Appraisal Orders: Reggora

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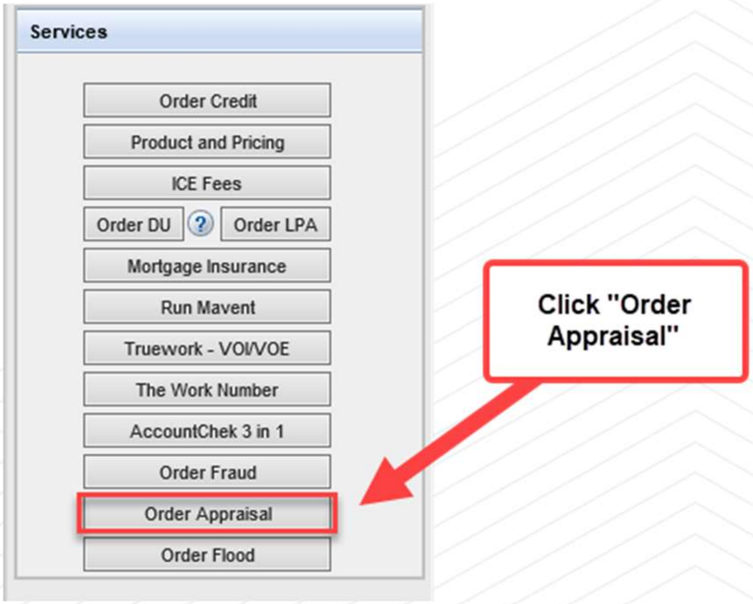
Requesting an Appraisal

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**



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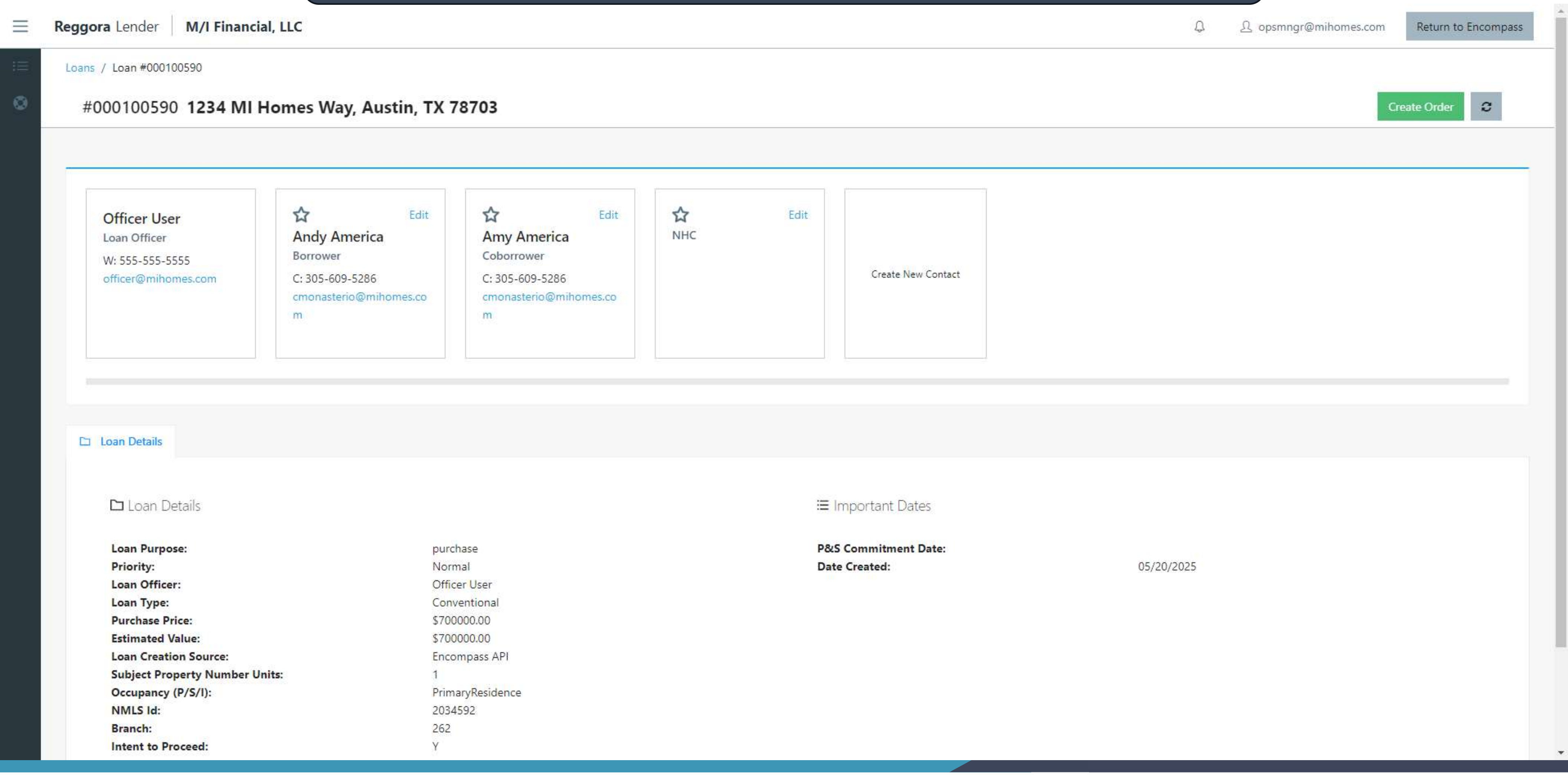
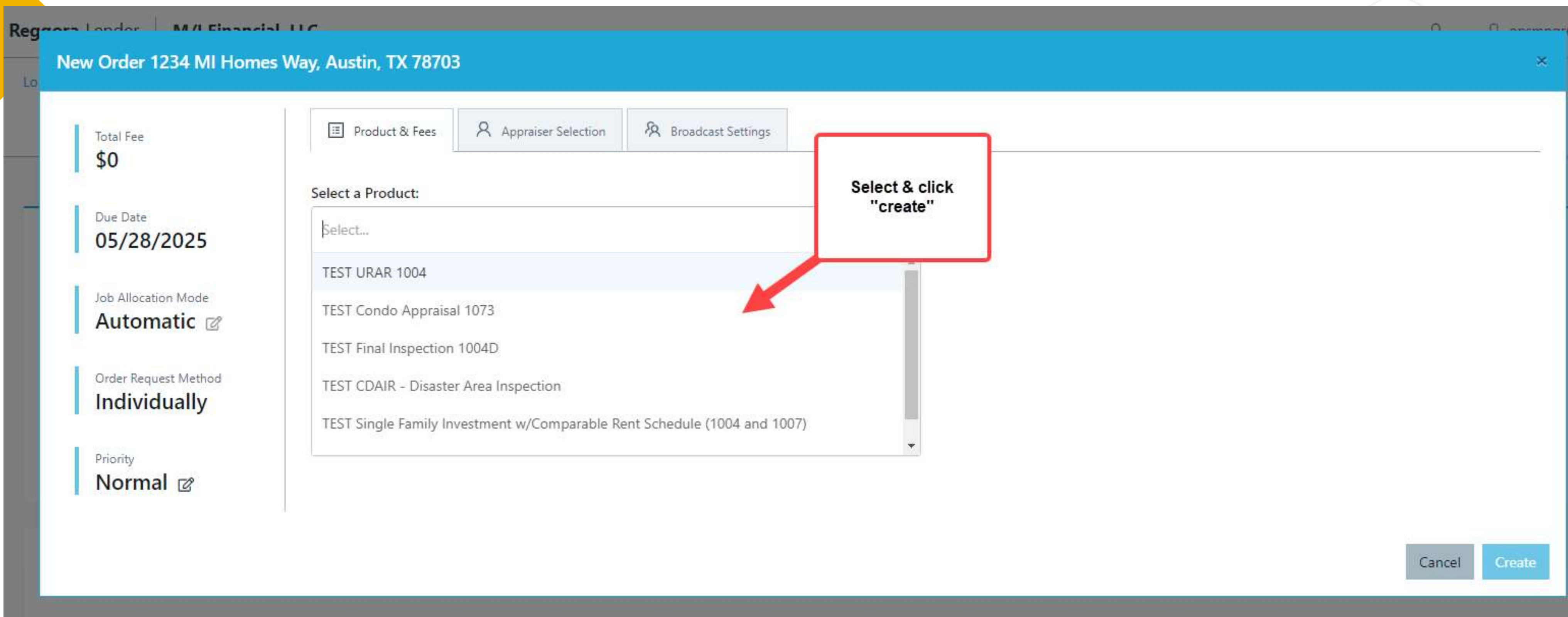
You will start your order on the Reggora homepage and select **create order** :



Select your product and click "**create**"



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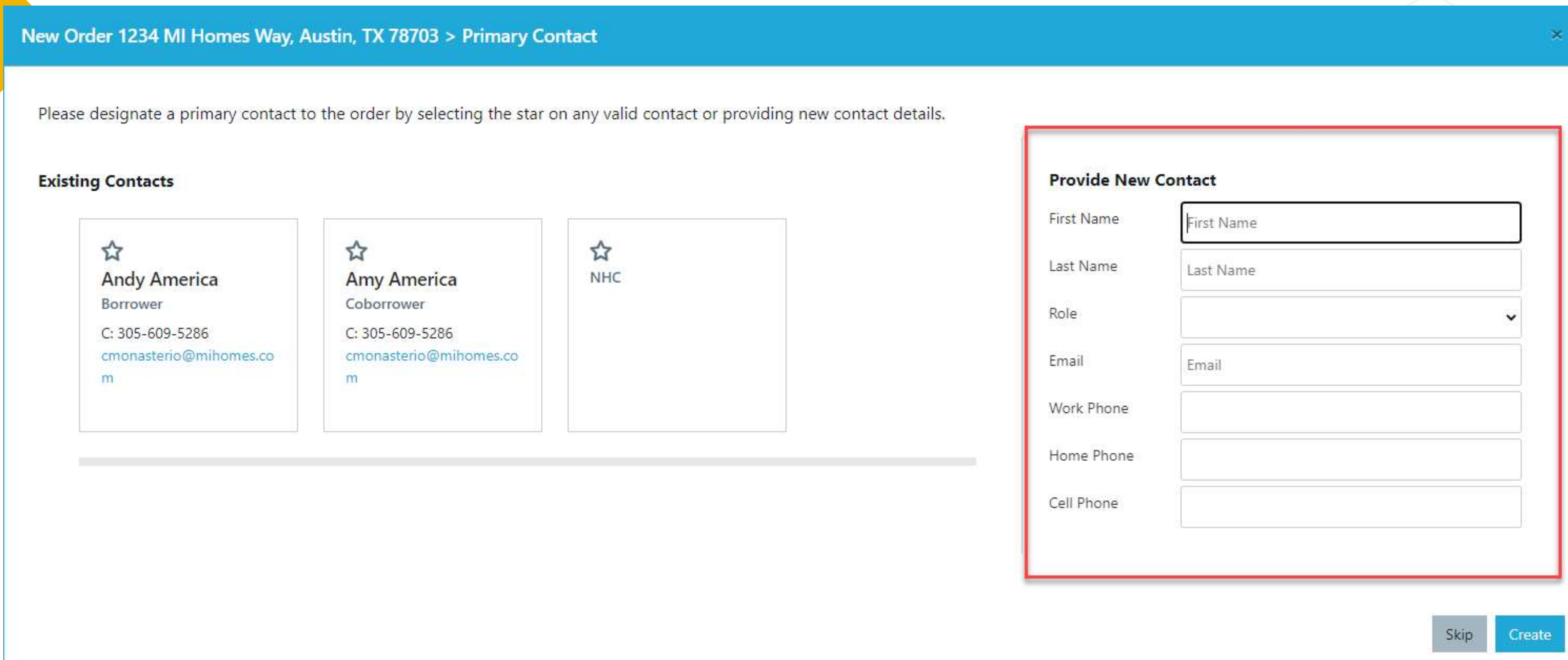
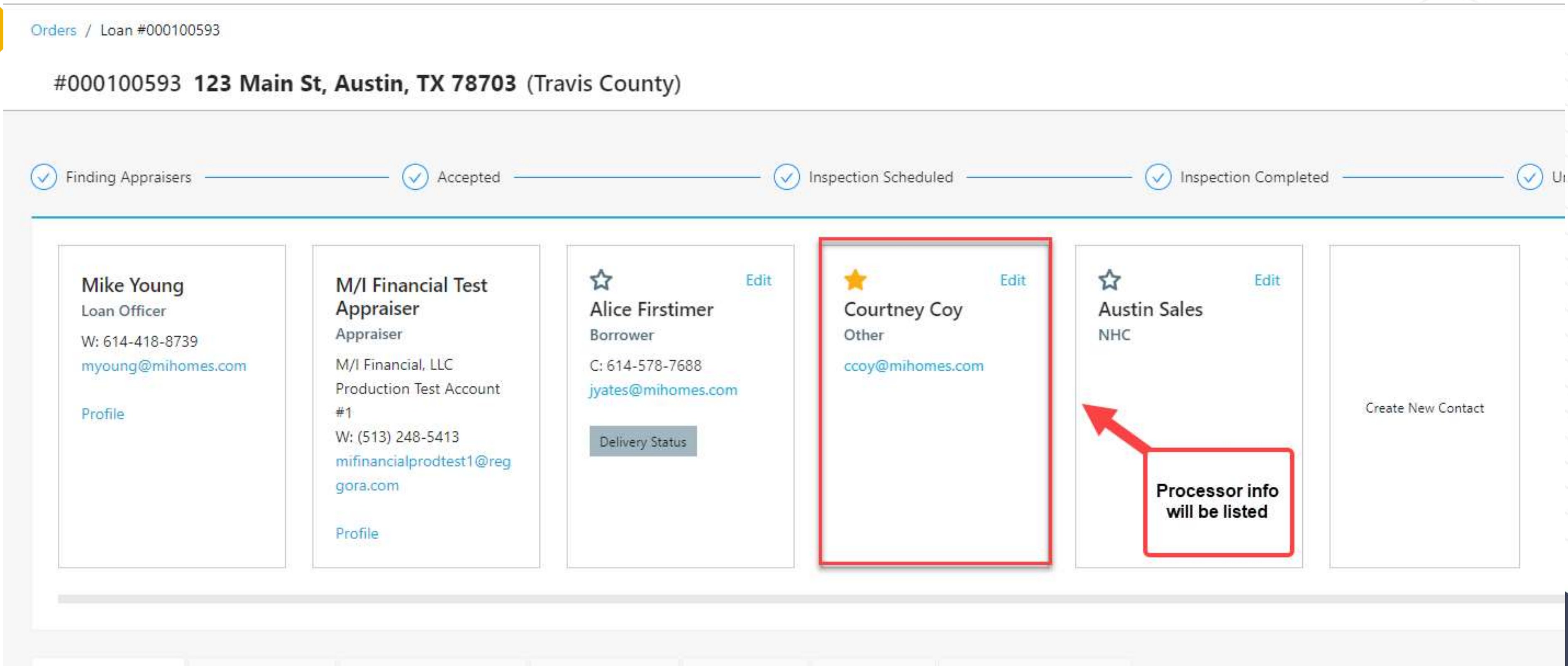
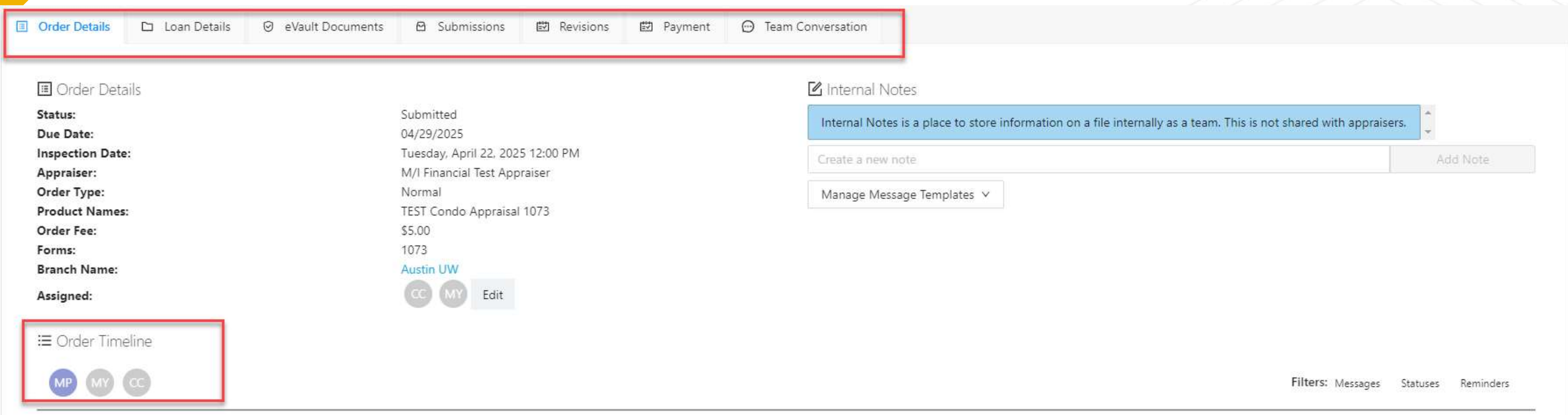
Add your contact information:



Add your contact information:



Here are the order details:



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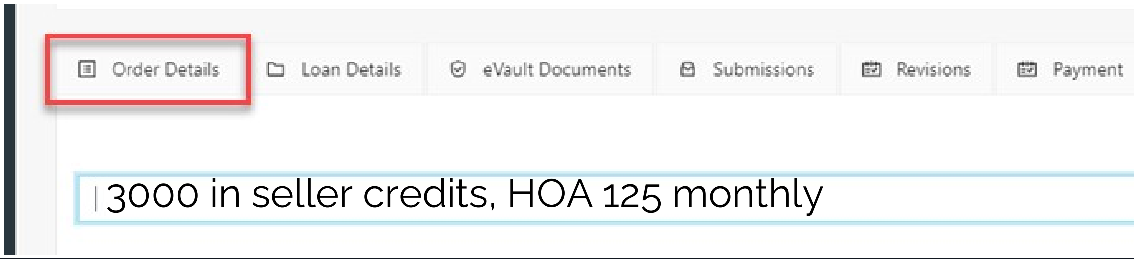
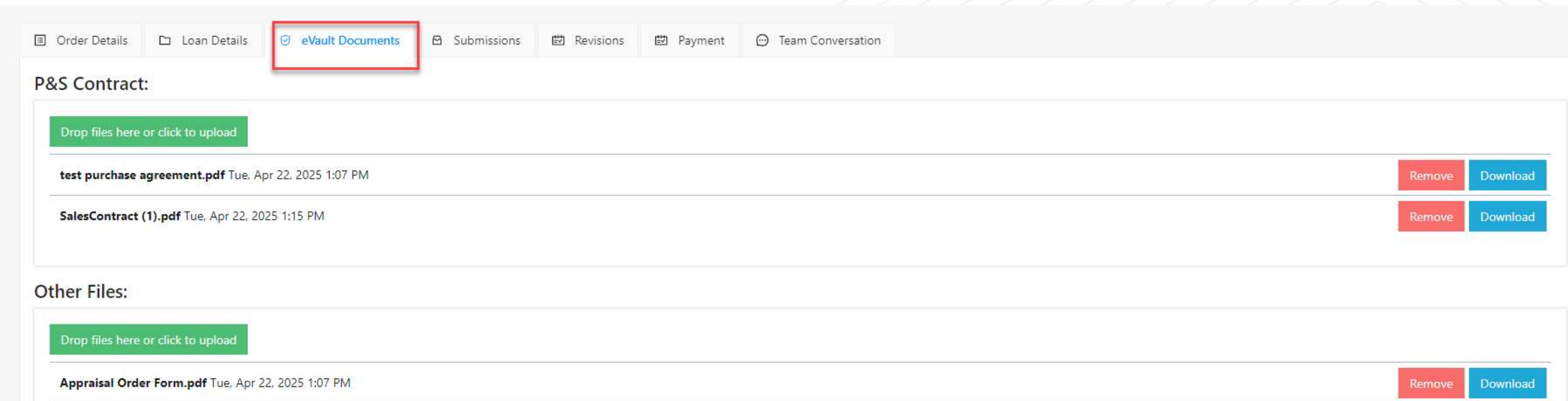
Use **Order Details** add the HOA dues and Seller Credits



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**.



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.

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Your Daily Order Report

Thursday, May 22, 2025

Good Morning, Courtney.

John Homeowner Finding Appraisers

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

View Order

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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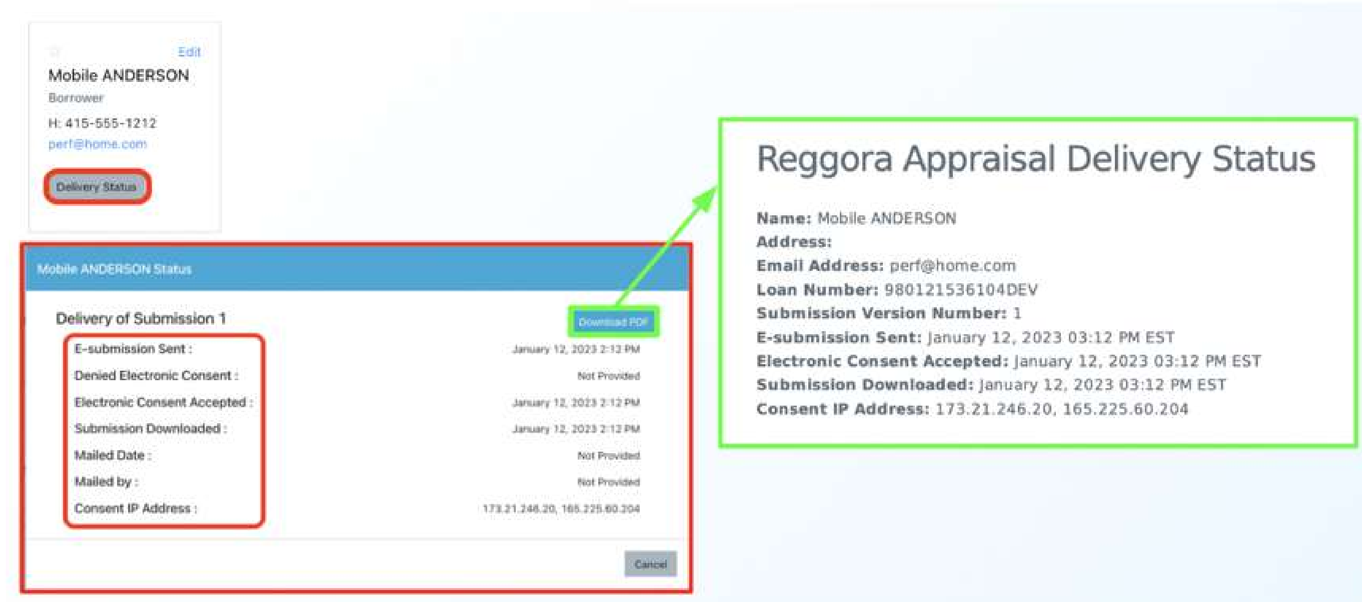
Appraisal Report Delivery

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.



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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 (jyates@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 (jyates@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

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.

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

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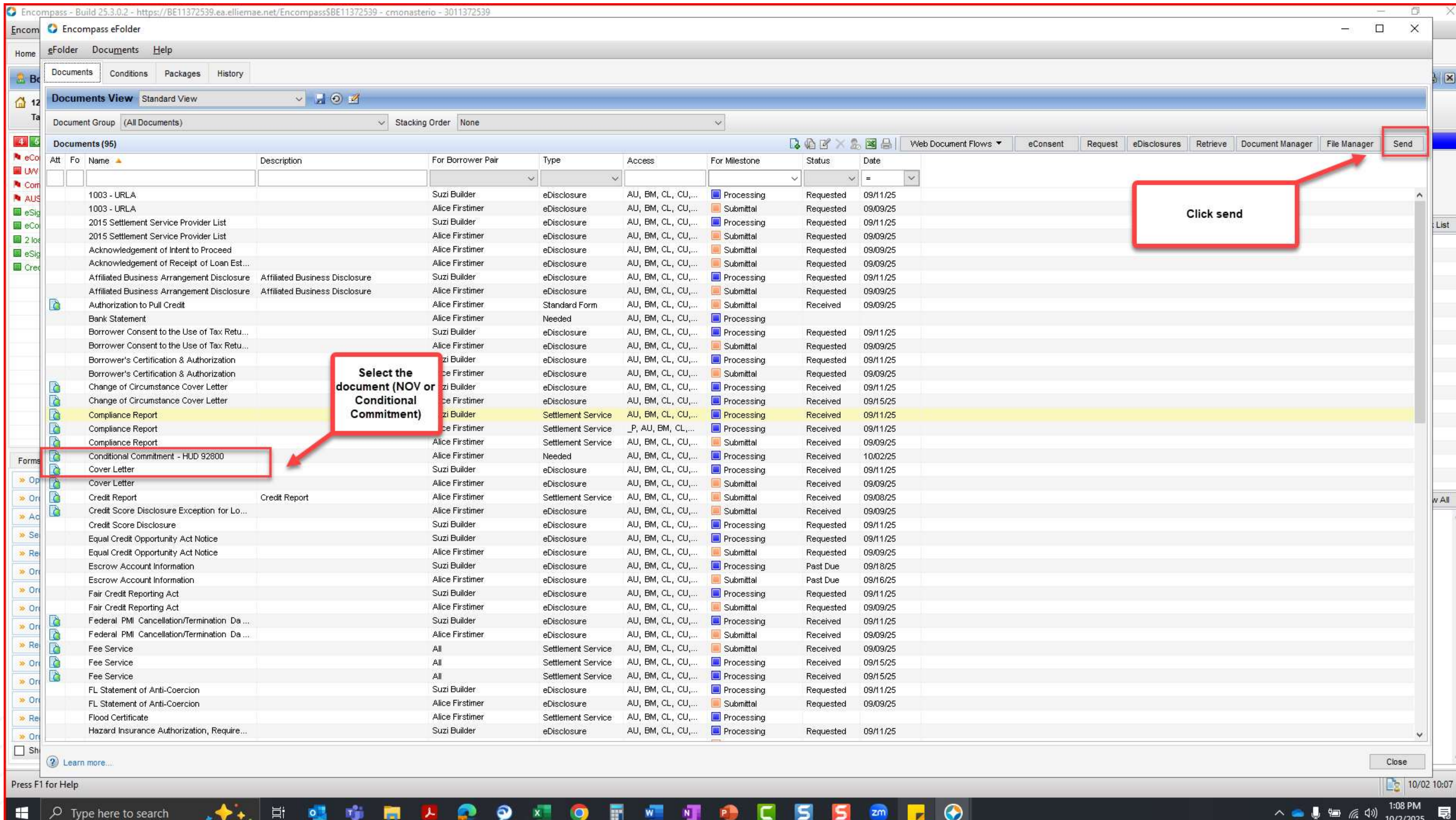
FHA Conditional Commitment and VA NOV

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.

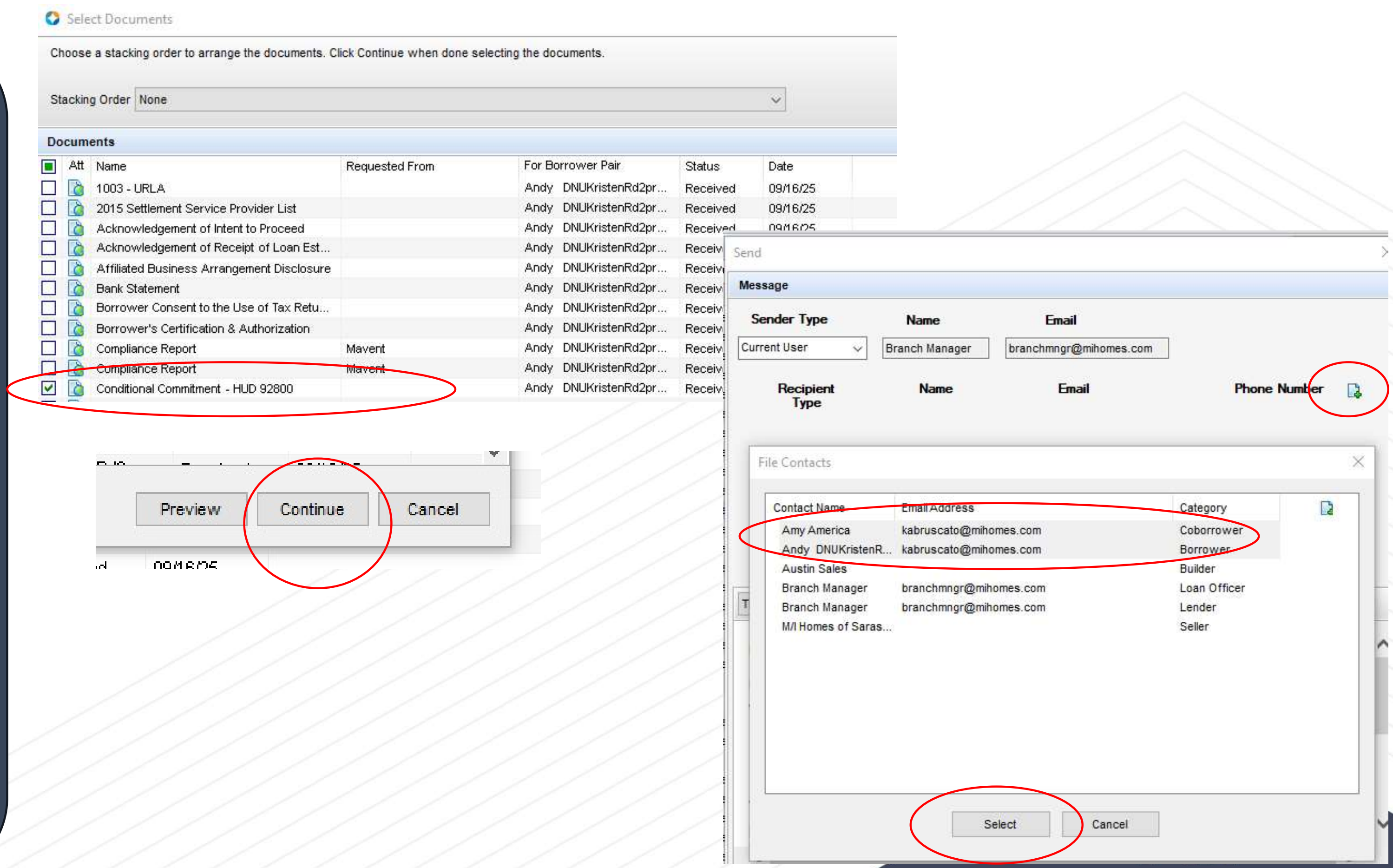
Press the Send button.



FHA Conditional Commitment and VA NOV

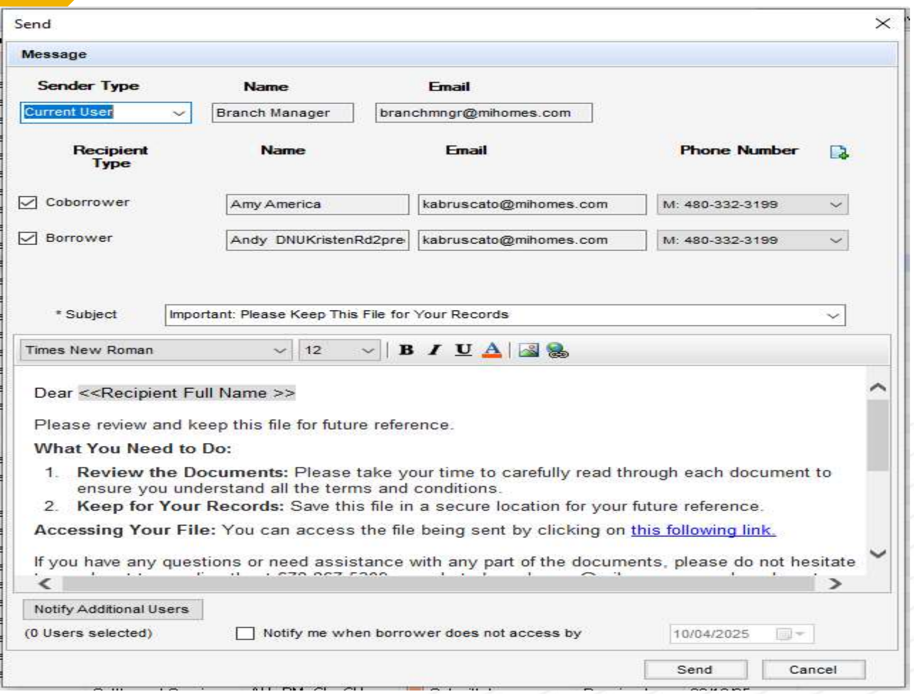
When you press send, it select the document to be sent, press continue.

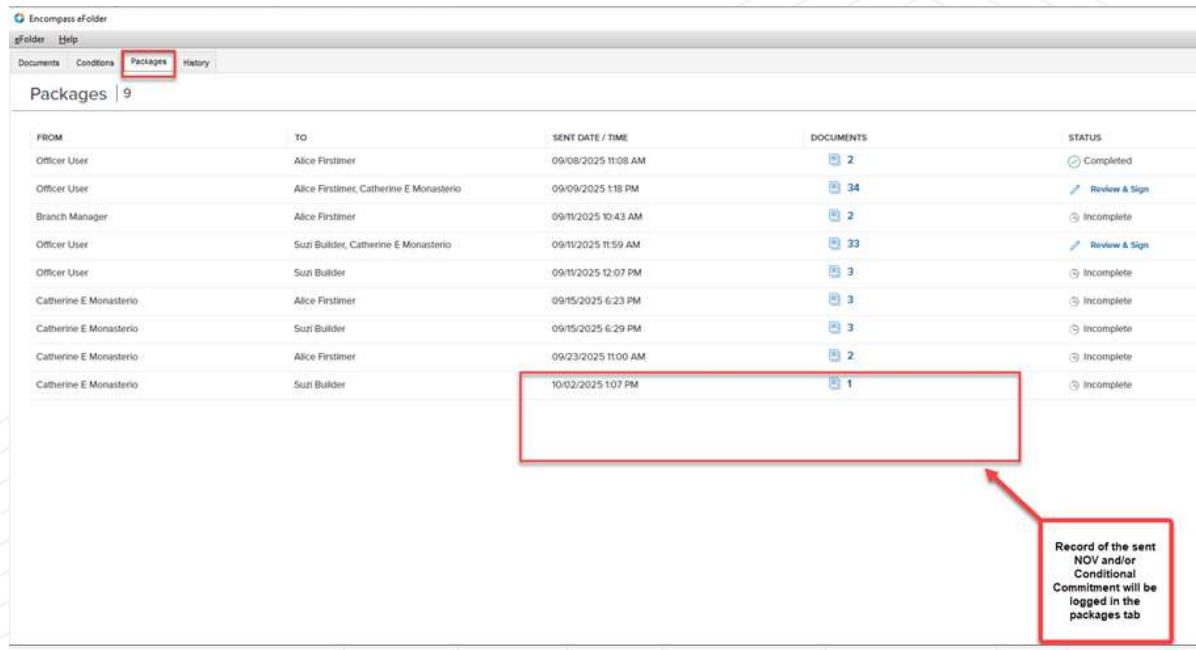
The send box will open, press the Plus sign, Highlight to select the borrowers, and press select.



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.





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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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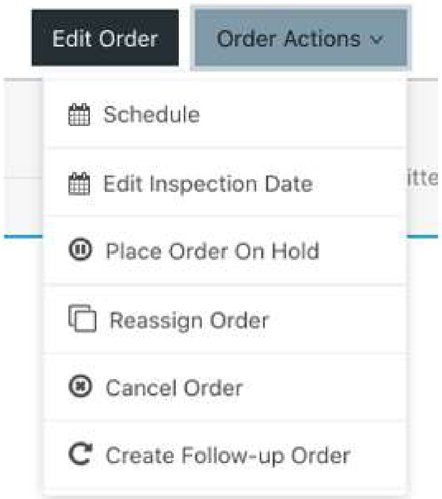
Updating an Appraisal Order

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



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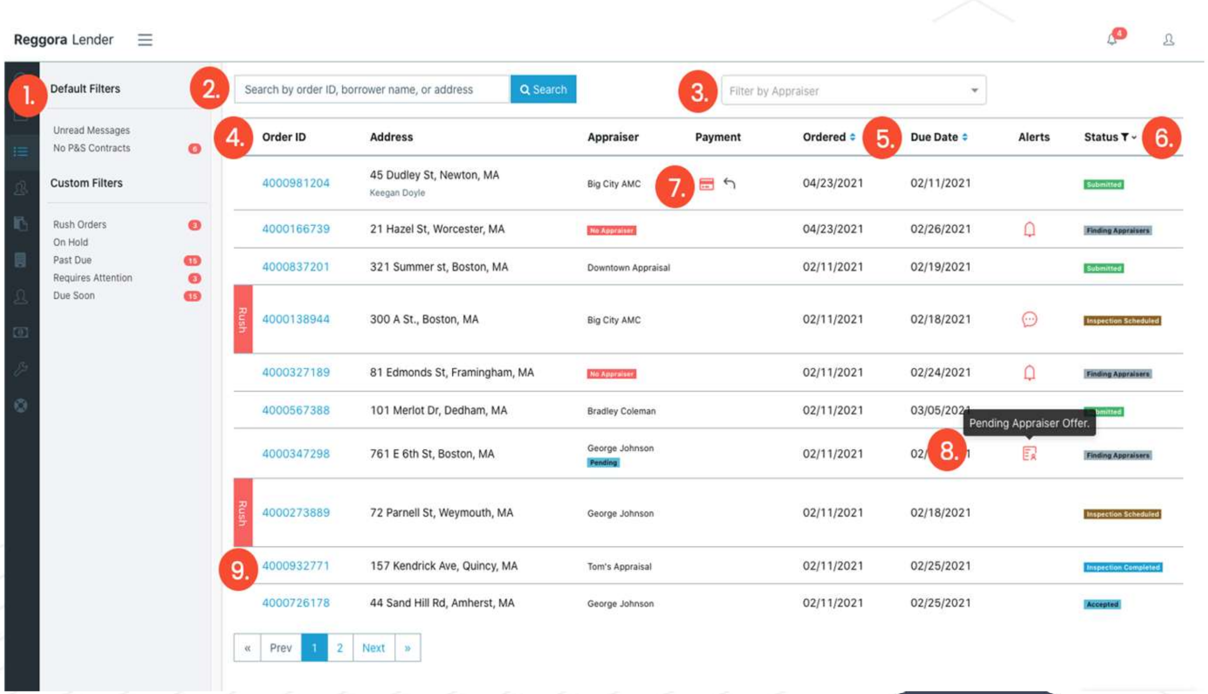
Managing the Pipeline

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



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Managing the Pipeline - Alert Icons

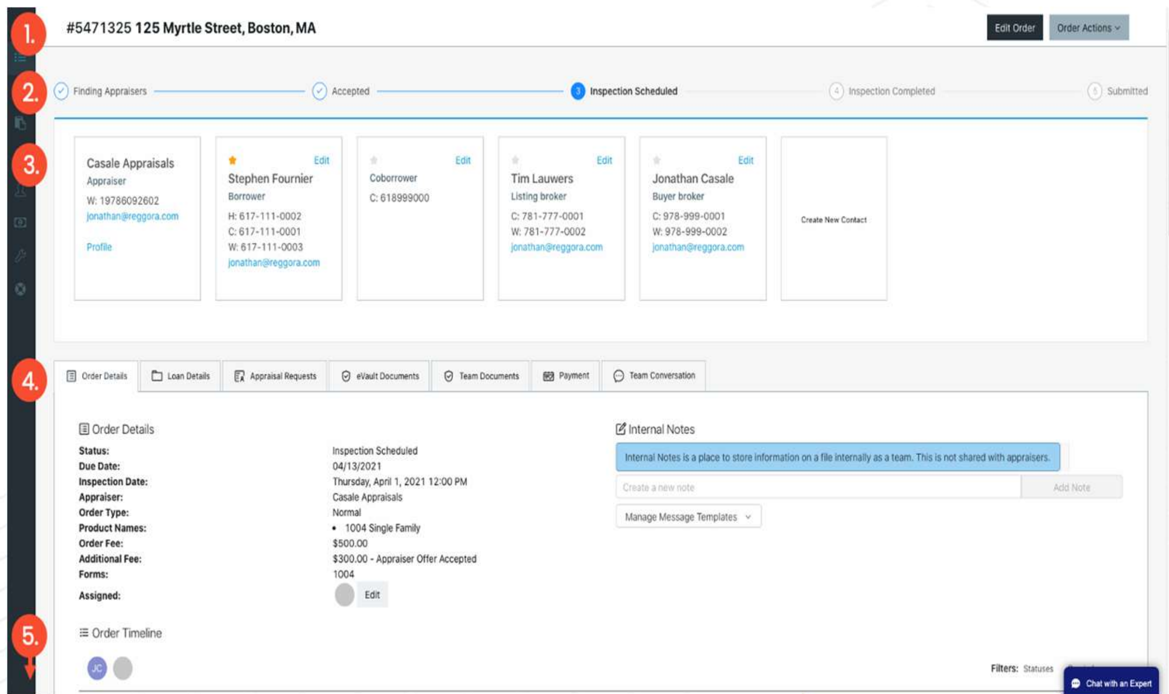
	Unread message	A message has not been read by the individual user
	Unanswered message	A message from the vendor has not been replied to by the lender
	Counter Offer	The vendor has requested a fee increase and/or due date change **before** acceptance of the order
	Requires Attention	An order that requires 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).



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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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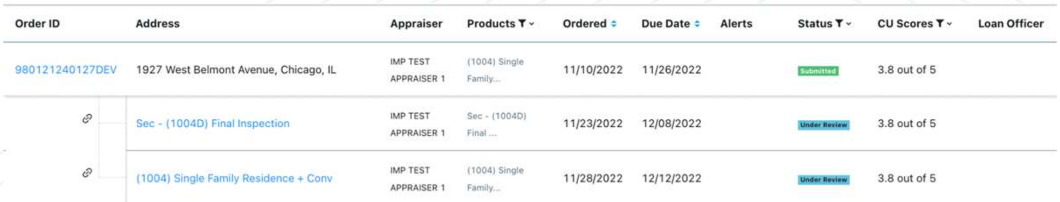
Final Inspections

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

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.



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	

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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*

appruw@mihomes.com

(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

M/I TITLE, LLC

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TransOhio Residential Title

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