

# Reggora Appraisal Ordering

Broker quick-start for ordering, selecting vendors, adding contacts, and tracking status



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**The modern platform for appraisal management**, Reggora delivers a sophisticated and scalable appraisal experience. Reggora is a workflow-driven solution that seamlessly connects Brokers Advantage, brokers, and borrowers with Brokers Advantage AMCs and appraisal vendors. From order allocation and scheduling to payments and beyond, the platform provides end-to-end automation and transparency, streamlining operations and accelerating the entire appraisal process.



**Order creation is guided and pulls loan file data leading to greater automation**



**One place to upload documents and message the AMC vendor**



**A clear status bar and timeline for each order and customizable email notifications**



**Pipeline view with search, filters, and due-date visibility**

# Quick Review: Valuation Waterfall

OO NOO

## Appraisal 1st Liens - Infinite Series

x	x	Loan Amount > \$2,000,000 --> <b>2 Full Appraisals</b>
x	x	Loan Amount ≤ \$2,000,000 --> <b>1 Full Appraisal + AVM or FNMA CU Risk Score of 2.5 or less</b>
x	x	Desk Review/CDA required if AVM Confidence Score is < 90% or CU score is > 2.5
	x	All 1-unit investor appraisals require form 1007 single family comparable rent schedule, except when rental income is not used to qualify (non-DSCR only)

## Appraisal 2nd Liens - Infinite Series (CES)(\*\*)

x		HPML Doc Type 3,7,14,15 --> <b>Full Appraisal</b>
x		HPML QM Safe Harbor or Rebuttable Presumption Doc Type 1,2 and Loan amount ≤ \$400,000 --> <b>AVM with Confidence score ≥ 90% + Property Condition Inspection</b>
x		HPML QM Safe Harbor or Rebuttable Presumption Doc Type 1,2 and Loan Amount ≤ \$400,000 with AVM Confidence Score < 90% --> <b>Full Appraisal</b>
x		HPML Doc Type 1,2 and Loan Amount > \$400,000 --> <b>Full Appraisal</b>
x	x	Non-HPML and Loan amount ≤ \$400,000 --> <b>AVM with Confidence score ≥ 90% + Property Condition Inspection</b>
x	x	Non-HPML and Loan amount ≤ \$400,000 with AVM Confidence score < 90% --> <b>Full Appraisal</b>
x	x	Non-HPML and Loan Amount > \$400,000 --> <b>Full Appraisal</b>

\*\* Declining Markets: Primary and 2nd Homes maximum 75% CLTV; Investment Maximum 70% CLTV

In certain instances where an appraisal is not required, an AVM and PCI (Property Condition Inspection) are acceptable valuation products. These would not be ordered through Reggora, but through an approved valuation vendor for this product.



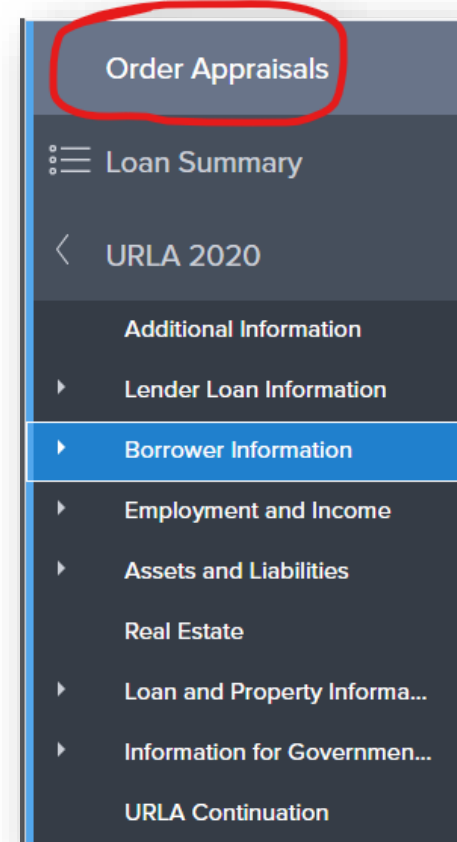
## Approved Valuation Vendors:

- Clear Capital
- Collateral Analytics
- Corelogic
- HouseCanary
- Homegenius
- Quantarium
- Veros



Navigate to **Clear Capital** for immediate setup and ordering:  
[Brokers Advantage Wholesale - Broker | Clear Capital](#)

After logging into the TPO portal and pulling up the loan you would like to take action on, click on the “***Order Appraisals***” option under the menu on the lefthand side of the screen to open Reggora inside the portal and sync the loan file.

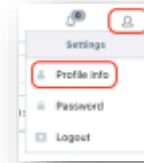


**Syncing with Reggora...**



Upon your first time logging in, customize receipt of email notifications by completing the below steps:

- 1 Click the head and shoulders icon in the top right of Reggora, then ***“Profile Info”***.
- 2 Click ***Edit*** in the top right and select ***Enable Custom Notification Settings***, then ***Save Changes***. To save changes, your profile must be complete, which includes entering a valid cell phone number.
- 3 Click ***“Custom Notification Settings”***, change notification settings and then click ***Save***.



Profile Information Custom Notification Settings

Information on your profile

Cancel Save changes

First name Rob

Last name Zambito

Phone Number +1 8457282356

Cell Phone Number +1 555-123-4567

Email address\* rzambito@reggora.com

Enable Email Notifications ☒

Enable Text Notifications ☐

Enable Custom Notification Settings ☒

Profile Information Custom Notification Settings

Your custom notification settings ⓘ

Status Change <input type="checkbox"/>	Consumer Submission Download Alerts <input type="checkbox"/>
Order Message <input type="checkbox"/>	Order Behind Schedule <input type="checkbox"/>
Report Delivery <input type="checkbox"/>	Requires Lender Attention <input type="checkbox"/>
Order Approved <input type="checkbox"/>	Order Cancel Request <input type="checkbox"/>
Inspection Scheduled <input type="checkbox"/>	Evault Upload <input type="checkbox"/>
Report Completed <input type="checkbox"/>	Offer <input type="checkbox"/>
Inspection Completed <input type="checkbox"/>	Pending Order <input type="checkbox"/>



# Notification Overview

Notification Name	Notification Details
Status Change	Notification on all status changes: Validating COE, COE issues, Finding Appraisers, Accepted, Inspection Completed, Order on Hold
Order Message	Notification when a team chat or vendor chat message is received
Report Delivery	User notified when consumer downloads the appraisal
Inspection Scheduled	User notified when inspection is scheduled
Payment Incomplete	The user is notified when the borrower has not yet paid, and when there is a payment error. [When the borrower has not yet paid] - This notification is a "final payment reminder" for the borrower to pay. It gets triggered after a submission occurs.
Payment Complete	The user is notified when the borrower has paid for orders that they are assigned to.
Payment Link Sent	The user is notified when a payment link is sent
Appraiser License Expiration	The user is notified when an appraiser's license has expired.
Order Company Assignment Decline	The user is notified when an appraiser declines an order or the claim time expires
Consumer Submission Download Alerts	The user is notified when the borrower either downloads the appraisal or fails to download it by the 72-hour mark.
Order Behind Schedule	The user is notified when an order has passed the due date.
Order Cancel Request	The user is notified when orders are cancelled by the appraiser (e.g. the appraiser withdraws).
eVault Upload	The user is notified when a document is uploaded to the eVault and receives PDFs of the documents uploaded.
Offer	The user is notified when there is a counteroffer (due date or fee).
Pending Order	The user role is notified when an order transitions to Pending Approval status and when it has been approved or declined by an authorized user.
Order External Reviews	This notification will be sent when the External Review Result document is uploaded to Reggora from CCR.
Appraisal Valuation Low	The user role is notified when an order's appraiser comes back under purchase price or valuation. If the lender is using Under Review, this notification will not send until the report is approved
Appraisal Sent to Borrower	The user is notified when the report has been sent to the borrower and/or co-borrower.
Daily Order Report Email	The user will receive a daily email detailing the current status of all assigned orders. This report includes the status of orders currently in progress and retains "Submitted" orders for seven calendar days.
Order Revision Request	The user is notified when a revision has been requested
Electronic Consent Denied	The user is notified when a consumer denies electronic consent to download the appraisal.
Order Appraisal Report Ready	The user is notified when an appraisal is uploaded to the order (only if the user has permission: "Access the order submission during Under Review" enabled (more information on this is included below), and the lender approves a submission (Under Review workflow).



### Very Important- Confirm these items first:

- ✓ Ensure borrowers have e-signed initial disclosures including Intent to Proceed (ITP) is completed (This does not apply to business purpose loans).
- ✓ Ensure loan file basics are complete and correct (borrower names, property address, occupancy, loan type)
- ✓ Borrower email and phone are correct as is the contact phone number and email of the primary contact (used for scheduling and/or payment links)
- ✓ For Purchase transactions, ensure Purchase Contract is uploaded at time of submission

#### Quick fixes

- Order button not showing? - Most commonly: Intent to Proceed/authorization isn't completed yet in the portal, or required fields are missing. Complete the missing step(s) and refresh the loan file.
- Complete ITP/authorization
- Verify borrower email
- Save/refresh loan file
- Reach out to your dedicated Account Executive to troubleshoot

# Order Creation: Ordering an Appraisal

Open the loan → click the ***“Order Appraisal”*** link, → review synced data → Click on the ***Create Order*** button.

The screenshot displays the Brokers Advantage Mortgage web application interface. The top navigation bar includes 'Welcome', 'Pipeline', and 'Add New Loan'. The main header area shows the loan details for 'Florida Reggora Test Loan' (1120 Granda Street, Fort Pierce, FL, 34949) with a loan number of 1110000096. Key loan information includes a total loan amount of \$475,000.00, a conventional purchase loan purpose, and an interest rate of 6.875% (79.83% loan to value). A 'Create Order' button is prominently displayed in green.

The left sidebar contains a menu with options such as 'Optimal Blue for Encompass', 'Order Appraisal', 'Loan Summary', 'URLA 2020', 'Additional Information', 'Dual AUS', 'Product Pricing & Lock', 'Service Orders', 'Documents', 'Conditions', 'Disclosure Tracking', 'Import Additional Data', 'Disclosures', and 'Submit Loan'.

The main content area is titled 'Reggora Lender | Brokers Advantage Mortgage - STAGE' and shows the loan details for #1110000096 at 1120 Granda Street, Fort Pierce, FL 34949. Below this, there is a section for 'Loan Details' and 'Important Dates'. The 'Loan Details' section includes fields for Loan Purpose (purchase), Priority (Normal), Borrower Payment Option (Send Payment Link to Borrower Before Ordering), Loan Type (Conventional), Estimated Value (\$595,000.00), Loan Creation Source (Encompass TPO Connect), Subject Property Number Units (3), Occupancy (P/S/I) (Investor), Intent to Proceed (False), NMLS ID (1035123), and ULDD Attachment Type (Detached). The 'Important Dates' section shows the P&S Commitment Date (01/05/2026) and the Date Created (01/05/2026).

Below the loan details, there is a section for 'Loan Details' and 'Important Dates'. The 'Loan Details' section includes fields for Loan Purpose (purchase), Priority (Normal), Borrower Payment Option (Send Payment Link to Borrower Before Ordering), Loan Type (Conventional), Estimated Value (\$595,000.00), Loan Creation Source (Encompass TPO Connect), Subject Property Number Units (3), Occupancy (P/S/I) (Investor), Intent to Proceed (False), NMLS ID (1035123), and ULDD Attachment Type (Detached). The 'Important Dates' section shows the P&S Commitment Date (01/05/2026) and the Date Created (01/05/2026).

## Under the **Product & Fees** tab, select the following:

- **Product:** Select applicable valuation product from the dropdown (e.g., 1004, condo, etc.)
  - On Short-Term Rentals, be sure to order a 1007 requesting Short Term Rental Comparables
  - On Long Term Rentals, be sure to order a 1007 requesting Long Term Rental comparables
- **Due Date:** This will default 5 days out (3 days out for a rush). No changes needed.
- **Priority:** *Normal* or *Rush*— Normal is preferred, as Rush will incur additional fees.
- **Borrower Payment Option:** Defaults to *Send Payment Link to Borrower before Ordering*.

Florida Reggora Test Loan  
1120 Granda Street, Fort Pierce, FL 34949  
01-TEST COMPANY

Loan #: 1110000096  
Total Loan Amount: \$475,000.00  
Loan Type: Conventional  
Loan Purpose: Purchase  
Interest Rate: 6.875%  
Loan To Value: 79.83% / 79.83%

Optimal Blue for Encompass  
Order Appraisal  
Loan Summary  
URLA 2020  
Additional Information  
Lender Loan Information  
Borrower Information  
Employment and Income  
Assets and Liabilities  
Real Estate  
Loan and Property Information  
Information for Government  
URLA Continuation  
Dual AUS  
Order Appraisal  
Product Pricing & Lock  
Service Orders  
Documents

New Order 1120Granda Street, Fort Pierce, FL 34949

Total Fee: \$0  
Due Date: 01/12/2026  
Job Allocation Mode: Manual  
Order Request Method: Manual

Product & Fees  
Appraisal Selection  
Broadcast Settings

Select a Product:  
Select... \$0

TEST 1004  
TEST 1004D  
TEST 1073  
Condo Appraisal (1073)  
Condo Investment (1073, 1007, and 216)  
Condo Investment Short-Term (1073, 1007 STR, and 216)  
Condo Investment w/ Comparable Rent Schedule (1073 and 1007)  
Condo Investment w/ Operating Income Statement (1073 and 216)

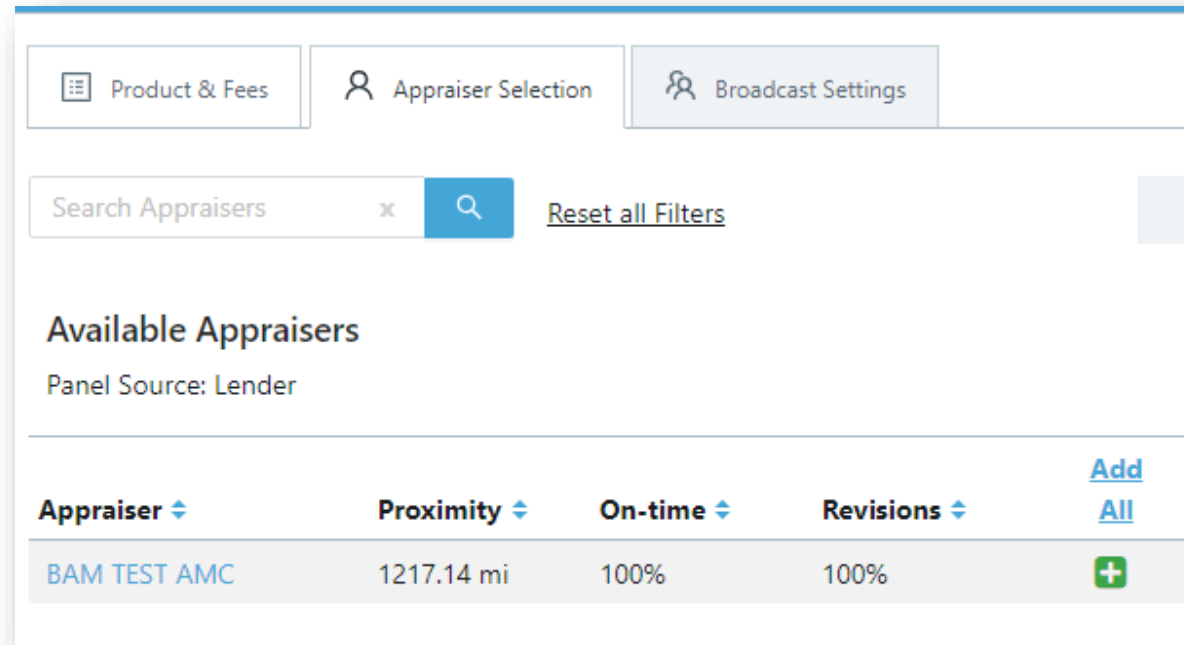
Borrower Payment Option:  
☒ Send Payment Link to Borrower Before Ordering  
☐ Broker Payment  
☐ Internal Payment  
☐ Collect at Close

Cancel Create

Loan Details  
Loan Purpose: purchase  
Priority: Normal

Important Dates  
P&S Commitment Date:  
Date Created: 01/05/2026

- ✓ Choose from available AMCs from the **Appraiser Selection** Tab.
  - ✓ To add an AMC, click the green plus button next to any of the Available AMCs to add them to the Selected Appraisers queue.
  - ✓ To remove an AMC from the queue, click the red minus button next to their name
- ✓ Refer to the following page for list of AMC Vendors.
  - ✓ If you utilize **AMP** as the AMC vendor, this allows for auto-allocation: the platform can match the order to a qualified appraiser based on real-time signals (distance, workload, due date, etc.).



The screenshot displays the 'Appraiser Selection' tab in a web application. At the top, there are three tabs: 'Product & Fees', 'Appraiser Selection' (which is active), and 'Broadcast Settings'. Below the tabs is a search bar labeled 'Search Appraisers' with a magnifying glass icon and a 'Reset all Filters' link. The main section is titled 'Available Appraisers' with a subtitle 'Panel Source: Lender'. Below this is a table with columns for 'Appraiser', 'Proximity', 'On-time', and 'Revisions'. Each column has a dropdown arrow. To the right of the table is an 'Add' button with a green plus icon. The table contains one row for 'BAM TEST AMC' with a proximity of '1217.14 mi', '100%' on-time, and '100%' revisions.

Available Appraisers			
Panel Source: Lender			
Appraiser ▾	Proximity ▾	On-time ▾	Revisions ▾
BAM TEST AMC	1217.14 mi	100%	100%

- A1 AMC
- Accelerated Appraisal Group
- AMCo (aka Appraisal Management Company)
- AmeriMac Appraisal Management
- Appraisal Connections Inc.
- **The Appraisal Marketplace (AMP) (Reggora AMC)**
- Ascribe Trident Services LLC/ Triserv Appraisal Management Solutions LLC
- Class Valuation LLC
- ClearCapital.com, Inc.
- Consolidated Analytics, Inc.
- Core Valuation Management
- FastApp, Inc.
- Golden State Appraisals
- HKB Appraisals
- Nationwide Appraisal Network LLC
- Nationwide Property & Appraisal Services
- Property Rate LLC
- So Cal Direct Inc
- Stewart Valuation Intelligence/ SISCO Holdings, LLC
- ValuAppraisal, LLC
- Zap Appraisals (Zap Technologies, LLC)



**Reggora Appraisal Marketplace (AMP)** is built on Reggora's Appraisal Management Platform which allows for access to real time data to improve turn times, performance and quality.

## Features

- “Uber-Style” Algorithm automatically matches order with the right appraiser
- Rigorous quality control performed on every report
- Nationwide Network of appraisers
- Supports all valuation products
- Competitive Fee schedule

## Benefits

- Faster Turn Times
- **Better matched appraisers = Lower Revision Rates**
- Less Fee Escalations



—Jennifer Pelletier  
Processing Manager,  
Assurance Financial

“After using the Reggora Appraisal Marketplace for a few months, I am very pleased with the ease of the platform and i'm confident it's able to find us an appraiser [on all of our orders]. We have the option to use another AMC in Reggora, but at this time we don't see a need because the marketplace has been a great fit.”



—Jim Dell'Anno  
VP & Sales Director, North  
Easton Savings Bank

“Within a matter of weeks we saw a 35% improvement in our turn times. That's a dramatic improvement, especially in the craze of a refi wave where if we can cycle through them faster, we can bring on more & more business.”



—Dave Currie  
President, Province Mortgage Associates, Inc.


“The service makes me want to continue to send Reggora every order we get especially when we start jamming again.”

Once you have selected your product(s), due date or priority, allocation and request methods, and appraisal vendors click **Create** at the bottom right of the window to create the order.

Due Date

02/05/2026


Job Allocation Mode

Manual 

Order Request Method


Individually

Priority

Normal 

Search Appraisers

x



Reset all Filters

Geography

Specializations

Appraisal Stats

Panel Source

Coverage Area

Available Appraisers

Panel Source: Lender

Appraiser




Proximity

On-time

Revisions

Add

All

Services-NPAS				
The Appraisal Marketplace	N/A	N/A	N/A	
Core Valuation Services	N/A	N/A	N/A	
Ascribe, A Division of Trident Services	N/A	N/A	N/A	

Selected Appraisers

Appraiser

Proximity

On-time

Revisions

Remove

All

Cancel

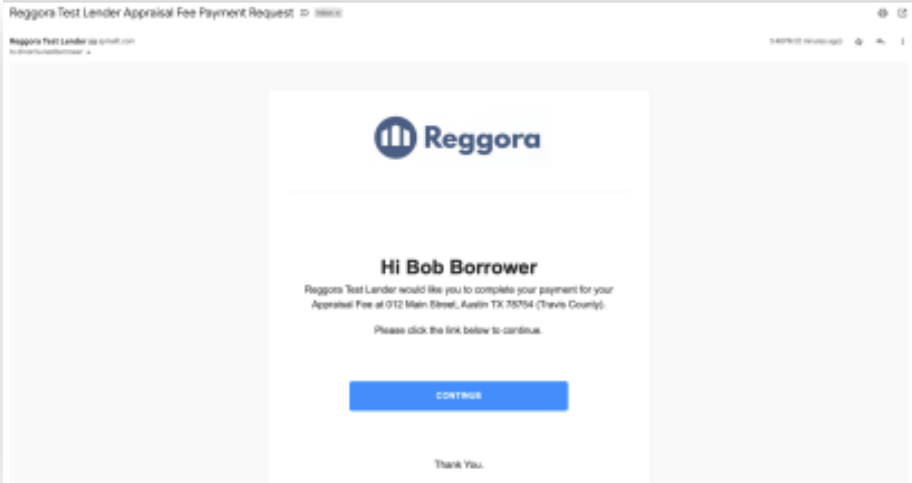
Create



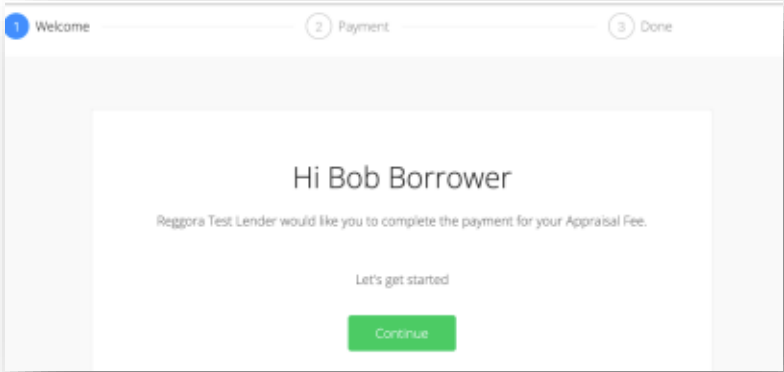
- Make sure to reach out to your borrower to expect an email from Reggora
- Once the order request is complete, borrowers will receive a payment email from [delivery@reggora.com](mailto:delivery@reggora.com) with Brokers Advantage name and logo.



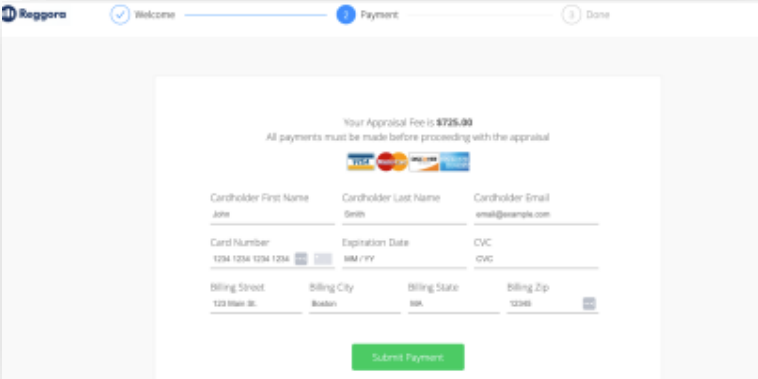
Borrower to click on the blue *Continue* button in the email received from Reggora to complete 3-step process to submit payment.



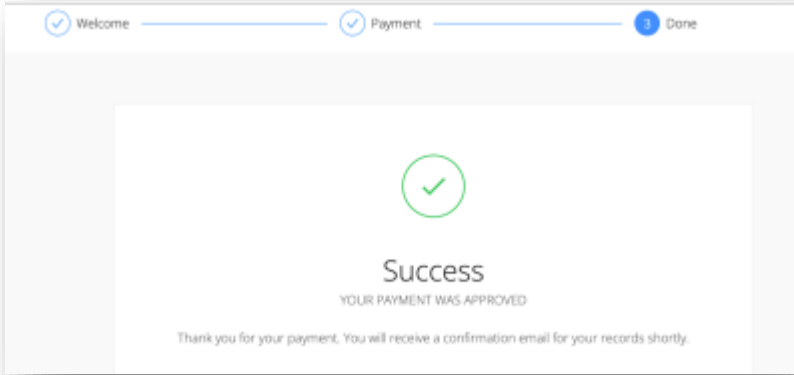
**1 Welcome:** Borrower to click the green *Continue* button:



**2 Payment:** Borrower enters all card details and clicks the green *Submit Payment* button:



**3 Done:** A *Success* message will appear to show that all tasks are complete:



From the Orders page, users can view their appraisal orders pipeline and click on any individual order:

1. Filter the pipeline to identify actionable or high-priority orders
2. Search for orders by loan number, borrower name, or address
3. Filter the pipeline by appraisal vendor(s)
4. View the Order ID (loan number), Address and borrower name, Appraiser, Payment status, Ordered Date, Due Date, Alerts, and Status
5. Sort the page by Ordered Date or Due Date
6. Filter by Status(es)
7. Hover over the payment icon to see a summary Contact cards show parties mapped from the loan file (borrower, LO, processor, company, etc.)
8. Hover over alert icons to see more info
9. Click into the Individual Order Page by clicking on the Order ID

The screenshot shows the 'Reggora Lender' interface. On the left is a sidebar with 'Default Filters' (Unread Messages, No P&S Contracts) and 'Custom Filters' (Rush Orders, On Hold, Past Due, Requires Attention, Due Soon). The main area features a search bar, a filter dropdown, and a table of appraisal orders. The table columns are Order ID, Address, Appraiser, Payment, Ordered, Due Date, Alerts, and Status. Red callouts 1-9 point to the sidebar, search bar, filter dropdown, table headers, due date sort, status filter, payment icon, alert icon, and an Order ID respectively.

Order ID	Address	Appraiser	Payment	Ordered	Due Date	Alerts	Status
4000981204	45 Dudley St, Newton, MA Keegan Doyle	Big City AMC		04/23/2021	02/11/2021		Submitted
4000166739	21 Hazel St, Worcester, MA	No Appraiser		04/23/2021	02/26/2021		Finding Appraisers
4000837201	321 Summer st, Boston, MA	Downtown Appraisal		02/11/2021	02/19/2021		Submitted
4000138944	300 A St., Boston, MA	Big City AMC		02/11/2021	02/18/2021		Inspection Scheduled
4000327189	81 Edmonds St, Framingham, MA	No Appraiser		02/11/2021	02/24/2021		Finding Appraisers
4000567388	101 Merlot Dr, Dedham, MA	Bradley Coleman		02/11/2021	03/05/2021		Submitted
4000347298	761 E 6th St, Boston, MA	George Johnson Pending		02/11/2021	02/11/2021		Finding Appraisers
4000273889	72 Parnell St, Weymouth, MA	George Johnson		02/11/2021	02/18/2021		Inspection Scheduled
4000932771	157 Kendrick Ave, Quincy, MA	Tom's Appraisal		02/11/2021	02/25/2021		Inspection Completed
4000726178	44 Sand Hill Rd, Amherst, MA	George Johnson		02/11/2021	02/25/2021		Accepted

# Individual Order Navigation

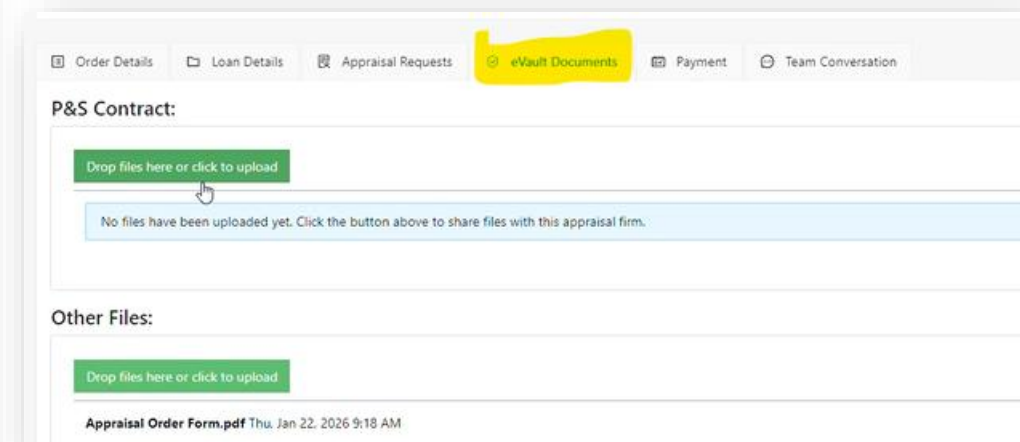
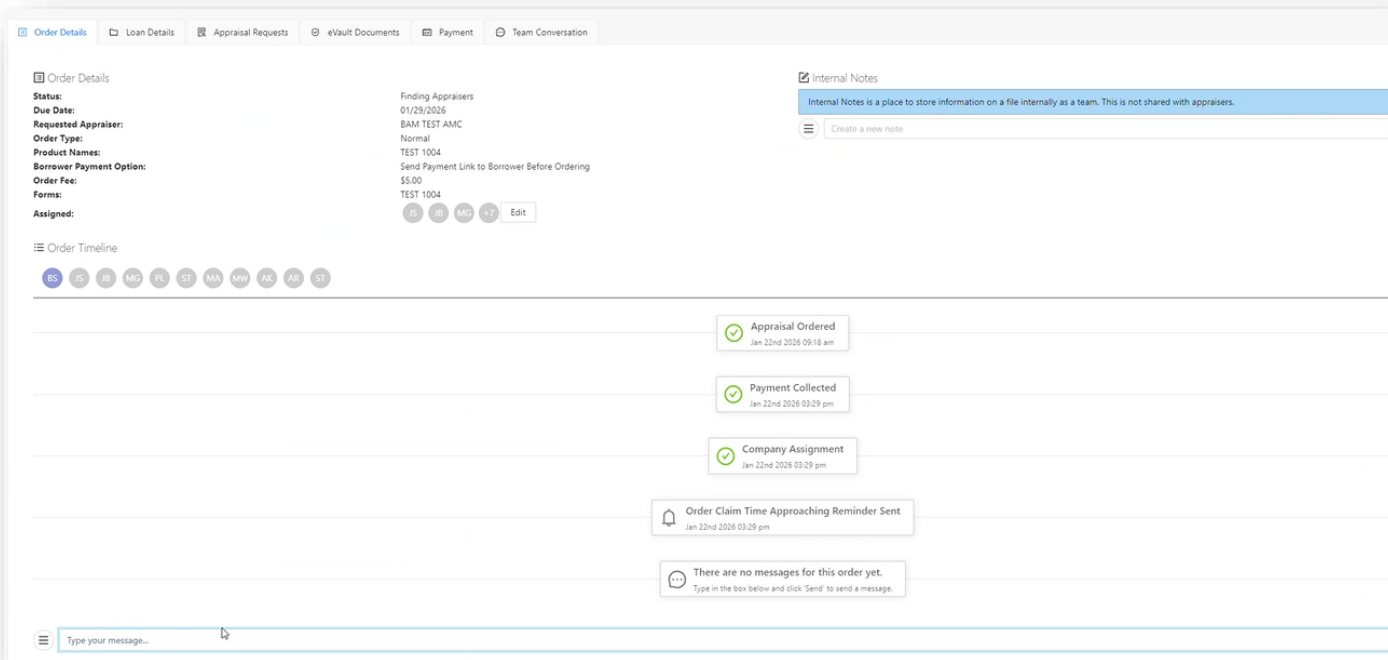
1. The Order ID (loan number) and property address
2. Real-time status tracking bar
3. Contact information for the Loan Officer, Appraiser, Borrower, Coborrower, Listing broker, and Buyer broker
4. Tabs: Order Details, Loan Details, eVault Documents, Payments, Submissions, Revisions, Team Documents, and Team Conversation tabs.
5. Order Timeline, displaying each milestone in chronological order (including the conversation with the appraisal vendor)

The screenshot displays the 'Individual Order Navigation' interface for a mortgage order. The interface is organized into several key sections:

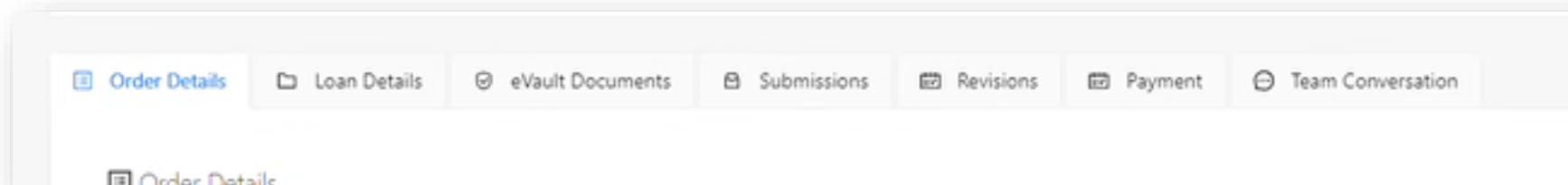
- Header:** Displays the Order ID (#5471325) and the property address (125 Myrtle Street, Boston, MA). It includes 'Edit Order' and 'Order Actions' buttons.
- Status Tracking Bar:** A horizontal bar showing the progress of the order through five milestones: Finding Appraisers, Accepted, Inspection Scheduled (current), Inspection Completed, and Submitted.
- Contact Information:** A grid of contact cards for various roles: Appraiser (Casale Appraisals), Borrower (Stephen Fournier), Coborrower, Listing broker (Tim Lauwers), and Buyer broker (Jonathan Casale). Each card includes contact details and an 'Edit' link.
- Tabs:** A row of tabs for navigating between different sections: Order Details (selected), Loan Details, Appraisal Requests, eVault Documents, Team Documents, Payment, and Team Conversation.
- Order Details Section:**
  - Order Details:** A list of key information including Status (Inspection Scheduled), Due Date (04/13/2021), Inspection Date (Thursday, April 1, 2021 12:00 PM), Appraiser (Casale Appraisals), Order Type (Normal), Product Names (1004 Single Family), Order Fee (\$500.00), Additional Fee (\$300.00 - Appraiser Offer Accepted), Forms (1004), and Assigned (JC).
  - Internal Notes:** A section for adding internal notes, with a text area and an 'Add Note' button.
  - Order Timeline:** A section showing the chronological order of milestones, with a 'JC' icon indicating the current status.
- Footer:** Includes a 'Filters: Statuses' dropdown and a 'Chat with an Expert' button.

Status Name	Description
Pending Approval	If an order is Pending Approval, the loan file data does not meet the order requirements that have been set by the lender (e.g. the loan does not have Intent to Proceed). The order will not advance until it is manually approved or the loan file data changes to meet requirements.
Waiting for Payment	If the order fee will be collected from the borrower via credit card, the order will go into Waiting for Payment once the payment link has been sent to the borrower. The order will stay in Waiting for Payment until the borrower pays.
Finding Appraisers	This status indicates the order has been sent to an appraiser and is awaiting acceptance (or the order has been broadcast out to multiple appraisers and is awaiting acceptance or bids). Note that if Reggora is unable to find an appraiser, the status will remain as Finding Appraisers, but the order will be flagged as Lender Attention Required.
Accepted	An order is Accepted once an appraisal vendor accepts the order. The order will stay as Accepted until the appraisal vendor indicates the inspection has been scheduled.
Inspection Scheduled	Once the appraisal vendor inputs the inspection date and time, the order will move into Inspection Scheduled.
Inspection Completed	The order status will move to Inspection Completed once the appraisal vendor marks the inspection as complete.
Submitted	This status indicates the appraisal report has been uploaded by the vendor.
Revision Requested	If a revision has been requested from the appraisal vendor but the revision is not yet complete, the status will show Revision Requested.
Revision Submitted	When a requested revision has been submitted, the order will move to Revision Submitted.

- At the bottom of the **Order Details** screen, use the message thread/timeline in the order to communicate with the vendor (keeps a full audit trail).
- **eVault Documents** tab includes all documents shared with parties associated with the appraisal order (e.g. purchase contract)

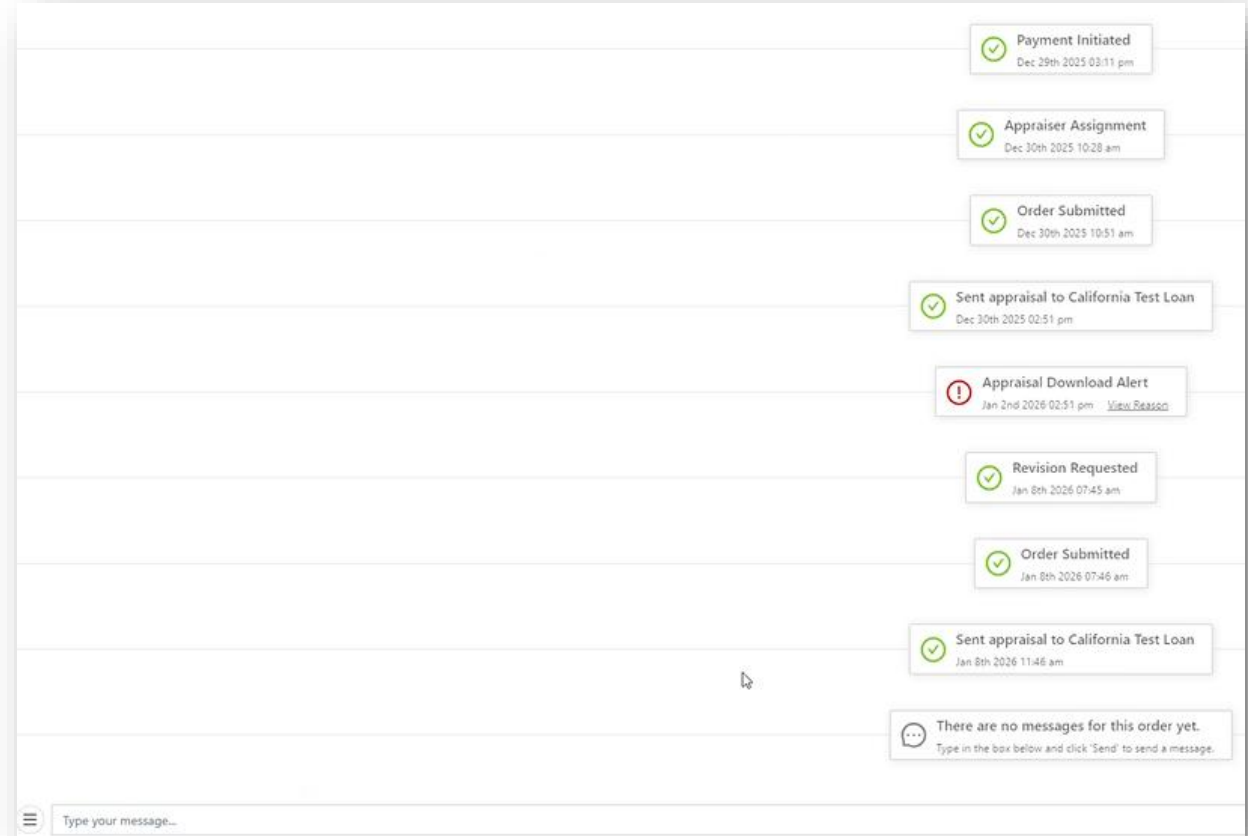


- 1. Order Details Tab** The Order Details tab contains key order information such as Status, Due Date, Requested Appraiser, Order Type, Fee(s), Forms, and Assignees (users who are receiving notifications for this order). Beneath the Order Details is the Order Timeline, providing timestamped updates for each step of the appraisal process. Users can hover on timestamps to see users associated with each action (when applicable).
- 2. Loan Details Tab** The Loan Details tab is where users can view loan file data imported from the LOS.
- 3. eVault Documents Tab** The eVault will contain documents such as the purchase and sale (P&S) contract and Reggora-generated order form.
- 4. Submissions Tab** Completed appraisal reports and invoices will appear here. Users can view or download the PDF, XML, SSRs, or invoice.
- 5. Revisions Tab** request revisions once the report is submitted (provide clear, specific items).
- 6. Payment Tab** Receipt, payment confirmation and date is available here.





- Check messages in the Order Details/timeline section and respond there.
- Upload missing docs to eVault (contract, addenda, legal description, etc.).
- If there's a fee/due date change request, follow your lender's escalation policy.



*A Reconsideration of Value Disclosure* will be included with all Appraisal Reports sent to the borrower for review.



## **BORROWER-INITIATED RECONSIDERATION OF VALUE DISCLOSURE**

It is Brokers Advantage Mortgage's policy not to discriminate against any applicant on the basis of race, color, creed, religion, national origin, marital status, sex (including sexual orientation and gender identity), age, handicap, familial status, receipt of public assistance income, property location or good faith exercise of rights under the Consumer Credit Protection Act. This commitment to non-discrimination includes all aspects of a credit transaction. It is intended to implement the spirit of the Equal Credit Opportunity Act and similar laws as adopted or thereafter amended.

Borrowers have the right to ask their lender to reconsider a home valuation the consumer believes to be unsupported, deficient due to unacceptable appraisal practice, or reflects prohibited appraisal practices. This process is referred to as an "Appraisal Reconsideration," a "Reconsideration of Value (ROV)," or "Appraisal Appeal." You, as our applicant/borrower, can point out, for example, factual errors or omissions in the appraisal report, unsupported or deficient areas of the appraisal report, additional data or information (including up to 5 potentially comparable sales to be submitted as alternative or additional properties for the appraiser to consider), or provide evidence that the appraisal was adversely influenced on a prohibited basis or characteristic.

To request a ROV or Appraisal Appeal, the applicant or borrower will need to contact their Loan Officer listed on the application.

At that point, Brokers Advantage Mortgage will provide documentation and process requirements and expected timelines. At the end of the ROV process, the applicant will receive a final version of the appraisal report that addresses the ROV from a process initiated by Brokers Advantage Mortgage.

### **ROV or Appraisal Appeal Conditions and Requirements:**

- The ROV or Appraisal Appeal process as identified by Brokers Advantage Mortgage must be initiated by the borrower and completed and prepared in accordance with the Lender's ROV requirements.
- The ROV or Appraisal Appeal submission is subject to review for completeness and adherence to the specified requirements of Brokers Advantage Mortgage prior to submission to the appraiser by Brokers Advantage Mortgage. Incomplete or non-compliant submissions will not be processed.
- Only one ROV is permitted per loan when the loan product requires an appraisal.
- As a matter of regulation, the appraiser is only permitted to respond to the Lender on an ROV or Appraisal Appeal request. Do not contact or have a designated party contact the appraiser to discuss the appraisal report

\*Please note this notification is a separate document from the appraisal report. It accompanies any version of the appraisal report determined to be complete by the Lender and delivered to the applicant(s). It may include a version of the appraisal containing the results of a borrower-initiated ROV. Additional ROVs are not permitted on appraisal reports that have addressed a submitted ROV.



**Any appraisals that require rebuttals or edits, please send the request with applicable information through the TPO portal for review. Vista Point will handle submitting these requests through the Reggora Platform:**

- Explain any errors reflected on the report
- Any information/data that may be missing from the report
- Relevant sales and/or rental comparables to support a new value



Reach out to your dedicated Account Executive to discuss further.