



Is That the Appraiser's "True" Appraisal?

By: Alan Hummel, SRA, Chief Appraiser for Forsythe Appraisals, LLC

This Flash was prompted by the question "Can PDF files be tampered with?" The answer to that question is, if not properly secured, yes. With the advent of third party PDF reading and writing software, along with programs available whose sole purpose is to crack the password protection on a PDF file, efforts must be made to make sure a good security scheme is in place to make it as difficult as possible for people to tamper with shipped reports.

It is important to understand the various levels of password protection. One level is passwords which are required to open a PDF file, but there is another level which can require a password to change the contents of a PDF file. A "secure" setup will allow a person to view and print a PDF file with the first type of password but they cannot edit anything in the file. This is an essential and important distinction.

The problem of third party PDF software is also one of growing concern. When a person wishing to alter an electronically shipped report opens the report using a third party PDF editor which does not support encryption or password protection, the person is not prompted for a password if one was given to the file. This is not the case for all third party PDF readers, writers, and editors, but there are enough of them that you should be aware of the threat to a document's security.

Most security approaches are based on the idea that a protection scheme in the form of a required password would deter almost all of the attempts made to alter reports. Although this does not make the reports invulnerable to change by a person willing to go the extra mile to obtain a malicious program to bypass the password protection, the majority of the people handling appraisal reports are probably not desperate or knowledgeable enough to do this.

Solutions to the above problems include password protecting files before sending them out, making certain you have the most up-to-date software that supports the highest level of encryption, and when possible, using software that allows the receiver to be notified



when the document that they are looking at has been tampered with or "unwrapped". As mortgage fraud and signature theft continue to be an increasing problem, appraisers and clients alike need to be aware of the safeguards and limitations of the packaging and delivery software they use.

You are invited to contact Forsythe Appraisals' Chief Appraiser, Alan Hummel, SRA with any questions or comments at ForsytheInfo@ForsytheAppraisals.com

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