- Appraisal will be uploaded to the eFolder and submitted to Underwriting for review.
- Underwriter to complete a detailed review of the Appraisal (Please refer to Appraisal Review Checklist)
- Review SSR's, and address alerts.
- Review CU, and address alerts.
- Complete all applicable changes within Encompass.
- Re-Run AUS, if applicable.
- Update and review FraudGuard.
- And any additional conditions to the loan.
- If Underwriter conditions for a final Inspection, COC must be requested.
- VA – Complete and upload Notice of Value (NOV), within the VA portal.
- FHA – Log Appraisal data in FHA Connection.
- Make all applicable comments in the Conversation Log.

Appraisal Review
Receive Notification Appraisal is Complete
Select File:
☐ UW Resubmittal Queue

Retrieve Appraisal (eFolder-> Appraisal)

Appraisal Review
☐ Review Appraisal
☐ Complete all applicable changes within Encompass
☐ Upload the checklist into eFolder under 'Appraisal'

SSR & CU
☐ Review SSR & CU

AUS
☐ Re-Run AUS (if applicable)

Fraud Guard (Services -> Order FraudGuard/Audit Services Fraud Guard)
☐ Review FraudGuard

Add Conditions, if applicable (eFolder-> Document Plus Sign->Add Documents from Document Sets)

VA
☐ Issue NOV VA Portal Website (Note: the UW has 5 days to issue the NOV upon Appraisal Approval)
☐ Complete and upload NOV into eFolder under 'VA Notice of Value'
☐ Within Encompass - Email NOV to borrower

FHA

- ☐ FHA Connection
- ☐ HUD 1003 Addendum
- ☐ HUD 928005b- Conditional Commitment
    - ☐ Complete Appraisal Information
- ☐ HUD-92900LT FHA Loan Transmittal
- ☐ FHA Management
- ☐ FHA Underwriting Approval forms and select the following:
- ☐ HUD/V.A Addendum to Uniform Residential Loan application
- ☐ HUD-92800.5B Appraised Val page 3
- ☐ HUD-92800.5B Appraised Val page 4
- ☐ FHA Loan Transmittal Page 1
- ☐ FHA Loan Transmittal Page 2
- ☐ Print/Sign the Following FHA Documents
    - ☐ Hud Addendum 92900A
    - ☐ Conditional Commitment
    - ☐ FHA Transmittal
- ☐ Upload Signed Documents to the eFolder

Review Conditions (eFolder-> Document Status: Received)
- ☐ Check the eFolder to review any newly added conditions
    - ☐ Review and Resolve Conditions

Conversation Log (Tools-> Conversation Log)
- ☐ Review Conversation Log

Complete Milestone Resubmitted-> Conditional Approval or Approval or Clear to Close