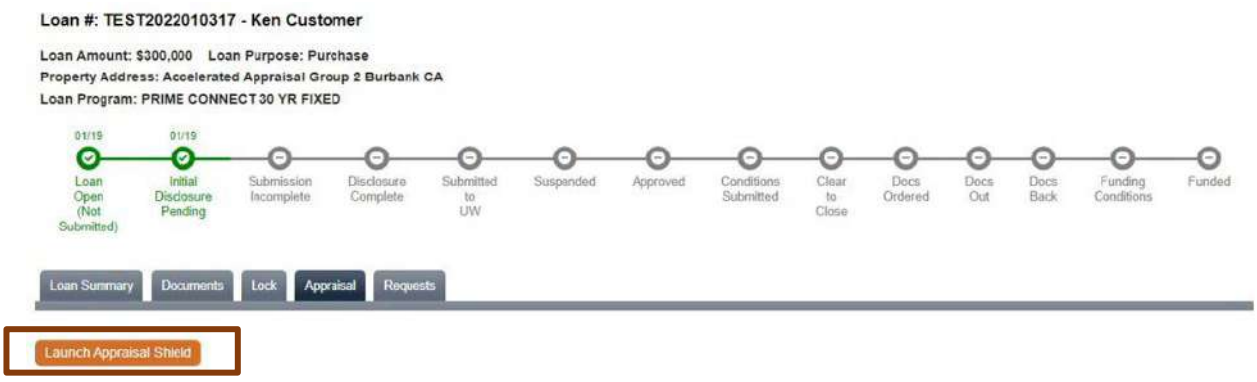
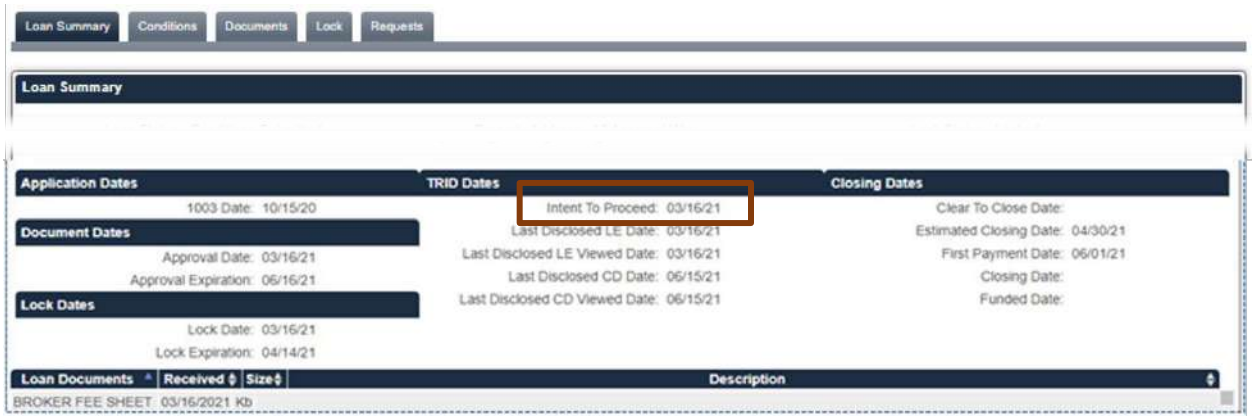
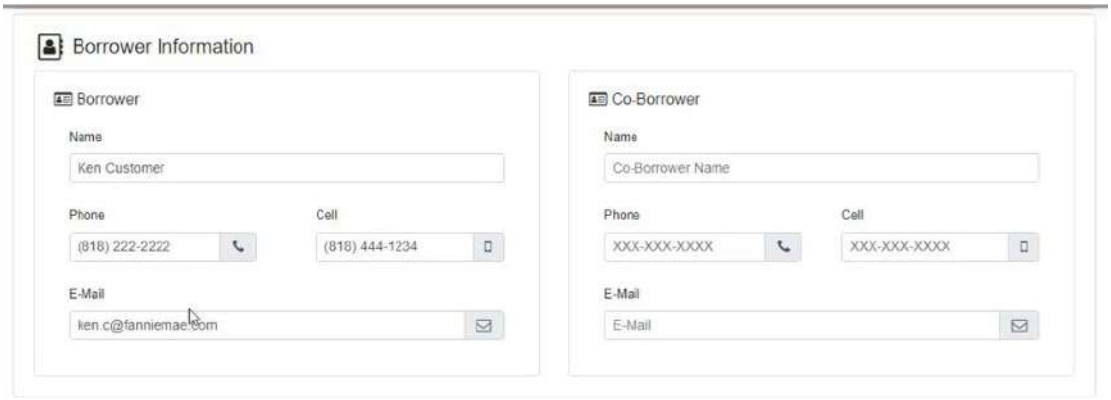
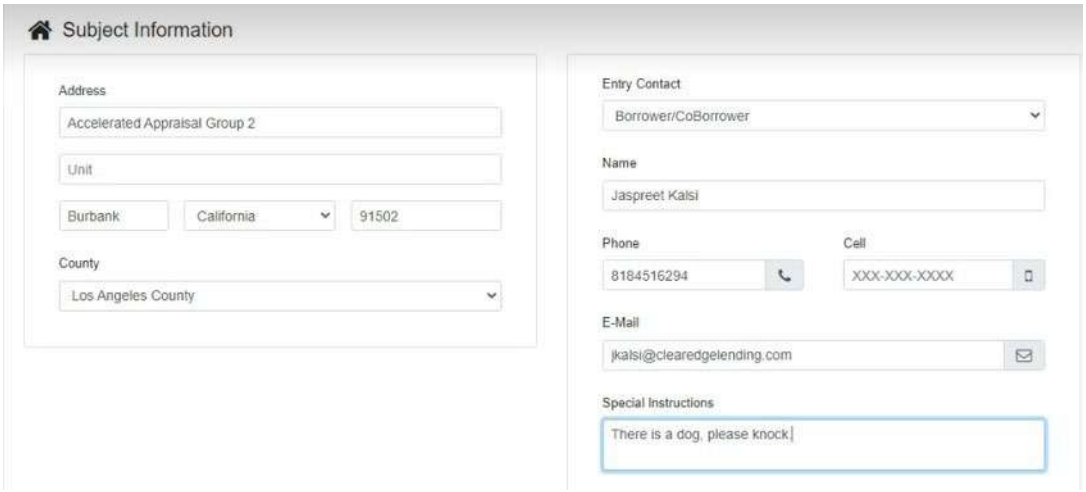
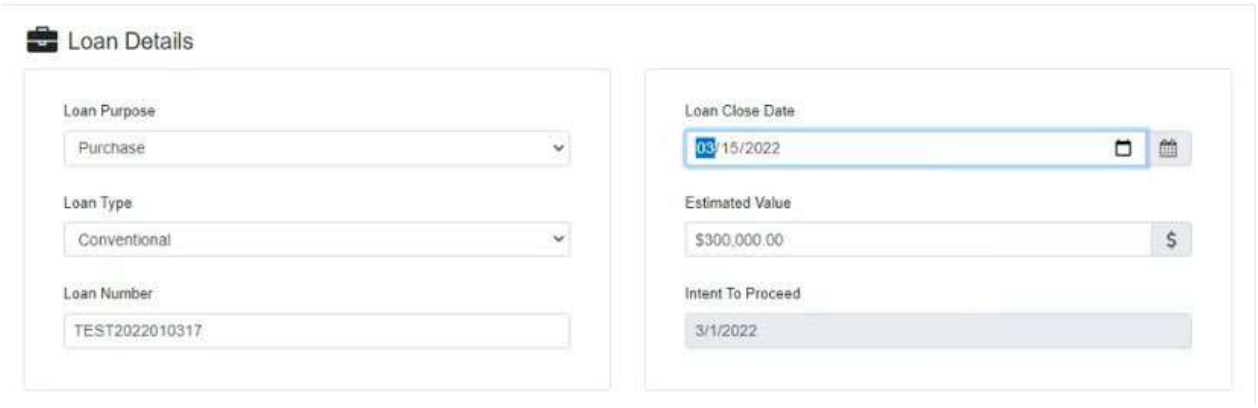
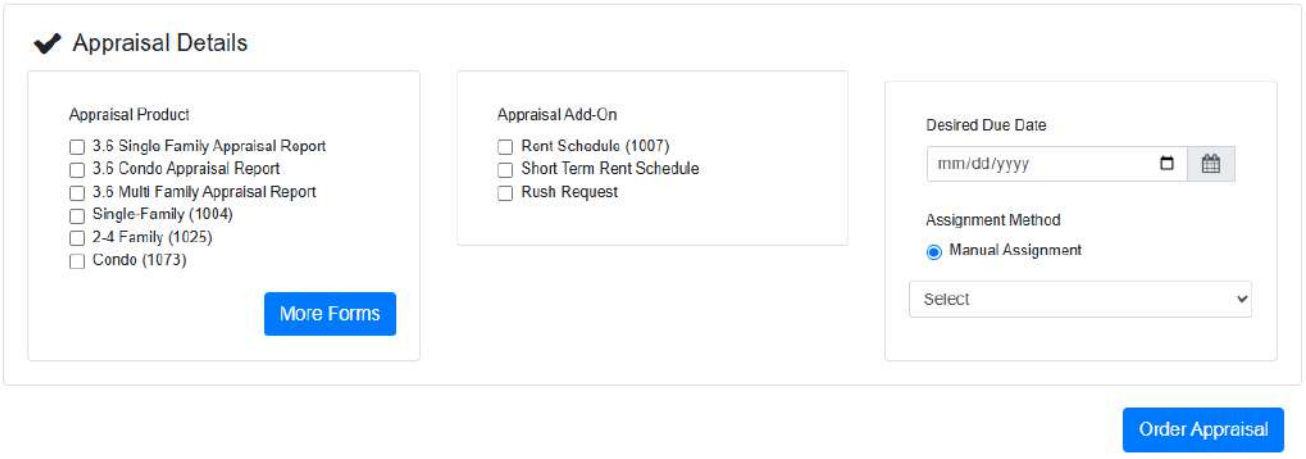
APPRAISAL SHIELD
Wholesale Quick Guide

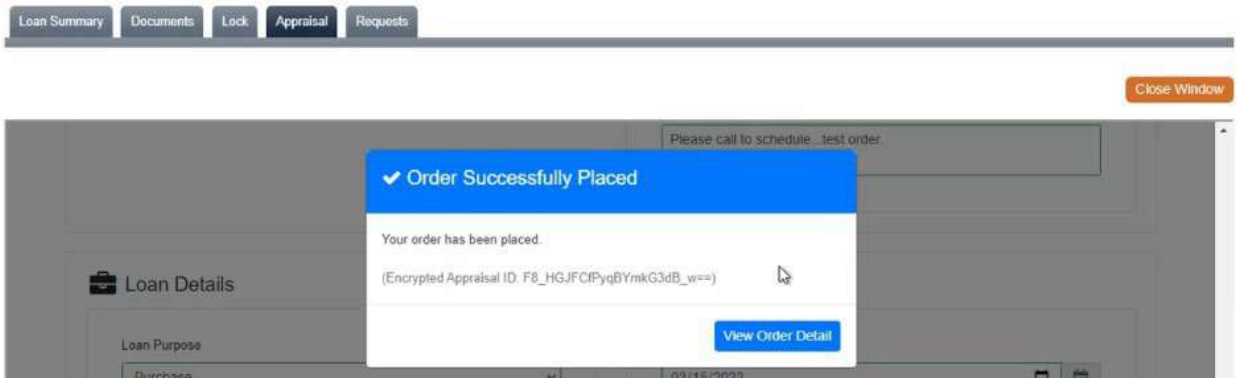
Introduction
This Quick Guide outlines how to order an appraisal and manage order details through Appraisal Shield. Questions or issues can be emailed to appraisalreports@clearedgelending.com.

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.	To access **Appraisal Shield** from within a loan file, click the **Appraisal** tab. 
2.	Click the button to **Launch Appraisal Shield.** 
3.	An **Intent to Proceed (ITP)** is required prior to ordering the appraisal (Per the TRID Regulation). The system will automatically populate this date once **all** the borrowers have eSigned their disclosures. 

4.	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. 
5.	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. 
6.	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. 

7.	The **Loan Details** section will auto populate. Confirm accuracy. 
8.	**Additional Contacts** can now be added to receive notification about the appraisal status/details. 
9.	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. 

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

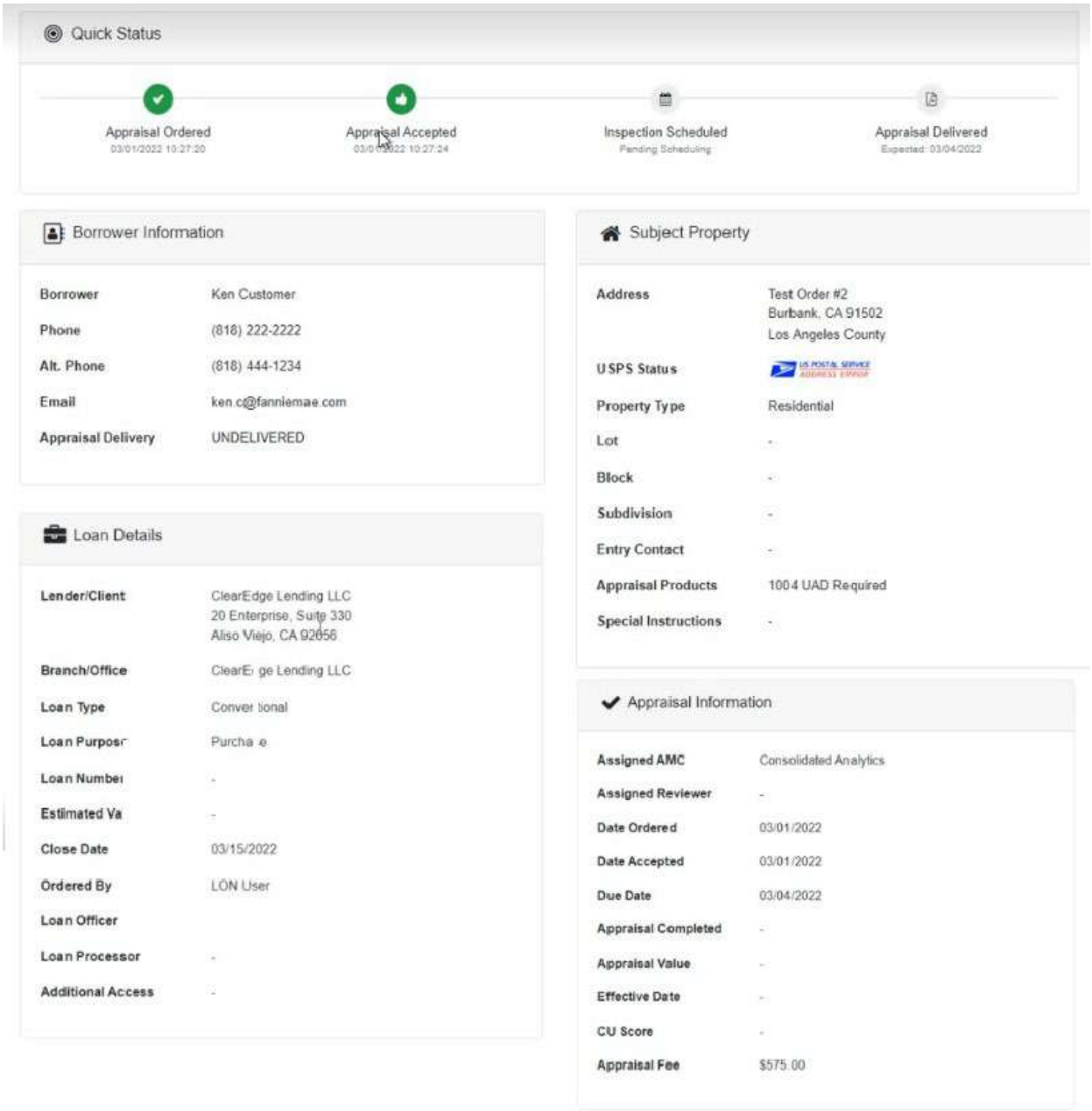
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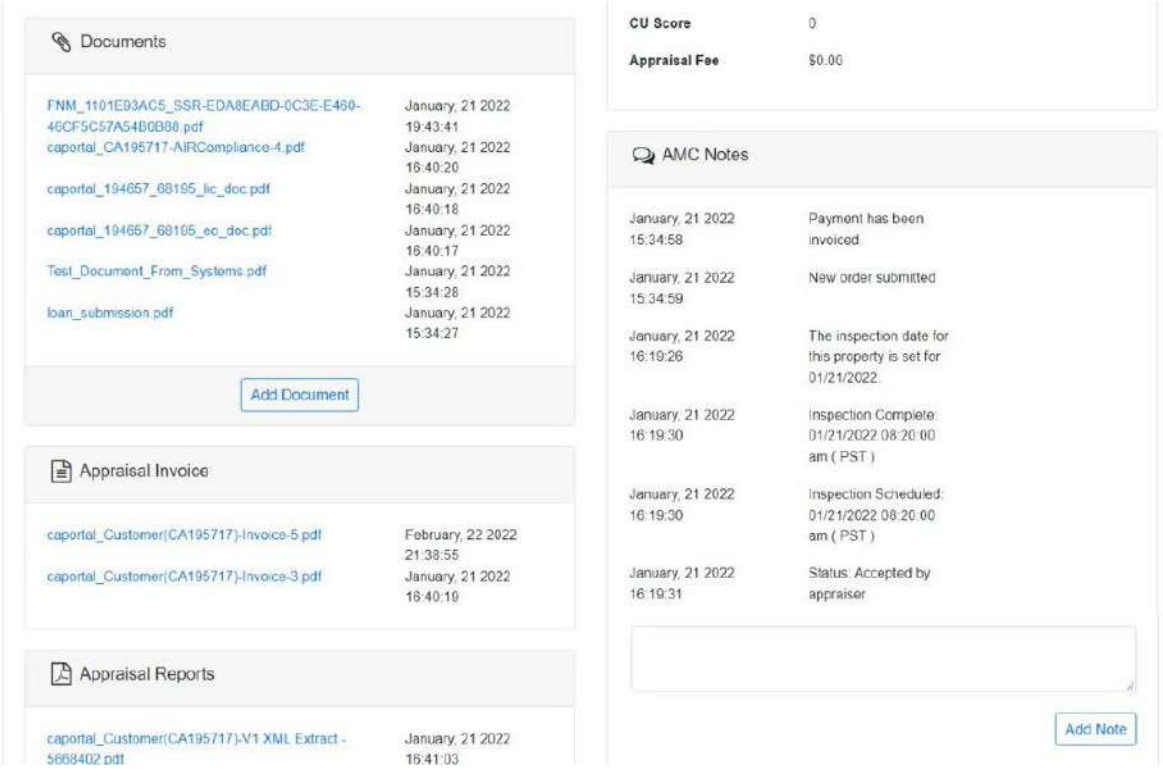
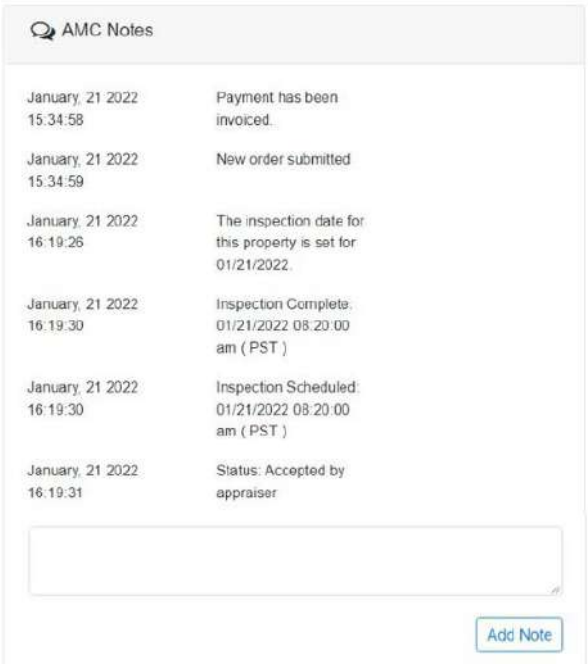
- Payment link is automatically sent by the AMC to the borrower, if anyone other than the borrower needs to receive the payment link, a note needs to be added per instructions shown below in item 4.
- 5-8 Units and 2-8 Mixed Use property appraisals cannot be ordered through Appraisal Shield, reach out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

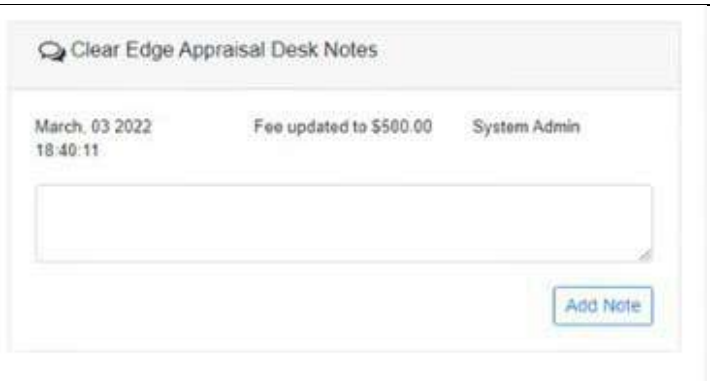
Step	How To - View Appraisal Order Details
1.	To access appraisal order details, click **View.** 

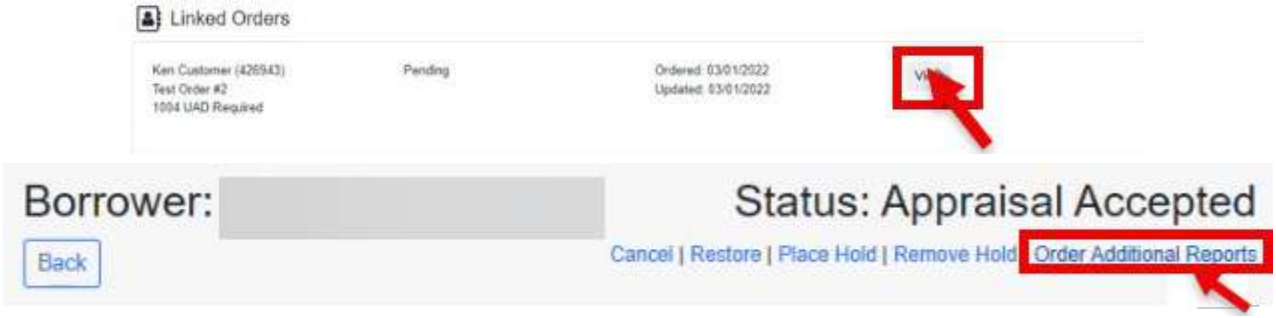
2.

Order Details include a **Quick Status.**



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

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. 