

**November 9, 2010**

### **VAIRRL Appraisal Update**

Due to the changes in the market, we have implemented the following changes. If a state is not listed below, you can still do a VAIRRL without an Appraisal.

*The following states we require a full appraisal.*

- 1. California**
- 2. Florida**
- 3. Arizona**
- 4. Nevada**