



How to Order an Appraisal



How to Order an Appraisal & Title

Ordering an Appraisal – Start a New Order



The screenshot shows the HERO dashboard interface. At the top left is the HERO logo with the tagline 'Helping Empower Real Opportunity'. On the top right, it says 'Hello, Christy!' with links for 'My Profile', a notification bell, and a menu icon. Below this is a link for 'Today's Turn Times & Hours'. The main navigation bar has 'Dashboard' (highlighted in orange) and 'Resources'. The primary functions section contains four cards: 'QUICK PRICE', 'NEW LOAN', 'APPRAISALS', and 'MY PIPELINE'. The 'APPRAISALS' card is highlighted with a green box, and a green arrow points from the text 'Order Appraisal Here' to it. The 'APPRAISALS' card lists actions: 'Order, pay, view status' and 'Log into portal >'. Other cards include 'QUICK PRICE' (See Details >), 'NEW LOAN' (Register, Lock a Loan, Disclose, Submit; See Details >), and 'MY PIPELINE' (Upload Conditions, Lock a Loan, Request a COC; See Details >).

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

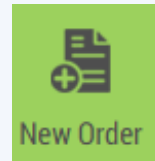
TIP:
See Champions Funding
Appraisal Transfer Policy [HERE](#)



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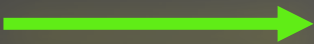
Ordering an Appraisal – First Time Users

- 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"/>	Lender 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 for assistance.

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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

The screenshot shows the 'LOAN' section of a web application. On the left, there is a sidebar with 'Available Users*' and a list of users with checkboxes and arrows. The main area contains a form with the following fields and options:

- Borrower Is a Company
- Borrower(s) First Name* (highlighted in red)
- Last Name* (highlighted in red)
- Borrower's Email* (highlighted in red)
- Radio buttons for Loan Purpose: Conv (highlighted in red), FHA, FHA Flip, VA, USDA, Jumbo
- Loan Purpose* (highlighted in red)
- Loan Number* (highlighted in red)
- FHA Number
- Intent to Proceed Date* (highlighted in red)
- Estimated Value* (highlighted in red)
- Estimated Closing Date
- Investor
- Federally Related Transaction

At the bottom of the screen, there are tabs for 'PROPERTY' and 'ORDER'.



- 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

Property Description / Instructions:
Please include if property is a short or long term rental.

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- 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 "Rush Order" checkbox is currently unchecked. Other visible elements include "Addendums" (1007, 1073A, 216, MC), "Special Requirements" (Certified Appraiser Required, Manual Assignment), and "ADD ATTACHMENT" / "Drag File(s) Here" options.



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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>

The screenshot shows the HERO dashboard with the following elements:

- HERO Logo:** Helping Empower Real Opportunity
- User Greeting:** Hello, My Profile [bell icon] [hamburger menu icon]
- Navigation:** Dashboard (selected), Resources
- Appraisals Block:** APPRAISALS (Order, pay, view status) [dollar sign icon] Log into portal >

A green arrow points from the 'Log into portal >' link in the Appraisals block to the login form on the right.

The screenshot shows the Appraisal Firewall login form with the following elements:

- Logo:** APPRAISAL FIREWALL (house icon with heart)
- Form Fields:** User (with @ symbol), Password
- Remember Me:** Remember Me [forgot password? link] [create new account! link]
- Sign In Button:** SIGN IN
- Footer:** Version: 1.15.01.235, Date Deployed: 01/20/2022



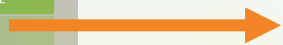
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Ordering an Appraisal – Ordering the 2nd Appraisal

- 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 user interface for a mortgage portal. At the top, there is a 'refresh' button. Below it, a navigation bar contains icons for home, dollar sign, paperclip, person, and document. The main area is titled 'COMMUNICATIONS' and features a 'View All' button with a plus sign. A list of messages is displayed, including a payment request from Administrator Liz Lisk and system emails. On the right side, there is a 'payment review' section showing '\$0.00' and a 'COMMUNICATE' dropdown menu.



A detailed view of the 'COMMUNICATE' dropdown menu. The menu items are: SEND MESSAGE, HOLD ORDER, REQUEST REVISIONS, DISPUTE, ORDER 2ND APPRAISAL (highlighted with an orange arrow), ORDER REINSPECTION, SEND TO UCDP, SEND STATUS, CANCEL ORDER, PRINT COMMUNICATIONS LOG, RUN SCORECARD, and SEND TO FHA EAD. At the bottom, there is an 'ALL' option with a plus sign.





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 2nd appraisal from Menu on the right-side screen
- 1st appraisal must be paid for and scheduled prior to the system allowing you to place the order for the 2nd 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 2nd appraisal from Menu on the right-side screen
- Product type: scroll to the bottom and select Desk Appraisal
- 1st 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



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 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!

