape: Non-Hinged Roof, MMH 100 % × Sys
 Add Roof Shape
 Add Skylights

Exterior Walls

Hinged Roof

Click the **Save** icon .

To apply depreciation to a mobile manufactured home:

From the valuation page select the **Options** menu in the upper right and choose **Markups and Adjustments**.

The Markups and Adjustments dialog box will display.

For mobile manufactured homes you may apply **Historical Depreciation**. Historical depreciation estimates the value of the home if it were to be replaced with a home found on the open market. The concept behind historical depreciation is based upon the principle that a willing buyer would not pay more for a home than what it would have cost originally. This would be true if the home were new or 10 years old.



Markups and Adjustments Help ×

Historical Depreciation

None
 Use Historical Depreciation

Depreciation

None
 Calculate Based on Effective Age Years Condition

Use Depreciation Percentage %

Save Cancel

Markups and Adjustments

You may also apply physical depreciation to the home the same way you were able to with non-MMH homes. Details regarding physical depreciation are located in the chapter titled Options and the topic is Markups and Adjustments.

When you have completed your entries click **Save**.

Condo/Co-Op

Purpose

This section explains how to create a valuation for a Condo/Co-Op and including anything that is unique to it.

Objective

Upon completion, you will be able to:

- Create a valuation for a Condo/Co-Op
- Understand items that are unique to a Condo/Co-Op

This style is used to calculate the costs typically covered by a condo or co-op policy. The costs include the inside features like partition materials (for example, drywall, plaster, and so on), wall, floor and ceiling coverings, kitchen and baths. It does not and should not include the foundation, exterior walls, roof, framing or detached structures.

Creating a Condo/Co-Op Valuation

To create a Condo/Co-op valuation do the following:

On the Dashboard place a checkmark in **Condo/Co-Op** dialog box next to **Create New Valuation**

The screenshot shows the 'Create New Valuation' dialog box in the CoreLogic RCT Express interface. The 'Condo/Co-Op' radio button is selected and circled in red. The dialog box includes a text input field for the address and a 'Create Valuation' button.

Create New Valuation

Enter the address including the ZIP code in the Create New Valuation field on the Dashboard and click **Create Valuation**.

If the address you entered is not recognized as a valid USPS or Canadian postal address the system may prompt you to Select a Standardized Address and may display one or more address options from which you may choose on the **Select Standardized Address** panel. Under the **Select** column select the appropriate address and click the **Select Standardized Address** button, or click the **Use the User Entered Address** button to proceed with no pre-filled address specific information. It will display the **Edit Building Information** panel.

Edit Building Information

* Section Name: Main Home

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

* Home Style: Condo/Co-Op

* Year Built:

* Construction Type: Standard

* Number of Stories: 1

* Finished Living Area: Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Calculated Total Living Area: 0
The system will calculate this number based on your entries.

Foundation Type: [Add Foundation Type](#)

Foundation Materials: [Add Foundation Materials](#)

* Wall Height: % Feet
% Feet
% Feet

* Perimeter: Calculate using Shape: Rectangular...
 Measured Perimeter: Linear feet

Roof Age: Years

Exit without Saving Add a Section or Wing Save

Edit Building Information

To edit building information you may enter the following:

Number of Families: Select the appropriate number of families from the drop down list. The default is 1 family. This is the number of family units (1 through 4 for the U.S. or 1 through 6 for Canada) in the residence.

Note: The number of families (along with the ZIP/postal code, year built, style and home size) is used in the cost calculations and also to set the default material selections for the home.

Site Access: Select the type of access available to the home's location by clicking the drop down list and choosing. It may be a remote rural area, mountain or hillside area, island, etc.

Style: The style of the home will default to Condo/Co-Op but there is a **More** option available if for some reason you need to switch to another style of home.

Year Built (required): Enter the year this section of the residence was built, using a full four-digit year between 1870 and the current year.

Note: The Construction Type option is not available in the Advanced Entry Method or for Mobile Manufactured Housing

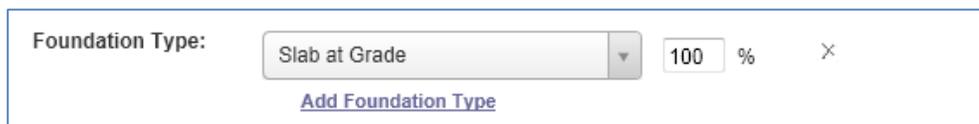
Construction Type (required): Based on the year built, the Construction Type will default to either Vintage or Standard. Each construction type will set default materials for the exterior, interior and substructure. Depending on how your system is configured you may have an option of Standard/Vintage.

Number of Stories (required): This is the total number of stories for the home. Enter the number of floors above ground. If there is a fraction of a story, enter it as a decimal, not as a fraction (for a 1-1/2 story home enter as 1.5). You may enter any fraction of a story necessary like 1.33 or 1.66.

Finished Living Area (required): Finished living area is the total finished floor area of the main home or section. Do not include any built-in garage area and any finished basement area, or bi-level unfinished lower level area. Finished living area is used to calculate the total living area.

- **Calculated Total Living Area:** The calculated total living area is calculated by the system. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

Foundation Type Based on information already entered the system will display a default foundation type. You can click on the down arrow and select another option. You can change the percentage of the existing foundation type to less than 100% then click on **Add Foundation Type** and add another type and have more than one. You can click on ✕ to remove a foundation type. Your foundations types do need to total 100%.



Foundation Type: Slab at Grade 100 % ✕
[Add Foundation Type](#)

Foundation Type

Foundation Materials displays information based on the foundation type. The example below is for a basement below grade. Of all the foundation types, basement would show you the most information and offer you the most options to make changes or additions. In this example available options are:

- **Foundation Materials** has a default material. You can click on the down arrow and select another option. You can change the percentage of the existing material to less than 100% then click **Add Foundation Materials** and have more than one. You can click ✕ to remove a material. Your materials need to total 100%.
- **Basement Stairs** has a default. You can click on the down arrow and select another option. You can change the number staircases in the box next to **Count**. You can click on **Add Basement Stairs** and select an additional type of basement stairs. You can click ✕ and remove a staircase.
- **Number of Basement Levels** will have a defaulted number that can be changed by entering a different number in the box next to **Count**. You can click ✕ and remove number of basement levels.
- **Basement Depth** will have a default depth that can be changed by entering a different number in the box to next to **Linear Feet**. You can click ✕ and remove basement depth.
- **Basement Finish** allows you to click on **Add Basement Finish** if there is a finished basement and designate whether it is a standard or custom finish or both. If you need to remove it click ✕ to remove it.

Foundation Materials:	Concrete	100 %	×
	Add Foundation Materials		
Basement Stairs:	Staircase, Basement, w/Railing	1	Count ×
	Add Basement Stairs		
Number of Basement Levels:	1	Count	×
Basement Depth:	8	Linear Feet	×
Basement Finish:	Add Basement Finish		

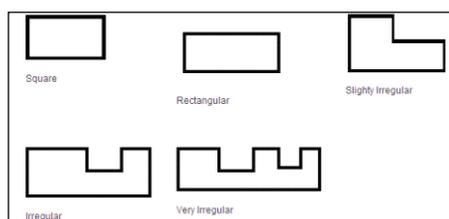
Foundation Materials

Wall Height (required): This is the vertical distance from the finished floor surface to the ceiling above it. This is also known as story height or floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

Note: Measuring from the top of a finished floor to the ceiling above it will give you the wall height or floor to ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor to floor height, which will get the exterior wall size and area correct.

Perimeter (required): Use this option to enter the perimeter or select the shape of the home. Using the option buttons, click a perimeter option then either select the applicable shape or enter a linear footage. The options are:

- **Calculate Using Shape:** Select this option if you want the system to automatically calculate the perimeter based upon the shape of the home or section, then click the drop down arrow select one of the available shapes.



Shapes

- **Measured Perimeter:** Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.

Note: It is important to account for the perimeter of the home when you are breaking the home into Main Home and Wings to ensure that any shared walls between the main home and the wing are not counted twice Always account for all the walls of the perimeter of the main home and only the additional walls of the wing.

Roof Age

The roof age is displayed in the Building Information pane on the valuation screen and on the Edit Building Information dialog. When a valuation is created RCT will provide the roof age and the roof age confidence score. Roof Age is available for all types of homes.

Note: Roof Age prefill is a separately licensed service. This option will not be displayed on sites that do not have a Roof Age license.

You may manually enter or overwrite the prefilled roof age on the Edit Building Information dialog. If the prefilled roof age is manually overwritten, the roof age confidence score is removed.

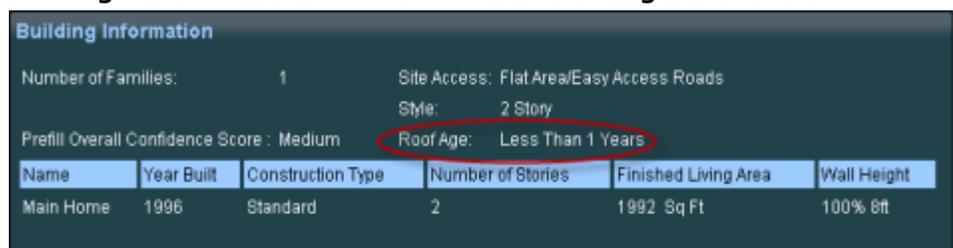
Options for setting the roof age confidence threshold are High, Medium, Low and Modeled. The minimum roof confidence score selected will determine the least acceptable confidence score to be provided for a given address. For example, setting the minimum confidence score to “Low” means that roof agrees with confidence scores of high, medium or low should be returned by the system and displayed to the end user, but that modeled scores should be excluded. In this example modeled roof age results would not be displayed and the roof age data entry field on the Building Information Panel would remain null unless the end user provides a roof age. To receive all returned roof age and confidence score results the minimum confidence score setting should be Modeled.

The roof age confidence score is displayed on the Edit Building Information dialog.

The roof age and confidence score may be updated by selecting **Options > Refresh Roof Age** on the valuation screen. For more information on this please see the related topic in the Options portion of this workbook.



Roof Age and Confidence Score Pm Edit Building Information



Roof Age on Building Information Pane

When you have completed entering the building information if you need to add a section click **Add a Section or Wing** at the bottom of the dialog. Click **Save** to save and update the information. If any errors exist they will be displayed after clicking Save. You may also click **Exit without Saving** to exit the screen without saving any information. You will be returned to the Valuation page.

Add a Section or Wing

The Section/Wing feature of RCT offers the ability to capture unique parts of a home that may differ from the Main Home. Wings often account for but are not limited to additions, differences in the number of stories or unique floor plans. RCT allows you to divide the home into the Main Home and wing areas.

Note: The number of wings you are able to create are determined by your product license. If you are only licensed to value Main Street homes, you may only create two wings. If you are licensed for High Value homes, you may create up to nine wings. If you are licensed for both Main Street and High Value, you may create up to nine wings even on a Main Street home though it is unlikely you would ever run across the need to do so.

Only use a Wing to account for additions if the addition has significant differences in age, material type or methods of construction. Wings may also be used for homes that have a different number of stories, whether an addition or not, when the portion is clearly identifiable from the main home and contains differing attributes. This can apply when the home has a significant difference in style between the Main Home and the Wing or a difference in construction, such as slab versus basement. While sometimes subjective, the use of wings should be justifiable as a result of a characteristic being substantially different.

Section Name: Main Home Year Built: Construction Type: Number of Stories: 1

* Section Name: Section 2

* Year Built:

* Construction Type: Standard

* Number of Stories: 1

* Finished Living Area: Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Calculated Total Living Area: 0
The system will calculate this number based on your entries.

Foundation Type: [Add Foundation Type](#)

Foundation Materials: [Add Foundation Materials](#)

* Wall Height: % Feet
% Feet
% Feet

* Perimeter: Calculate using Shape: Rectangular...
 Measured Perimeter: Linear feet

Exit without Saving Add a Section or Wing Save

Edit Building Information (Wing)

The **Edit Building Information** screen is minimally different for a wing than it is for a Main Home.

To create a section/wing you may enter the following:

At the top of the screen it displays general information regarding the Main Home. Select the + to open the Main Home detail. This will display the Main Home information. To access the wing data again, select the + by the wing to open the wing detail.

Section Name (required): You may assign a unique name to the section you are creating.

Note: Number of Families, Site Access and Style are not available when creating a wing.

Year Built (required): Enter the year this section of the residence was built, using a four-digit year between 1870 and the current year.

Construction Type (required): Based on the year built, the construction type will default to either Vintage or Standard. Each construction type will set default materials for the exterior, interior and

substructure. Depending on how your system is configured you may have an option of Standard/Vintage.

Number of Stories (required): This is the total number of stories for the home. Enter the number of floors above ground. If there is a fraction of a story, enter it as a decimal, not as a fraction (for a 1-1/2 story home enter as 1.5). You may enter any fraction of a story necessary like 1.33 or 1.66.

Finished Living Area (required): Finished living area is the total finished floor area of the main home or section. Do not include any built-in garage area and any finished basement area, or bi-level unfinished lower level area. Finished living area is used to calculate the total living area.

- **Calculated Total Living Area:** The calculated total living area is calculated by the system. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

Foundation Type Based on information already entered the system will display a default foundation type. You can click on the down arrow and select another option. You can change the percentage of the existing foundation type to less than 100% then click on **Add Foundation Type** and add another type and have more than one. You can click on **X** to remove a foundation type. Your foundations types do need to total 100%.

The screenshot shows a user interface for adding a foundation type. It includes a label 'Foundation Type:', a dropdown menu currently showing 'Slab at Grade', a percentage input field with '100' and a '%' sign, and a small 'X' icon for removal. Below these elements is a blue button labeled 'Add Foundation Type'.

Foundation Type

Foundation Materials displays information based on the foundation type. The example below is for a basement below grade. Of all the foundation types, basement would show you the most information and offer you the most options to make changes or additions. In this example available options are:

- **Foundation Materials** has a default material. You can click on the down arrow and select another option. You can change the percentage of the existing material to less than 100% then click **Add Foundation Materials** and have more than one. You can click **X** to remove a material. Your materials need to total 100%.
- **Basement Stairs** has a default. You can click on the down arrow and select another option. You can change the number staircases in the box next to **Count**. You can click on **Add Basement Stairs** and select an additional type of basement stairs. You can click **X** and remove a staircase.
- **Number of Basement Levels** will have a defaulted number that can be changed by entering a different number in the box next to **Count**. You can click **X** and remove number of basement levels.
- **Basement Depth** will have a default depth that can be changed by entering a different number in the box to next to **Linear Feet**. You can click **X** and remove basement depth.

- **Basement Finish** allows you to click on **Add Basement Finish** if there is a finished basement and designate whether it is a standard or custom finish or both. If you need to remove it click **X** to remove it.

Foundation Materials: Concrete 100 % X
[Add Foundation Materials](#)

Basement Stairs: Staircase, Basement, w/Railing 1 Count X
[Add Basement Stairs](#)

Number of Basement Levels: 1 Count X

Basement Depth: 8 Linear Feet X

Basement Finish: [Add Basement Finish](#)

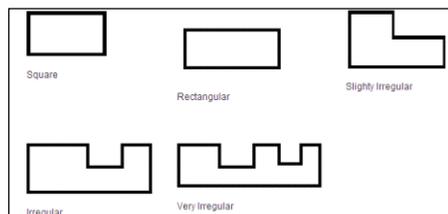
Foundation Materials

Wall Height (required): This is the vertical distance from the finished floor surface to the ceiling above it. This is also known as story height or floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

Note: Measuring from the top of a finished floor to the ceiling above it will give you the wall height or floor to ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor to floor height, which will get the exterior wall size and area correct.

Perimeter (required): Use this option to enter the perimeter or select the shape of the home. Using the option buttons, click a perimeter option then either select the applicable shape or enter a linear footage. The options are:

- **Calculate Using Shape:** Select this option if you want the system to automatically calculate the perimeter based upon the shape of the home or section, then click the drop down arrow select one of the available shapes.



Shapes

- **Measured Perimeter:** Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.

When you have completed the entries for the wing you are creating, click **Save** to save the wing and the Valuation screen displays or click **Add a Section or Wing** to create another wing.

Renters (Contents Only)

Purpose

This section explains how to create a valuation for Renters (Contents Only).

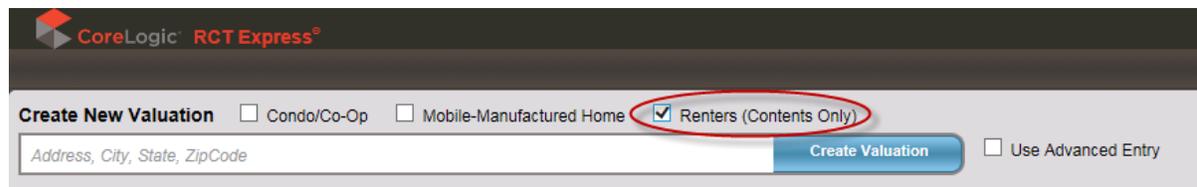
Objective

Upon completion, you will be able to:

- Create a valuation for Renters (Contents Only)
- Understand items that are unique to Renters (Contents Only)

To create a Renters (Contents Only) valuation do the following:

On the Dashboard place a checkmark in **Renters (Contents Only)** dialog box next to **Create New Valuation**



The screenshot shows the CoreLogic RCT Express interface. At the top, there is a header with the CoreLogic logo and 'RCT Express'. Below this is a navigation bar with the text 'Create New Valuation' followed by three radio buttons: 'Condo/Co-Op', 'Mobile-Manufactured Home', and 'Renters (Contents Only)'. The 'Renters (Contents Only)' radio button is selected and circled in red. Below the radio buttons is a text input field with the placeholder text 'Address, City, State, ZipCode'. To the right of the input field is a blue button labeled 'Create Valuation'. Further to the right is a checkbox labeled 'Use Advanced Entry'.

Create New Valuation

Enter the address including the ZIP code in the Create New Valuation field on the Dashboard and click **Create Valuation**. There is no InterChange data available when Renters (Contents Only) is created.

If the address you entered is not recognized as a valid USPS or Canadian postal address the system may prompt you to Select a Standardized Address and may display one or more address options from which you may choose on the **Select Standardized Address** panel. Under the **Select** column select the appropriate address and click the **Select Standardized Address** button, or click the **Use the User Entered Address** button to proceed with no pre-filled address specific information. It will display the **Policy Information** panel.

Required information is indicated with a red asterisk.

Policy Information

• Policy Information

- **Policy Number:** This is the unique identifier assigned to the valuation. When creating a new valuation, an estimate number (for example, Estimate-1000) is automatically filled in for you. To update the policy number field, click the Assign Policy Number icon . When entering the actual policy number, you can enter up to 30 characters. You can use symbols like dashes, apostrophes, quotes, and so forth. When you have completed entering the policy number click  to save.

Note: The policy number is a required field and must be unique. Depending on how your company accesses the valuation, you may or may not have to enter this information.

- **Effective Date:** This is the date when the policy is put into effect. Click the Calendar icon  to select the date from a calendar
- **Renewal Date:** This is the date when the policy is up for renewal. Click the Calendar icon  to select the date from a calendar.
- **Location Information**
 - **Property Address:** The property address will populate with the address used to create the valuation. It can be modified.
 - **Type of Home:** Select from **Own: Primary Residence**, **Own: Secondary/Vacation Residence** or **Rent**
 - **Finished Living Area:** Enter the square feet of the living area.
 - **Type of Home:** Select from **Single Family**, **Multi-Family**, **Condominium** or **Apartment**.

- **Head of Household**

- **Head of Household:** Enter the **Name, Age, and Gender (Male/Female)**. You may also designate if the Head of Household is **Married** and/or **Retired** by placing a check mark in the appropriate box.
- **Household Income:** Select the appropriate Household Income.

Household Income may or may not be required depending on your configuration settings. The household Income field may not appear on this dialog if it is not enabled. Administrators have the option to enable or disable household income field from Tools>Configuration Settings.

- **Additional Occupants**

- **Additional Occupants:** Click on **Add Another Occupant** to add any additional occupant. Repeat as needed. Up to 5 additional occupants can be added. The information required is **Occupant Age** and gender (**Male/Female**). To delete an additional Occupant, click **Remove**.

Additional Occupants

* **Occupant 1 Age:** [Remove](#)

* **Male** **Female**

[Add another occupant](#)

Additional Occupants

Note: When entering the age of the Head of Household enter a range from 19 to 150. When entering the age of Additional Occupants enter a range from 1 to 150. For infants under 1 year of age use 1 year.

- **Optional Information**

- **Optional Information-Select any that Apply:** Select from **Pet Owner, Hunting or Fishing Equipment, Camping Equipment, Boat Owner, ATV Owner** any that may be applicable.
- **Calculate:** Click **Calculate** to generate the contents estimate. The calculated results are displayed on the right hand pane of the dialog. You may scroll to see more of the information.

Note: If you make changes to any of the parameters and then click Calculate again to regenerate the estimate, it is a new billable transaction event.

- Select **Contents Report** from the **Reports** menu to generate a PDF report of the estimate. If Additional Fields have been configured, you can select the **Additional Fields** from the menu.

- Updating any of the required or additional fields requires a recalculation.

Policy Information * Policy Number: CONTENTS-100010676 Estimate Expiration Date: 7/21/2015 Renewal Date: 4/21/2016 Effective Date: 4/22/2015		Totals The contents valuation data has changed. Please click the Calculate button to update the contents estimate total.
Location Information * Property Address: 10248 Singing Wind Pl, Las Vegas, NV, 89134 * Type of Residence: <input type="radio"/> Own: Primary Residence <input type="radio"/> Own: Secondary/Vacation Home <input checked="" type="radio"/> Rent * Type of Home: <input type="radio"/> Single Family <input type="radio"/> Multi-Family <input type="radio"/> Condominium <input checked="" type="radio"/> Apartment * Finished Living Area: 1200 sq.ft.		
Head of Household * Name: John Johnson * Age: 48 <input checked="" type="radio"/> Male <input type="radio"/> Female <input checked="" type="checkbox"/> Married <input type="checkbox"/> Retired	Additional Occupants Add another occupant Optional Information - select any that apply <input checked="" type="checkbox"/> Pet Owner <input type="checkbox"/> Hunting or Fishing Equipment <input type="checkbox"/> Camping Equipment <input type="checkbox"/> Boat Owner <input type="checkbox"/> ATV Owner	
<input type="button" value="Calculate"/>		<input type="button" value="Finish"/>

Recalculation Message

- Click **Finish** to return to the Dashboard.

Advanced Entry

Purpose

This section explains how to create a new valuation using the Advanced Entry method of entering property data.

Objective

Upon completion, you will be able to:

- Create a valuation using the advanced entry method of data entry

Creating a New Valuation using Advanced Entry

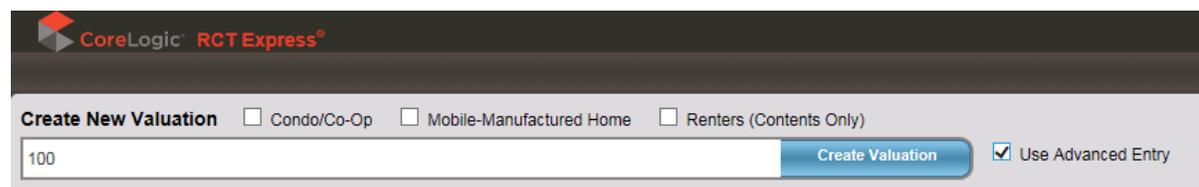
The Advanced Entry method is especially designed to be used by field estimating and inspection professionals assigned to evaluate truly unique mansion-grade homes. Advanced Entry enables field professionals to estimate even the most complex floor plans and designs including vertical and horizontal sections, multiple level basements, garages with finished living area, servant's quarters, and guest houses. Additional features include:

- Section specific material selection entry for highly detailed estimates
- Superstructure adjustments necessary for accurate high value construction costs
- Efficient material selection
- Extensive roof style, shape and pitch adjustments
- Wings/sections can be defined as coverage A or B
- Garage-specific wall, foundation, and material finishes
- Basement adjustments including multiple story basements, depth, material finishes, walkout, and exposed wall options.
- Location specific data and calculations for site access, foundations, and materials.

Note: This chapter will primarily cover items that are unique to Advanced Entry.

To create a new valuation using Advanced Entry:

On the dashboard place a checkmark in the **Use Advanced Entry** dialog box next to **Create New Valuation**.



The screenshot shows the CoreLogic RCT Express interface. At the top, there is a header with the logo and text 'CoreLogic RCT Express'. Below this is a navigation bar with the text 'Create New Valuation' and three radio button options: 'Condo/Co-Op', 'Mobile-Manufactured Home', and 'Renters (Contents Only)'. Below the navigation bar is a text input field containing the number '100'. To the right of the input field is a blue button labeled 'Create Valuation'. To the right of the 'Create Valuation' button is a checked checkbox labeled 'Use Advanced Entry'.

Create New Valuation

In the Create New Valuation field enter the address including the ZIP code and click on **Create Valuation**. There is no InterChange data available when Advanced Entry is used.

If the address you entered is not recognized as a valid USPS or Canadian postal address the system may prompt you to Select a Standardized Address and may display one or more address options from which you may choose on the Select Standardized Address panel. Under the **Select** column select the appropriate address and click the **Select Standardized Address** button, or click the **Use the User Entered Address** button to proceed with no pre-filled address specific information. It will display the **Edit Building Information** panel.

Edit Building Information (Advanced Entry)

*** Section Name:** Main Home

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

*** Home Style:** 1 Story

*** Year Built:** 1930

*** Number of Stories:** 1

*** Finished Living Area:** 5000 Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Calculated Total Living Area: 5000
The system will calculate this number based on your entries.

*** Section Type:** Whole House

*** Coverage Type:** Coverage A

Foundation Type: [Add Foundation Type](#)

Foundation Materials: [Add Foundation Materials](#)

*** Wall Height:** 100 % 10 Feet
% Feet
% Feet

*** Perimeter:** Linear feet

Roof Age: 22 Years

Roof Age Confidence Score: Modeled

Section Name: Section-2 Year-Built: Number-of-Stories:1

Exit without Saving Add a Section or Wing Save

Edit Building Information

Many of the items entered when using Advanced Entry are the same as when using standard entry, but some items are unique like Section Type and Coverage Type.

To edit building information you may enter the following:

Number of Families: Select the appropriate number of families from the drop down list. The default is 1 family. This is the number of family units (1 through 4 for the U.S. or 1 through 6 for Canada) in the residence.

Site Access: Select the type of access available to the home's location by clicking the drop-down list and choosing. It may be a remote rural area, mountain or hillside area, island, etc.

Style: Select the home style for the section you are creating. Your choice may be as simple as choosing the number of stories to as complex as choosing a style like Colonial, Ranch, Victorian, etc. If the style you choose is a **Bi-Level**, **Raised Ranch** or **Split Foyer** style home, if any portion of the lower level is unfinished go to the **% Lower Level Unfinished** option at the bottom of the screen and enter the percentage.

Year Built (required): Enter the year this section of the residence was built, using a full four-digit year between 1799 and the current year.

Note: The Construction Type option is not available in the Advanced Entry Method. The construction type for advanced entry always defaults to standard.

Number of Stories (required): This is the total number of stories for the home. Enter the number of floors above ground. You can change the number of stories for some styles, in which case the Number of Stories field is enabled. For other styles, the number of stories cannot be changed, so the field remains disabled. If there is a fraction of a story, enter it as a decimal, not as a fraction (for a 1-1/2 story home enter 1.5). For a Cape Cod with an upper floor smaller than the first floor, enter 1.5 or 1.75, depending on the amount of finished area on the upper floor. You may enter any fraction of a story necessary like 1.33 or 1.66.

Note: For styles such as bi-level, tri-level, split level and raised ranch, the number of stories will automatically be set during calculation.

Finished Living Area (required): Finished living area is the total finished floor area of the main home or section. Do not include any built-in garage area and any finished basement area, or bi-level unfinished lower level area. Finished living area is used to calculate the total living area.

- **Calculated Total Living Area:** The calculated total living area is calculated by the system. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

Note: Measuring from the top of the floor to the top of the next floor adds the joist area into the calculation, which will make the exterior wall size and area correct.

Section Type (required): Section Type is unique to advanced entry. In addition to being able to divide the home into the main home and one or more sections, you can also specify the section type (for example, whole house, vertical or horizontal for the main home and additionally basement, garage, etc. for additional sections). By using the horizontal section choices, you can identify whether or not a section includes the ground floor of the building (this means that the foundation, roof area and perimeter can be calculated based upon the ground floor area of the specific section).

Coverage Type (required): Coverage Type is unique to advanced entry. For individual sections, you can specify whether the cost for that section is part of coverage A or coverage B. The Main Home is always coverage A and that cannot be changed, but each additional section can be either coverage A or coverage B depending on the section type selected. When applicable, use the drop-down list to select a coverage option.

Foundation Type Based on information already entered the system will display a default foundation type. You can click on the down arrow and select another option. You can change the percentage of the existing foundation type to less than 100% then click on **Add Foundation Type** and add another type and have more than one. You can click on **X** to remove a foundation type. Your foundations types do need to total 100%.

Foundation Type: Slab at Grade 100 % **X**
[Add Foundation Type](#)

Foundation Type

Foundation Materials displays information based on the foundation type. The example below is for a basement below grade. Of all the foundation types, basement would show you the most information and offer you the most options to make changes or additions. In this example available options are:

- **Foundation Materials** has a default material. You can click on the down arrow and select another option. You can change the percentage of the existing material to less than 100% then click **Add Foundation Materials** and have more than one. You can click **X** to remove a material. Your materials need to total 100%.
- **Basement Stairs** has a default. You can click on the down arrow and select another option. You can change the number staircases in the box next to **Count**. You can click on **Add Basement Stairs** and select an additional type of basement stairs. You can click **X** and remove a staircase.
- **Number of Basement Levels** will have a defaulted number that can be changed by entering a different number in the box next to **Count**. You can click **X** and remove number of basement levels.
- **Basement Depth** will have a default depth that can be changed by entering a different number in the box to next to **Linear Feet**. You can click **X** and remove basement depth.
- **Basement Finish** allows you to click on **Add Basement Finish** if there is a finished basement and designate whether it is a standard or custom finish or both. If you need to remove it click **X** to remove it.

Foundation Materials: Concrete 100 % **X**
[Add Foundation Materials](#)

Basement Stairs: Staircase, Basement, w/Railing 1 Count **X**
[Add Basement Stairs](#)

Number of Basement Levels: 1 Count **X**

Basement Depth: 8 Linear Feet **X**

Basement Finish: [Add Basement Finish](#)

Foundation Materials

% Lower Level Unfinished is the percentage of the residence that has an unfinished lower level (lowest level). This applies to bi-level, split-foyer and raised ranch styles.

Note: Do not include built-in garage area when calculating the percentage of the lower level that is unfinished.

To enter the percentage lower level unfinished:

On the Edit Building Information panel, make sure the Home Style is set to either bi-level, split-foyer or raised ranch. The % lower level unfinished field appears once one of those home styles is selected.

Enter the percentage of the residence that has an unfinished lower level by **% Lower Level Unfinished**.

The screenshot shows the 'Edit Building Information' panel with the following fields and values:

- Home Style:** Bi-Level (highlighted with a red oval)
- * Year Built:** 1960
- * Construction Type:** Standard
- * Number of Stories:** 2
- * Finished Living Area:** 2000 Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area
- Calculated Total Living Area:** 2000
The system will calculate this number based on your entries.
- Foundation Type:** Slab at Grade (100%)
- Foundation Materials:** Concrete (100%)
- % Lower Level Unfinished:** 1% (highlighted with a red oval)

% Lower Level Unfinished

Wall Height (required): This is the vertical distance from the finished floor surface to the ceiling above it. This is also known as story height or floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

Note: Measuring from the top of a finished floor to the ceiling above it will give you the wall height or floor to ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor to floor height, which will get the exterior wall size and area correct.

Perimeter (required): Use this option to enter the perimeter of the home. For advanced entry you may only enter the measured perimeter of the section/wing you are currently working on. Also, when entering the perimeter of a section in advanced entry you will need to enter the measurements of the perimeter for all the levels in the section not just the ground floor as you would if you use the standard entry method.

Roof Age

The roof age is displayed in the Building Information pane on the valuation screen and on the Edit Building Information dialog. When a valuation is created RCT will provide the roof age and the roof age confidence score. Roof Age is available for all types of homes.

Note: Roof Age prefill is a separately licensed service. This option will not be displayed on sites that do not have a Roof Age license.

You may manually enter or overwrite the prefilled roof age on the Edit Building Information dialog. If the prefilled roof age is manually overwritten, the roof age confidence score is removed.

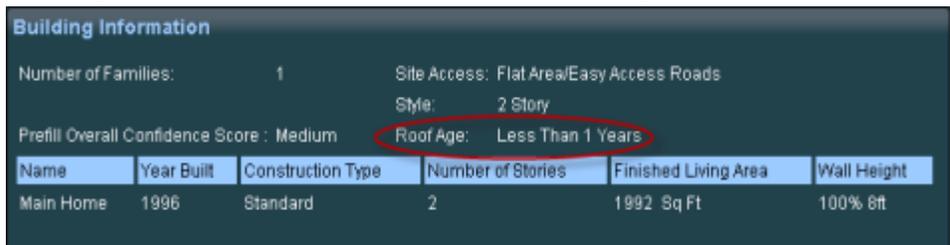
Options for setting the roof age confidence threshold are High, Medium, Low and Modeled. The minimum roof confidence score selected will determine the least acceptable confidence score to be provided for a given address. For example, setting the minimum confidence score to “Low” means that roof ages with confidence scores of high, medium or low should be returned by the system and displayed to the end user, but that modeled scores should be excluded. In this example modeled roof age results would not be displayed and the roof age data entry field on the Building Information Panel would remain null unless the end user provides a roof age. To receive all returned roof age and confidence score results the minimum confidence score setting should be Modeled.

The roof age confidence score is displayed on the Edit Building Information dialog.

The roof age and confidence score may be updated by selecting **Options > Refresh Roof Age** on the valuation screen. For more information on this please see the related topic in the Options portion of this workbook.



Roof Age and Confidence Score Pm Edit Building Information



Roof Age on Building Information Pane

If you need to add an additional section once you have completed entering the building information, click **Add a Section or Wing** or click **Save** to save and update the information at the bottom of the dialog. If any errors exist, they will be displayed after clicking Save. You may also click **Exit without Saving** to exit the screen without saving any information. The Valuation page will then display.

Add a Section or Wing (Advanced Entry)

The Section/Wing feature of RCT offers the ability to capture unique parts of a home that may differ from the Main Home. The differences generally include additions, differences in the number of stories or unique floor plans. RCT allows you to divide the home into the Main Home and wing areas.

Note: You may create up to nine wings when creating an Advanced Entry valuation.

Only use Wings to account for additions if the addition has significant differences in age, types of materials or methods of construction. Wings may also be used on homes that have a different number of stories, whether an addition or not, when the portion is clearly identifiable from the main home and contains differing attributes. This can apply when the home has a significant difference in style between the Main Home and the Wing or a difference in construction, such as slab versus basement. While it can sometimes be subjective, the use of wings should be justifiable as a result of a characteristic being substantially different.

Edit Building Information (Wing)

The Edit Building Information screen is minimally different for a wing than it is for a main home.

To create a section/wing you may enter the following:

At the top of the screen it displays general information regarding the main home. Click the + to open the main home detail. It will display the main home information. To access the wing data again, click the + by the wing to open the wing detail.

Section Name (required): You may assign a unique name to the section you are creating.

Note: Number of Families, Site Access and Style are not available when creating a section/wing.

Year Built (required): Enter the year that the section/wing was built, using a four-digit year between 1799 and the current year.

Number of Stories (required): This is the total number of stories for the section. If there is a fraction of a story, enter it as a decimal, not as a fraction (for a 1-1/2 story home enter 1.5). For a Cape Cod with an upper floor smaller than the first floor, enter 1.5 or 1.75, depending on the amount of finished area on the upper floor. You may enter any fraction of a story necessary like 1.33 or 1.66.

Finished Living Area (required): Finished living area is the total finished floor area of the main home or section. Do not include any built-in garage area and any finished basement area, or bi-level unfinished lower level area. Finished living area is used to calculate the total living area.

- **Calculated Total Living Area:** The calculated total living area is calculated by the system. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

Foundation Type Based on information already entered the system will display a default foundation type. You can click on the down arrow and select another option. You can change the percentage of the existing foundation type to less than 100% then click on **Add Foundation Type** and add another type and have more than one. You can click on **X** to remove a foundation type. Your foundations types do need to total 100%.

Foundation Type: Slab at Grade 100 % X
[Add Foundation Type](#)

Foundation Type

Foundation Materials displays information based on the foundation type. The example below is for a basement below grade. Of all the foundation types, basement would show you the most information and offer you the most options to make changes or additions. In this example available options are:

- **Foundation Materials** has a default material. You can click on the down arrow and select another option. You can change the percentage of the existing material to less than 100% then click **Add Foundation Materials** and have more than one. You can click **X** to remove a material. Your materials need to total 100%.
- **Basement Stairs** has a default. You can click on the down arrow and select another option. You can change the number staircases in the box next to **Count**. You can click on **Add Basement Stairs** and select an additional type of basement stairs. You can click **X** and remove a staircase.
- **Number of Basement Levels** will have a defaulted number that can be changed by entering a different number in the box next to **Count**. You can click **X** and remove number of basement levels.
- **Basement Depth** will have a default depth that can be changed by entering a different number in the box to next to **Linear Feet**. You can click **X** and remove basement depth.

- **Basement Finish** allows you to click on **Add Basement Finish** if there is a finished basement and designate whether it is a standard or custom finish or both. If you need to remove it click **X** to remove it.

Foundation Materials:	Concrete	100	%	X
	Add Foundation Materials			
Basement Stairs:	Staircase, Basement, w/Railing	1	Count	X
	Add Basement Stairs			
Number of Basement Levels:	1	Count		X
Basement Depth:	8	Linear Feet		X
Basement Finish:	Add Basement Finish			

Foundation Materials

Wall Height (required): This is the vertical distance from the finished floor surface to the ceiling above it. This is also known as story height or floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

Note: Measuring from the top of a finished floor to the ceiling above it will give you the wall height or floor to ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor to floor height, which will get the exterior wall size and area correct.

Perimeter (required): Use this option to enter the perimeter of the section/wing. For advanced entry you may only enter the measured perimeter of the section/wing you are currently working on. Also, when you enter the perimeter of a section for advanced entry you enter the measurements of the perimeter for all the levels of the section not just the ground floor as you would if you use the standard entry method.

Section Type (required): Section Type is unique to advanced entry. In addition to being able to divide the home into the Main Home and one or more sections, you can also specify the section type (for example, whole house, vertical or horizontal for the main home and additionally basement, garage, etc. for additional sections). By using the horizontal section choices, you can identify whether or not a section includes the ground floor of the building (this means that the foundation, roof area and perimeter can be calculated based upon the ground floor area of the specific section).

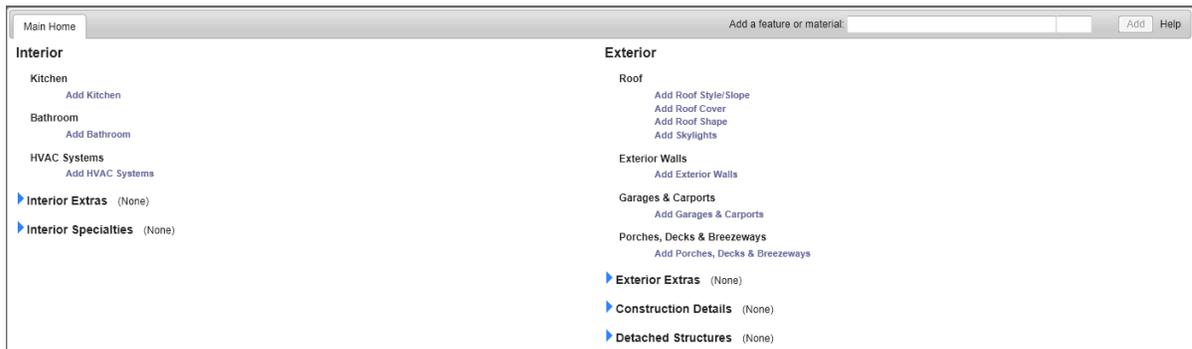
Note: Some section types will only allow you to choose coverage A as your coverage type.

Coverage Type (required): Coverage Type is unique to advanced entry. For individual sections, you can specify whether the cost for that section is part of coverage A or coverage B in the policy. The Main Home is always coverage A and that cannot be changed, but each additional section can be either coverage A or coverage B depending on the section type selected. When applicable, use the drop-down list to select from the coverage types available for the section type you have chosen.

When you have completed the entries for the wing you are creating, click **Save** to save the wing and the Valuation screen displays or click **Add a Section or Wing** to create another wing.

Valuation Page (Advanced Entry)

Once you have completed creating the Main Home and the sections/wings of the Advanced Entry home the valuations page displays. At this point you need to go to the materials panel and methodically edit each material category displayed in bold and edit the category by clicking the edit icon . Since Advanced Entry has no defaults you need to enter every part of the home, both **Interior** and **Exterior** and you have to do this for the Main Home and every additional section that has been created. Once you have completed all of your entries then you will be able to generate totals on the **Valuation Totals** panel and print your reports from the **Reports** drop down menu. When you have completed your valuation click **Finish** and **Save** your valuation. Helpful information on selecting material items and adding them to your valuation can be found under the chapter titled **Valuation Page** in the topics **Materials** and **Wizards**.



Materials Panel

InterChange/Property Pre-fill

Note: InterChange is used for addresses in the United States. Property Pre-fill is used for Canadian addresses.

InterChange is United States address specific property characteristic information. Property Pre-Fill is Canadian address specific property characteristic information. RCT uses this data to prefill the address specific information into valuations, allowing you to validate the information with the homeowner rather than gathering it from the homeowner. To use InterChange or Property Pre-Fill data your RCT user role must be configured correctly and data for the address you enter must be available. This data is not available for Mobile Manufactured Homes or if you using the Advanced Entry method of completing a valuation.

Note: InterChange and Property Pre-Fill are separately licensed services in RCT. These options will not be displayed on sites that do not have either an InterChange or Property Pre-Fill license.

If data is available for the address you enter, the Express system will populate the appropriate valuation data fields. The system then uses the default material selections from the MSB knowledge tables to fill in any material systems/sub systems that have not already been populated with InterChange or Property Pre-Fill data. The default material selections from the knowledge table will not overwrite any data that is obtained through InterChange or Property Pre-Fill.

To use this data, on the Dashboard, under Create New Valuation simply enter the address of the home. As you enter the address the system will display address suggestions. Select the address and click Create Valuation and it will open the Valuation page. If InterChange or Property Pre-Fill data is available, the system will display a complete, calculated valuation. Review the information with the homeowner to confirm the correctness of the data displayed and update as needed. The information in the valuation will be a mix of InterChange or Property Pre-Fill data and MSB Knowledge table data assumptions.

On the Valuation page if you go Reports in the upper right and click the drop down arrow an InterChange Summary report will be available (Property Pre-Fill Summary report for Canada). This report displays a summary of all the building data characteristics, the materials, and the quantity information found within the database for the specific residence. Using this data, RCT Express populates the appropriate valuation data fields. The system then uses the default material selections from the MSB knowledge tables to fill in any fields that have not already been populated. The default material selections from the knowledge table will not overwrite any data that is obtained through InterChange or Property Pre-Fill.

InterChange also supports confidence scores. Confidence score alerts may be configured on the Tools > Configuration Settings > InterChange Settings screen. Property Pre-Fill does not support Confidence scores.

InterChange Confidence Score

InterChange Confidence Scores are measures of the level of accuracy of the InterChange data. There are four different scores that may display, **Overall Score**, **Total Living Area Score**, **Year Built Score** and

Number of Stories Score. The scores that may display for each of these are low, medium or high. The confidence score is available for the main home only and for U.S addresses.

Note: InterChange Confidence Scores are configurable and may not be displayed by your company. Property Pre-fill does not use Confidence scores. They are only active for U.S. addresses.

Administrators are able to set a threshold for any of the scores. If the score is less than the defined threshold, a green alert will be displayed on the RCT Alerts panel. The alert message will recommend that you verify any of the values that have triggered the alert with the homeowner. Administrators are also able to set which user roles can view the Confidence Scores. Not all users' roles have access to this data.

The screenshot shows the 'Edit Building Information' form with the following fields:

- Section Name: Main Home
- Number of Families: 1
- Site Access: Flat Area/Easy Access Roads
- Home Style: 2 Story
- Year Built: 1936
- Construction Type: Vintage
- Number of Stories: 2
- Finished Living Area: 1662 Square Feet
- Wall Height: 100 % 10 Feet
- Perimeter: Calculate using Shape (Rectangular...)
- Roof Age: Years

A table of confidence scores is displayed on the right side of the form, with a red circle highlighting the scores for Overall Score, Total Living Area Score, Year Built Score, and Number of Stories Score:

Overall Score	Medium
Total Living Area Score	Medium
Year Built Score	Medium
Number of Stories Score	High

InterChange Confidence Score on Edit Building Information

The **Overall Score** is a confidence interval score measuring levels of accuracy for the InterChange data for a given property record. The overall score is for the property record in its entirety.

The **Total Living Area Score** is a confidence interval score measuring levels of accuracy for the total living area value of the property record. If a user changes the finished living area on the Edit Building Information screen, the total living area score will no longer appear.

The **Year Built Score** is a confidence interval score measuring levels of accuracy for the year built value in the property record. If a user changes the year built value in the Edit Building Information screen, the year built score will no longer appear.

The **Number of Stories Score** is a confidence interval score measuring levels of accuracy for the number of stories value in the property record. If a user changes the number of stories on the Edit Building Information screen, the number of stories score will no longer be displayed.

Dashboard Functionality

Purpose

This section explains the functionality available on the Dashboard to find valuations, sort using the columns, and use the shortcut icons by each valuation.

Objective

Upon completion, you be able to:

- Find Valuations
- Sort Columns
- Use the shortcut icons by each valuation
- Edit a valuation
- View all saved copies of a valuation and access comparison report

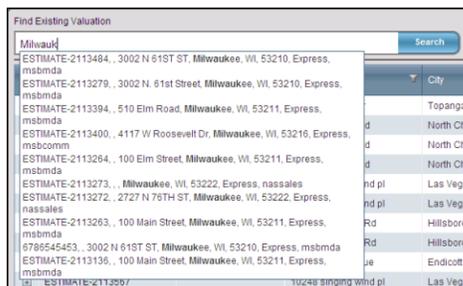
If you have access to the dashboard, the default dashboard view is always the last 10 valuations that you have used. The information which follows in this section about sorting and filtering valuations can be used on the most recently used list but, since the list only contains 10 items, you will find sorting or filtering items more useful when you have conducted a search prior to sorting or filtering and the results include pages of items. For example, you can search for all the valuations you have created for a specific city or town and once the list has been returned you can sort by zip code or user name.

Find an Existing Valuation

You can search for an existing valuation from the Dashboard. You can also filter the list of valuations to limit the display to only those items you are interested in.

To find an existing valuation:

Enter a policy number, address, city state or ZIP code in the **Find Existing Valuation** field. As you enter characters the system displays a list of valuations that match the characters that you are entering. You can select from this list if you see the valuation you are looking for or simply click on search to return a list of all the items that match your search criteria. The system requires at least four characters.



Find Existing Valuation

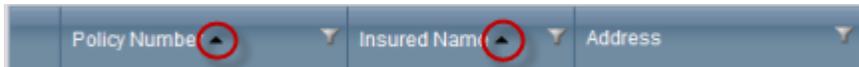
Click **Search** and the dashboard will display only those valuations that contain the information you entered in the Find Existing Valuations field.

Sort Columns

You can sort the list of valuations in the dashboard in ascending (from lowest to highest) or descending order (from highest to lowest).

To sort a column:

Click a column heading to sort the valuations based on that column. An arrow appears to indicate that the column is sorted in either ascending or descending order. In the example below the Policy number and Insured Name columns have been sorted but the address columns has not.



Columns

Click the column heading again to switch between ascending and descending order.

To cancel the sorting, click the column heading until the arrow disappears. (Clicking the column heading cycles between ascending, descending, and none).

To sort multiple columns, repeat the steps above.

Filter Valuations

You can filter the list of valuations on the dashboard to narrow the number of valuations that appear. Additionally, you may filter on one column or you can combine filter criteria for multiple columns.

To filter valuations:

Select the filter icon  in the column header for the column that you want to filter. The filter definition pane will appear.

Policy Number	Insured Name	Address	City	State/Province	Zip/Postal Code	U D
ESTIMATE-2113514	Steve Joslin	414 Jackson Avenue			13760	0:
ESTIMATE-2113574		3653 Firestone Rd			29418	0:
test_50002		3653 Firestone Rd			29418	0:
test_10001		3653 Firestone Rd			29418	0:
ESTIMATE-2113566		20939 Hillside Dr			90290	0:
ESTIMATE-2113569		1602 Thompson Rd			00000	0:
ESTIMATE-2113568		1602 Thompson Rd			33547	0:
test		10248 singing wind pl			89134	0:
ESTIMATE-2113570		10248 singing wind pl	Las Vegas	NV	89134	0:

Filter Valuation

Use the drop down list to select the type of filter such as "Contains" or "Starts With" and enter the filter criteria you want to apply in the blank field. For example "Main St" is shown above. You are able to enter a second filter parameter if desired.

Click the **Filter** button  at the bottom of the filter definition pane.

If you want to filter more than one column repeat these steps for each additional column.

A column that has a filter applied displays the filter icon with a highlighted background: 

To clear filters:

To clear the filter for a column, click the filter icon to display the filter definition pane.

Click the Clear Filter button  at the top of the filter definitions pane.

Shortcut Icons

The dashboard has shortcut icons that you can use to display a preview of the valuation information , download reports , e-mail a copy , copy the valuation , or delete  a valuation to the right of each valuation listed.

Policy Number	Insured Name	Address	City	State/Province	Zip/Postal Code	Update Date	Owner Login	Source	
ESTIMATE-2113514	Steve Joslin	414 Jackson Avenue	Endicott	NY	13760	03/22/2012	UnknownUser	Express	    
ESTIMATE-2113574		3653 Firestone Rd	North Charleston	SC	29418	03/22/2012	mstmda	Express	    
test_50002		3653 Firestone Rd	North Charleston	SC	29418	03/22/2012	mstmda	EL	    
test_10001		3653 Firestone Rd	North Charleston	SC	29418	03/22/2012	mstmda	EL	    

Shortcut Icons

To preview a valuation:

Click the Preview icon  for the valuation you want to view. The preview displays the essential information about the valuation in the popup window. Preview allows you to see information about the valuation including the reconstruction cost without editing the valuation or running a report. This is useful because editing a valuation always causes a recalculation whereas previewing does not.

ESTIMATE-2113484	
3002 N 61ST ST	
Milwaukee, WI 53210	
Year Built	1936
Total Living Area	1662
Style	Story2
Number of Stories	2
Kitchens and Baths	
Full Bath, Builder's Grade	1 Count
Kitchen, Builder's Grade	1 Count
Half Bath, Builder's Grade	1 Count
Garage	
None	
Roof Cover	
Shingles, Asphalt/Fiberglass	100 %
Simple/Standard	100 %
Hip, Moderate Pitch	100 %
Tiles, Photovoltaic	1 %
Exterior Walls	
Stone, Solid, 24"	100 %
Balcony, Square Feet	100 SF
Coverage A	
Reconstruction Cost w/o Debris Removal:	\$417,824
Debris Removal:	\$19,338
Reconstruction Cost with Debris Removal:	\$437,162
Close	

Preview Valuation

To close the popup window, click the **X** in the upper right corner.

To download a report:

Click the PDF icon  for the desired valuation. A list of available reports will display.

Select the report type you want to download. A file download dialog will display.

Select **Open** or **Save**. Open displays the report as a PDF file. Save prompts you for a location to save the file. If you open the file, you can read it then save it using the save command from the Acrobat viewer.

To e-mail a report:

Click the email icon  for the valuation that you want to send. The e-mail dialog appears.

The system automatically attaches the Home Owners Report

Enter the e-mail address of the person you want to send the file to. You can also enter a subject and a message.

Click **Send** to email the report.

To copy a valuation:

You can copy the information from one valuation to another from the valuation dashboard. Click the copy icon  for the valuation you want to copy. The Copy Valuation dialog displays.

Note: Copy copies the policy and building information and materials to the new valuation but it does not copy the costs.



The image shows a 'Copy Valuation' dialog box with a title bar containing a close button. Inside the dialog, there is a text input field labeled 'Copy to Policy #' and two buttons at the bottom: 'OK' and 'Cancel'.

Copy Valuation

Enter the policy number of the valuation you want to create using the information from the valuation you are copying. A new valuation will be created using the details from the valuation that was copied and the user will be taken directly into the newly created valuation to update or save.

Click **OK**.

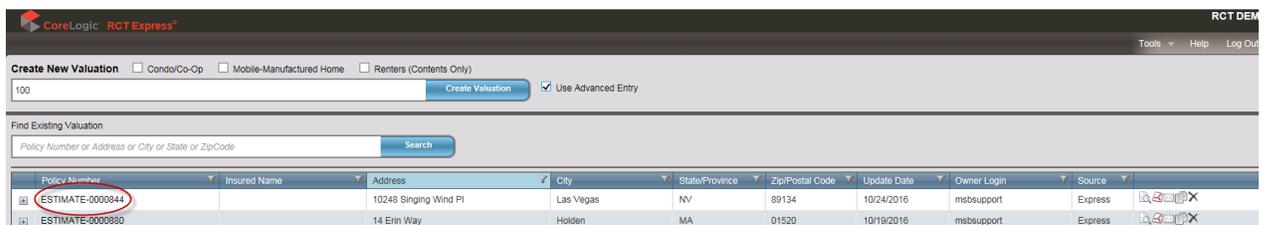
To delete a valuation:

Click the Delete icon  for the valuation you want to delete. The Delete Policy dialog displays. Click **Yes** if you're sure you want to delete the valuation.

Edit a Valuation

To edit a valuation:

On the Dashboard, find the valuation you wish to edit on the edit and click on policy number. It will open the valuation for editing.



The screenshot shows the 'CoreLogic RCT Express' dashboard. At the top, there are navigation links for 'Tools', 'Help', and 'Log Out'. Below this, there are sections for 'Create New Valuation' and 'Find Existing Valuation'. The 'Create New Valuation' section includes checkboxes for 'Condo/Co-Op', 'Mobile-Manufactured Home', and 'Renters (Contents Only)', a text input field with '100', a 'Create Valuation' button, and a checked 'Use Advanced Entry' checkbox. The 'Find Existing Valuation' section has a search input field and a 'Search' button. Below these sections is a table with columns: Policy Number, Insured Name, Address, City, State/Province, Zip/Postal Code, Update Date, Owner Login, and Source. Two rows are visible in the table, with the first row's 'Policy Number' cell circled in red.

Policy Number	Insured Name	Address	City	State/Province	Zip/Postal Code	Update Date	Owner Login	Source
ESTIMATE-0000844		10248 Singing Wind Pl	Las Vegas	NV	89134	10/24/2016	msbsupport	Express
ESTIMATE-0000880		14 Elin Way	Holden	MA	01520	10/19/2016	msbsupport	Express

Dashboard

View historical iterations of a Valuation and access Comparison Report

To view all iterations of a valuation and access Comparison Report:

- On the Dashboard find the valuation and click on the + symbol on the left. It will display the valuation history.
- To access the Comparison Report, select any two copies of the valuation by placing a check mark in the box to the left of the copy of the valuation on the list.
- Click the **Compare** button in the upper right to access the Comparison Report

The screenshot shows the CoreLogic RCT Express interface. At the top, there are options to 'Create New Valuation' with checkboxes for 'Condo/Co-Op', 'Mobile-Manufactured Home', and 'Renters (Contents Only)'. Below this is a search bar for 'Address, City, State, ZipCode' and a 'Create Valuation' button. A second search bar is labeled 'Find Existing Valuation' with a 'Search' button. The main area displays a table of valuations. The first valuation, 'ESTIMATE-0000885', is expanded to show a sub-table of iterations. The sub-table has columns for 'Type', 'Create Date', 'Update Date', and 'Source'. Two rows are selected with checkmarks in the left margin. A 'Compare' button is visible in the top right of the sub-table. Other valuations listed include 'ESTIMATE-0000844' and 'ESTIMATE-0000880'.

Policy Number	Insured Name	Address	City	State/Province	Zip/Postal Code	Update Date	Owner Login	Source																
ESTIMATE-0000885		3002 N 61st St	Milwaukee	WI	53210	10/24/2016	msbsupport	Express																
<table border="1"><thead><tr><th>Type</th><th>Create Date</th><th>Update Date</th><th>Source</th></tr></thead><tbody><tr><td>EST</td><td>10/24/2016</td><td>10/24/2016</td><td>Express</td></tr><tr><td>EST</td><td>10/24/2016</td><td>10/24/2016</td><td>Express</td></tr><tr><td>EST</td><td>10/24/2016</td><td>10/24/2016</td><td>Express</td></tr></tbody></table>									Type	Create Date	Update Date	Source	EST	10/24/2016	10/24/2016	Express	EST	10/24/2016	10/24/2016	Express	EST	10/24/2016	10/24/2016	Express
Type	Create Date	Update Date	Source																					
EST	10/24/2016	10/24/2016	Express																					
EST	10/24/2016	10/24/2016	Express																					
EST	10/24/2016	10/24/2016	Express																					
ESTIMATE-0000844		10248 Singing Wind Pl	Las Vegas	NV	89134	10/24/2016	msbsupport	Express																
ESTIMATE-0000880		14 Erin Way	Holden	MA	01520	10/19/2016	msbsupport	Express																

Dashboard with valuation copies displayed

The two iterations will be displayed side-by-side with the differences between the two highlighted.

Tools

Purpose

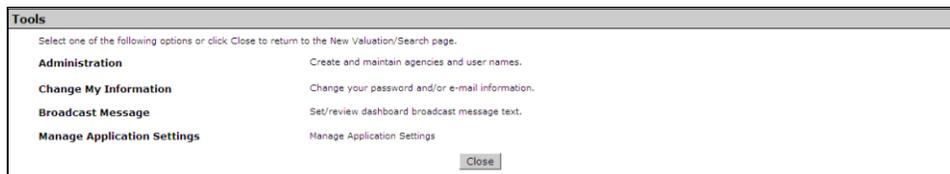
This section explains the Tools menu accessed from the Dashboard page. The options on the Tools menu are used to perform various administrative tasks.

Objective

Upon completion, you be able to:

- Change your information

To access the Tools menu, click on **Tools** in the upper right of the Dashboard.



Tools Menu

Change My Information

Use the **Change My Information** page to change your password or your e-mail address.

To change your password:

- From the **Tools** menu select **Change My Information**
- Enter your old password. (Passwords are case sensitive)
- Enter your new password. The system will prompt you if your password does not meet password strength requirements.
- Re-enter your new password to confirm.
- Click **OK**.

To change your e-mail address:

- Enter your new e-mail address. Your current email address is displayed above the field for the new address.
- Click **Save**.

The screenshot shows a web form titled "Change My Information" with a blue header bar. Below the header, there are several input fields and a dropdown menu. The fields are labeled "Old Password:", "New Password:", "Confirm New Password:", "Email Address:", and "Default Language:". The "Email Address:" field has a small text box above it containing the text "Currently, there is no email address associated with this account." The "Default Language:" dropdown menu is currently set to "English". At the bottom of the form, there are two buttons: "Exit without Saving" on the left and "Save" on the right.

Change My Information

You can also select the default language, either English or French.

Glossary of Terms

C

Coverage A and B

For individual sections, you can specify whether the cost for that section is part of coverage A or coverage B in the policy.

- Coverage A (dwelling) is the part of the dwelling policy that covers the dwelling and attached additions (for example, screened porches and breezeways, attached garage, etc.). Coverage A also covers the materials and supplies for the construction, alteration, or repair of the residence.
- Coverage B (other structures) is the part of the dwelling policy that covers unattached structures like private garage or a tool shed.
- When applicable, use the drop-down list to select a coverage option.

F

FLA - Finished Living Area

Finished living area is the total finished floor area of the main home or section. Do not include any built-in garage area and any finished basement area, or bi-level unfinished lower level area. Finished living area is used to calculate the total living area.

Example 1:

If you have a 2,400 sq. ft. 2-story home with no built-in garage and no unfinished lower level area (home is not a Bi-level, Raised Ranch or Split-Foyer), you have 2,400 sq. ft. of finished living area.

2,400 sq. ft. total living area minus 0 sq. ft. built-in garage, minus 0 sq. ft. of lower level unfinished area equals 2,400 sq. ft. of finished living area.

Example 2:

If you have a 2,400 sq. ft. Bi-level home with a 400 sq. ft. built-in garage, you have 2,000 sq. ft. of finished living area.

2,400 sq. ft. total living area minus 400 sq. ft. built-in garage equals 2,000 sq. ft. of finished living area.

Example 3:

If you have a 2,400 sq. ft. bi-level home with 420 sq. ft. unfinished lower level (35% unfinished lower level), you have 1,980 sq. ft. of finished living area.

1200 sq. ft. per level, so 1,200 minus 420 sq. ft. of lower level unfinished equals 780 sq. ft. of lower level finished.

1,200 sq. ft. upper level total living area plus 780 sq. ft. of lower level total living area (finished), equals 1,980 sq. ft. of finished living area finished living area.

Example 4:

If you have a 2,400 sq. ft. bi-level home with a 400 sq. ft. built-in garage and 400 sq. ft. of unfinished lower level (50% unfinished lower level), you have 1,600 sq. ft. of finished living area.

1200 sq. ft. per level, so 1,200 minus 400 sq. ft. built-in garage = 800 sq. ft. of lower level. 800 sq. ft. of lower level times 50% unfinished lower level = 400 sq. ft. of lower level unfinished area and 400 sq. ft. of lower level finished area.

1,200 sq. ft. upper level total living area plus 400 sq. ft. of lower level total living area (finished), equals 1,600 sq. ft. of finished living area finished living area.

FIT - Field Information Transfer

Field Information Transfer (FIT) is a Web Services tool that integrates third-party inspection reports directly into individual policy records that are archived on insurance carriers' RCT Express Web sites. FIT ensures completeness, correctness, and adherence to insurance carriers' business rules.

FIT gives insurance carriers access to all of the records necessary for underwriting reviews from a single online location. Insurance carriers can accept inspection reports from multiple field inspectors. Carriers can select information requirements.

Inspectors can connect to insurance carriers' data archiving systems to perform the following tasks:

- Upload inspection results to a carrier's RCT Express Web site.
- Review calculations prior to uploading the final inspection report.
- Electronically send sketches, photos, drawings, and other attachments.

Before You Begin:

- Work with your MSB representative to configure your RCT Express site for FIT.
- Make sure that your inspection agencies are licensed to use FIT.

See FIT Setup Overview to get started.

T

TLA - Total Living Area

The calculated total living area is calculated by the system based on the Finished Living Area you entered. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

