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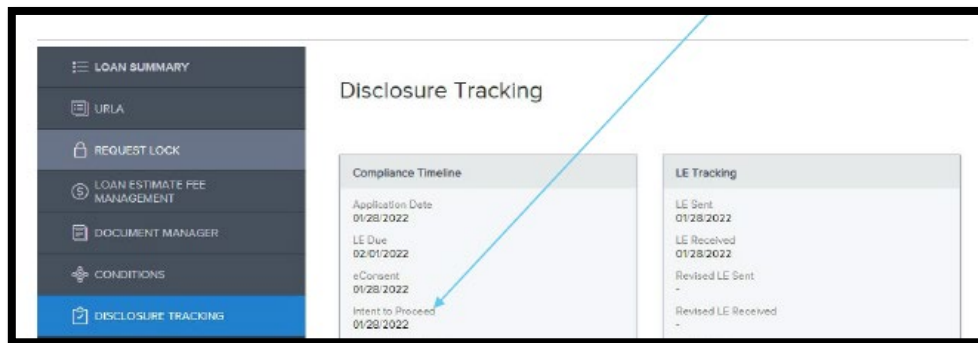
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## New Appraisal Orders

All Wholesale Brokers are required to place an appraisal order through NQM Funding, LLC's TPO Portal.

### Intent to Proceed Requirements

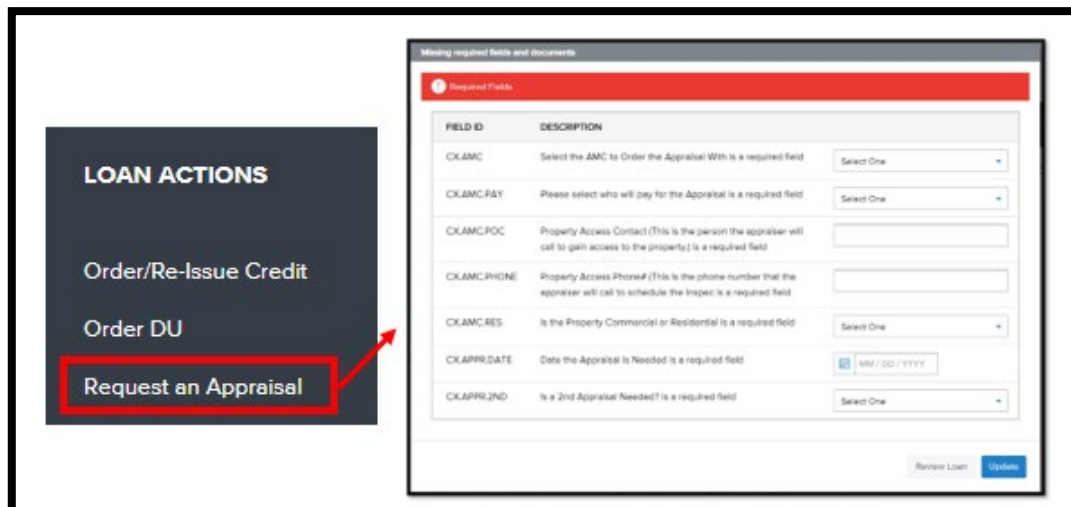
- An executed Intent to Proceed must be received by NQM Funding, LLC prior to ordering an appraisal. (does not apply to Business Purpose, Non-TRID transactions)
- To verify whether the ITP has been received, open the loan file in the TPO Portal
  - Click Disclosure Tracking from the left-hand navigation bar.
  - If the ITP has been executed and returned, a date will be populated.



### Initiate an Appraisal Request

All wholesale appraisal orders are requested through NQM Funding, LLC's TPO Portal:

1. From the Loan Actions list, choose "Request an Appraisal" to open a pop-up window.
  - a. Note that this option will not be available until the intent to proceed has been received from all Borrowers.



## Enter Required Data

When prompted, users must complete all required fields to place a new appraisal order request.

**It is critical to enter accurate information to avoid any delays in the inspection process.**

While all fields are required, please take note of the key fields below:

FIELD ID	DESCRIPTION	
CX.AMC	Select the AMC to Order the Appraisal With is a required field	Select One
CX.AMC.PAY	Please select who will pay for the Appraisal is a required field	Select One
CX.AMC.POC	Property Access Contact (This is the person the appraiser will call to gain access to the property.) is a required field	Ken Customer (Seller)
CX.AMC.PHONE	Property Access Phone# (This is the phone number that the appraiser will call to schedule the inspec is a required field	516-234-8484
CX.AMC.RES	Is the Property Commercial or Residential is a required field	Select One
CX.APPR.DATE	Date the Appraisal Is Needed is a required field	09/30/2023
CX.APPR.2ND	Is a 2nd Appraisal Needed? is a required field	No

### 1. Select the AMC

- 'No AMC Preference' can be chosen if broker would like NQM Funding, LLC to choose the best fit.
- If broker is looking for a specific AMC not found on the list, contact your Account Executive to discuss whether the company can be used.

CX.AMC	Select the AMC to Order the Appraisal With is a required field	Select One
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### 2. Inspection Contact Information

- Always provide detailed & accurate information to ensure the appraiser can gain access to the property.

CX.AMC.POC	Property Access Contact (This is the person the appraiser will call to gain access to the property.) is a required field	Ken Customer (Seller)
CX.AMC.PHONE	Property Access Phone# (This is the phone number that the appraiser will call to schedule the inspec is a required field	516-234-8484

### 3. Rush Requests/Appraisal Due Dates

- Must be accurate for the appraisal team to verify whether a rush is needed.

CX.APPR.DATE	Date the Appraisal Is Needed is a required field	09/30/2023
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### 4. 2<sup>nd</sup> Appraisals

- Indicate whether a 2<sup>nd</sup> appraisal is required for a transaction; if unsure, refer to the guidelines.

CX.APPR.2ND	Is a 2nd Appraisal Needed? is a required field	No
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## Complete an Appraisal Request

The appraisal request will only be placed with NQM Funding, LLC when the below final steps are taken.

1. Click **Update and Re-submit** when all fields are complete and accurate.
  - a. Both steps below must be taken for the order to be successfully requested.

The screenshot shows a web form titled "Missing required fields and documents" with a red header. Below the header is a table of required fields:

FIELD ID	DESCRIPTION	Value
CX.AMC	Select the AMC to Order the Appraisal with is a required field	No AMC Preference
CX.AMC.PAY	Please select who will pay for the Appraisal is a required field	Broker
CX.AMC.POC	Property Access Contact (This is the person the appraiser will call to gain access to the property) is a required field	Realtor, Chuck Yeager
CX.AMC.PHONE	Property Access Phone# (This is the phone number that the appraiser will call to schedule the inspection) is a required field	555-555-5555
CX.AMC.RES	Is the Property Commercial or Residential is a required field	Residential

At the bottom right of the form is a red "Update" button. To the right of the form is a confirmation dialog box that says "Are you sure you want to re-submit this loan at this time?" with "Cancel" and "Continue" buttons. A red arrow points from the "Update" button to the "Continue" button.

1. Commercial Properties
  - a. If the user indicates that the property is Commercial and selects an AMC that is not able to perform Commercial property reviews, the user will be prompted to select a new AMC that can accommodate the request.

The screenshot shows a dropdown menu for the field "CX.AMC.COMM". The menu is open, showing the following options:

- Select One
- Select One
- No AMC Preference
- AllState Appraisal

2. An appraisal order is successfully requested when a submission summary is received with the requested appraisal dates populated.
  - a. If the **Submission Overview** is not received, and/or the "Request Appraisal" Loan Action is still available, the appraisal request has NOT been completed

The screenshot shows a "Submission Overview" summary with the following information:

Application Date	01/28/2022	Submission Status	Submitted
Request an Appraisal Date	01/28/2022	Most Recent Request an Appraisal Date	01/28/2022

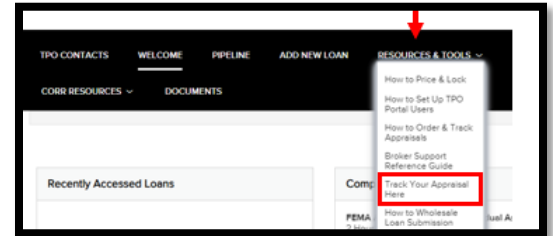
After the order is requested, the appraisal desk will perform a review to ensure the appraisal request is accurate for the transaction; when complete, the broker will receive a confirmation email and a payment link will be sent.

## ValueLink - Appraisal Order Tracking & Review

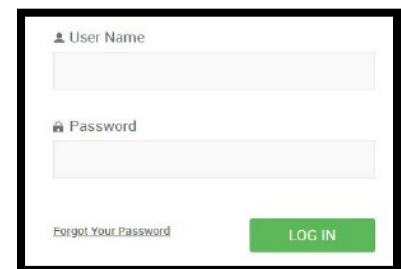
Brokers can track all appraisal orders through the ValueLink interface. ValueLink will provide all users with order history, status updates and payment information.

### How to Access

1. ValueLink can be opened through the TPO Portal or direct website:
  - a. From the portal, click Resources & Tools/Track your Appraisal Here
  - b. Direct Website:  
<https://usmtg.spurams.com/login.aspx>.

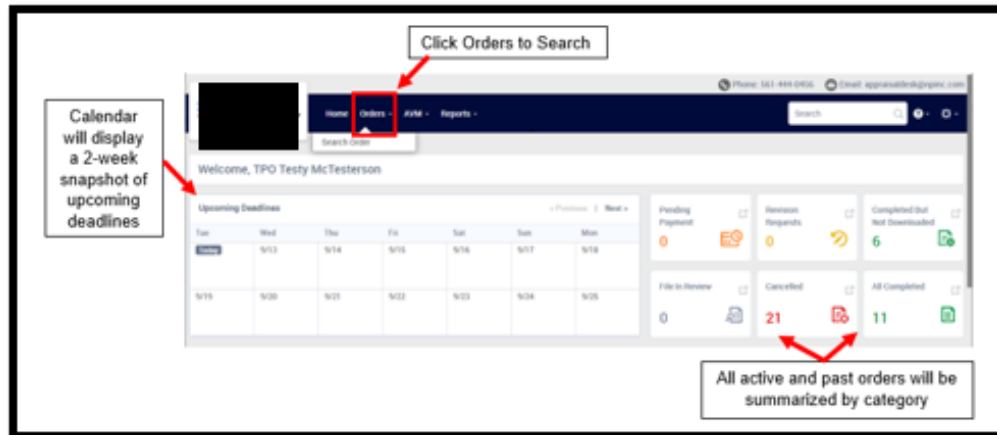


2. When prompted, enter ValueLink username and password, and click Log In.
  - a. Credentials are provided to each user after the first appraisal order is placed
  - b. To request a lost username, e-mail [appraisaldesk@nqmf.com](mailto:appraisaldesk@nqmf.com) for assistance.
  - c. Utilize the Forgot Password link to reset passwords.

A screenshot of a login form. It features two input fields: 'User Name' and 'Password'. Below the 'Password' field is a link that says 'Forgot Your Password'. At the bottom right of the form is a green button labeled 'LOG IN'.

## Overview

The ValueLink Landing page will provide the user with key information for current and past appraisal orders.



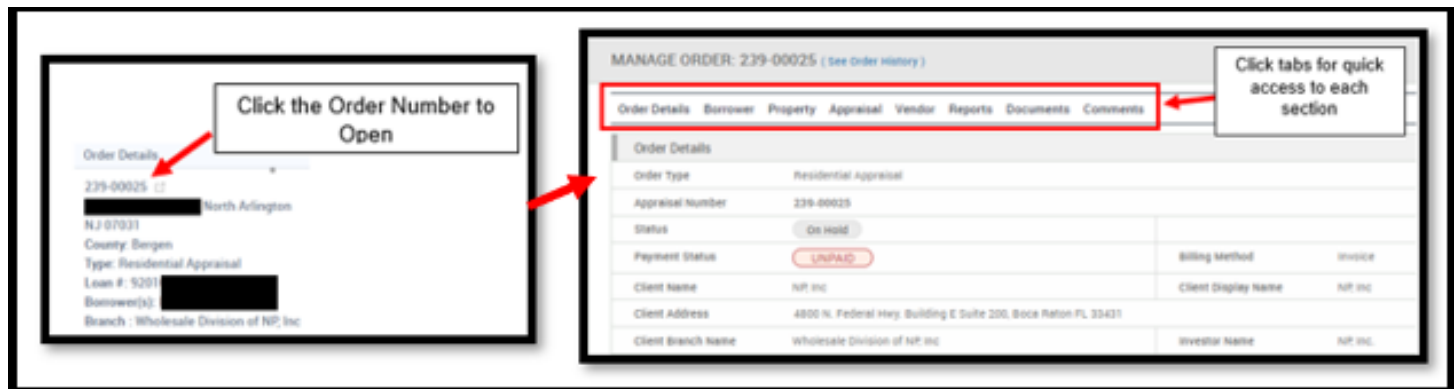
All active & open orders will be listed with key details shown.

In-depth information can be accessed by clicking on any open order.

Order List	All Active Orders (1)	Search Orders	Sort: Default Order -		
<b>Quick Stats</b>	<b>Order Details</b>	<b>People</b>	<b>Dates</b>	<b>Item(s)</b>	<b>Status</b>
All Active Orders: 1	239-00025 North Arlington NJ 07031 County: Bergen Type: Residential Appraisal Loan #: 9201 Borrower(s): Branch: Wholesale Division of NP, Inc.	Ordered By/Loan Officer: Appraisal Desk Processor: Cierra Ebert Addl. Proc.: Alexa Orman Addl. Proc.: TPO Testy McTesterson	Ordered: 09/05/2023 11:12 AM Due: 09/07/2023 Assigned: 09/05/2023 11:17 AM	CDA (Collateral Desktop Analysis)	On Hold
Rush Orders: 0					
Orders Past Due: 0					
Orders Due Today: 0					

## Order Details

1. Utilize the search function or homepage to locate an open order and click to open further details.
2. Scroll the page to review all details and updates to the order.



3. Key Information such as the below can be found on the order details page.

The screenshot shows the 'Order Details' page for a Residential Appraisal. A callout box at the top right states: "Order Status will be displayed. Payment Status can be reviewed – invoices can be accessed by clicking further." A red box highlights the 'Status' (On Hold) and 'Payment Status' (UNPAID) fields. Another red box highlights the 'Inspection Scheduled Date' and 'Inspection Completed Date' fields. A callout box at the bottom right states: "Order Milestone Dates & Times can be viewed."

Order Details	
Order Type	Residential Appraisal
Appraisal Number	239-00025
Status	On Hold
Payment Status	UNPAID
Billing Method	Invoice
Client Name	NP Inc
Client Display Name	NP Inc
Client Address	4800 N. Federal Hwy, Building E Suite 200, Boca Raton FL 33431
Client Branch Name	Wholesale Division of NP Inc
Investor Name	NP Inc
Loan Number	92010147209
Loan Application Date	N/A
Transaction Type	Re-Finance
Property Appraised Before	False
Loan Type	Conventional
FHA Case Number	N/A
Date Needed	9/7/2023
Priority	Normal
Est. Client Delivery Date	9/7/2023
Tracking Number	N/A
Vendor File Number	N/A
Inspection Scheduled Date	N/A
Inspection Scheduled Time	N/A
Inspection Completed Date	N/A
Inspection Completed Time	N/A

4. Access the Comments Section to review all communication on the order.
  - a. Communications shown will include but are not limited to status updates and requests for further information.
  - b. Each communication shown was also sent to the Broker contact email, so users are not required to login to ValueLink to access messages.

The screenshot shows the 'MANAGE ORDER: 239-00025' page with a navigation bar containing 'Order Details', 'Borrower', 'Property', 'Appraisal', 'Vendor', 'Reports', 'Documents', and 'Comments'. The 'Comments' tab is selected and highlighted. Below the navigation bar, a comment history is displayed with the following text:

Hello, thank you! Your CDA order has been created! We have sent the order over to the AMC Clear Capital to complete. We will notify you should we need anything during the order. Once the CDA is completed, the CDA will be automatically uploaded to "Collateral Desktop Analysis" folder in the eFolder of the loan. If you have any questions, please let us know. Thank you!

Posted By Katie John on 9/5/2023 1:01:23 PM

A new document 'Appraisal Report' was uploaded for the Appraisal Number 239-00025

Posted By SystemUser on 9/5/2023 11:13:40 AM

The client would like the order to be assigned to an AMC

Posted By SystemUser on 9/5/2023 11:12:59 AM

## Completed Appraisal Reports

TPO Users will receive a notification via email when the completed appraisal report is available for review.

Reports can be obtained through the TPO Portal.

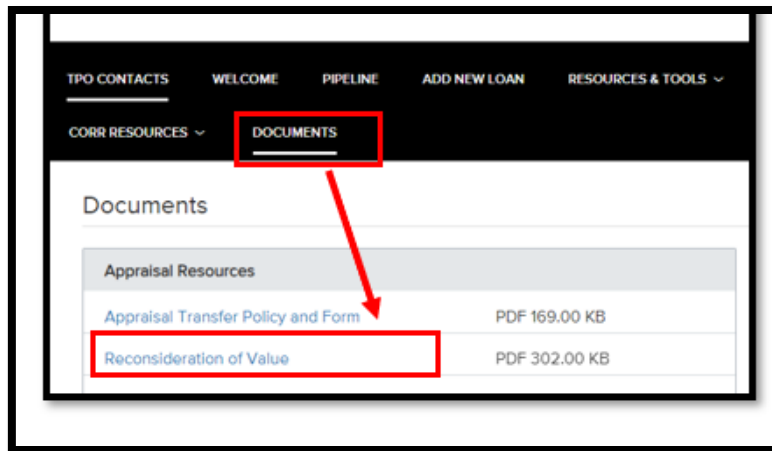
1. Click Document Manager in the Navigation Bar
  - a. Locate and click the Appraisal folder to access the file.

The screenshot shows the TPO Portal navigation bar with the following items: LOAN SUMMARY, URLA, PRODUCT & PRICING, LOAN ESTIMATE FEE MANAGEMENT, and DOCUMENT MANAGER. The DOCUMENT MANAGER item is highlighted in blue. A red arrow points to the 'APPRAISAL' folder within the DOCUMENT MANAGER section.

## Reconsideration of Value (ROV)

If a Broker disagrees with the appraised value, an ROV can be requested provided that a higher value can be supported by area comparables and/or compensating factors.

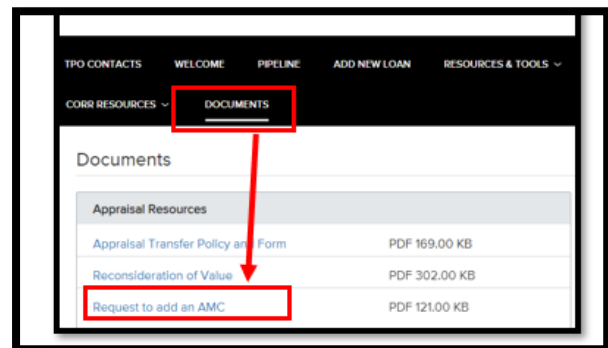
1. To submit a request, Click Documents from the top menu within the TPO Portal to Download an ROV form.
  - a. Review all requirements and complete all fields with detailed and accurate information.
  - b. Submit the form to: [appraisaldesk@nqmf.com](mailto:appraisaldesk@nqmf.com)



## Request to Add an AMC

If a desired AMC was not found in the dropdown list when requesting an appraisal, Brokers can submit a completed form to NQM Funding, LLC for review and possible addition of the company.

1. To submit a request, Click Documents from the top menu within the TPO Portal to Download a Request Form.
  - a. Review all requirements and complete all fields with detailed and accurate information.
  - b. Submit to [appraisaldesk@nqmf.com](mailto:appraisaldesk@nqmf.com)



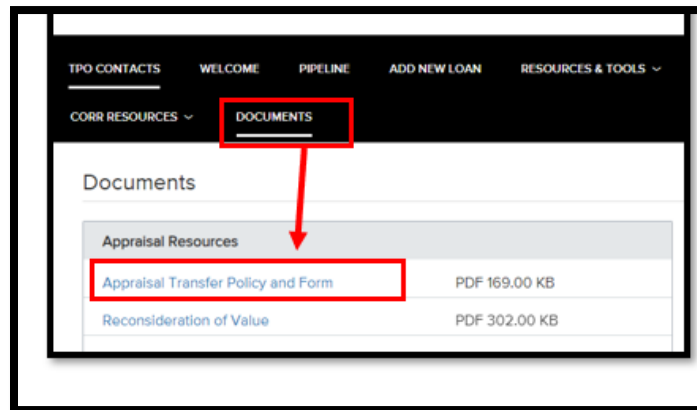


## Appraisal Transfers

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Brokers can request an appraisal transfer, provided that the transaction adheres to NQM Funding, LLC's appraisal transfer policy and has been approved by the appraisal team.

1. To submit a request, Click Documents from the top menu within the TPO Portal to Download an Appraisal Transfer Form.
  - a. Review all requirements and complete all fields with detailed and accurate information.
  - b. Ensure that ALL supporting documentation listed is included with the request.
  - c. Submit the completed request to: [appraisaltransfers@nqmf.com](mailto:appraisaltransfers@nqmf.com)



## Contact Us

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The Appraisal Team is available for questions and support for all wholesale clients.

- Appraisal Ordering & Support: [appraisaldesk@nqmf.com](mailto:appraisaldesk@nqmf.com)
- Appraisal Transfers: [appraisaltransfers@nqmf.com](mailto:appraisaltransfers@nqmf.com)
- Phone: 561.444.0456