



ORDERING & TRANSFERRING APPRAISALS

1) ORDERING SOLVE APPRAISALS

Solve Processor orders Appraisal by emailing an Payment Link to the Primary Borrower(s) or MLO

- TRID Loans
 - Payment Link sent **AFTER** Disclosures signed
- NON-TRID Loans (DSCR Loans, or NOO/Investor Loans vesting in entities)
 - Payment Link sent **BEFORE or AFTER** Disclosures signed

2) TRANSFERRING APPRAISALS to SOLVE

Solve allows Transferred Appraisals except, NOT for the following Loan Programs...

- Series A DSCR A1, A2 and A7
- Series F will not take any transferred appraisal over 60 days from effective date¹

IMPORTANT:

- Must be ordered from an AMC (Appraisal Management Company) by a Licensed Lender (cannot be ordered by a Mortgage Broker or directly from the Appraiser)
- Transferred appraisal should be less than 60 days old at time of transfer.
- Transferred appraisal should be "as-is".

ITEMS NEEDED:

- PDF and XML Versions of the appraisal.
- Appraisal Invoice
- Air Cert letter issued by original lender
- Appraisal Delivery form that was provided to the borrower to confirm the borrower's receipt of the appraisal within 3 business days of the reports completion.
- Transfer letter from original lender stating they are transferring the appraisal to Solve mortgage, transferring ownership of the appraisal.
 - At Solve's discretion, on Series B, B2 & B3 Programs, transferred appraisals from another Lender may be acceptable by providing the following WITHOUT transferring into Solve Mortgage's name:

* APPRAISAL REVIEWS:

Solve will order and pay for a Field Review (exterior inspection only) on Transferred Appraisals in lieu of ordering a CDA after...

- Conditional Loan Approval
- Loan is Lock
- Broker confirms that they can and will obtain ALL PTD Conditions

This is still a valuation document so it must be sent to the borrower and follow any compliance requirement.

* Case-by-Case, Solve will order a CDA instead of a Field Review if the Appraisal was ordered from a nationally recognized AMC from a Licensed Lender (not a Broker).

¹ v3.27.25