



Screen Shots for Appraisal Training – Borrower Paying for Appraisal Directly

This process is available for Conventional, FHA, and USDA appraisals. VA appraisals are ordered through the VA portal and this process does not apply.

ITP Acknowledged Indicator in Pipeline View:

Loan #	Borrower Name	App Date	Intl Disclosure	Next Contact Date	ITP	Appraisal Status	Lock	Lock Expi
2011137	AMERICA ANDY	06/10/2021	06/10/2021		✓	1ST DATE TO ORDER: 06-10-2021	🔒	
2011115	AMERICA ANDY	06/09/2021	06/09/2021		✓	1ST DATE TO ORDER: 06-09-2021	🔒	
2010674	AMERICA ANDY	05/12/2021	05/12/2021		✓	1ST DATE TO ORDER: 05-12-2021	🔒	
2010675	AMERICA ANDY	05/03/2021				1ST DATE TO ORDER: PENDING FILE RECEIPT	🔒	
2010572	AMERICA ANDY	04/14/2021				1ST DATE TO ORDER: PENDING FILE RECEIPT	🔒	

ITP Acknowledged in Loan Summary Screen:

Summary - AMERICA Loan No : 2011137 Status : Pending Credit Pkg Program Code : T300FD Rate : 2.875% Lock Expiration : [Loan Info](#)

📄 Disclosure
 📅 Rate Lock
 📝 Underwriting
 🎓 Appraisal
 💰 CD Ready
 📍 CD Tracking
 🔑 Closing Status
 💵 Funded

✓ Application Date 06-10-2021
 ✓ Disclosures Sent Date 06-10-2021
 ✓ ITP Received Date 06-10-2021

ITP Received Date
 06/10/2021

Property	Property Type	Application Date	Approval Date
150 Big Valley Rd, Folsom, CA, 95630	Detached	06/10/2021	—

Loan Program	Loan Term	Loan Purpose	Occupancy	Appraisal Contingency Date	Credit Expiration Date
T300FD	360	Purchase	Primary Residence	—	09/29/2021

Property Value	Sales Price	Base Loan Amount	Total Loan Amount	Secondary Financing	Loan Contingency Date
\$400,000.00	\$400,000.00	\$360,000.00	\$360,000.00	\$0.00	—

Lock Price	Lock Expires	Interest Rate	Down Payment	Closing Date
0.000%	—	2.875%	\$40,000.00	08/20/2021

Impounds	eConsent Sent	eConsent Acknowledged	Disclosure Status	QM Rate Spread	QM Rate Spread Result
Yes	06/10/2021	06/10/2021	Sent to borrower 06/10/2021	0.000%	—

Access Appraisal Portal:

The screenshot shows the Appraisal Portal interface. On the left is a blue navigation menu with icons for Product & Pricing, MI Quote, Fees, AUS, Documents & Submission, Counseling / Education, Rate Lock, Tracking, Verification Reports, Change of Circumstance, and Appraisal (highlighted with a red box). The main content area features a progress bar at the top with steps: Disclosure, Rate Lock, Underwriting, Appraisal, CD Ready, CD Tracking, Closing Status, and Funded. Below this is a 'Loan Summary - New 1003 URLA path' table:

Borrower Name	Status	Property	Property Type	Application Date	Approval Date
ANDY AMERICA	Pending Credit Pkg	150 Big Valley Rd, Folsom, CA, 95630	Detached	06/10/2021	--
Loan Program	Loan Term	Loan Purpose	Occupancy	Appraisal Contingency Date	Credit Expiration Date
T300FD	360	Purchase	Primary Residence	--	09/29/2021
Property Value	Sales Price	Base Loan Amount	Total Loan Amount	Secondary Financing	Loan Contingency Date
\$400,000.00	\$400,000.00	\$360,000.00	\$360,000.00	\$0.00	--
ITP Received Date	Lock Price	Lock Expires	Interest Rate	Down Payment	Closing Date
06/10/2021	0.000%	--	2.875%	\$40,000.00	08/20/2021
Impounds	eConsent Sent	eConsent Acknowledged	Disclosure Status	QM Rate Spread	QM Rate Spread Result
Yes	06/10/2021	06/10/2021	Sent to borrower 06/10/2021	0.000%	--

Below the table is an 'Event History' section and an 'Alternate Contact Info' table:

Alternate Contact Info	Operations Fulfillment Site	Operations Fulfillment Phone Number	ExpressLoan Support Line
	WESTERN RETAIL	800-447-3386	800-833-0665

Appraisal Request Button "live" after ITP Acknowledged Note – attestation regarding timing:

The screenshot shows the Appraisal Management interface. The left navigation menu includes Loan Summary, 1003, Product & Pricing, MI Quote, Fees, AUS, Documents & Submission, and Counseling / Education. The main content area displays loan details: Loan No : 2011137, Status : Pending Credit Pkg, Program Code : T300FD, Rate : 2.875%, and Lock Expiration : [Loan Info](#). A green 'Appraisal Request' button is highlighted with a red box. Below it, a message states: 'The ITP has been received as of 06/10/2021 and an appraisal may now be ordered.' There is an unchecked checkbox for 'Originator Paid Appraisal' with a warning icon and text: 'Once selected, you cannot unselect this checkbox.' At the bottom, a grey box with a red border contains an information icon and the following text: 'If this appraisal is being ordered prior to the consumer affirmatively indicating their intent to proceed as part of the Loan Estimate disclosure process provided by Sierra Pacific Mortgage Inc., the Originator attests that the consumer's credit card is not being used to order this appraisal, nor have funds to pay for this appraisal been collected from the consumer, nor is the consumer obligated in any manner to pay for this appraisal. The Originator understands that documentation regarding proof of payment of appraisal will be a condition of the loan.'

New Appraisal Order Form. Complete all appropriate fields – at least all “mandatory” fields (denoted by *):

[Cancel](#)

New Appraisal Order [Next](#)

Fields with red asterisks (*) next to them are required. However, please fill out as much information as possible. Doing so will eliminate delays caused by us having to contact you for additional information.

Client Group* AMC Group

Property Information

Address * 150 Big Valley Rd **Prop Type** Detached

Unit Type None Selected **Legal Desc**

City * Folsom **Directions**

State * California

Zip Code * 95630

Assignment Information

Form/Type * (None Selected)

Due Date* 6/24/2021 **Loan # or Lender Case #** 2011137

Loan Type Conventional **Sales Price** 400000

Loan Purpose Purchase **Estimated Value**

Ordered By R - **FHA #**

Account Exec. (None Selected) **Value Conditions** As is As stabilized

Disclosure Date **As completed** **Retrospective**

Inspection Type (None Selected)

Lender Information

Lender Name SIERRA PACIFIC MORTGAGE COMPANY, INC. **Lender Street** 1180 IRON POINT ROAD, SUITE 200

Lender City FOLSOM

Lender State California

Lender Zip 95630

Contact and Access Information

Occupancy Owner

Borrower ANDY AMERICA **E-mail** niels.krop@spmc.com **Home** 916-932-1700

Co-Borrower AMY AMERICA **E-mail** nielsk@spm1.com **Home** 913-932-1700

Owner **Home** **E-mail**

Occupant **Home** **E-mail**

Agent **Home** **E-mail**

Other **Home** **E-mail**

Appointment Contact (None Selected)

Additional Notification Recipients
Enter additional e-mail addresses to receive notifications for this order. Separate multiple e-mail addresses with a semicolon.
DEMO_NIELSK@SPM1.COM

Additional Comments or Instructions to Vendor
Name: Krop, Niels
Phone: 916-555-1212
Fax: 916-555-1212
Email: NIELSK@SPM1.COM

[Next](#) **Click Next**

Confirm Your Order Screen with new payment option in dropdown:

New Appraisal Order

Confirm Your Order
Please review the details of your order. If you need to make changes, click 'Back'.

Assignment Information

Due Date	6/24/2021	Loan #	2011137
Other Ref #	1050	File #	
Loan Type	Conventional	Form/Type	1004
Loan Purpose	Purchase	Sales Price	\$400,000
Ordered By	R -	Loan Amount	\$360,000
Lender	SIERRA PACIFIC MORTGAGE COMPANY, INC.	Estimated Value	
Client Group	AMC Group	FHA #	
AMC		Intent to Proceed	
Disclosure Date		Received Date	
		Closing Date	

Property Information

Address	150 Big Valley Rd	Prop Type	Detached
City	Folsom	Prop Rights	Fee Simple
State	CA	Legal Desc	
Zip Code	95630	Directions	
County	Sacramento		

Contact and Access Information

Occupancy	Owner	E-mail	niels.krop@spmc.com	Home	916-932-1700
Borrower	ANDY AMERICA	E-mail	nielsk@spm1.com	Home	913-932-1700
Co-Borrower	AMY AMERICA	Home		E-mail	
Owner		Home		E-mail	
Occupant		Home		E-mail	
Agent		Home		E-mail	
Other		Home		E-mail	
Appointment Contact					

Additional Comments or Instructions to the Vendor

Name: Krop, Niels
Phone: 916-555-1212
Fax: 916-555-1212
Email: NIESLK@SPM1.COM

Payment Information

Fee Notes [No Fee Notes]

Order Fee 435

Payment Method* CC to Vendor [Add credit card info](#)

Confirm the Order (Appraisal) Fee and click the Payment Method dropdown to select Deferred CC:

Additional Comments or Instructions to the Vendor

Name: Krop, Niels
Phone: 916-555-1212
Fax: 916-555-1212
Email: NIESLK@SPM1.COM

Payment Information

Fee Notes [No Fee Notes]

Order Fee 435

Payment Method* **Deferred CC** [Add credit card info](#)

New field dropdown to enter borrower credit card information:

The screenshot shows a 'Payment Information' form. On the left, there are fields for 'Fee Notes' (containing '[No Fee Notes]') and 'Order Fee' (containing '435'). The main form area contains a 'Payment Method*' dropdown menu set to 'Deferred CC'. Below this are input fields for 'First Name' (Andy), 'Last Name' (America), 'Street Address' (123 Main Street), 'City' (Folsom), 'State' (California), 'Zip' (95630), and 'E-mail' (niels.krop@spmc.com). A red rounded rectangle highlights the entire form area. To the right of the form, there are 'Back' and 'Next' navigation buttons, also highlighted with a red rounded rectangle. A red arrow points from the 'Next' button area down to the text below.

Complete the borrower / payor information and click Next

After completing this portion, the system will proceed as before from this point on. The Originator will now have the option to send documents to the Appraisal Management company.

The screenshot shows the 'Attach document' screen. At the top, there is a dropdown menu for 'Choose the document type' set to 'Other'. Below this, there are two columns of text. The left column is titled 'Attach paper documents using DirectFax™' and describes the DirectFax technology. The right column is titled 'Attach existing electronic documents' and describes uploading files. At the bottom, there are three buttons: 'Print DirectFax™ cover sheet', 'Finished' (highlighted with a red rounded rectangle), and 'Upload documents'.

Once the user selects Finished, they see the confirmation and can click OK to complete the process

The screenshot shows the 'Order Placed' confirmation screen. It features a green checkmark icon on the left and the text 'Thank you. Your order has been successfully placed.' on the right. At the bottom right, there is an 'OK' button.

After completing this process, the appraisal will be automatically assigned. The email to the borrower for payment will go out within 5 minutes. The appraisal request will get sent to the vendor / appraiser once the borrower's payment has been received.

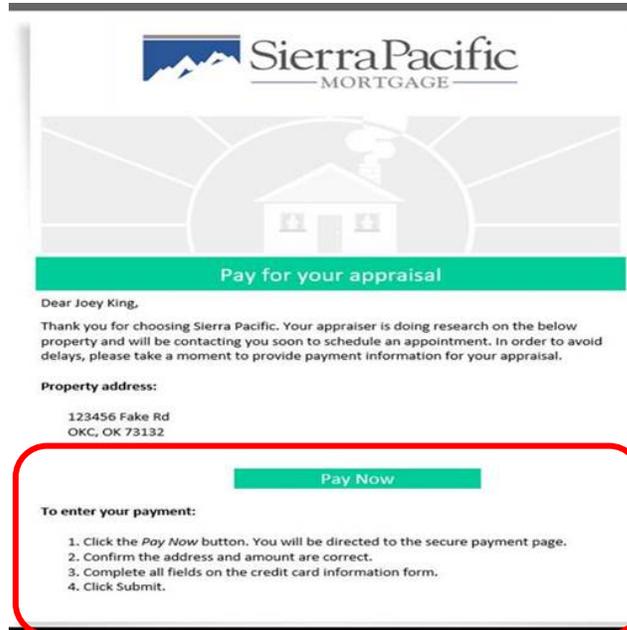
The Originator will get the same email notifications on appraisal status as they do today.

Borrower Experience:

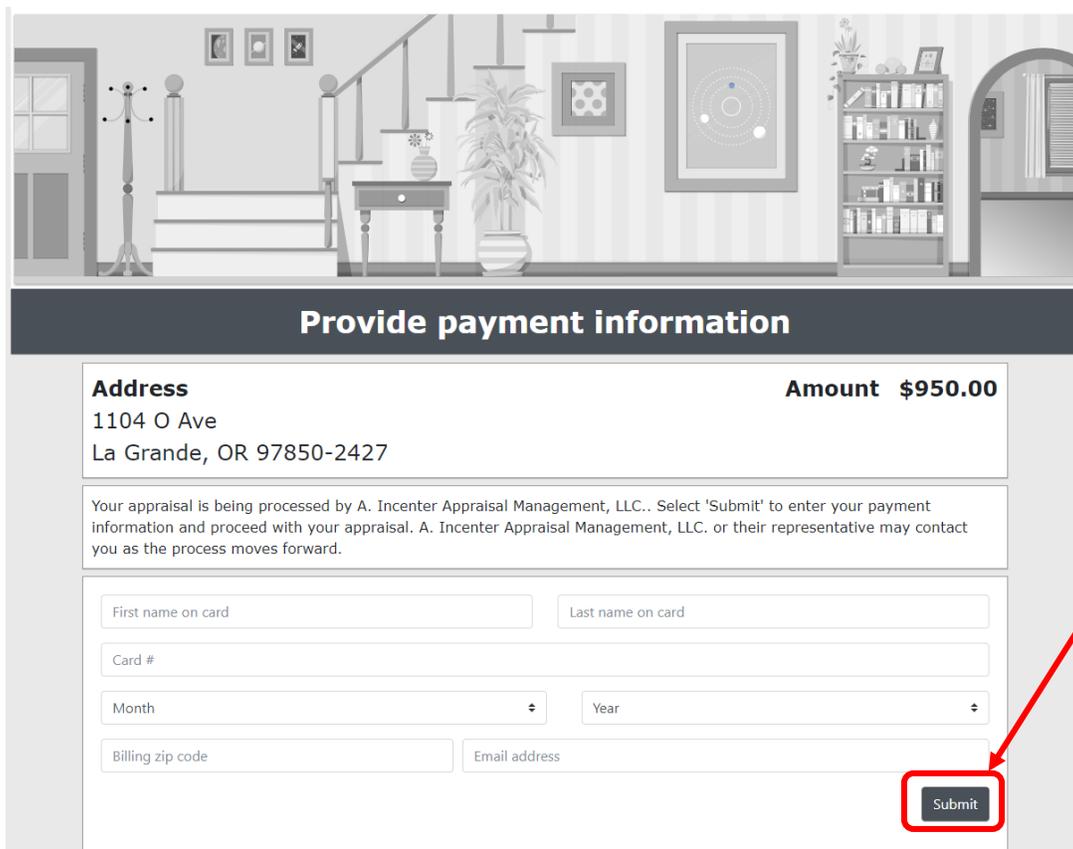
Email goes to borrower requesting payment. It will come from Sierra Pacific Mortgage donotreply@sPMC.com:



Body of email will have instructions and a "Pay Now" link:



Clicking link brings up the payment page:



Provide payment information

Address **Amount \$950.00**

1104 O Ave
La Grande, OR 97850-2427

Your appraisal is being processed by A. Incenter Appraisal Management, LLC.. Select 'Submit' to enter your payment information and proceed with your appraisal. A. Incenter Appraisal Management, LLC. or their representative may contact you as the process moves forward.

First name on card Last name on card

Card #

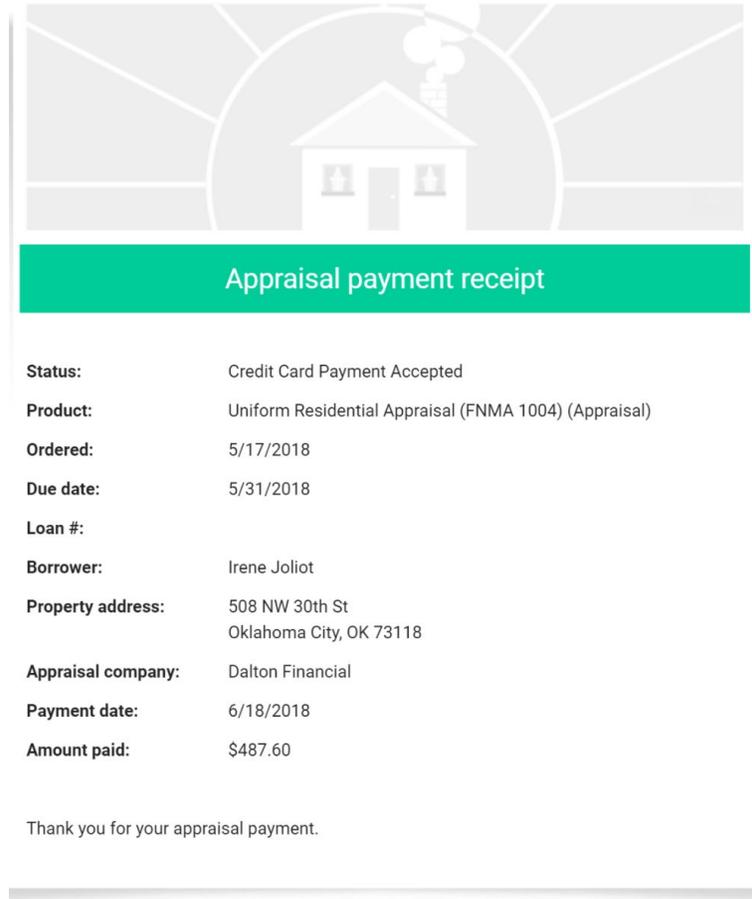
Month Year

Billing zip code Email address

Submit

Borrower enters credit card information and clicks "Submit"

When the card has been charged, the borrower receives the following email:



The borrower portion is now complete.

If the borrower does not access / complete the appraisal payment process, they will receive reminder emails every 24 hours until payment has been received. Originator will only be emailed if they are added as an additional recipient.

Reminder - Even though the appraisal has been assigned, it will not move forward to the vendor / appraiser until payment is received.