

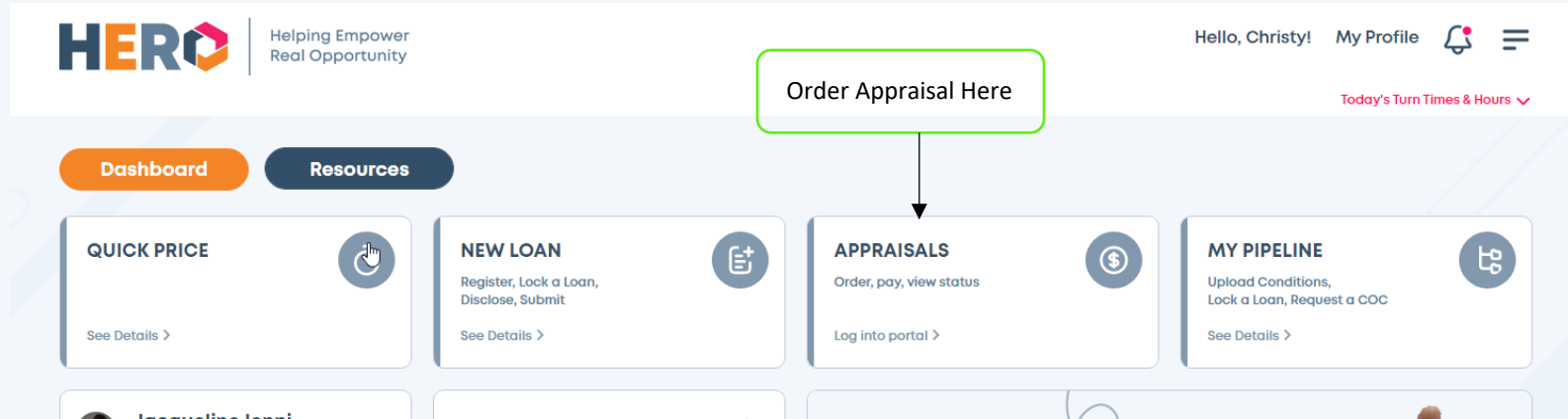


# How to Order an Appraisal



## How to Order an Appraisal & Title

## Ordering an Appraisal – Start a New Order



- From the HERO Dashboard, Select “Appraisals” from the Primary Functions
- You’ll be able to do the following:
  - Order
  - Pay
  - View Appraisal Status

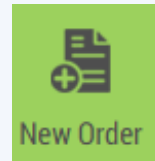
TIP:  
See Champions Funding  
Appraisal Transfer Policy [HERE](#)



## How to Order an Appraisal & Title

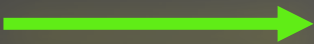
### Ordering an Appraisal – First Time Users

- If this is your first time, you must register as a new user. If you already have credentials created by Champions Funding, you do not need to click “Create New Account”. You can login from the home screen.
- Use this link here >> [Appraisal New Login](#)
- After you register, click on **New Order** in the left-side navigation



#### NEW USER SETUP

Name	<input type="text"/>	Email (this will be your login ID) *	<input type="text"/>	<b>Lender</b> Champions Funding LLC 365 East German Rd Suite 140 Gilbert AZ 85297 7143500938
Password *	<input type="password"/>	Re-Password *	<input type="password"/>	
Phone	<input type="text"/>	Cell	<input type="text"/>	



#### TIP:

If you are having trouble setting up a new account, you can reach out to [ClientApproval@ChampsTPO.com](mailto:ClientApproval@ChampsTPO.com) for assistance.

## How to Order an Appraisal & Title

## Ordering an Appraisal – Start a New Order



In the **Loan** section, make the following **required** selections:

- Borrower's Name and Email Address
- Loan type: **Conventional**
- Loan purpose: **Purchase or Refinance**
- Loan Number
- Intent to Proceed Date
- Estimated value

A screenshot of a web application interface for ordering a loan. The interface is divided into three main sections: LOAN, PROPERTY, and ORDER. The LOAN section is currently active and contains several input fields and options. The fields are: Borrower(s) First Name\* (with Last Name\* next to it), Borrower's Email\*, Loan Purpose\* (with a dropdown menu set to 'Refinance'), Loan Number\*, Intent to Proceed Date\*, Estimated Value\*, Estimated Closing Date, and Investor. There are also radio buttons for loan types: Conv (selected), FHA, FHA Flip, VA, USDA, and Jumbo. A checkbox for 'Borrower Is a Company' is at the top, and a checkbox for 'Federally Related Transaction' is at the bottom right. The PROPERTY and ORDER sections are currently collapsed. The LOAN section also includes an 'Available Users\*' list on the left with a search bar and a list of users with checkboxes and right-pointing arrows.



- In the **Property** section, make the following selections
- Property Address
- Property Is: select type
- Contact to access property instructions
- **NOTE:** When ordering an appraisal with a **1007 Rent Schedule** please enter the Estimated Rents in the **Property Description / Instructions** section
  - Enter the following: *Estimated Rents \$XXX*

PROPERTY

Property Address\*

City\* State\* Zip\* County\*

CONTACT TO ACCESS PROPERTY

Contact Name\* (blank = borrower) Contact is\*  
Owner

Phone\* Cell Email

PROPERTY IS

Select property classifications

Parcel Number

Property Description/Instructions



## How to Order an Appraisal & Title

### Ordering an Appraisal – Start a New Order

- In the **Order** section, make the following selections:
- Appraisal type: 1004 - URAR - Uniform Residential Appraisal Report
- Date required: If you would like your appraisal expedited and completed within 5 business days of payment remittance, please ensure you click the **RUSH button**
- If you choose not to click RUSH, your appraisal will be ordered and processed susceptible to current market turn times
- Payment method: Credit Card - Request from Borrower
- **IMPORTANT:** Add Borrower's Email and create a temporary password for the borrower
- Let your borrower know that an email will be sent with the password you selected and be sure to include a note in the **Message to Borrower** field

The screenshot shows the 'ORDER' form with the following fields highlighted in red boxes:

- Appraisal Type\* dropdown menu showing "1004 - URAR - Uniform Residential Appraisal Report"
- Date Required input field
- Payment Method\* dropdown menu showing "Credit Card - Request from Borrower"
- Borrower Email\* input field
- Borrower Password\* input field
- Message to Borrower text area

A blue arrow points from the Date Required field to the "Rush Order" checkbox. The form also includes sections for Addendums, Special Requirements, and an attachment area.



## How to Order an Appraisal & Title

## Ordering an Appraisal – Returning Users

- If you are a registered user, you can access the Appraisal website from the broker portal
- From your HERO Dashboard select the Appraisals block, it will open a new window to log in.
- <http://www.appraisalfirewall.com/AFDesktop/?LoginState>

**HERO** | Helping Empower Real Opportunity

Hello, My Profile

Today's Turn Times & Hours

**Dashboard** Resources

**QUICK PRICE** See Details >

**NEW LOAN** Register, Lock a Loan, Disclose, Submit See Details >

**APPRAISALS** Order, pay, view status Log into portal >

**MY PIPELINE** Upload Conditions, Lock a Loan, Request a COC See Details >

**APPRAISAL FIREWALL**

### Sign In

@ User

🔒 Password

Remember Me SIGN IN

[forgot password?](#)

[create new account!](#)

Version: 1.15.01.235, Date Deployed: 01/20/2022

## How to Order an Appraisal & Title

## Ordering an Appraisal – Ordering the 2<sup>nd</sup> Appraisal



- When a second appraisal is required, log back into the portal
- **Important:** The first appraisal must be paid first, and credit card processed before requesting a second appraisal
- Once the credit card has been processed, the option to order a second appraisal will appear in your order dashboard
- Tip: Click the **refresh** button once you know payment has been processed

The screenshot shows a mortgage portal dashboard. At the top, there is a 'refresh' button and a breadcrumb trail: B1974052 02022010002 Refinance payment review Hugo Ledezma 1125 Belle Meade Island Drive Miami FL Miami-Dade \$0.00 01/11/2022. Below this is a navigation bar with icons for home, dollar sign, paperclip, person, and document. The main content area is titled 'COMMUNICATIONS' and contains a list of messages. On the right side, there is a 'payment review' section showing '\$0.00' and a 'COMMUNICATE' dropdown menu. An orange arrow points to the 'refresh' button, and another orange arrow points to the 'ORDER 2ND APPRAISAL' option in the dropdown menu.

A close-up of the 'COMMUNICATE' dropdown menu. The menu is titled 'COMMUNICATE' and contains the following options: SEND MESSAGE, HOLD ORDER, REQUEST REVISIONS, DISPUTE, ORDER 2ND APPRAISAL, ORDER REINSPECTION, SEND TO UCDP, SEND STATUS, CANCEL ORDER, PRINT COMMUNICATIONS LOG, RUN SCORECARD, and SEND TO FHA EAD. An orange arrow points to the 'ORDER 2ND APPRAISAL' option.





### Champions preferred AMC is **Nations Valuation Services** *Nation's commitment to Champs's Clients*



#### Turn Times:

- Rush Order: Five (5) business days | Seven (7) calendar days
- 1004d | Corrections: 24 to 48 hours

#### Enhanced AVM (Pre-Qual Tool):

- Value and rent schedule estimates prior to submission within a 5% tolerance threshold at the modest price allowing for confident loan structuring. Call NVS for more details.

#### Second Appraisal Order Process:

- Required for all loan amounts \$1.5 Million or greater
- To be ordered through Broker Portal or Appraisal Firewall
- Selected Order 2<sup>nd</sup> appraisal from Menu on the right-side screen
- 1<sup>st</sup> appraisal must be paid for and scheduled prior to the system allowing you to place the order for the 2<sup>nd</sup> appraisal.

#### Desk Appraisal (\$150):

- Required for all loan amounts less than \$1.5 Million
- To be ordered through Broker Portal or Appraisal Firewall
- Selected Order 2<sup>nd</sup> appraisal from Menu on the right-side screen
- Product type: scroll to the bottom and select Desk Appraisal
- 1<sup>st</sup> appraisal must be paid for and scheduled prior to the system allowing you to place the order for the Desk Appraisal

#### Password:

- The user will be required to enter a password. Type in the last 4 digits of the primary borrowers' SS#
- In the Comments section notate to Borrower user is their email address and pass is last 4 of SS#

Contact Nations Valuations Services at [www.nationsvs.com](http://www.nationsvs.com)



## Appraisal Transfer Policy

This policy is for the transfer of an appraisal to Champions Funding LLC.

Champions Funding LLC will accept a transferred appraisal with the following requirements:

### **Consumer (Ally | Activator):**

- The appraisal must have been completed by an Appraisal Management Company (AMC). Appraisal must be less than 120 days old at note date.
- Original lender to provide a signed/dated appraisal transfer letter on their letterhead stating the following:
  - Letter must transfer ownership and rights for the specific appraisal to Champions Funding LLC.
  - Letter to reference the borrower's name and subject property address.
  - Letter must include lender certification that the appraisal complies with Federal, State, and Freddie Mac Appraisal Independence Requirements (AIR).
  - Lender certification that the appraisal was ordered within TRID compliance\*.
- Champions Funding LLC must receive confirmation of the borrower's receipt of the appraisal at least 3 business days prior to closing.
- Provide Champions Funding LLC with a copy of the appraisal invoice.

*\*Alternatively, the original lender's 1003, Loan Estimate, and Intent to Proceed may be provided to validate appraisal was ordered within TRID compliance.*

### **Business Purpose (Accelerator | Ambassador):**

- The appraisal must have been completed by an Appraisal Management Company (AMC). Appraisal must be less than 120 days old at note date.
- Provide Champions Funding LLC with a copy of the appraisal invoice.

### **Business Purpose Accelerator X:**

- Transferred appraisals are not accepted.

Please note that any changes to the report that are needed cannot be requested by Champions Funding LLC and the broker will need to request all updates and provide Champions Funding LLC with the updated appraisal prior to final approval.

Please contact your underwriter or [scenarios@champstpo.com](mailto:scenarios@champstpo.com) with any questions or if you need additional information.

Click [HERE](#) for the most current Appraisal Transfer Policy.

## Our Winning Philosophy at Champs TPO



At Champs we believe Decision Makers should communicate with Decision Makers. Your Champ's Underwriter will be your primary point of contact through the life cycle of the loan file.

We are your partners in success. Please contact your Account Executive or your Champs Operations team for assistance.

**Thank you for your partnership and business!**

