

Appraisal Orders: Reggora

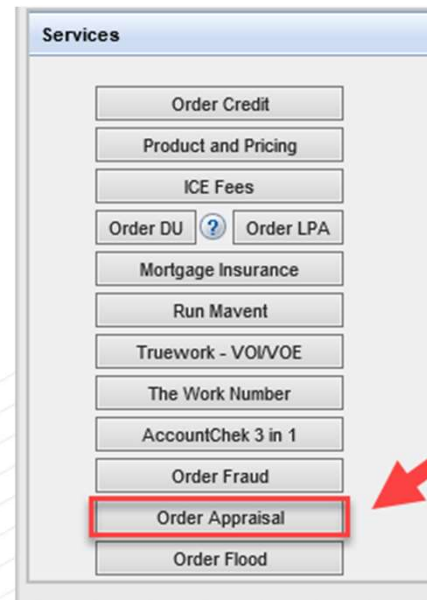


M/I FINANCIAL, LLC

A Subsidiary of M/I Homes, Inc.

Requesting an Appraisal

To place an appraisal order, you can access the request through the Services tab or through the Services button in **M/I Borrower Summary – Origination**



A screenshot of a web application's 'Services' menu. The menu is titled 'Services' and contains a list of buttons: 'Order Credit', 'Product and Pricing', 'ICE Fees', 'Order DU', 'Order LPA', 'Mortgage Insurance', 'Run Mavent', 'Truework - VOI/VOE', 'The Work Number', 'AccountChek 3 in 1', 'Order Fraud', 'Order Appraisal', and 'Order Flood'. The 'Order Appraisal' button is highlighted with a red rectangular border. A red arrow points from a text box to this button.

Services	
Order Credit	
Product and Pricing	
ICE Fees	
Order DU	Order LPA
Mortgage Insurance	
Run Mavent	
Truework - VOI/VOE	
The Work Number	
AccountChek 3 in 1	
Order Fraud	
Order Appraisal	
Order Flood	

Click "Order Appraisal"

You will start your order on the Reggora homepage and select **create order** :

Reggora Lender | M/I Financial, LLC



opsmgr@mihomes.com

Return to Encompass

Loans / Loan #000100590

#000100590 1234 MI Homes Way, Austin, TX 78703

Create Order



Officer User

Loan Officer

W: 555-555-5555

officer@mihomes.com



Edit

Andy America

Borrower

C: 305-609-5286

cmonasterio@mihomes.com



Edit

Amy America

Coborrower

C: 305-609-5286

cmonasterio@mihomes.com



Edit

NHC

Create New Contact

Loan Details

Loan Details

Loan Purpose: purchase
Priority: Normal
Loan Officer: Officer User
Loan Type: Conventional
Purchase Price: \$700000.00
Estimated Value: \$700000.00
Loan Creation Source: Encompass API
Subject Property Number Units: 1
Occupancy (P/S/I): PrimaryResidence
NMLS Id: 2034592
Branch: 262
Intent to Proceed: Y

Important Dates

P&S Commitment Date:
Date Created: 05/20/2025

Select your product and click **“create”**

Reggie Lender | M/I Financial, LLC

New Order 1234 MI Homes Way, Austin, TX 78703

Total Fee
\$0

Due Date
05/28/2025

Job Allocation Mode
Automatic 

Order Request Method
Individually

Priority
Normal 

Product & Fees | Appraiser Selection | Broadcast Settings

Select a Product:

Select...

- TEST URAR 1004
- TEST Condo Appraisal 1073
- TEST Final Inspection 1004D
- TEST CDAIR - Disaster Area Inspection
- TEST Single Family Investment w/Comparable Rent Schedule (1004 and 1007)

Select & click
“create”

Cancel Create

Add your contact information:

New Order 1234 MI Homes Way, Austin, TX 78703 > Primary Contact

Please designate a primary contact to the order by selecting the star on any valid contact or providing new contact details.

Existing Contacts

 Andy America Borrower C: 305-609-5286 cmonasterio@mihomes.com	 Amy America Coborrower C: 305-609-5286 cmonasterio@mihomes.com	 NHC
---	--	---

Provide New Contact

First Name	First Name
Last Name	Last Name
Role	
Email	Email
Work Phone	
Home Phone	
Cell Phone	

Skip Create

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Add your contact information:

Orders / Loan #000100593

#000100593 123 Main St, Austin, TX 78703 (Travis County)

✓ Finding Appraisers ———— ✓ Accepted ———— ✓ Inspection Scheduled ———— ✓ Inspection Completed ———— ✓ Un

Mike Young

Loan Officer

W: 614-418-8739

myoung@mihomes.com

[Profile](#)

**M/I Financial Test
Appraiser**

Appraiser

M/I Financial, LLC

Production Test Account
#1

W: (513) 248-5413

[mifinancialprodtest1@reg
gora.com](mailto:mifinancialprodtest1@reg
gora.com)

[Profile](#)



Alice Firstimer

Borrower

C: 614-578-7688

jyates@mihomes.com

Delivery Status

[Edit](#)



Courtney Coy

Other

ccoy@mihomes.com

[Edit](#)



Austin Sales

NHC

[Edit](#)

Create New Contact

Processor info
will be listed

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Here are the order details:

[Order Details](#) [Loan Details](#) [eVault Documents](#) [Submissions](#) [Revisions](#) [Payment](#) [Team Conversation](#)

Order Details

Status: Submitted

Due Date: 04/29/2025

Inspection Date: Tuesday, April 22, 2025 12:00 PM

Appraiser: M/I Financial Test Appraiser

Order Type: Normal

Product Names: TEST Condo Appraisal 1073

Order Fee: \$5.00

Forms: 1073

Branch Name: [Austin UW](#)

Assigned:

CC

MY

Edit

Internal Notes

Internal Notes is a place to store information on a file internally as a team. This is not shared with appraisers.

Create a new note.

Manage Message Templates

Order Timeline

MP

MY

CC

Filters: Messages Statuses Reminders

Use **Order Details** add the HOA dues and Seller Credits

Order Details Loan Details eVault Documents Submissions Revisions Payment

3000 in seller credits, HOA 125 monthly

The purchase agreement, automatically gets sent over to Reggora as long as it is in the eFolder. To add other documents such as contract addendums and any builder docs, you will need to attach these in the **eVault**.

Order Details Loan Details eVault Documents Submissions Revisions Payment Team Conversation

P&S Contract:

Drop files here or click to upload

test purchase agreement.pdf Tue, Apr 22, 2025 1:07 PM

Remove Download

SalesContract (1).pdf Tue, Apr 22, 2025 1:15 PM

Remove Download

Other Files:

Drop files here or click to upload

Appraisal Order Form.pdf Tue, Apr 22, 2025 1:07 PM

Remove Download

Appraisal Updates

As a processor on the loan, you will receive a daily notification of the status of your appraisal orders.

From: Reggora Notifications <delivery@reggora.com>
Sent: Thursday, May 22, 2025 8:44 AM
To: Courtney Coy <ccoy@MIHOMES.com>
Subject: Your Daily Order Report

EXTERNAL EMAIL: Do not click any links or open any attachments unless you trust the sender and know the content is safe.



Your Daily Order Report

Thursday, May 22, 2025

Good Morning, Courtney.

John Homeowner

1021 Stonehaven Lane, Austin TX 78717 (Williamson County)

Inspection Scheduled: None

Inspection Completed: Inspection Not Yet Completed

Loan Type: Purchase

Borrower: John Homeowner

Ordered On: Wednesday, April 09, 2025

Due Date: Wednesday, April 16, 2025

P&S Status: Uploaded

[Finding Appraisers](#)

[View Order](#)

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Once the appraisal is approved, it will be auto delivered to the borrower (on 2-hour delay).

Once the borrower opens and acknowledges the appraisal, an email will be sent to the loan specialist (or person who placed the order) with the needed documentation

Reggora Appraisal Delivery Status

Name: Alice Firstimer
Address: 123 Main St, Austin TX 78703 (Travis County)
Email Address: jyates@mihomes.com
Loan Number: 000100593
Submission Version Number: 1
E-submission Sent: April 22, 2025 01:48 PM EST
Electronic Consent Accepted: April 22, 2025 02:05 PM EST
Submission Downloaded: April 22, 2025 02:06 PM EST
Consent IP Address: 209.59.241.230, 163.116.247.72



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Appraisal Report Delivery

You can verify delivery of the report when the **Delivery Status** button is on an order's contact card. When clicking on the delivery status button, you can view the timestamp of delivery.

[Edit](#)

Mobile ANDERSON
Borrower
H: 415-555-1212
perf@home.com

Delivery Status

Mobile ANDERSON Status

Delivery of Submission 1

E-submission Sent :	January 12, 2023 2:12 PM
Denied Electronic Consent :	Not Provided
Electronic Consent Accepted :	January 12, 2023 2:12 PM
Submission Downloaded :	January 12, 2023 2:12 PM
Mailed Date :	Not Provided
Mailed by :	Not Provided
Consent IP Address :	173.21.246.20, 165.225.60.204

[Download PDF](#)

[Cancel](#)

Reggora Appraisal Delivery Status

Name: Mobile ANDERSON
Address:
Email Address: perf@home.com
Loan Number: 980121536104DEV
Submission Version Number: 1
E-submission Sent: January 12, 2023 03:12 PM EST
Electronic Consent Accepted: January 12, 2023 03:12 PM EST
Submission Downloaded: January 12, 2023 03:12 PM EST
Consent IP Address: 173.21.246.20, 165.225.60.204



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Appraisal Report Delivery/Acknowledgement

The proof of delivery pdf in the Reggora eVault, will be your acknowledgment and proof of receipt. The processor will also receive an email with the confirmation.

Reggora Appraisal Delivery Status

Name: Carla Cash
Address: 5661 White Pine Lane, Fairfield Township OH 45011 (Butler County)
Email Address: dmorris+mif@reggora.com
Loan Number: 000100615
Submission Version Number: 1
E-submission Sent: May 15, 2025 10:29 PM EST
Electronic Consent Accepted: May 15, 2025 10:38 PM EST
Submission Downloaded: May 15, 2025 10:38 PM EST
Consent IP Address: 150.195.203.125

NOTIFICATIONS: Users assigned to the order can receive notifications when the report was sent, downloaded, if the borrower declines e-consent or if the borrower hasn't downloaded the report after 72 hours. These notifications would have to be enabled. Complete list of notifications that can be enabled by a lender user, with report delivery-specific ones below -

- [Lender Notification Descriptions 3.17.25](#)
 - Appraisal Sent to Borrower
 - Electronic Consent Denied
 - Report Delivery
 - Consumer Submission Download Alerts

New Notification

Hello Courtney,

Appraisal has been sent to borrower (yates@mihomes.com). Appraisal was sent to borrower on 2025-05-22.
Order Address: 100 Village Club, Powell OH 43065 (Delaware County)
Loan Number: #000100684

New Notification

Hello Courtney,

Alice Firstimer (yates@mihomes.com) has downloaded their appraisal electronically. Please visit the order to download their information
Order Address: 100 Village Club, Powell OH 43065 (Delaware County)
Loan Number: #000100684

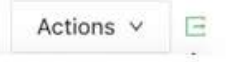


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Appraisal Report Delivery

Report Delivery

On the Submissions tab next to the Actions dropdown, you can determine the status of the electronic delivery of the appraisal report.

	Green box	Appraisal report was automatically sent to both the borrower and co-borrower
	Gray box	Appraisal report is scheduled to be automatically sent after a delay
	Red box	<u>Autosend</u> of the appraisal report has been stopped or the report was manually sent electronically



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FHA Conditional Commitment and VA NOV

Once Appraisal Underwriting has approved the appraisal, they will upload either the FHA Conditional Commitment or the VA NOV.

While Reggora will be sending the appraisal to the borrower, it is the branches responsibility to send out the Conditional Commitment or NOV.

These forms can be found in the eFolder. To send the Conditional Commitment or NOV, start by selecting/highlighting the document.

Press the Send button.

The screenshot shows the Encompass eFolder interface. The top navigation bar includes 'Home', 'Documents', 'Conditions', 'Packages', and 'History'. The main area displays a list of documents under the 'Documents View' tab. The list has columns for 'Alt', 'Fo', 'Name', 'Description', 'For Borrower Pair', 'Type', 'Access', 'For Milestone', 'Status', and 'Date'. A document titled 'Conditional Commitment - HUD 92800' is highlighted in yellow. A red box labeled 'Click send' points to the 'Send' button in the top right corner. Another red box labeled 'Select the document (NOV or Conditional Commitment)' points to the highlighted document. The bottom of the screen shows the Windows taskbar with various application icons and the system clock indicating 1:08 PM on 10/2/2025.

Alt	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		1003 - URLA		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		1003 - URLA		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		2015 Settlement Service Provider List		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		2015 Settlement Service Provider List		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Acknowledgement of Intent to Proceed		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Acknowledgement of Receipt of Loan Est...		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Affiliated Business Disclosure	Affiliated Business Disclosure	Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Affiliated Business Disclosure	Affiliated Business Disclosure	Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Authorization to Pull Credit		Alice Firsttime	Standard Form	AU, BM, CL, CU...	Submittal	Received	09/09/25
		Bank Statement		Alice Firsttime	Needed	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Borrower Consent to the Use of Tax Retu...		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Borrower Consent to the Use of Tax Retu...		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Borrower's Certification & Authorization		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Borrower's Certification & Authorization		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Change of Circumstance Cover Letter		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Submittal	Received	09/11/25
		Change of Circumstance Cover Letter		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Processing	Received	09/11/25
		Compliance Report		Suzi Builder	Settlement Service	AU, BM, CL, CU...	Processing	Received	09/11/25
		Compliance Report		Alice Firsttime	Settlement Service	AU, BM, CL, CU...	Submittal	Received	09/09/25
		Conditional Commitment - HUD 92800		Alice Firsttime	Needed	AU, BM, CL, CU...	Processing	Received	10/02/25
		Cover Letter		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Received	09/11/25
		Cover Letter		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Received	09/09/25
		Credit Report	Credit Report	Alice Firsttime	Settlement Service	AU, BM, CL, CU...	Submittal	Received	09/08/25
		Credit Score Disclosure Exception for Lo...		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Received	09/09/25
		Credit Score Disclosure		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Equal Credit Opportunity Act Notice		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Equal Credit Opportunity Act Notice		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Escrow Account Information		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Past Due	09/18/25
		Escrow Account Information		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Past Due	09/16/25
		Fair Credit Reporting Act		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Fair Credit Reporting Act		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Federal PMI Cancellation/Termination Da...		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Received	09/11/25
		Federal PMI Cancellation/Termination Da...		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Received	09/09/25
		Fee Service		All	Settlement Service	AU, BM, CL, CU...	Submittal	Received	09/09/25
		Fee Service		All	Settlement Service	AU, BM, CL, CU...	Processing	Received	09/15/25
		Fee Service		All	Settlement Service	AU, BM, CL, CU...	Processing	Received	09/15/25
		FL Statement of Anti-Coercion		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25
		FL Statement of Anti-Coercion		Alice Firsttime	eDisclosure	AU, BM, CL, CU...	Submittal	Requested	09/09/25
		Flood Certificate		Alice Firsttime	Settlement Service	AU, BM, CL, CU...	Processing	Requested	09/11/25
		Hazard Insurance Authorization, Require...		Suzi Builder	eDisclosure	AU, BM, CL, CU...	Processing	Requested	09/11/25

FHA Conditional Commitment and VA NOV

When you press send, it select the document to be sent, press continue.

The send box will open, press the Plus sign, Highlight to select the borrowers, and press select.

Select Documents

Choose a stacking order to arrange the documents. Click Continue when done selecting the documents.

Stacking Order: None

Att	Name	Requested From	For Borrower Pair	Status	Date
☐	1003 - URLA		Andy DNUKrisRd2pr...	Received	09/16/25
☐	2015 Settlement Service Provider List		Andy DNUKrisRd2pr...	Received	09/16/25
☐	Acknowledgement of Intent to Proceed		Andy DNUKrisRd2pr...	Received	09/16/25
☐	Acknowledgement of Receipt of Loan Est...		Andy DNUKrisRd2pr...	Received	
☐	Affiliated Business Arrangement Disclosure		Andy DNUKrisRd2pr...	Received	
☐	Bank Statement		Andy DNUKrisRd2pr...	Received	
☐	Borrower Consent to the Use of Tax Retu...		Andy DNUKrisRd2pr...	Received	
☐	Borrower's Certification & Authorization		Andy DNUKrisRd2pr...	Received	
☐	Compliance Report	Mavent	Andy DNUKrisRd2pr...	Received	
☒	Conditional Commitment - HUD 92800	Mavent	Andy DNUKrisRd2pr...	Received	

Send

Message

Sender Type: Current User, Name: Branch Manager, Email: branchmgr@mihomes.com

Recipient Type: Name, Email, Phone Number

File Contacts

Contact Name	Email Address	Category
Amy America	kabruscato@mihomes.com	Coborrower
Andy DNUKrisR...	kabruscato@mihomes.com	Borrower
Austin Sales		Builder
Branch Manager	branchmgr@mihomes.com	Loan Officer
Branch Manager	branchmgr@mihomes.com	Lender
M/I Homes of Saras...		Seller

Preview Continue Cancel

Select Cancel

FHA Conditional Commitment and VA NOV

The Send Email box will open and you will press send.
To confirm that your NOV or Conditional Commitment has been sent, refer to the eFolder, Packages.

Send

Message

Sender Type: Current User (dropdown)

Name: Branch Manager

Email: branchmgr@mihomes.com

Recipient Type: ☒ Coborrower, ☒ Borrower

Name: Amy America, Andy DNUKristenRd2pre

Email: kabruscato@mihomes.com

Phone Number: M: 480-332-3199

* Subject: Important: Please Keep This File for Your Records

Times New Roman, 12, Bold, Italic, Underline, Link, Image, Video

Dear <<Recipient Full Name >>

Please review and keep this file for future reference.

What You Need to Do:

1. **Review the Documents:** Please take your time to carefully read through each document to ensure you understand all the terms and conditions.
2. **Keep for Your Records:** Save this file in a secure location for your future reference.

Accessing Your File: You can access the file being sent by clicking on [this following link](#).

If you have any questions or need assistance with any part of the documents, please do not hesitate to contact the sender.

Notify Additional Users (0 Users selected)

☐ Notify me when borrower does not access by 10/04/2025

Send Cancel

Encompass eFolder

gFolder Help

Documents Conditions Packages History

Packages | 9

FROM	TO	SENT DATE / TIME	DOCUMENTS	STATUS
Officer User	Alice Firstimer	09/08/2025 11:08 AM	2	Completed
Officer User	Alice Firstimer, Catherine E Monasterio	09/09/2025 1:18 PM	34	Review & Sign
Branch Manager	Alice Firstimer	09/11/2025 10:43 AM	2	Incomplete
Officer User	Suzi Bulder, Catherine E Monasterio	09/11/2025 11:59 AM	33	Review & Sign
Officer User	Suzi Bulder	09/11/2025 12:07 PM	3	Incomplete
Catherine E Monasterio	Alice Firstimer	09/15/2025 6:23 PM	3	Incomplete
Catherine E Monasterio	Suzi Bulder	09/15/2025 6:29 PM	3	Incomplete
Catherine E Monasterio	Alice Firstimer	09/23/2025 11:00 AM	2	Incomplete
Catherine E Monasterio	Suzi Bulder	10/02/2025 10:7 PM	1	Incomplete

Record of the sent NOV and/or Conditional Commitment will be logged in the packages tab

Updating an Appraisal Order

Edit Order

To edit an order, select the Edit Order button at the top right of the screen. This will generate a similar window to the order creation process.

From here you can edit the:

- Product(s)
- Fees
- Due date
- Order request method
- Priority



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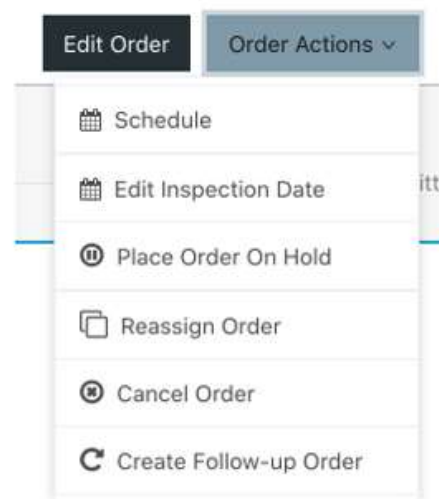
Updating an Appraisal Order

Order Actions

You are able to access the Order Actions button in the top right corner of the order.

From here, you can:

- Schedule the appraisal
- Place or remove a hold (*note that users must provide a reason for the hold*)
- Reassign the order
 - This will need approval from Corporate Appraisal Underwriting
- Cancel the order
 - **This cannot be undone**
- Create a follow-up order
 - This will bring up the order creation screen



Managing the Pipeline

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

From here you are able to:

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
8. Hover over the alert icons to see more information
9. Click into the Individual Order Page by clicking on the Order ID

Reggora Lender

1. Default Filters	2. Search by order ID, borrower name, or address	3. Filter by Appraiser	4. Order ID	Address	Appraiser	Payment	Ordered	5. Due Date	Alerts	Status	6.
Unread Messages No P&S Contracts			4000981204	45 Dudley St, Newton, MA Keegan Doyle	Big City AMC	7.	04/23/2021	02/11/2021		Submitted	
Custom Filters			4000166739	21 Hazel St, Worcester, MA	No Appraiser		04/23/2021	02/26/2021		Finding Appraisers	
Rush Orders			4000837201	321 Summer st, Boston, MA	Downtown Appraisal		02/11/2021	02/19/2021		Submitted	
On Hold			4000138944	300 A St., Boston, MA	Big City AMC		02/11/2021	02/18/2021		Inspection Scheduled	
Past Due			4000327189	81 Edmonds St, Framingham, MA	No Appraiser		02/11/2021	02/24/2021		Finding Appraisers	
Requires Attention			4000567388	101 Merlot Dr, Dedham, MA	Bradley Coleman		02/11/2021	03/05/2021		Submitted	
Due Soon			4000347298	761 E 6th St, Boston, MA	George Johnson	Pending	02/11/2021	02/11/2021	8.	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	

« Prev 1 2 Next »

Managing the Pipeline - Alert Icons

	Unread message	A message has not been read by the individual user
	Unanswered message	A message from the vendor has not been replied to by the lender
	<u>Counter Offer</u>	The vendor has requested a fee increase and/or due date change before acceptance of the order
	Requires Attention	An order that requires lender intervention due to one of the following: • a fee escalation or due date change after order acceptance • no appraiser has accepted the order • the appraiser has requested cancellation of the order

You can hover over the alert icons to find more information.

Managing an Order

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).

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

The screenshot displays the 'Order Details' tab for a specific order. A vertical sidebar on the left contains five numbered red circles (1-5) corresponding to the callouts in the text. The main content area is divided into several 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 stages: Finding Appraisers, Accepted, Inspection Scheduled (current), Inspection Completed, and Submitted.
- Contact Information:** A grid of contact cards for various roles:
 - Casale Appraisals:** Appraiser, W: 19786092602, jonathan@reggora.com
 - Stephen Fournier:** Borrower, H: 617-111-0002, C: 617-111-0001, W: 617-111-0003, jonathan@reggora.com
 - Coborrower:** C: 618999000
 - Tim Lauwers:** Listing broker, C: 781-777-0001, W: 781-777-0002, jonathan@reggora.com
 - Jonathan Casale:** Buyer broker, C: 978-999-0001, W: 978-999-0002, jonathan@reggora.com
 - Create New Contact:** A button to add a new contact.
- 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:**
 - 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
 - Assigned:** A list of assigned users with an 'Edit' button.
- Internal Notes:** A section for adding internal notes, with a text area and an 'Add Note' button. A note is already present: 'Internal Notes is a place to store information on a file internally as a team. This is not shared with appraisers.'
- Order Timeline:** A section showing a chronological list of milestones, with a filter for 'Statuses' and a 'Chat with an Expert' button.

Each order is broken down into several tabs to organize and streamline documentation, communication, payments, and more. An overview of each tab is provided below:

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). This is also where Internal Notes can be left for your team - these notes are not visible to the appraisal vendor.

Beneath the Order Details is the Order Timeline, providing timestamped updates for each step of the appraisal process. You can hover on timestamps to see users associated with each action (when applicable). This section is also where users can send and respond to messages with the appraisal vendor - messages from the lender appear at the right in blue and messages from the appraiser appear at the left in gray.

Loan Details Tab

The Loan Details tab is where you can view loan file data imported from the LOS. If your LOS is integrated with Reggora (e.g. Encompass or Byte), loan file changes should be made in the LOS and will sync to Reggora.

eVault Documents Tab

The eVault is shared between the lender and the appraisal vendor. Documents can be manually uploaded and/or automatically pulled from the LOS based on lender configuration. The eVault will contain documents such as the purchase and sale (P&S) contract and Reggora-generated order form.



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Conventional Order Status Guide

All orders in Reggora will be assigned a certain status depending on the stage of the order. You can see these statuses on the Orders page and within each individual order. Below you will find a definition for each status you may see attached to an order.

Pending Approval (not applicable to all lenders and workflows)

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 is updated to meet requirements. Order Requirements are configured by admins in the Settings tab.

Finding Appraisers

This status indicates the order has been sent to an appraisal vendor and is awaiting acceptance (or, that the order has been broadcast out to multiple vendors and is awaiting acceptance or bids). *Note that if Reggora is unable to find an appraisal vendor, 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. *Note that an AMC accepting an order indicates that the AMC is taking on the order - not that they have identified an individual appraiser to accept the order.*

Inspection Scheduled

Once the appraisal vendor inputs the inspection date and time, the order will move into Inspection Scheduled. *Quick tip: on the Orders page, hover over the Inspection Scheduled status to see the inspection date and time.*

Inspection Completed

The order status will move to Inspection Completed once the appraisal vendor marks the inspection as complete.

Under Review (not applicable to all lenders and workflows)

This status indicates the appraisal report has been uploaded but has not yet been approved by a lender user.

Submitted

This status indicates the appraisal report has been uploaded by the vendor. *If the lender is using the optional Under Review status, a Submitted status indicates the order has been approved by a user.*



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Final Inspections

Final inspections and second appraisals are considered follow-up orders in Reggora. Each follow-up order has its own order tracking to better manage loan orders. On the Orders page, follow-up orders are nested under the primary order.

NOTE: All follow-up orders will automatically be assigned to the appraiser assigned to the primary order. If a follow-up order needs to be assigned to a different appraiser, the user should manually assign the follow-up order.

When clicking into an individual order that includes a follow-up order(s), each order will have a separate tab so users can track their progress, communicate to the vendor and etc.

Please note:
ALL VA final inspection requests go through the **VA Portal** NOT Reggora.

Order ID	Address	Appraiser	Products ▼	Ordered	Due Date	Alerts	Status ▼	CU Scores ▼	Loan Officer
980121240127DEV	1927 West Belmont Avenue, Chicago, IL	IMP TEST APPRAISER 1	(1004) Single Family...	11/10/2022	11/26/2022		Submitted	3.8 out of 5	
	Sec - (1004D) Final Inspection	IMP TEST APPRAISER 1	Sec - (1004D) Final ...	11/23/2022	12/08/2022		Under Review	3.8 out of 5	
	(1004) Single Family Residence + Conv	IMP TEST APPRAISER 1	(1004) Single Family...	11/28/2022	12/12/2022		Under Review	3.8 out of 5	

Orders / Loan #980121240127DEV

Primary Order

Follow-up: Sec - (1004D) Final Inspection

Follow-up: (1004) Single Family Residence + Conv

#980121240127DEV 1927 West Belmont Avenue, Chicago, IL 60657 (Cook County)

Edit Order Order Actions ▼



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VA Appraisal & Reggora

In addition to requesting the appraisal on VA portal (WebLGY), The branch will need to create a VA order through Encompass.

Follow the same process as your other non-VA orders (Services tab > Order Appraisal > select Reggora), it will not be sent to an appraiser, as VA appraisers are assigned via WebGLY. The branch will still need to create an order in the VA Portal as usual.

By requesting in Reggora, branch ties the appraisal order to Encompass which enables the appraisal to be automatically sent to the borrower after the appraisal is approved with the acknowledgment.

Appraisal UW will manually upload the appraisal to Reggora from the VA portal, then the appraisal will be automatically sent to borrower.

Branches, please ensure you are entering the appruw@mihomes.com email address on the 1805 when completing the appraisal order in the VA portal, this is how Appraisal UW will receive communication that the appraisal is completed.

1C. E-mail Address*

(Address where notification will be sent when Appraisal Report is uploaded. Use a semi-colon ; to separate multiple email addresses.)



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M/I TITLE AGENCY



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TransOhio Residential Title



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