

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

OO NOO

Appraisal 1st Liens - Infinite Series

x	x	Loan Amount > \$2,000,000 --> 2 Full Appraisals
x	x	Loan Amount \leq \$2,000,000 --> 1 Full Appraisal + AVM or FNMA CU Risk Score of 2.5 or less
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 --> Full Appraisal
x		HPML QM Safe Harbor or Rebuttable Presumption Doc Type 1,2 and Loan amount \leq \$400,000 --> AVM with Confidence score \geq 90% + Property Condition Inspection
x		HPML QM Safe Harbor or Rebuttable Presumption Doc Type 1,2 and Loan Amount \leq \$400,000 with AVM Confidence Score < 90% --> Full Appraisal
x		HPML Doc Type 1,2 and Loan Amount > \$400,000 --> Full Appraisal
x	x	Non-HPML and Loan amount \leq \$400,000 --> AVM with Confidence score \geq 90% + Property Condition Inspection
x	x	Non-HPML and Loan amount \leq \$400,000 with AVM Confidence score < 90% --> Full Appraisal
x	x	Non-HPML and Loan Amount > \$400,000 --> Full Appraisal

** 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.



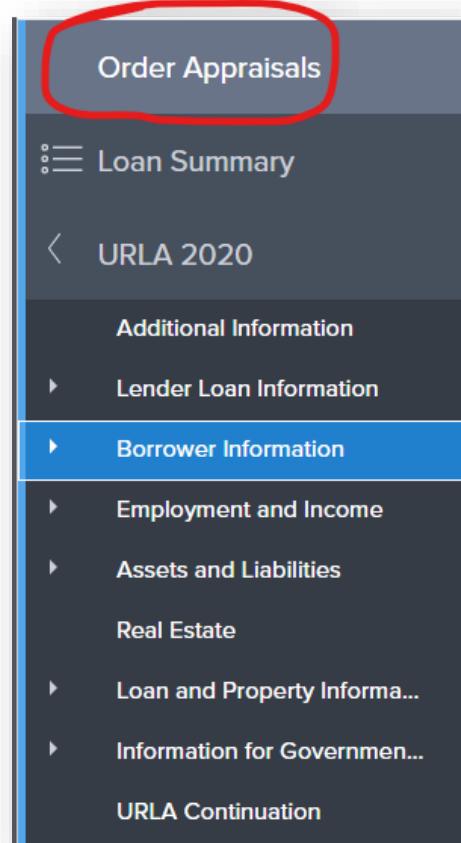
Approved Valuation Vendors:

- 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.

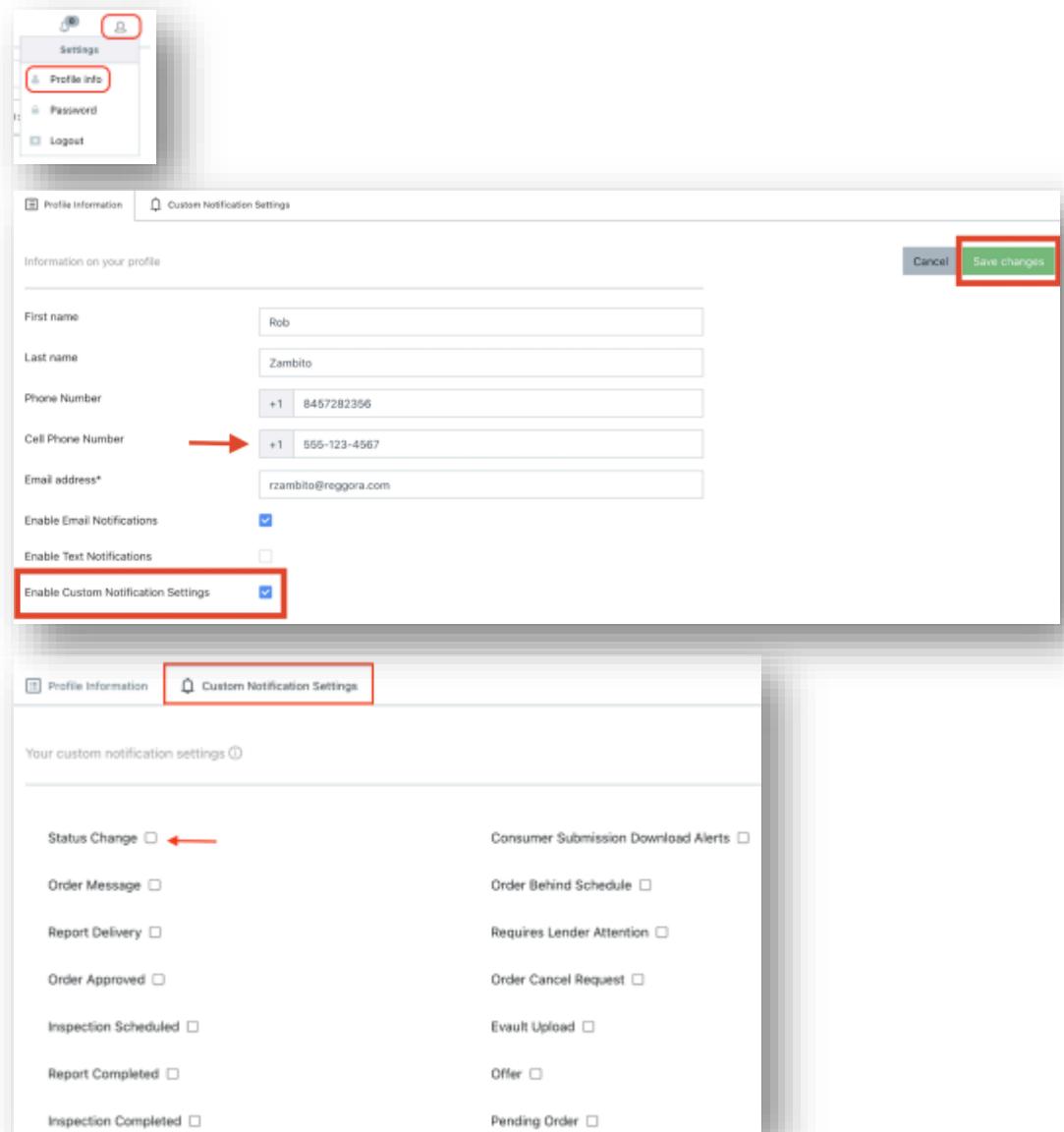


Syncing with Reggora...



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***.



The image shows two screenshots of the Reggora application interface. The top screenshot is the 'Profile Information' page, showing fields for First name (Rob), Last name (Zambito), Phone Number (+1 8457282356), and Cell Phone Number (+1 555-123-4567). The 'Email address*' field contains rzambito@reggora.com. Under 'Enable Notifications', 'Enable Email Notifications' is checked and 'Enable Text Notifications' is unchecked. The 'Enable Custom Notification Settings' checkbox is checked and highlighted with a red box. The bottom screenshot is the 'Custom Notification Settings' page, showing a list of notification types with checkboxes: Status Change (checked), Order Message, Report Delivery, Order Approved, Inspection Scheduled, Report Completed, Inspection Completed, Consumer Submission Download Alerts, Order Behind Schedule, Requires Lender Attention, Order Cancel Request, Evault Upload, Offer, and Pending Order. The 'Status Change' checkbox is checked and highlighted with a red box.

- 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***.

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:

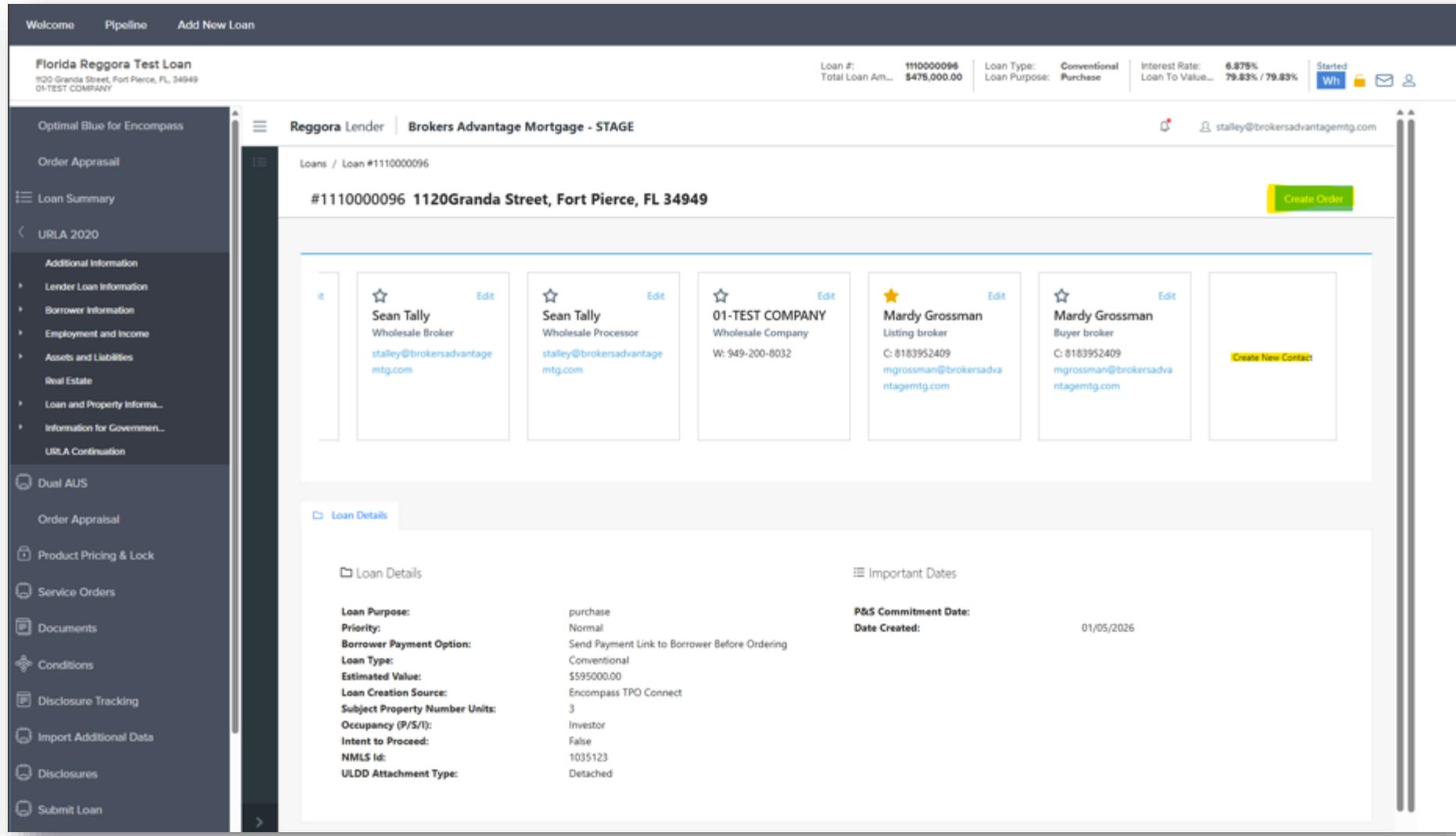
- ✓ Ensure borrowers have e-signed initial disclosures including Intent to Proceed (ITP) is completed (This does not apply to business purpose loans).
- ✓ Ensure loan file basics are complete and correct (borrower names, property address, occupancy, loan type)
- ✓ Borrower email and phone are correct 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 shows the Brokers Advantage Mortgage software interface. The top navigation bar includes 'Welcome', 'Pipeline', and 'Add New Loan'. The main header displays the loan information: 'Florida Reggora Test Loan' with address '1120 Granda Street, Fort Pierce, FL 34949' and '01-TEST COMPANY'. The right side of the header shows the loan ID '1110000096', total loan amount '\$475,000.00', loan type 'Conventional Purchase', interest rate '6.875%', and a status 'Started Wh'. The left sidebar contains a navigation menu with sections like 'Optimal Blue for Encompass', 'Order Appraisal', 'Loan Summary', 'URLA 2020' (with sub-options: Additional Information, Lender Loan Information, Borrower Information, Employment and Income, Assets and Liabilities, Real Estate, Loan and Property Information, Information for Covenants, URLA Continuation), 'Dual AUS', 'Order Appraisal', '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 1120Granda Street, Fort Pierce, FL 34949'. It lists contacts: Sean Tally (Wholesale Broker, stalley@brokersadvantagemtg.com), 01-TEST COMPANY (Wholesale Processor, stalley@brokersadvantagemtg.com), Mandy Grossman (Listing broker, C: 8183952409, mgrossman@brokersadvantagemtg.com), and Mandy Grossman (Buyer broker, C: 8183952409, mgrossman@brokersadvantagemtg.com). Below the contacts, the 'Loan Details' section shows the following data:

Loan Purpose:	purchase
Priority:	Normal
Borrower Payment Option:	Send Payment Link to Borrower Before Ordering
Loan Type:	Conventional
Estimated Value:	\$595000.00
Loan Creation Source:	Encompass TPO Connect
Subject Property Number Units:	3
Occupancy (P/S/I):	Investor
Intent to Proceed:	False
NMLS Id:	1035123
ULDD Attachment Type:	Detached

The 'Important Dates' section shows the 'P&S Commitment Date' as '01/05/2026' and 'Date Created' as '01/05/2026'. A 'Create Order' button is located in the top right corner of the main content area.

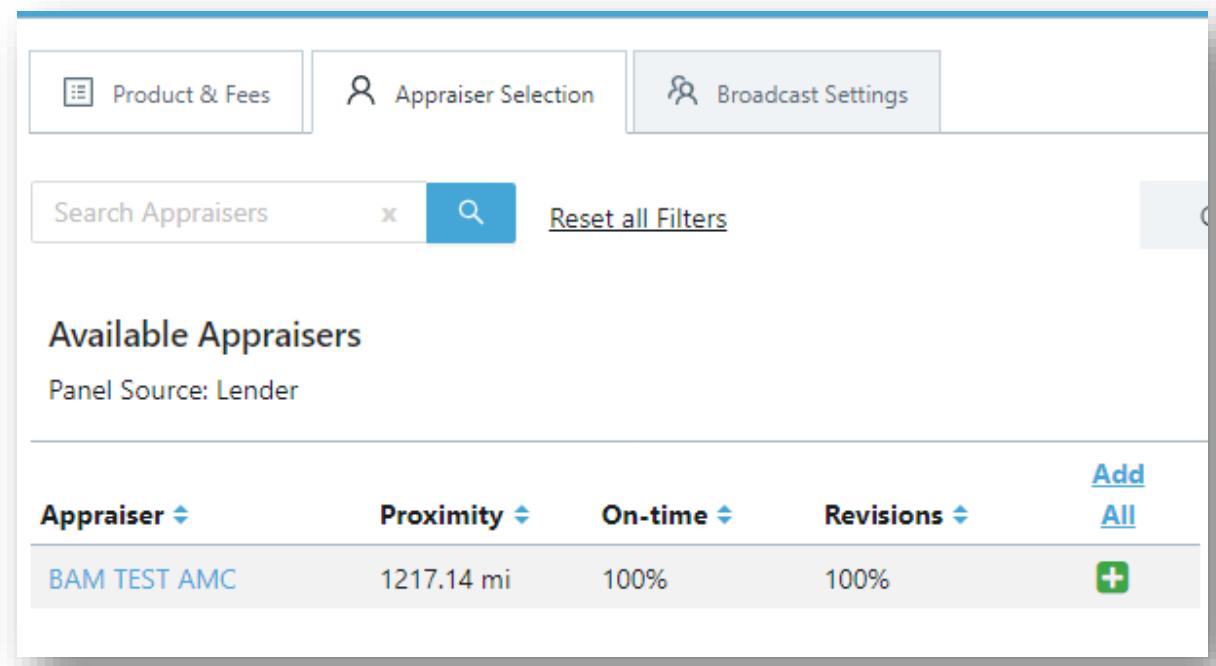
Order Creation: Product and Fees

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*.

The screenshot shows the Brokers Advantage Mortgage software interface. On the left, a sidebar lists various loan-related tabs: Optimal Blue for Encompass, Order Appraisal, Loan Summary, URLA 2020 (with sub-options: 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, and Documents). The main workspace displays a 'New Order 1120 Granda Street, Fort Pierce, FL 34949' dialog. At the top of this dialog are tabs for Product & Fees (which is selected), Appraiser Selection, and Broadcast Settings. The Product & Fees tab contains a 'Select a Product:' dropdown menu with options like 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), and Condo Investment w/ Operating Income Statement (1073 and 216). To the right of the dropdown are 'Borrower Payment Option' settings, which are currently set to 'Send Payment Link to Borrower Before Ordering' (radio button selected). At the bottom right of the dialog are 'Cancel' and 'Create' buttons. The main workspace below the dialog shows loan details: Loan Purpose: Priority, Purchase, Normal; P&S Commitment Date: Date Created: 01/05/2026; and Important Dates.

- ✓ 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 shows the 'Appraiser Selection' tab within an application interface. At the top, there are three tabs: 'Product & Fees', 'Appraiser Selection' (which is active and highlighted in blue), and 'Broadcast Settings'. Below the tabs is a search bar with the placeholder 'Search Appraisers' and a magnifying glass icon. To the right of the search bar are buttons for 'Reset all Filters' and a dropdown menu. The main content area is titled 'Available Appraisers' and shows a table with the following data:

Appraiser	Proximity	On-time	Revisions	Add
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



—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."

Benefits

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

Order Creation: Completion

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   [Reset all Filters](#)

Geography [Specializations](#) [Appraisal Stats](#)

[Panel Source](#) [Coverage Area](#)

Available Appraisers
Panel Source: Lender

Appraiser	Proximity	On-time	Revisions	Action	
Services-NPAS	Appraiser	Proximity	On-time	Revisions	Add
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

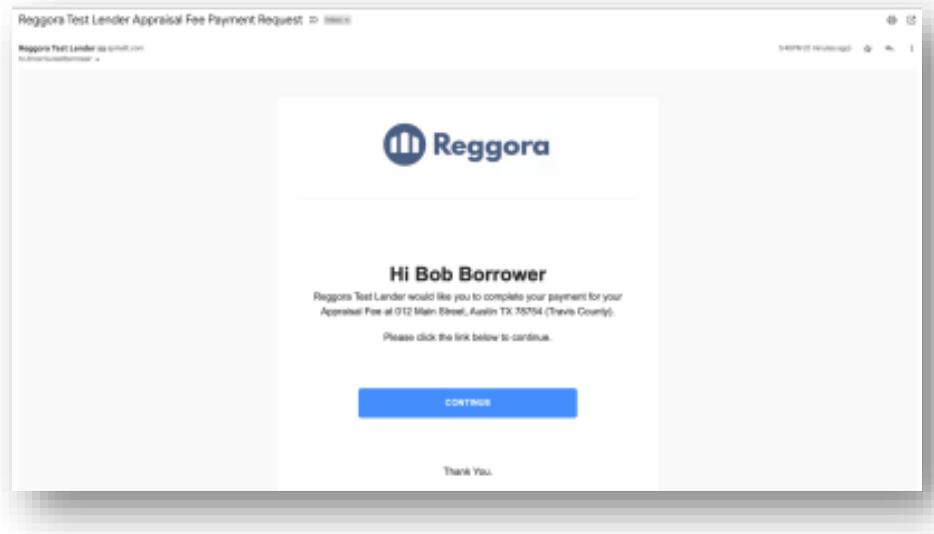
[Remove](#) [Appraiser](#) [Proximity](#) [On-time](#) [Revisions](#) [All](#)

Create

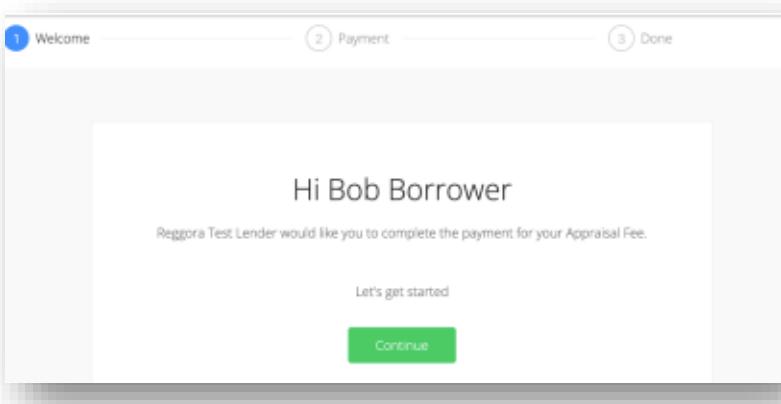
- Make sure to reach out to your borrower to expect an email from Reggora
- Once the order request is complete, borrowers will receive a payment email from delivery@reggora.com with Brokers Advantage name and logo.



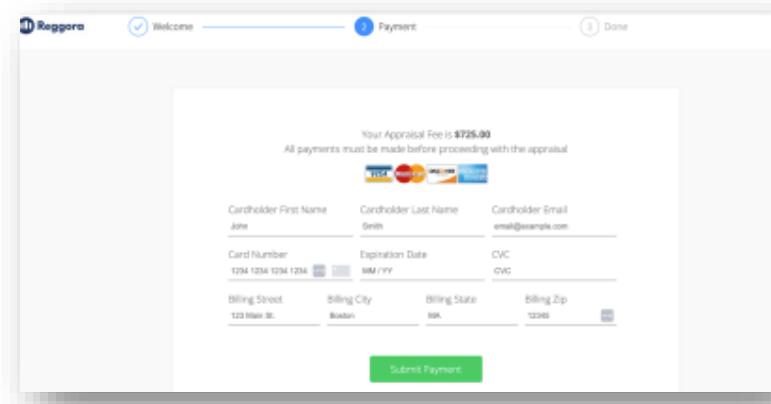
Borrower to click on the blue *Continue* button in the email received from Reggora to complete 3-step process to submit payment.



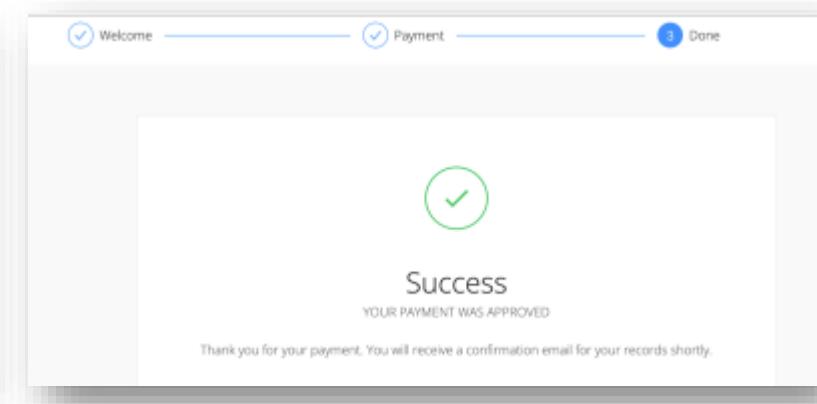
1 Welcome: Borrower to click the green *Continue* button:



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

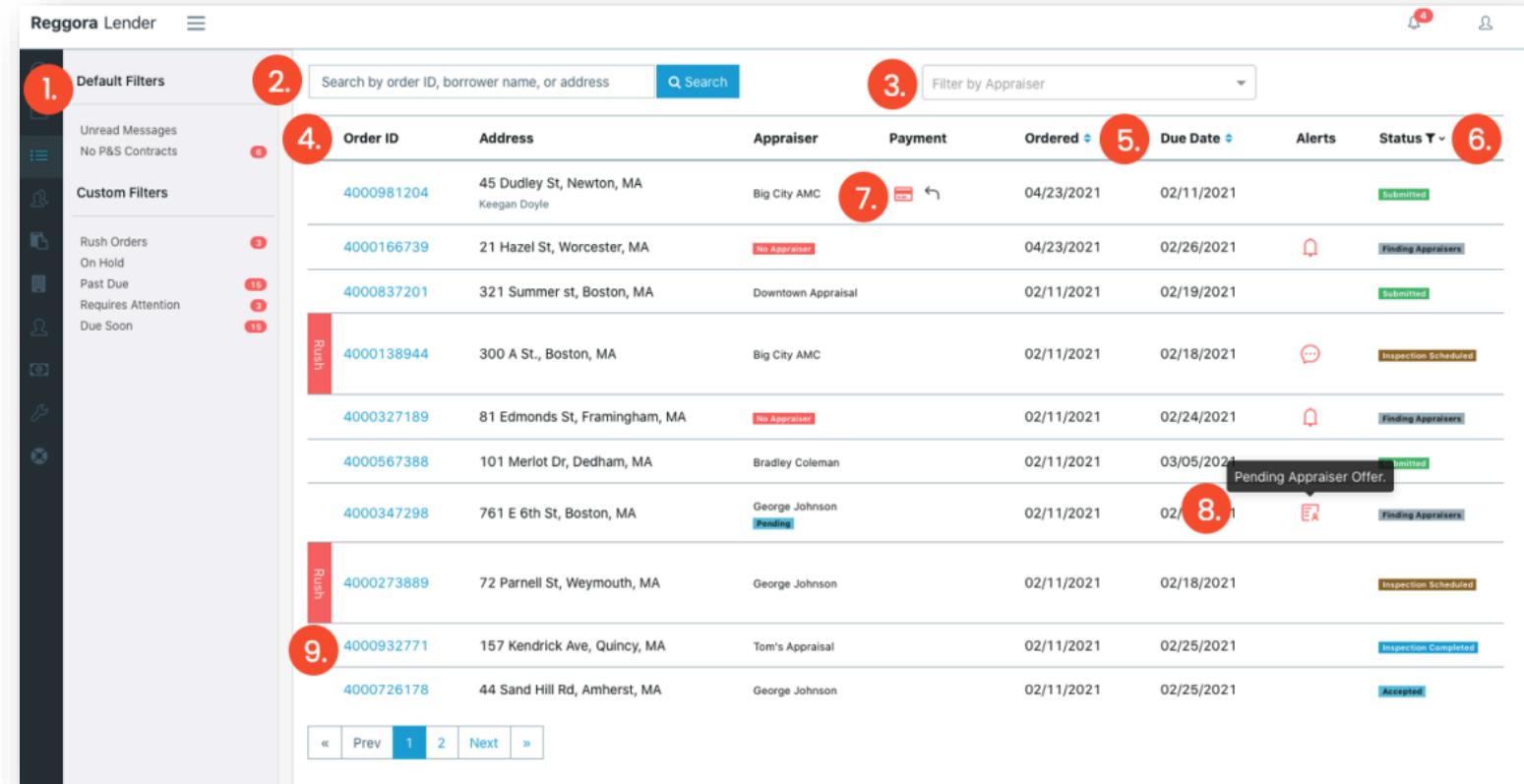


3 Done: A Success message will appear to show that all tasks are complete:



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



Order ID	Address	Appraiser	Payment	Ordered	Due Date	Alerts	Status
4000981204	45 Dudley St, Newton, MA Keegan Doyle	Big City AMC	7.  	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	03/05/2024		Pending Appraiser Offer
4000347298	761 E 6th St, Boston, MA	George Johnson Pending		02/11/2021	02/18/2021		Submitted
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

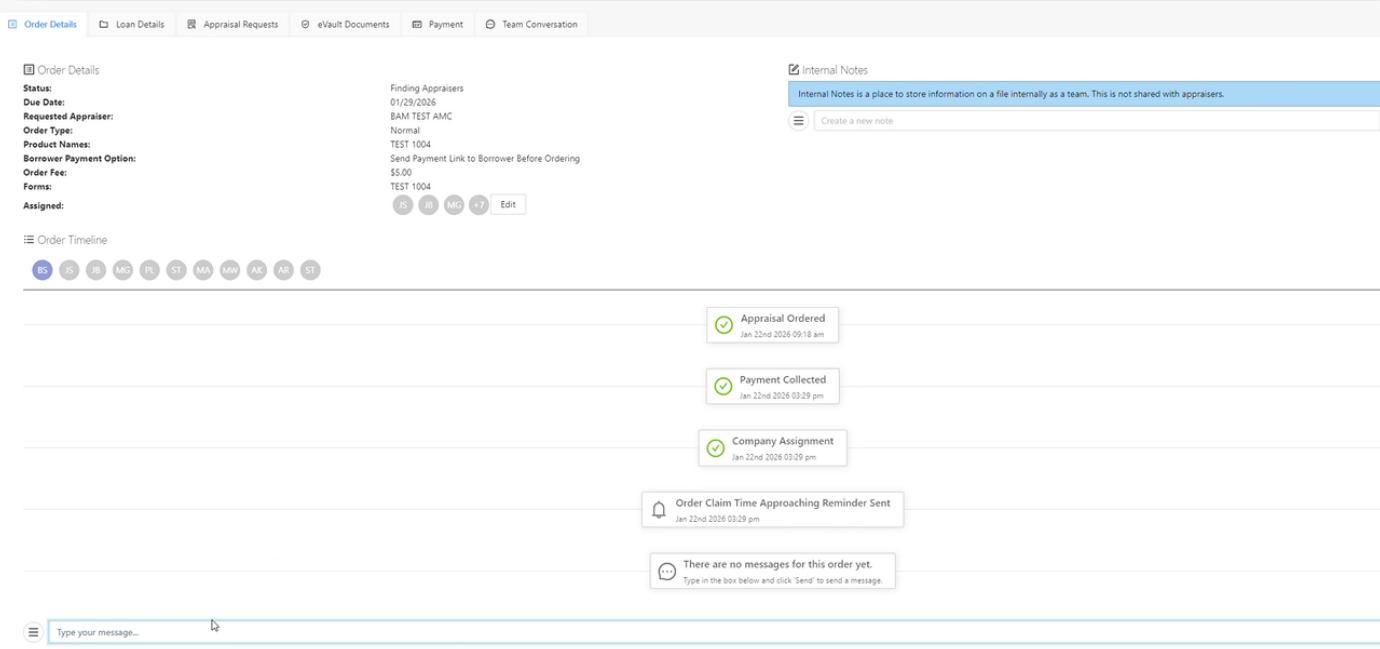
Individual Order Navigation

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 illustrates the Individual Order Navigation interface. At the top, the Order ID is displayed as #5471325 125 Myrtle Street, Boston, MA. Below the Order ID is a real-time status tracking bar showing milestones: Finding Appraisers (Accepted), Inspection Scheduled, Inspection Completed, and Submitted. The contact information for the appraisal team is listed, including Casale Appraisals (Appraiser: W: 19786092602, Email: jonathan@reggora.com), Stephen Fournier (Borrower: H: 617-111-0002, C: 617-111-0001, W: 617-111-0003, Email: jonathan@reggora.com), Coborrower (C: 618999000, Email: jonathan@reggora.com), Tim Lauwers (Listing broker: C: 781-777-0001, W: 781-777-0002, Email: jonathan@reggora.com), and Jonathan Casale (Buyer broker: C: 978-999-0001, W: 978-999-0002, Email: jonathan@reggora.com). Below the contacts are tabs for Order Details, Loan Details, Appraisal Requests, eVault Documents, Team Documents, Payment, and Team Conversation. The Order Details section shows the following data: 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). The Order Timeline section shows milestones: JC and (JC). To the right of the Order Details is an Internal Notes section, which is a place to store information on a file internally as a team. It includes a 'Create a new note' button and a 'Manage Message Templates' dropdown. The bottom right corner features a 'Filters: Statuses' button and a 'Chat with an Expert' button.

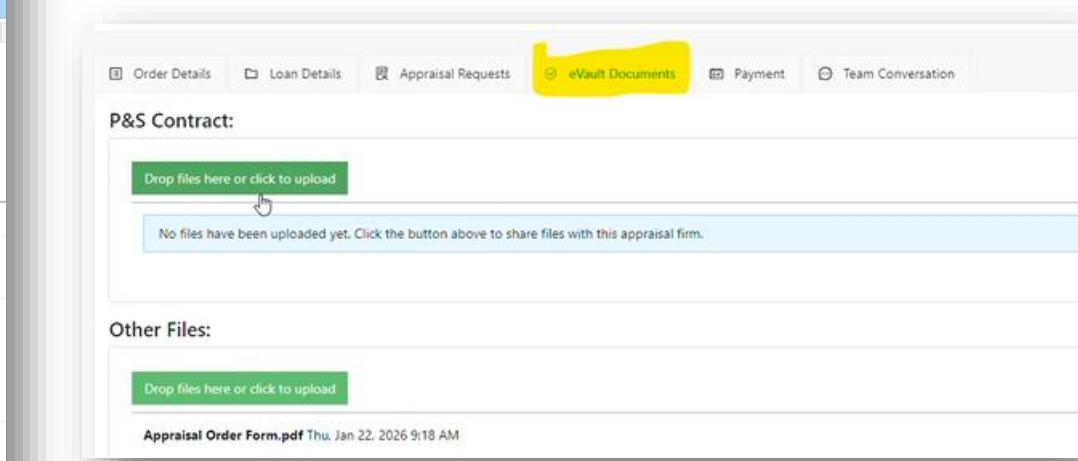
Status Name	Description
Pending Approval	If an order is Pending Approval, the loan file data does not meet the order requirements that have been set by the lender (e.g. the loan does not have Intent to Proceed). The order will not advance until it is manually approved or the loan file data changes to 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)



The screenshot shows the 'Order Details' screen with the following sections:

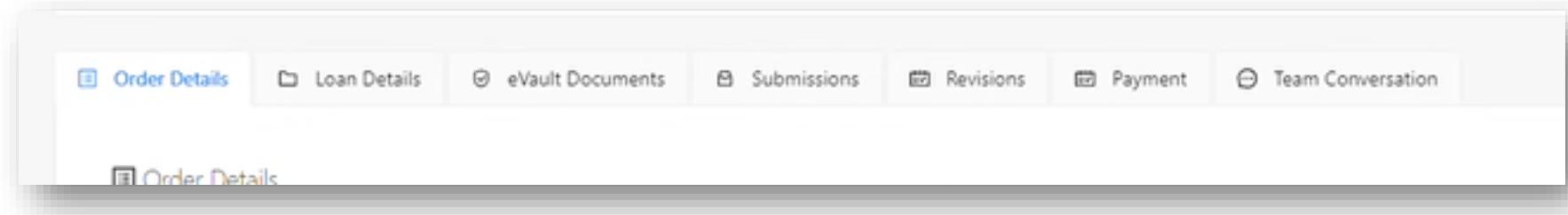
- Order Details:** Includes fields for Status (Finding Appraisers), Due Date (01/25/2026), Requested Appraiser (BAM TEST AMC), Order Type (Normal), Product Names (TEST 1004), Borrower Payment Option (Send Payment Link to Borrower Before Ordering), Order Fee (\$5.00), and Forms (TEST 1004). Buttons for JS, JB, MG, and Edit are present.
- Internal Notes:** A section for internal team communication with a note: "Internal Notes is a place to store information on a file internally as a team. This is not shared with appraisers." A 'Create a new note' button is available.
- Order Timeline:** A timeline of events:
 - Appraisal Ordered (Jan 22nd 2026 09:18 am)
 - Payment Collected (Jan 22nd 2026 03:29 pm)
 - Company Assignment (Jan 22nd 2026 03:29 pm)
 - Order Claim Time Approaching Reminder Sent (Jan 22nd 2026 03:29 pm)
- Team Conversation:** A message box at the bottom with the placeholder "Type your message..." and a 'Send' button.



The screenshot shows the 'eVault Documents' tab with the following sections:

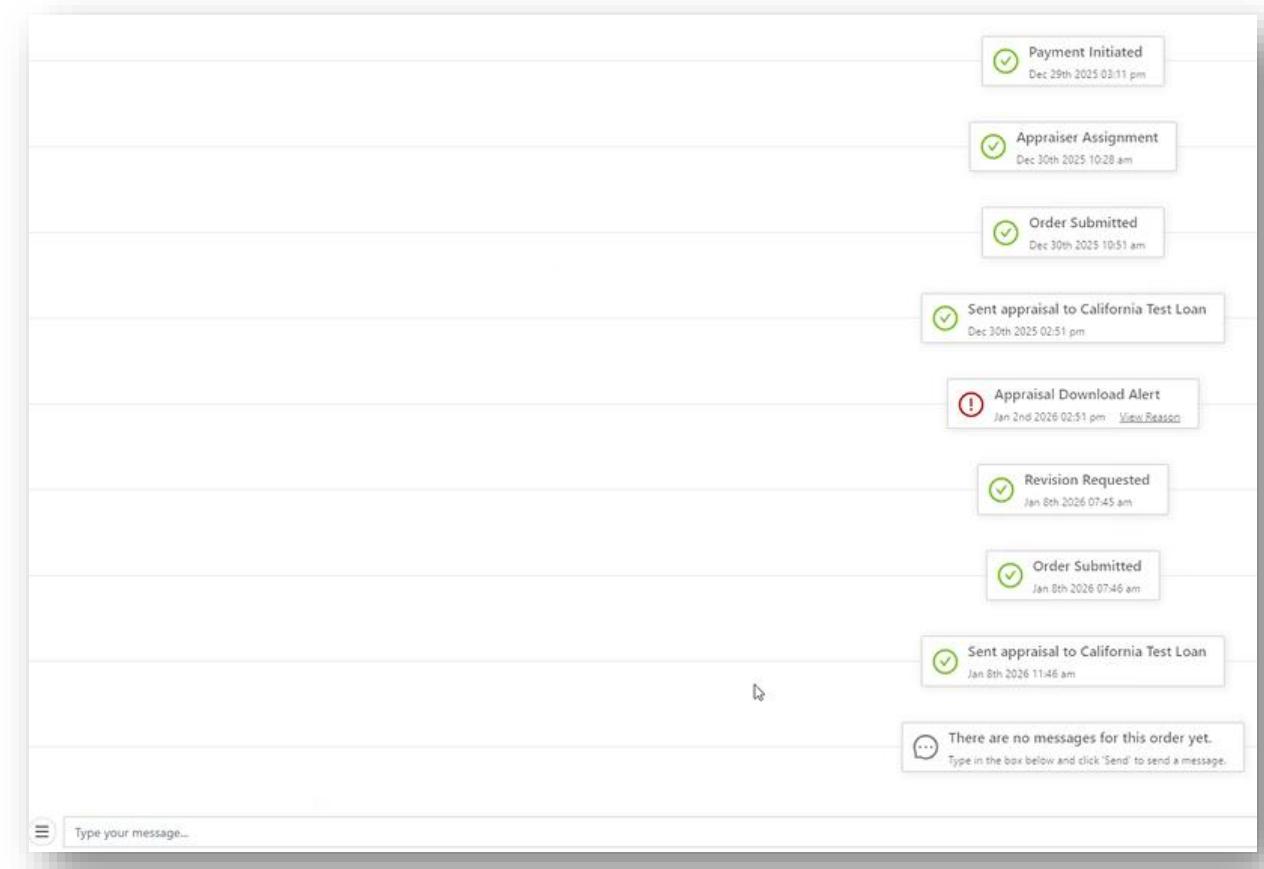
- P&S Contract:** A section for sharing files with the appraisal firm, with a 'Drop files here or click to upload' button. A note says "No files have been uploaded yet. Click the button above to share files with this appraisal firm."
- Other Files:** A section for other uploaded files, with a 'Drop files here or click to upload' button. A file named "Appraisal Order Form.pdf" is listed with the timestamp "Thu, Jan 22, 2026 9:18 AM".
- Team Conversation:** A message box at the bottom with the placeholder "Type your message..." and a 'Send' button.

- 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.



Troubleshooting: Why is my Appraisal Order Not Moving Forward?

- 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.



Equal Housing Lender

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.