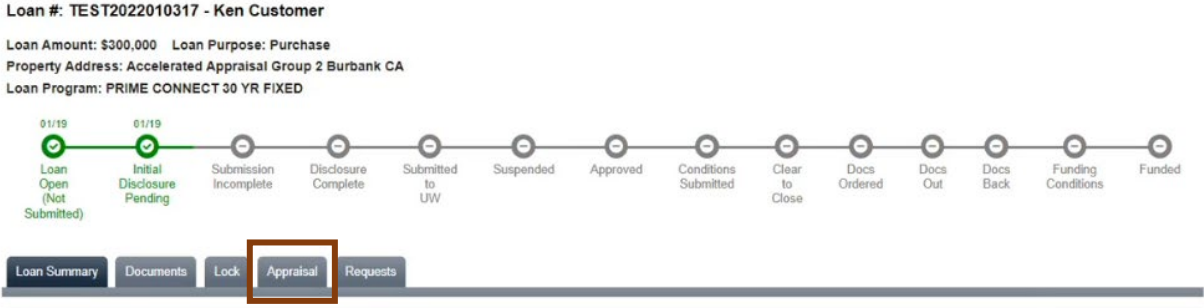
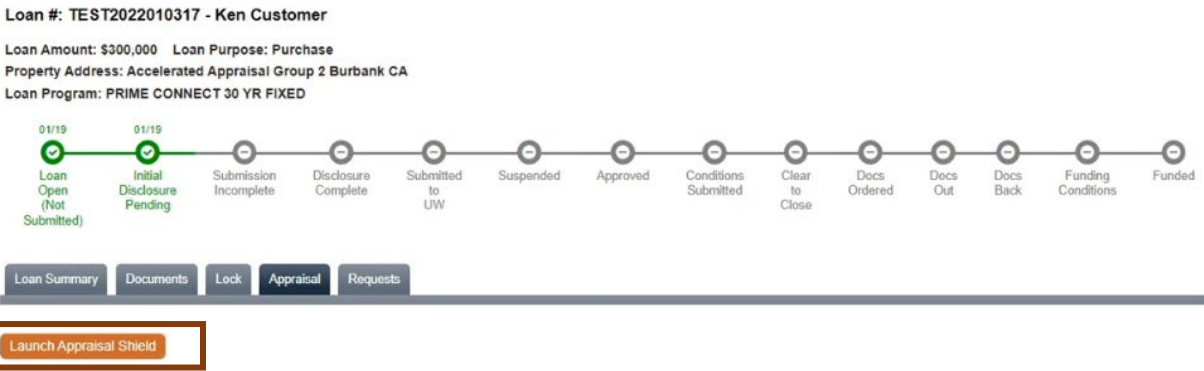



### Introduction

This Quick Guide outlines how to order an appraisal and manage order details through Appraisal Shield. Questions or issues can be emailed to [appraisalreports@clearedgelending.com](mailto:appraisalreports@clearedgelending.com).

### What is Appraisal Shield?

Appraisal Shield is a platform that allows a user to order an appraisal through any of our AMCs. It can be accessed through the Broker Portal. No additional credentials are needed to use the application.

Step	How To - Order Appraisal
1.	<p>To access <b>Appraisal Shield</b> from within a loan file, click the <b>Appraisal</b> tab.</p>  <p>Loan #: TEST2022010317 - Ken Customer            Loan Amount: \$300,000 Loan Purpose: Purchase            Property Address: Accelerated Appraisal Group 2 Burbank CA            Loan Program: PRIME CONNECT 30 YR FIXED</p> <p>01/19 01/19            Loan Open (Not Submitted) Initial Disclosure Pending            Submission Incomplete Disclosure Complete Submitted to UW Suspended Approved Conditions Submitted Clear to Close Docs Ordered Docs Out Docs Back Funding Conditions Funded</p> <p>Loan Summary Documents Lock <b>Appraisal</b> Requests</p>
2.	<p>Click the button to <b>Launch Appraisal Shield</b>.</p>  <p>Loan #: TEST2022010317 - Ken Customer            Loan Amount: \$300,000 Loan Purpose: Purchase            Property Address: Accelerated Appraisal Group 2 Burbank CA            Loan Program: PRIME CONNECT 30 YR FIXED</p> <p>01/19 01/19            Loan Open (Not Submitted) Initial Disclosure Pending            Submission Incomplete Disclosure Complete Submitted to UW Suspended Approved Conditions Submitted Clear to Close Docs Ordered Docs Out Docs Back Funding Conditions Funded</p> <p>Loan Summary Documents Lock <b>Appraisal</b> Requests</p> <p>Launch Appraisal Shield</p>
3.	<p>An <b>Intent to Proceed (ITP)</b> is required prior to ordering the appraisal (Per the TRID Regulation). The system will automatically populate this date once <b>all</b> the borrowers have eSigned their disclosures.</p>  <p>Loan Summary Documents Lock <b>Appraisal</b> Requests</p> <p>Close Window</p> <p>ITP is missing. Unable to place order.</p>

The **Intent to Proceed (ITP)** date can be found in the **Loan Summary**, under **TRID Dates**. If the date is not present, it means all borrowers have not signed their Initial Disclosure package and appraisal may not be ordered.

4.

The screenshot shows the 'Loan Summary' page with tabs for 'Loan Summary', 'Conditions', 'Documents', 'Lock', and 'Requests'. The 'TRID Dates' section is highlighted, and the 'Intent To Proceed' date of 03/16/21 is circled in red. Other dates listed include 1003 Date (10/15/20), Last Disclosed LE Date (03/16/21), Last Disclosed LE Viewed Date (03/16/21), Last Disclosed CD Date (06/15/21), and Last Disclosed CD Viewed Date (06/15/21). Closing Dates include Clear To Close Date, Estimated Closing Date (04/30/21), First Payment Date (06/01/21), Closing Date, and Funded Date.

The **Borrower Information** section will auto populate. All borrower email addresses must be accurate as it will be used to deliver a copy of the appraisal per ECOA regulations.

5.

The screenshot shows the 'Borrower Information' form. It has two main sections: 'Borrower' and 'Co-Borrower'. The 'Borrower' section includes fields for Name (Ken Customer), Phone ((818) 222-2222), Cell ((818) 444-1234), and E-Mail (ken.c@fanniemae.com). The 'Co-Borrower' section includes fields for Name (Co-Borrower Name), Phone (XXX-XXX-XXXX), Cell (XXX-XXX-XXXX), and E-Mail (E-Mail).

The address section within the **Subject Information** section will auto populate. User must enter the **Entry Contact** details, including contact type, name, phone, email and special instructions.

6.

The screenshot shows the 'Subject Information' form. It has two main sections: 'Address' and 'Entry Contact'. The 'Address' section includes fields for Address (Accelerated Appraisal Group 2), Unit, City (Burbank), State (California), Zip (91502), and County (Los Angeles County). The 'Entry Contact' section includes a dropdown for Entry Contact (Borrower/CoBorrower), Name (Jaspreet Kalsi), Phone (8184516294), Cell (XXX-XXX-XXXX), E-Mail (jkalsi@clearedgelending.com), and a Special Instructions field containing the text 'There is a dog, please knock|'.

The **Loan Details** section will auto populate. Confirm accuracy.

7.

The screenshot shows the 'Loan Details' section of a web application. It features two main columns of input fields. The left column includes a 'Loan Purpose' dropdown menu with 'Purchase' selected, a 'Loan Type' dropdown menu with 'Conventional' selected, and a 'Loan Number' text input field containing 'TEST2022010317'. The right column includes a 'Loan Close Date' date picker set to '03/15/2022', an 'Estimated Value' text input field with '\$300,000.00' and a dollar sign icon, and an 'Intent To Proceed' date input field with '3/1/2022'.

Complete all the **Appraisal Details** including the preferred **Due Date**. Select the **AMC** company from the menu. Actual appraisal delivery turn times vary per AMC and will be notated next to AMC selection. Click **Order Appraisal** once details are entered.

8.

The screenshot shows the 'Appraisal Details' section. It is divided into three main areas. The left area, 'Appraisal Product', has five checkboxes: 'Single-Family (1004)', '2-4 Family (1025)', 'Condo (1073)', 'Hybrid As Is Interior', and 'Hybrid As Is Interior with Rent'. Below these is a blue 'More Forms' button. The middle area, 'Appraisal Add-On', has two checkboxes: 'Rent Schedule (1007)' and 'Rush Request'. The right area, 'Due Date', has a date picker set to 'mm/dd/yyyy', an 'Assignment Method' radio button for 'Manual Assignment', and a dropdown menu with 'Select' chosen. A blue 'Order Appraisal' button is located at the bottom right of the form.

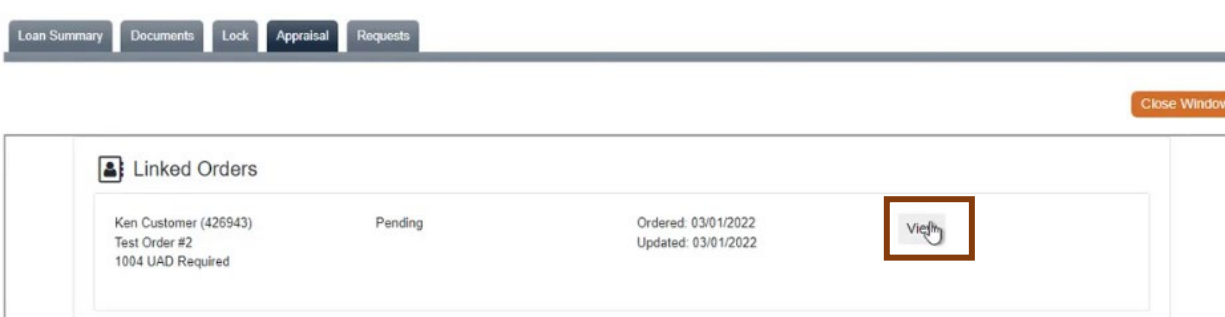
Once the order has been sent, a dialog box will appear indicating **Order Successfully Placed**. The user will also receive a confirmation email.

9.

The screenshot shows a confirmation dialog box titled 'Order Successfully Placed' with a checkmark icon. The message inside reads 'Your order has been placed.' followed by '(Encrypted Appraisal ID: F8\_HGJFCIPyqBYmkG3dB\_w=)'. A blue 'View Order Detail' button is at the bottom of the dialog. The background shows a navigation bar with 'Loan Summary', 'Documents', 'Lock', 'Appraisal', and 'Requests' tabs, and a 'Close Window' button in the top right corner.

# Step How To - View Appraisal Order Details

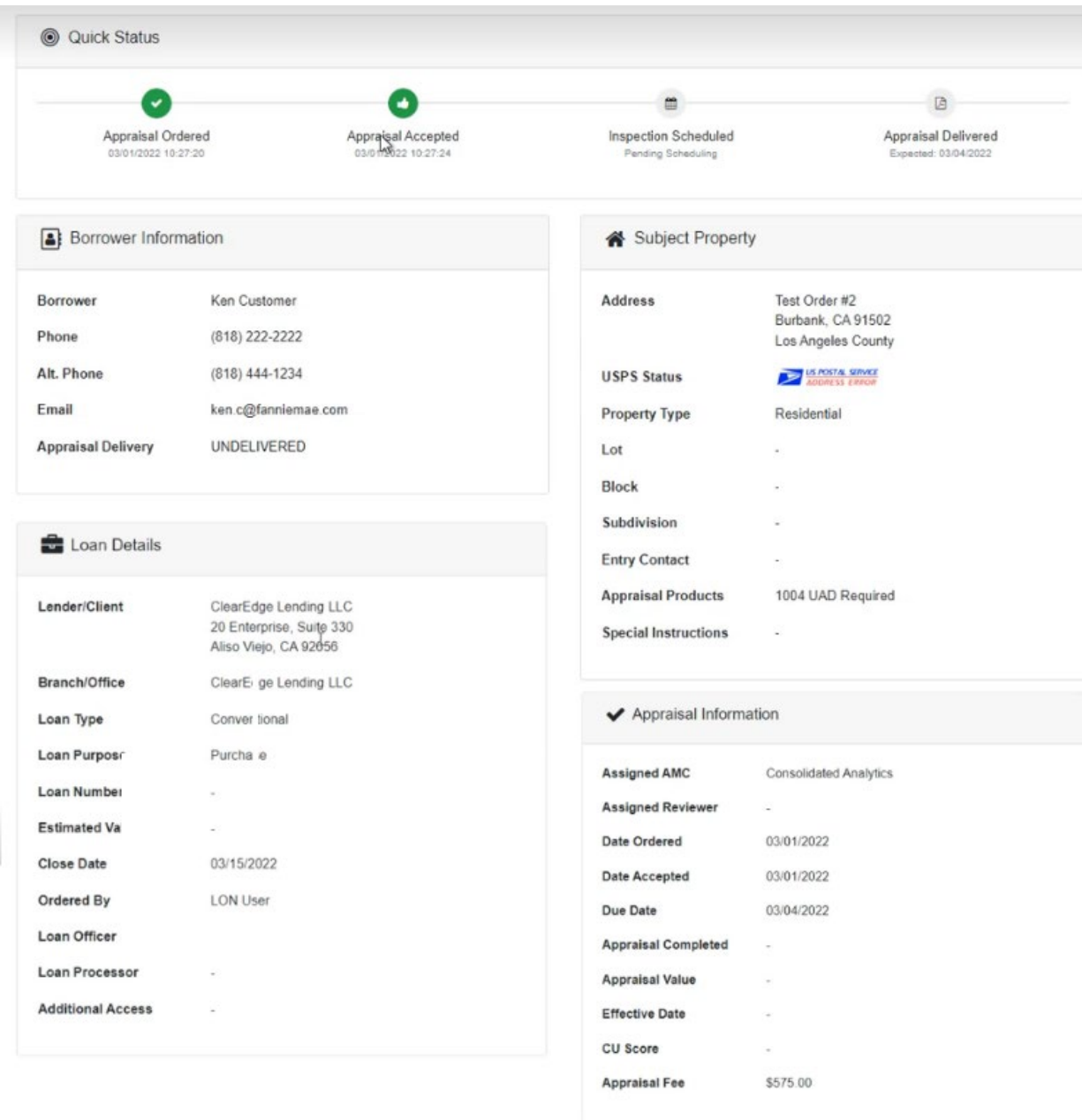
1. To access appraisal order details, click **View**.



The screenshot shows a navigation bar with tabs: Loan Summary, Documents, Lock, Appraisal, and Requests. A 'Close Window' button is in the top right. Below is a 'Linked Orders' section with a table containing one row:

Customer	Status	Order Info	Action
Ken Customer (426943) Test Order #2 1004 UAD Required	Pending	Ordered: 03/01/2022 Updated: 03/01/2022	<b>View</b>

2. Order Details include a **Quick Status**.



The 'Order Details' page is divided into several sections:

- Quick Status:** A progress bar with four stages: Appraisal Ordered (03/01/2022 10:27:20), Appraisal Accepted (03/01/2022 10:27:24), Inspection Scheduled (Pending Scheduling), and Appraisal Delivered (Expected: 03/04/2022).
- Borrower Information:**
  - Borrower: Ken Customer
  - Phone: (818) 222-2222
  - Alt. Phone: (818) 444-1234
  - Email: ken.c@fanniemae.com
  - Appraisal Delivery: UNDELIVERED
- Subject Property:**
  - Address: Test Order #2, Burbank, CA 91502, Los Angeles County
  - USPS Status: ADDRESS ERROR
  - Property Type: Residential
  - Lot: -
  - Block: -
  - Subdivision: -
  - Entry Contact: -
  - Appraisal Products: 1004 UAD Required
  - Special Instructions: -
- Loan Details:**
  - Lender/Client: ClearEdge Lending LLC, 20 Enterprise, Suite 330, Aliso Viejo, CA 92656
  - Branch/Office: ClearEdge Lending LLC
  - Loan Type: Conventional
  - Loan Purpose: Purchase
  - Loan Number: -
  - Estimated Value: -
  - Close Date: 03/15/2022
  - Ordered By: LON User
  - Loan Officer: -
  - Loan Processor: -
  - Additional Access: -
- Appraisal Information:**
  - Assigned AMC: Consolidated Analytics
  - Assigned Reviewer: -
  - Date Ordered: 03/01/2022
  - Date Accepted: 03/01/2022
  - Due Date: 03/04/2022
  - Appraisal Completed: -
  - Appraisal Value: -
  - Effective Date: -
  - CU Score: -
  - Appraisal Fee: \$575.00

The lower portion of the screen allows user to manage order.

The screenshot displays a user interface for managing an order. It is divided into several sections:

- Documents:** A list of documents with columns for filename and timestamp. Files include PDFs related to compliance, appraisal, and loan submission. An "Add Document" button is located below the list.
- CU Score:** Displayed as 0.
- Appraisal Fee:** Displayed as \$0.00.
- Appraisal Invoice:** A list of invoices with columns for filename and timestamp. Files include invoices for a customer (CA195717).
- Appraisal Reports:** A list of reports with columns for filename and timestamp. A report is listed for a customer (CA195717).
- AMC Notes:** A list of notes with columns for timestamp and text. Notes include "Payment has been invoiced.", "New order submitted.", "The inspection date for this property is set for 01/21/2022.", "Inspection Complete: 01/21/2022 08:20:00 am ( PST )", "Inspection Scheduled: 01/21/2022 08:20:00 am ( PST )", and "Status: Accepted by appraiser". An "Add Note" button is located at the bottom right.

3.

**Documents:** Allows user to upload supplemental information such as the Purchase Contract, Title, etc.

**Appraisal Invoice/Reports:** Once complete, the invoice and appraisal will be available for download. Completed items will also automatically populate to the loan file.

**AMC Notes:** Use this area to communicate additional information to the AMC. The AMC will also post various details as the appraisal process progresses.

**AMC Notes:** The AMC Notes section gives both the AMC and the Loan Officer the ability to add freeform notes and correspond.

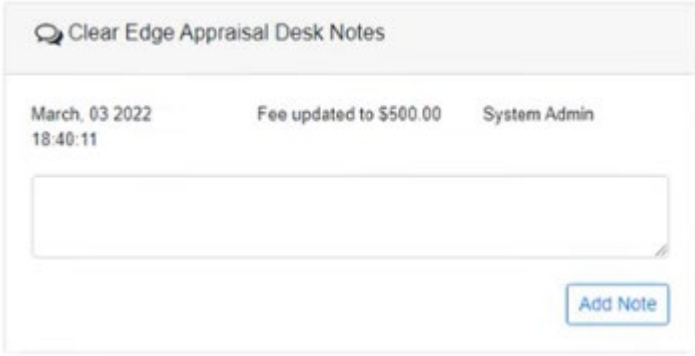
Utilize the **Add Note** button to communicate with the AMC.

4.

This screenshot provides a closer view of the AMC Notes section. It shows a list of notes with columns for timestamp and text. The notes are:
 

- January, 21 2022 15:34:58: Payment has been invoiced.
- January, 21 2022 15:34:59: New order submitted
- January, 21 2022 16:19:26: The inspection date for this property is set for 01/21/2022.
- January, 21 2022 16:19:30: Inspection Complete: 01/21/2022 08:20:00 am ( PST )
- January, 21 2022 16:19:30: Inspection Scheduled: 01/21/2022 08:20:00 am ( PST )
- January, 21 2022 16:19:31: Status: Accepted by appraiser

 An "Add Note" button is visible at the bottom right of the notes list.

5.	<p><b>Clear Edge Appraisal Desk Notes:</b> Utilize the <b>Add Note</b> button to communicate directly with our internal team on things such as status updates etc.</p>	
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