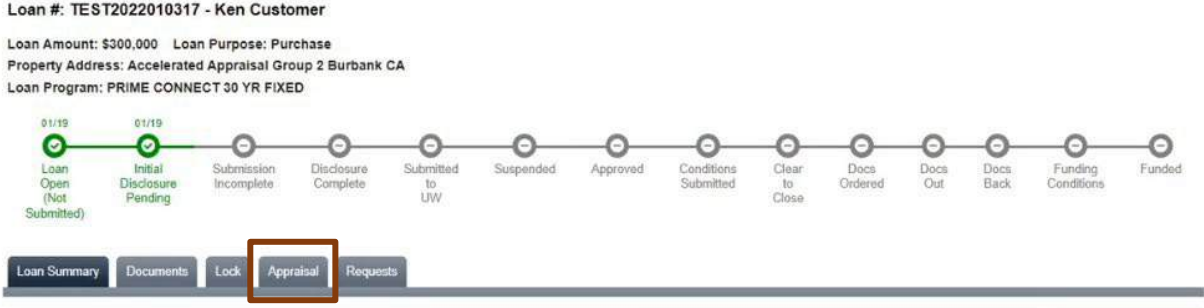
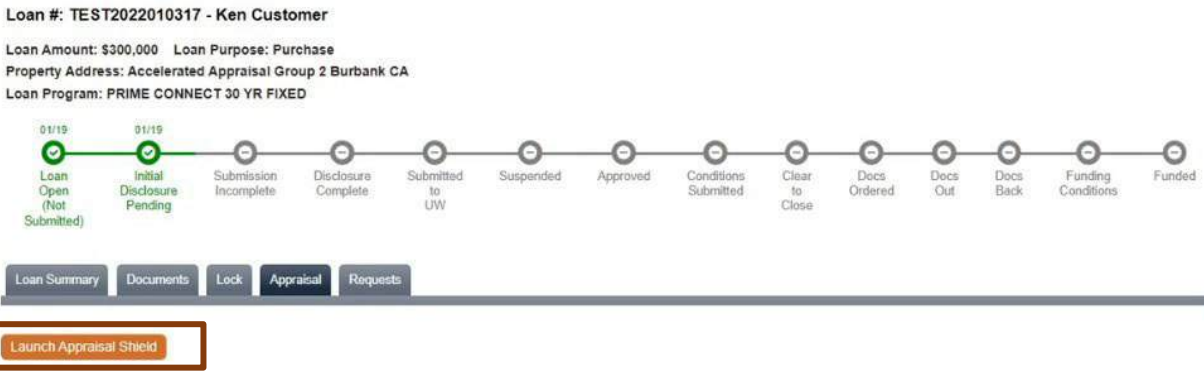



### Introduction

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 a navigation bar at the top containing 'Loan Summary', 'Conditions', 'Documents', 'Lock', and 'Requests'. The main content area is titled 'Loan Summary' and contains several sections: 'Application Dates' (1003 Date: 10/15/20), 'Document Dates' (Approval Date: 03/16/21, Approval Expiration: 06/16/21), 'Lock Dates' (Lock Date: 03/16/21, Lock Expiration: 04/14/21), 'TRID Dates' (Intent To Proceed: 03/16/21, Last Disclosed LE Date: 03/16/21, Last Disclosed LE Viewed Date: 03/16/21, Last Disclosed CD Date: 06/15/21, Last Disclosed CD Viewed Date: 06/15/21), and 'Closing Dates' (Clear To Close Date, Estimated Closing Date: 04/30/21, First Payment Date: 06/01/21, Closing Date, Funded Date). A table at the bottom shows 'Loan Documents' with columns for 'Received', 'Size', and 'Description', listing a 'BROKER FEE SHEET' from 03/16/2021.

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 with 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@fanniemaeborn). The 'Co-Borrower' section includes fields for Name (Co-Borrower Name), Phone (XXX-XXX-XXXX), Cell (XXX-XXX-XXXX), and E-Mail (E-Mail).

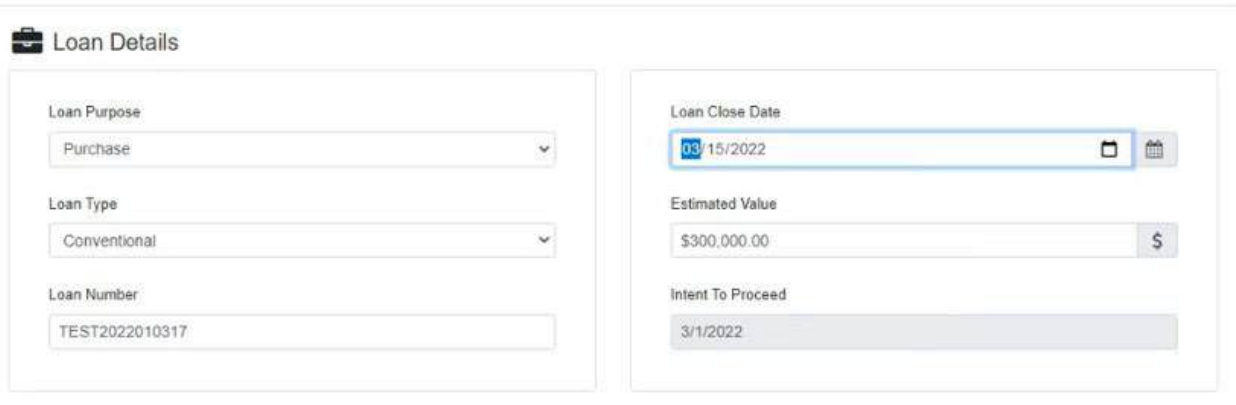
The address section within the **Subject Information** section will auto populate. User must enter the **Entry Contact** details, including contact type, name, phone, email and special instructions.

6.

The screenshot shows the 'Subject Information' form with 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 text area for Special Instructions (There is a dog, please knock).

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

7.



**Loan Details**

Loan Purpose: Purchase

Loan Type: Conventional

Loan Number: TEST2022010317

Loan Close Date: 03/15/2022

Estimated Value: \$300,000.00

Intent To Proceed: 3/1/2022

**Additional Contacts** can now be added to receive notification about the appraisal status/details.

8.



**Additional Contacts**

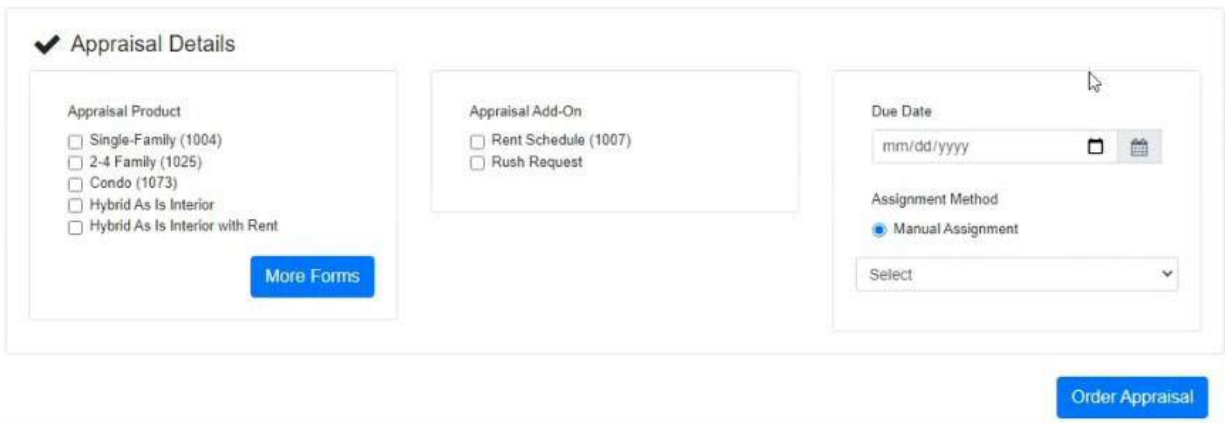
Additional Contact 1: Additional Contact

Additional Contact 2: Additional Contact

Additional Contact 3: Additional Contact

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.

9.



**Appraisal Details**

Appraisal Product

- Single-Family (1004)
- 2-4 Family (1025)
- Condo (1073)
- Hybrid As Is Interior
- Hybrid As Is Interior with Rent

More Forms

Appraisal Add-On

- Rent Schedule (1007)
- Rush Request

Due Date: mm/dd/yyyy

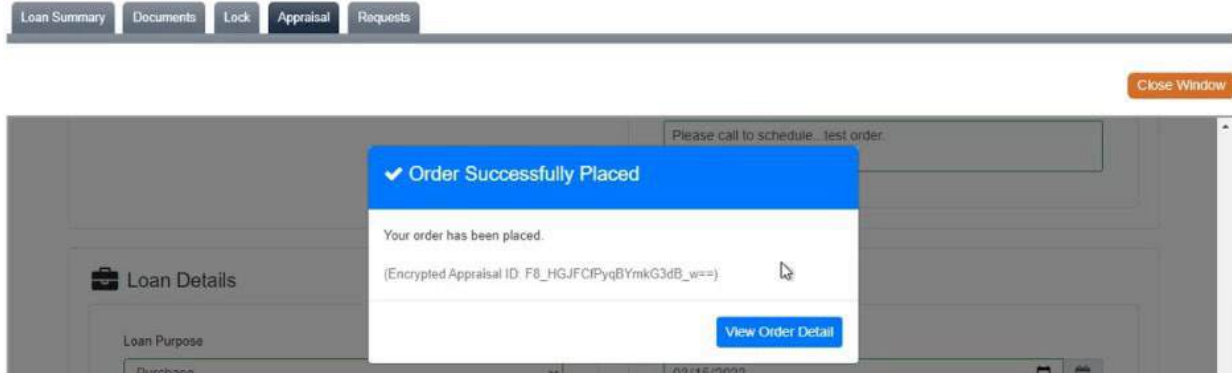
Assignment Method: Manual Assignment

Select

Order Appraisal

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

10.



**Notes:**

- Payment link is automatically sent by the AMC to the borrower, if anyone other than the borrower needs to receive the payment link, a note needs to be added per instructions shown below in item 4.
- 5-8 Units and 2-8 Mixed Use property appraisals cannot be ordered through Appraisal Shield, reach out to your ClearEdge Loan Account Manager (LAM) and they will manually place those orders.

**Step How To - View Appraisal Order Details**

1.

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



Order Details include a **Quick Status**.


**Quick Status**

Appraisal Ordered 03/01/2022 10:27:20
Appraisal Accepted 03/01/2022 10:27:24
Inspection Scheduled Pending Scheduling
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

2.

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

The screenshot displays a user interface with several sections:

- Documents:** A list of files with their names and timestamps. Files include: FNM\_1101E93AC5\_SSR-EDA8EABD-0C3E-E460-46CF5C57A54B0B88.pdf (19:43:41), caportal\_CA195717-AIRCCompliance-4.pdf (16:40:20), caportal\_194657\_68195\_lic\_doc.pdf (16:40:18), caportal\_194657\_68195\_eo\_doc.pdf (16:40:17), Test\_Document\_From\_Systems.pdf (15:34:28), and loan\_submission.pdf (15:34:27). An "Add Document" button is at the bottom.
- CU Score:** 0
- Appraisal Fee:** \$0.00
- Appraisal Invoice:** A list of invoices: caportal\_Customer(CA195717)-Invoice-5.pdf (February 22 2022 21:38:55) and caportal\_Customer(CA195717)-Invoice-3.pdf (January 21 2022 16:40:19).
- Appraisal Reports:** caportal\_Customer(CA195717)-V1 XML Extract - 5668402.pdf (January 21 2022 16:41:03).
- AMC Notes:** A list of notes with timestamps and text: "Payment has been invoiced." (15:34:58), "New order submitted" (15:34:59), "The inspection date for this property is set for 01/21/2022." (16:19:26), "Inspection Complete: 01/21/2022 08:20:00 am ( PST )" (16:19:30), "Inspection Scheduled: 01/21/2022 08:20:00 am ( PST )" (16:19:30), and "Status: Accepted by appraiser" (16:19:31). An "Add Note" button is 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.

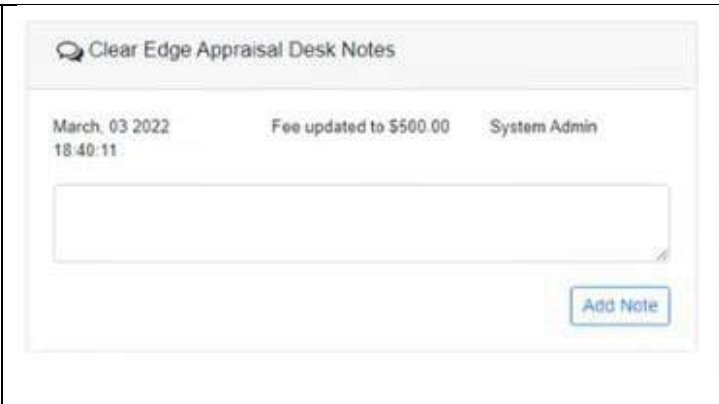
4.

**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.

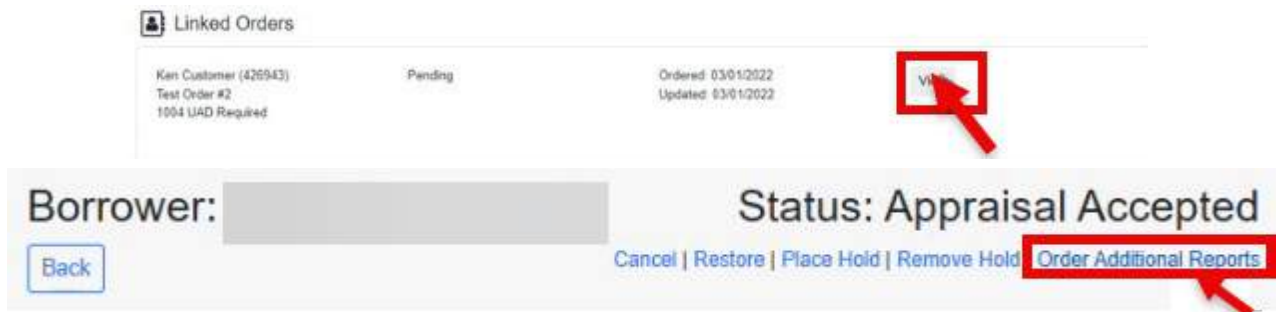
This screenshot shows a detailed view of the AMC Notes section. It features a list of notes with timestamps and text: "Payment has been invoiced." (15:34:58), "New order submitted" (15:34:59), "The inspection date for this property is set for 01/21/2022." (16:19:26), "Inspection Complete: 01/21/2022 08:20:00 am ( PST )" (16:19:30), "Inspection Scheduled: 01/21/2022 08:20:00 am ( PST )" (16:19:30), and "Status: Accepted by appraiser" (16:19:31). An "Add Note" button is located at the bottom right.

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



**Step How To – Order Additional Reports**

1. If additional report needs to be ordered, click on **View** within the current order, then click **Order Additional Reports** within the popup that appears.



2. If order gets **Cancelled** by **AMC** a new **AMC** can now be selected in the dropdown under **Order Additional Reports** using the steps listed above.

