

Introduction This tool provides the Imaged Delivery document standards required to successfully deliver Indexed or Non-Indexed imaged documents to Chase.

Chase accepts documents saved in PDF, TIFF or ZIP format. XML files are acceptable with prior approval from an Imaged Delivery On-boarding Analyst. All other file formats are rejected by the Chase image repository and may result in a late file delivery.

It is your responsibility to ensure the documents and appraisal photographs received by Chase are clear with high quality. Chase strives to preserve the original formatting of all imaged files received. To facilitate this process, follow the guidelines below when creating the file.



If Chase receives a file that does **not** meet the document format requirements outlined below, the loan may either fail to be received successfully or be suspended until such documents or photographs are received.

Imaged Documents (Excluding Appraisals)

For all imaged **documents (excluding appraisals)**:

- It is preferred to have a resolution of 100 - 200 DPI.
- Documents should be black and white fax quality (CCIT Group4), **no** grayscale or color documents.
- Do **not** send documents scanned with a resolution higher than 200 DPI.
- When creating a PDF file, use a minimum of Adobe 5.0[®] (version 1.4) with no higher than Adobe 9.0[®] (version 8.1).
- If the PDF includes a Form Overlay, remove the overlay prior to delivery.

Imaged Appraisals

For all imaged **photographs (appraisals only)**:

- **Recommended File Format:** TIFF with LZW compression, with the photograph appraisal pages scanned in color or grayscale with 150 DPI – 200 DPI. For additional information on how to create LZW compressed TIFF files, contact imaged.delivery@chase.com*
- **Accepted File Format:** TIFF with JPEG compression or PDF with the photograph appraisal pages scanned in color or grayscale with 150 DPI – 200 DPI.
- Appraisal photographs **must** be original photographs, electronic images or facsimiles illustrative of the subject property. The photographs **must** be clear, appropriately identified and **must** clearly show the completed improvements or any conditions that have a material effect on the market value or marketability of the subject property.
- Electronic processes performed on a photograph such as photocopying, faxing, imaging or transmitting the photograph can degrade the quality of the picture. It is the Correspondent's responsibility to ensure that the appraisal photographs received by Chase are clear and created with the recommended resolution.



Imaged Document Delivery

Imaged File Format Requirements

Varying Document Formats

Portrait orientation on all documents is **preferred**. Documents should **not** mix formats when sent as a single file, such as different page sizes and orientations, or varying scan settings.

Large documents, such as plat maps, may cause the imaged file to fail during the delivery process.

It is **preferred** to receive a ZIP file with multiple documents for each variation versus combining varying document formats into a single PDF or TIFF file.

Duplicate File Names

If sending a ZIP file that includes multiple TIFF and/or PDF attachments:

- Each attachment should have a different file name.
- If two attachments are included within a ZIP file that have the same file name, it causes an uploading error and the imaged file will need to be resent.

Document Security

There should be **no** security features or password protection attached to the file, including the appraisal:

- If using an Adobe Reader program, you may be unable to change the security features, particularly if the PDF is received from a third-party vendor, such as an appraiser. To correct this, save the file by clicking **File** then **Save a Copy** while the appraisal/file is open on your desktop.
- If the file/appraisal is scanned and sent to you via Email, open the file and **Save a Copy** of the documents. By right clicking on the document and using the **Copy and Paste** function to save to your desktop, you create a link that **cannot** be opened by the Chase intake system, resulting in an Error File Receipt.

Large File Sizes/Split Files

Files with **more than 500 pages** or files that **exceed 50MB in size** may cause transmission issues. To reduce the file size, follow the steps below to split the file into two parts and ensure a successful transmission.

Step	Action
1	Save each half of the file separately and rename each part. Include the text "part1" or "part2" after the last name in the file name.
2	Complete a Chase Funding Request Form and include it in BOTH files. <ul style="list-style-type: none"> • For Non-Indexed, include the form as the first page of each file. • For Indexed, include the form in each file as index 1046.
3	Deliver both files to Chase via FTP or the secure upload site.
4	Send an email to imaged.delivery@chase.com * to verify the files transmitted properly and to inform Chase the file is a large size split into two separate files.



Be sure to deliver large size files well **in advance** of the delivery deadline.

* When contacting imaged.delivery@chase.com with a file inquiry, please include your Customer Code, the date of file delivery and the borrower's last name in your emailed request. This helps our analysts address your concerns more efficiently.

